

**ASEAN Corporate Governance Scorecard
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Appendix

LEVEL 1

D.	Disclosure and Transparency	
D.1	Transparent ownership structure	
D.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	In Annual Report 2020 page 126, in section Total Shareholders based on Classification https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report In the Company's website: https://www.permatabank.com/sites/default/files/Struktur%20Ultimate%20Shareholders_untuk%20website_Desember%202020_1.pdf
D.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	In Annual Report 2020 page 145, in section Shareholding Structure https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report In the Company's website: https://www.permatabank.com/sites/default/files/Struktur%20Ultimate%20Shareholders_untuk%20website_Desember%202020_1.pdf
D.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	In Annual Report 2020 page 125, in section Board of Commissioners and Board of Directors as PermataBank Shareholders https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	In Annual Report 2020 page 826, in section Employees and/or Management Share Option Program

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		<p>https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</p> <p>For shareholdings of senior management (Board of Management) as of 31 December 2019/1 January 2020 and 31 December 2020, it can be seen in attachment 1 below</p>
D.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?	<p>In Annual Report 2020 page 129, in section Subsidiaries and Others Investment in Shares</p> <p>https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</p> <p>In the Company's website:</p> <p>https://www.permatabank.com/sites/default/files/Struktur%20Ultimate%20Shareholders_untuk%20website_Desember%202020_1.pdf</p> <p>Nama%20Anak%20Perusahaan-Update%202021_0.pdf">https://www.permatabank.com/sites/default/files>Nama%20Anak%20Perusahaan-Update%202021_0.pdf</p>
D.2	Quality of Annual Report	
	<i>Does the company's annual report disclose the following items:</i>	
D.2.1	Corporate objectives	<p>In Annual Report 2020</p> <p>https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</p>
D.2.2	Financial performance indicators	<p>In Annual Report 2020</p> <p>https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</p>
D.2.3	Non-financial performance indicators	<p>In Annual Report 2020</p> <p>https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</p>
D.2.4	Dividend policy	<p>In Annual Report 2020 page 347-348 in section Dividend Policy and Distribution</p> <p>https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report</p> <p>For payment dividend history of PermataBank, it can be seen in the website</p> <p>https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Dividend-Information</p>

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D.2.5	Biographical details (at least age, academic qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of all directors/commissioners	In Annual Report 2020 page 82-102, in section BOC and BOD Profile https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.2.6	Attendance details of each director/commissioner in all directors/commissioners' meetings held during the year	In Annual Report 2020, page 644-669, in section The Board of Commissioners and The Board of Directors Meeting Implementation https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.2.7	Total remuneration of each member of the board of directors/commissioners	In Annual Report 2020, page 736, in section Remuneration Package and Facilities Received by The Board of Directors, Board of Commissioners and Shariah Supervisory Board Including Remuneration Structure and the Amount https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
Corporate Governance Confirmation Statement		
D.2.8	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	In Annual Report 2020, page 827-830, in section Corporate Governance Guidelines for Public Companies https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.3. Disclosure of related party transactions (RPT)		
D.3.1	Does the company disclose its policy covering the review and approval of material RPTs?	PermataBank has established Affiliated Party Transaction Procedure. In a lending transaction with an affiliated or related party, PermataBank also adheres to the OJK Regulation No. 38/POJK.03/2019 on the Maximum Credit Disbursement Limit and the Allocation of Large Funds for the Commercial Bank and on the internal policy of PermataBank, i.e. Legal Lending Limit Policy which mentioned: <i>Banks are prohibited from extending Provision of Funds to Related Parties without approval of the Board of Commissioners of the Bank.</i> In Audit Committee Charter, in section Roles and Responsibility, it mentioned as follows: <i>The Audit Committee provides recommendation at the request of BOC that includes whether there is potential conflict of interest in the submission</i>

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of material affiliated transaction plan submitted by Management to BOC. The definition of affiliated transactions refers to prevailing OJK Regulations.

<https://www.permatabank.com/sites/default/files/documents/pdf/Audit%20Committee%20Charter%202020.pdf>

In Board Manual, which mentioned: In performing the supervisory function, the Board of Commissioners is prohibited from being involved in a decision making related to Company's operational activities, except provision of funds to related parties as stipulated in Otoritas Jasa Keuangan/Bank Indonesia regulation concerning Commercial Bank Legal Lending Limit; and other matters as stipulated in the Company's Articles of Association or prevailing laws and regulations.

<https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report>

In Annual Report 2020, page 1069, in section Consolidated Financial Statements, which mentioned: The related party transactions primarily related to the lending and borrowing of funds in the normal course of their business. There is no significant difference of terms of business compared with third party transactions unless otherwise stated in the consolidated financial statements.

<https://www.permatabank.com/en/tentang-kami/tata-kelola-perusahaan#!/Charter>

With regard to Affiliated Transaction, review and approval process by the Board of Commissioners and the Board of Directors are based on the discussion in the Board of Commissioners and the Board of Directors meetings or based on circular resolutions. Further, there will be statement in the Information Disclosure.

For example, in the Information Disclosure to Public In Relation to the Affiliated Transaction, it mentioned as follows: *The Board of Commissioners and The Board of Directors confirm that after taking adequate review, as far as their knowledge, all important and relevant information and facts have been disclosed, and material information or fact in the Information Disclosure are true and/or not misleading.*

<https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Significant->

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		Disclosures
D.3.2	Does the company disclose the name, relationship, nature and value for each material RPTs?	In Annual Report 2020, page 350-352, in section Information Regarding Material Transactions Containing Conflict of Interest and/or Transaction with Affiliate Parties/Related Parties and page 769-770, in section Affiliated Party Transaction in Accordance with Bapepam-LK Regulation No. IX.E.1 and OJK Regulation No. 42/POJK.04/2020 https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.4	Directors and commissioners dealings in shares of the company	
D.4.1	Does the company disclose trading in the company's shares by insiders?	In Annual Report 2020 page 124-125, in section Board of Commissioners and Board of Directors as PermataBank Shareholders. Policy on Trading of Shares of PermataBank by Members of the BOC and BOD https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report https://www.permatabank.com/Kebijakan-Terkait-Tata-Kelola/
D.5	External auditor and Auditor Report	
	<i>Where the same audit firm is engaged for both audit and non-audit services</i>	
D.5.1	Are the audit and non-audit fees disclosed?	In Annual Report 2020 page 788-789, in section External Audit and Other Services https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.5.2	Does the non-audit fee exceed the audit fees?	In Annual Report 2020 page 788-789, in section External Audit and Other Services https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.6	Medium of communications	

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	<i>Does the company use the following modes of communication?</i>	
D.6.1	Quarterly reporting	In PermataBank website, in section Quarterly Financial Report https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Financial-Report
D.6.2	Company website	In PermataBank website https://www.permatabank.com/
D.6.3	Analyst's briefing	In PermataBank website https://www.permatabank.com/en/About/InvestorRelation/Public-and-Investor-Material/
D.6.4	Media briefings /press conferences	In PermataBank website https://www.permatabank.com/id/tentang-kami/hubungan-investor#!/Press-Release
D.7	Timely filing/release of annual/financial reports	
D.7.1	Are the audited annual financial report / statement released within 120 days from the financial year end?	PermataBank has published audited financial report as of 31 December 2020 in the newspaper on 8 March 2021. Related document: https://www.permatabank.com/sites/default/files/documents/pdf/Laporan%20Keuangan%20Konsolidasian_08032021_1.pdf
D.7.2	Is the annual report released within 120 days from the financial year end?	PermataBank has released Annual Report on 29 March 2021, same date with the AGMS Notice. https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.7.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	In Annual Report 2020, page 686, in section Board of Directors Statement https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.8	Company website	
	<i>Does the company have a website disclosing up-to-date information on the following:</i>	
D.8.1	Financial statements/reports (latest quarterly)	In PermataBank website https://www.permatabank.com/en/tentang-

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		kami/hubungan-investor#!/Financial-Report
D.8.2	Materials provided in briefings to analysts and media	In PermataBank website https://www.permatabank.com/id/tentang-kami/hubungan-investor#!/Press-Release https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Corporate-Presentation
D.8.3	Downloadable annual report	In PermataBank website https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report
D.8.4	Notice of AGM and/or EGM	In PermataBank website https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/General-Meeting-of-Shareholders
D.8.5	Minutes of AGM and/or EGM	In PermataBank website https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/General-Meeting-of-Shareholders
D.8.6	Company's constitution (company's by-laws, memorandum and articles of association)	In PermataBank website https://www.permatabank.com/sites/default/files/Articles%20of%20Association%20PermataBank%20%28English%20vers%29.pdf
D.9	Investor relations	
D.9.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer / office responsible for investor relations?	In Annual Report 2020 page 65, in section head office address, which include telephone, fax, email, website. https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Annual-Report

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ATTACHMENT 1

PermataBank Shares Ownership by Senior Management (Board of Management) Per 31 December 2020 and 31 December 2019

Note: in accordance with the Organization Structure in Annual Report 2020, page 76-77

No	Name (Board of Management)	Total Ownership	Percentage (%)
1	Anke Subandy (Div. Head, Internal Audit)	-	-
2	Eddie Sajoga (Div. Head, Network)	-	-
3	Setiatno Budiman (Chief Credit Officer)	-	-
4	Felix Aristo Ardian (Div. Head, Strategy Office)	-	-