

ASEAN CORPORATE GOVERNANCE SCORECARD

Part D : Pengungkapan dan Transparansi

Disclosure and Transparency

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?	<p>The Company disclosed the information of the shareholding in the 2021 Annual Report Shareholders Information section, page 139-140 and in Top 20 Shareholders section, page 141. Reference document as follows: https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf</p> <p>The Company also disclosed it in the Company's website: https://www.permatabank.com/sites/default/files/Struktur%20Ultimate%20Shareholders_untuk%20website_Des%202021_0.pdf</p>
D.1.2 Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	<p>In 2021 Annual Report in Shareholding Structure, page 159. https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf</p> <p>The Company also disclosed it in the Company's website. https://www.permatabank.com/sites/default/files/Struktur%20Ultimate%20Shareholders_untuk%20website_Des%202021_0.pdf</p>
D.1.3 Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	<p>In 2021 Annual Report in Shareholding Structure, page 159. https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf</p>
D.1.4 Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	<p>In 2021 Annual Report, Employees and/or Management Share Option Program section page 852. https://www.permatabank.com/sites/default/files/Struktur%20Ultimate%20Shareholders_untuk%20website_Des%202021_0.pdf</p> <p>For shareholdings of senior management (Board of Management) as of 31 December 2020/1 January 2021 and 31 December 2021, 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	<p>In 2021 Annual Report in Associate and Other Investments in Shares section, page 144 and in Main Shareholders Information section, page 142-143.</p>

special purpose enterprises/
vehicles (SPEs)/ (SPVs)?

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

The information also disclosed in the Company's website.

https://www.permatabank.com/sites/default/files/Struktur%20Ultimate%20Shareholders_untuk%20website_Des%202021_0.pdf

https://www.permatabank.com/sites/default/files>Nama%20Entitas%20Asosiasi%20dan%20Penyertaan%20Lain-Update%20Des%202021_0.pdf

D.2 Quality of Annual Report

Does the company's annual report disclose the following items:

D.2.1 Corporate objectives

In 2021 Annual Report.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

D.2.2 Financial performance indicators

In 2021 Annual Report.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

D.2.3 Non-financial performance indicators

In 2021 Annual Report.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

D.2.4 Dividend policy

In 2021 Annual Report, Dividend Policy and Distribution section, page 354-355.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

The information of dividend payment history of PermataBank disclosed in the Company's website.

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

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 2021 Annual Report, BOC and BOD Profile section page 94-118.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

D.2.6 Attendance details of each director/commissioner in all directors/commissioners' meetings held during the year

In 2021 Annual Report, in The Board of Commissioners and The Board of Directors Meeting Implementation section page 656-683.
https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

D.2.7 Total remuneration of each member of the board of directors/commissioners

In 2021 Annual Report, Remuneration Package and Facilities Received by The Board of Directors, Board of Commissioners and Shariah Supervisory Board Including Remuneration Structure and the Amount section, page 688.
https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

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 2021 Annual Report, Corporate Governance Guidelines for Public Companies section, page 853-856.
https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

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?

The Company has established Affiliated Party Transaction Procedure.

In a lending transaction with an affiliated or related party, the Company 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 the Company, i.e. Legal Lending Limit Policy which mentioned: *Banks are prohibited from extending Provision of Funds to Related Parties without approval of the Board of Commissioners of the Bank.*

In Audit Committee Charter, in section Roles and Responsibility, it mentioned as follows:
The Audit Committee provides recommendation at the request of BOC that includes whether there is potential conflict of interest in the submission 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_0_0.pdf

In the 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/sites/default/files/documents/pdf/Board%20Manual%20%282021%29_file%20exe_0.pdf

In 2021 Annual Report Consolidated Financial Statements section, page 1080, 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/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

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 such statements in the Disclosure of Information of Affiliated Transaction.

For example, if the Company conducted an Affiliated Transaction and disclosed it in the Information Disclosure to Public in Relation to the Affiliated Transaction, the disclosure shall 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/sites/default/files/documents/pdf/Disclosure_of_Information_%28Affiliated_Party_Transaction%29_final_clean.pdf

D.3.2 Does the company disclose the name, relationship, nature and value for each material RPTs?

In 2021 Annual Report, section Information Regarding Material Transactions Containing Conflict of Interest and/or Transaction with Affiliate Parties/Related Parties page 358-359 and in section

Affiliated Party Transaction in Accordance with OJK Regulation No. 42/POJK.04/2020 page 805-806.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

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 2021 Annual Report section Board of Commissioners and Board of Directors as PermataBank Shareholders, page 139-140.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

The Company also has a Policy on Trading of Shares of PermataBank by Members of the BOC and BOD.

https://www.permatabank.com/sites/default/files/documents/pdf/Policy%20Perdagangan%20Saham%202021_file%20exe_1.pdf

D.5 External auditor and Auditor Report

Where the same audit firm is engaged for both audit and non-audit services

D.5.1 Are the audit and non-audit fees disclosed?

In 2021 Annual Report, External Audit and Other Services section page 824-825.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

D.5.2 Does the non-audit fee exceed the audit fees?

In 2021 Annual Report, External Audit and Other Services section page 824-825.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

D.6 Medium of communications

Does the company use the following modes of communication?

D.6.1 Quarterly reporting

Disclosed in the Company's website, in section Quarterly Financial Report.

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

Quarterly reporting also disclosed in the Indonesia Stock Exchange website.

<https://www.idx.co.id/en-us/listed-companies/financial-statements-annual-report/>

D.6.2 Company website In the Company's website.

<https://www.permatabank.com/>

D.6.3 Analyst's briefing In the Company's website.

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

D.6.4 Media briefings /press conferences In the Company's website.

<https://www.permatabank.com/en/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? The Company has published audited financial report as of 31 December 2021 in the Bisnis Indonesia newspaper on 14 March 2022. Related document:

https://www.permatabank.com/sites/default/files/documents/pdf/Edisi_Harian_2022-03-14_7.pdf

The audited financial report as of 31 December 2021 also published in the Indonesia Stock Exchange website on 14 March 2022.

<https://www.idx.co.id/en-us/listed-companies/financial-statements-annual-report/>

D.7.2 Is the annual report released within 120 days from the financial year end? The Company has released the 2021 Annual Report on 21 April 2022, at the same date with the announcement of the AGMS Notice.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

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 2021 Annual Report, Member of the Board of Commissioners and the Board of Directors Statements of Accountability of 2021 Annual Report PT Bank Permata Tbk page 68-69.

Directors' Statement Regarding the Responsibility for The Financial Statements as at 31 December 2021 And 2020 section, page 896.

https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

D.8 Company website

Does the company have a website disclosing up-to-date information on the following:

D.8.1	Financial statements/reports (latest quarterly)	In the Company's website. https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Financial-Report
D.8.2	Materials provided in briefings to analysts and media	In the Company's website. https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Corporate-Presentation https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/Press-Release
D.8.3	Downloadable annual report	In the Company's website. https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf
D.8.4	Notice of AGM and/or EGM	In the Company's website. https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/General-Meeting-of-Shareholders
D.8.5	Minutes of AGM and/or EGM	In the Company's 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 the Company's website. https://www.permatabank.com/sites/default/files/Articles%20of%20Association_1.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 2021 Annual Report, Corporate Identity section, page 73. https://www.permatabank.com/sites/default/files/documents/pdf/AR2021_PB_26042022_hires_0.pdf

ATTACHMENT 1

The Company Shares Ownership by Senior Management (Board of Management) Per 31 December 2021 and 31 December 2020 Note: in accordance with the Organization Structure in 2021 Annual Report, page 86-87

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)	-	-
5	Nithapong Senavongse (Div. Head, Business Development)	-	-