

**ASEAN Corporate Governance Scorecard  
PT Bank Permata Tbk**

# Appendix

## LEVEL 1

<b>C.</b>	<b>Role of Stakeholders</b>	
<b>C.1</b>	<b>The rights of stakeholders that are established by law or through mutual agreements are to be respected.</b>	
	<i>Does the company disclose a policy and practices that address :</i>	
C.1.1	The existence and scope of the company's efforts to address customers' welfare?	<p>In Annual Report 2020 page 876-877 in section Corporate Social Responsibility to Customers, page 820-825 in section Code of Conduct:  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a></p> <p>In Sustainability Report 2020, page 120-133:  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a></p>
C.1.2	Supplier/contractor selection procedures?	<p>In Annual Report 2020 page 832-833, in section Goods and Service Procurement Governance  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a></p> <p>In Sustainability Report 2020, page 119 and page 175-176.  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a></p>
C.1.3	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	<p>In Annual Report 2020 page 869-870, in section Corporate Social Responsibility on the Environment.  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a></p> <p>In Sustainability Report 2020, page 134-153:  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a></p>

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C.1.4	The company's efforts to interact with the communities in which they operate?	<p>In Annual Report 2020 page 873-875, in section Corporate Social Responsibility on Community Development</p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a></p> <p>In Sustainability Report 2020, page 46-77:</p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a></p>
C.1.5	The company's anti-corruption programmes and procedures?	<p>In Annual Report 2020 page 837, in section Anti Corruption Policy</p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a></p> <p>In Sustainability Report 2020, page 172-174:</p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a></p>
C.1.6	How creditors' rights are safeguarded?	<p>In Annual Report 2020 page 829, in section Corporate Governance Guidelines for Public Companies, which mentioned: <i>Each creditor's rights have been stipulated in the agreement between PermataBank and such creditor.</i></p> <p>Beside, creditor's rights are safeguarded and have been governed in the Articles of Association in accordance with the prevailing laws and regulations. Refer to Article 29 (7) of Articles of Association:</p> <p><i>The liquidator must announce it in the State Gazette and in 2 (two) daily newspapers in the Indonesian language, one of which having wide circulation within the territory of the Republic of Indonesia and the other being published at the Company's domicile as determined by the Board of Directors, with notification on such dissolution to the Company's <b>creditors</b>, and also notify it to the Minister of Laws and Human Rights of the Republic of Indonesia and the Chief Executive of Capital Market Supervisor of Financial Services Authority pursuant to the laws.</i></p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a></p>

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		<a href="https://www.permatabank.com/sites/default/files/Articles%20of%20Association%20PermataBank%20%28English%20Overs%29.pdf">kami/hubungan-investor#!/Annual-Report</a> <a href="https://www.permatabank.com/sites/default/files/Articles%20of%20Association%20PermataBank%20%28English%20Overs%29.pdf">https://www.permatabank.com/sites/default/files/Articles%20of%20Association%20PermataBank%20%28English%20Overs%29.pdf</a>
C.1.7	Does the company have a separate report/section that discusses its efforts on environment/economy and social issues?	In Annual Report 2020 (page 869-870 in section Corporate Social Responsibility on the Environment, page 873-875 in section Corporate Social Responsibility on Community Development) and Sustainability Report 2020  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a>  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a>
<b>C.2</b>	<b>Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</b>	
C.2.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?	In Annual Report 2020 (page 835-836 in section Whistleblowing System) and Sustainability Report 2020 (page 174)  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a>  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a>
<b>C.3</b>	<b>Mechanisms for employee participation should be permitted to develop.</b>	
C.3.1	Does the company explicitly disclose the policies and practices on health, safety and welfare for its employees?	In Annual Report 2020 (page 871-872 in section Corporate Social Responsibility on Employment and Occupational Health and Safety) and Sustainability Report 2020 (page 78-105, page 134-153)  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a>  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a>
C.3.2	Does the company explicitly disclose the policies and practices on training and development programmes for its employees?	In Annual Report 2020 (page 522-534 in section Human Resources) and Sustainability Report 2020 (page 93-97)

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		<a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a>  <a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a>
C.3.3	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	<p>In Annual Report 2020 page 732, in section Remuneration Policy Preparation Process, it mentioned:</p> <p><i>Remuneration management is fundamental and strategic in the scope of corporate management. Remuneration management shall be aligned with prevailing laws and regulations, the Company's philosophy and values, prudential principles and able to foster the implementation of business strategy and achievement in short-term <b>and long-term</b> objectives.</i></p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a></p> <p>With regard to compensation policy that accounts for the performance of the company beyond short-term financial measures, PermataBank has Remuneration Policy, which regulates deferred bonus, included as follows:</p> <ul style="list-style-type: none"> <li>• <i>The prevailing regulation requires the Bank to determine Material Risk Taker (MRT) positions related to the implementation of risk-based remuneration.</i></li> <li>• <i>MRTs are positions with delegation to make decisions which have significant impact to the Bank's risk profile.</i></li> <li>• <i>Performance bonus to MRT is subject to the following:</i> <ol style="list-style-type: none"> <li>1) <i>Partial deferral</i></li> <li>2) <i>Partially paid out in the form of share-based instrument</i></li> </ol> </li> </ul>
C.4	Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.	

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C.4.1	Does the company have a whistle blowing policy which includes procedures for complaints by employees and other stakeholders concerning alleged illegal and unethical behaviour and provide contact details via the company's website or annual report	<p>In Annual Report 2020 (page 835-836 in section Whistleblowing System) and Sustainability Report 2020 (page 173-174)</p> <p>In PermataBank website</p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a></p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a></p> <p><a href="https://www.permatabank.com/en/About/Tata-Kelola-Perusahaan/Whistleblowing-System/">https://www.permatabank.com/en/About/Tata-Kelola-Perusahaan/Whistleblowing-System/</a></p>
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals alleged illegal/unethical behaviour from retaliation?	<p>In Annual Report 2020 (page 835-836 in section Whistleblowing System) and Sustainability Report 2020 (page 173-174)</p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</a></p> <p><a href="https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report">https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Sustainability-Report</a></p>