

3. Company Remuneration Implementation

No	Regulation	Detail	Disclosure								
a.	Remuneration Committee	Member's name, composition, duties, and responsibilities	<p>Name of members:</p> <ol style="list-style-type: none"> 1. D.E. Setijoso 2. Raden Pardede 3. Hendra Tanumihardja <p>Composition of the remuneration committee:</p> <table border="1"> <thead> <tr> <th>Position</th> <th>Served by</th> </tr> </thead> <tbody> <tr> <td>Chairman (concurrently member)</td> <td>Independent commissioner</td> </tr> <tr> <td>Member</td> <td> <ul style="list-style-type: none"> • Commissioner • Executive Officers (officers directly report to Board of Directors and in charge of human resources department) </td> </tr> <tr> <td>Secretary (concurrently member)</td> <td>A member of the committee appointed by the Committee session for a certain period of time.</td> </tr> </tbody> </table> <p>Duties and responsibilities:</p> <p>Related to the remuneration function:</p> <ul style="list-style-type: none"> • To evaluate and ensure that the remuneration policy is in compliance with prevailing provisions that are based on performance, risk, fairness between peer group, long term goals and strategies of the Company, • The fulfillment of reserves as stipulated in legislation and revenue potential of the Company in the future. • Assist the Board of Commissioners to conduct performance appraisals with the appropriateness of remuneration received by every member of the Board of Directors and/or the Board of Commissioners. • Submits evaluation and recommendation results to the Board of Commissioners on: <ol style="list-style-type: none"> 1. Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the General Meeting of Shareholders (GMS); 2. The structure and amount of remuneration for Directors and Commissioners; 3. Remuneration policy for the entire Executive Officers and employees to be submitted to the Board of Directors. • Conduct periodic evaluations of the implementation of remuneration policies. 	Position	Served by	Chairman (concurrently member)	Independent commissioner	Member	<ul style="list-style-type: none"> • Commissioner • Executive Officers (officers directly report to Board of Directors and in charge of human resources department) 	Secretary (concurrently member)	A member of the committee appointed by the Committee session for a certain period of time.
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			<p>Related to the nomination function:</p> <ul style="list-style-type: none"> Establish and provide recommendations to the Board of Commissioners on the system and procedures for the selection and/or replacement of Commissioners and Directors to be submitted to the General Meeting of Shareholders (GMS). Provide recommendations to the Board of Commissioners on: <ol style="list-style-type: none"> Composition of positions of Directors and/or Commissioners The policies and criteria required in the nomination process, Performance evaluation policy for Directors and/or Commissioners. Assisting the Board of Commissioners to evaluate the performance of Directors and/or Commissioners based on the benchmarks that have been prepared as evaluation materials. Provide recommendations to the Board of Commissioners regarding the capacity building program for Directors and/or Commissioners. Provide recommendation to the Board of Commissioners on candidate members of the Board of Directors and eligible members of the Board of Commissioners to be submitted to the GMS. Provide recommendations to the Board of Commissioners on Independent Parties who will be a member of the Audit Committee and Risk Oversight Committee.
		Number of meeting held	During 2018, Remuneration and Nomination Committee held 6 (six) meetings.
		Remuneration paid to the member of Remuneration Committee in 1 (one) year	Remuneration paid to the member of Remuneration Committee in 1 (one) year is Rp53,521,298,614.00.
b.	The procedure to formulating the Remuneration Policy	Review on the background and objectives of the Remuneration Policy	<p>Fixed remuneration policies at least behold the business scale, business complexity, peer group, inflation rate, financial condition and capability, as well as its conformity with statutory regulations.</p> <p>Specifically for remuneration with variable, remuneration paid also behold the risk factors in the Company's business activities, which are credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk and compliance risk.</p>
		Review of Remuneration policy in the previous year, and its improvements	Improvements to the remuneration policy review in accordance with the provisions of the Financial Services Authority Regulation No. 45/ POJK.03/2015 on Good Corporate Governance in the Provision of Remuneration for Commercial Banks.
		Mechanisms to ensure that the Remuneration for Personnel in the control unit is given independently than the work unit under its supervision	<p>To complement the previous Remuneration Policy for Board of Directors and for Board of Commissioners, Decision Letters of Board of Commissioners No. 060/SK/KOM/2018 dated April, 3, 2018 regarding Remuneration for Directors and Commissioners has been release.</p> <p>Performance appraisal in the control unit is not associated with achievement of the business/performance targets of the supervised work units, this matter is ensured through 2 (two) ways:</p> <ol style="list-style-type: none"> Separation of unit control's organizational structure to ensure its independence Any approval of business targets shall be subject to the approval of the direct superior and the superior of the direct superior.

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c.	Remuneration policy coverage and implementation per business unit, by region, and on subsidiary companies or branch offices located overseas		The Company has no overseas branch office.
d.	Remuneration when associated with risk	Key risk types used in applying Remuneration	The major risk of the Company at the moment is Credit Risk.
		Criteria for determining the types of major risks, including those that are difficult to measure	The most significant type of transaction and business that generating profits and decisions taken for business decision with major impact on the Company's business.
		Impact of determining the types of major risks to Remuneration policy which has a variable trait	The determination of the types of major risks will affect KPI stipulation and also affect the distribution of variable remuneration.
		Changes in determining the major types of risk compared to last year and reason, if any	There was no change compared to last year.
e.	Performance measurement when associated with Remuneration	A review of the Remuneration policy associated with performance appraisal	<p>Indicators for the remuneration of Member of Board of Directors are as follows:</p> <ul style="list-style-type: none"> - Performance of each individual Member of the Board Director - The Company's financial performance - Benchmark industry - Risks that may arise in the future resulting in loss to the Company <p>Performance appraisal system of the Company is conducted as objectively as possible and is oriented to the development of employees:</p> <ol style="list-style-type: none"> 1. Performance appraisal is directed at work performance and the demonstration of core value in the employee work ethics, in term of: <ul style="list-style-type: none"> • Employee's accomplishment is the achievement and the result of employees' work on the job goals/targets • Core Values demonstration is a demonstration of behavior that is shown by employees in carrying out their duties and responsibilities, which reflecting the company's main values. 2. Performance appraisal results become reference to determine the direction of employee development.
		Methods in relating individual Remuneration to Company performance, work unit performance, and individual performance	The performance of the Company will affect the determination of the amount of remuneration, especially those with variables, and the individual performance is reviewed once every 1 year. The results of the individual performance appraisal will be the basis for the Company's appreciation in the form of bonus, promotion, rank review, and wage/salary increase.

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		A description of the method used by the Company to state that agreed work performance cannot be achieved so that adjustment of Remuneration is required and also the amount of adjustment made when the above mentioned condition occurs	Work performance appraisal is done by comparing it with work performance agreed at the beginning of the year. Bonus is given based on individual performance appraisal, and the determination has been established based on the Decision or Circular Letter. For the assessment of the achievement of a quantitative business/work objective, guidance used is; exceeding the target (> 110%), reaching the target (100-110%) and reaching some part of the target (80-99%).
f.	Remuneration Adjustment when associated with Work Performance and Risk	Policy on deferred variable Remuneration, amount of deferred remuneration, and criteria for determining the amount	For Material Risk Takers, in this case the entire Board of Directors and Board of Commissioners, 15% royalties are deferred and paid in pro rata in cash and in stock, as follows: <ol style="list-style-type: none"> 5% in cash 10% in the form of shares to be in lockup during the withholding period (Especially for Independent Commissioners, royalties deferred are entirely in cash).
		Company policy regarding deferred variable remuneration which payment need to be delayed (Malus), or need to be withdrawn in case it is already paid (clawback)	In certain condition, the royalties paid for Material Risk Taker (MRT) in cash or in stock can be withdrawn.
g.	Remuneration Adjustment when associated with Performance and Risk	The vesting policy of deferred remuneration, among other things, the term of payment	Suspension period is (three) years from the first time variable remuneration is paid.
		Disclosure of factors that determine the difference of Variable Remuneration that is suspended among the Employee or group of Employees	The similar withholding period is valid for all MRT.
h.	Name of external consultant and its duties related to remuneration policy		Willis Tower Watson Scope of work: <ul style="list-style-type: none"> To identify the gap analysis compared to regulation Salary survey

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i.	Remuneration Package and facilities received by the Board of Directors and Board of Commissioners, including the Remuneration structure and details of the nominal amount		Remuneration Package and facilities received by the Board of Directors and the Board of Commissioners, including the remuneration structure and details of the nominal amount, as in the table below:																																									
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j.	Remuneration packages that are grouped into earning levels received by Directors and Commissioners within 1 year		Remuneration packages that are grouped into income levels received by Board of Directors and Board of Commissioners within 1 (one) year, as in the following table:																																									
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k.	Remuneration in variable	Variable Remuneration and the reasons for choosing the form	<p>Variable remuneration consisting of cash and shares form of extra bonuses purchased by PT Bank Central Asia Tbk (BBCA) shares.</p> <p>Extra bonuses in term of BCA shares purchased by the Company are subsequently withheld (lock up) for 3 (three) years from the announcement of the distribution of bonuses.</p> <p>The additional bonuses in form of BCA shares are intended to:</p> <ul style="list-style-type: none"> • In recognition of the contribution of employees throughout the year of work performance; • Growing the sense of belonging of employees, which at the end is expected to have a positive impact on the increased engagement; • Increase productivity of employees; • Creating harmony between employees, management and shareholders in improving company performance. 						
		Explanation in the case of differences in the provision of Variable Remuneration among Board of Directors, Board of Commissioners and/ or Employees, including the explanation of the factors that determine the difference and the underlying considerations	<p>Differences in the provision of Variable Remuneration, namely in the budget bonus (cash and stock) are differentiated based on the level of position:</p> <ol style="list-style-type: none"> 1. Board of Directors and Board of Commissioners 2. S1-S3 echelon employee 3. S4-S8 echelon employee <p>The underlying consideration occurs when the position contribute on the achievement of the Company's work performance, so the higher the level of echelon resulted in the greater of the bonus budget.</p>						
i.	Number of the Board of Directors, the Board of Commissioners and Employees receiving Variable Remuneration for 1 (one) year and total nominal distributed		<p>Number of the Board of Directors, the Board of Commissioners and Employees receiving Variable Remuneration for 1 (one) year and total nominal are in following table:</p> <table border="1"> <thead> <tr> <th colspan="2">Total variable Remuneration in 1 (one) year:</th> </tr> <tr> <th>Number of people</th> <th>In million Rp</th> </tr> </thead> <tbody> <tr> <td>24,536</td> <td>2,325,187</td> </tr> </tbody> </table>	Total variable Remuneration in 1 (one) year:		Number of people	In million Rp	24,536	2,325,187
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m.	Position and number of parties who become MRT		<ol style="list-style-type: none"> 1. President Director 2. All Directors 3. President Commissioner 4. All Commissioners <p>Total of MRT: 17 people</p>						
n.	Shares option owned by the Board of Directors, Board of Commissioners, and Executive Officers		No share options for the Board of Directors, Board of Commissioners and/or Executive Officers during 2018						
o.	The ratio of the highest and lowest salaries		<p>The highest and lowest salary ratio, which includes:</p> <ol style="list-style-type: none"> 1. highest and lowest salary ratio = 32.37 2. the highest and lowest salary ratio of Board of Directors = 3.00 3. the highest and lowest salary ratio of the Board of Commissioners = 1.62 and 4. the highest salary ratio of Board of Directors and employee = 7.44 						

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p.	The number of recipients and the total amount of Unconditional Variable Remuneration will be granted by the Bank to prospective Directors, candidates for Board of Commissioners and/or prospective Employees during the first 1 (one) year of work		There was no correlation in the Company/no sign-on bonus.																					
q.	Number of employees affected by termination of employment and total nominal severance paid		<p>Number of employees affected by termination of employment and total nominal severance paid were shown in the following table:</p> <table border="1"> <thead> <tr> <th>Total nominal of severance paid for one person in 1 (one) year</th> <th>Number of Employee</th> </tr> </thead> <tbody> <tr> <td>Above Rp1 billion</td> <td>136 person</td> </tr> <tr> <td>Above Rp500 million up to Rp1 billion</td> <td>399 person</td> </tr> <tr> <td>Below Rp500 million</td> <td>757 person</td> </tr> </tbody> </table>	Total nominal of severance paid for one person in 1 (one) year	Number of Employee	Above Rp1 billion	136 person	Above Rp500 million up to Rp1 billion	399 person	Below Rp500 million	757 person													
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r.	Total deferred Variable Remuneration, consisting of cash and/or shares or stock-based instruments issued by Company		<p>Total deferred Variable Remuneration, consisting of cash and/or shares or stock-based instruments issued by Company and were implemented as 2018 payment, were:</p> <ol style="list-style-type: none"> In cash Rp17.545.150.000,00 In shares Rp19.722.719.800,00 																					
s.	Total Deferred Variable Remuneration paid for 1 (one) year		Total Deferred Variable Remuneration paid for 1 (one) year is already implemented for fiscal year 2018, in cash payment of the amount of Rp 17.545.150.000,00																					
t.	Details of remuneration amount given in 1 (one) year	<ol style="list-style-type: none"> Fixed remuneration or variable remuneration Deferred and no-suspended remuneration; and Form of remuneration granted in cash and/or shares or stock-based instruments issued by Bank 	<p>Details of remuneration amount given in 1 (one) year, including:</p> <table border="1"> <thead> <tr> <th colspan="3">A. Fixed remuneration *)</th> </tr> </thead> <tbody> <tr> <td>1. In cash</td> <td colspan="2">160,693</td> </tr> <tr> <td>2. Shares/ stock-based instruments issued by Bank</td> <td colspan="2"></td> </tr> <tr> <th colspan="3">B. Variable remuneration *)</th> </tr> <tr> <td></td> <th>Not withheld</th> <th>Withheld</th> </tr> <tr> <td>1. In cash</td> <td>317,682</td> <td>Rp17,545</td> </tr> <tr> <td>2. Shares/ stock-based instruments issued by Bank **)</td> <td>0</td> <td>Rp19,723</td> </tr> </tbody> </table> <p>Note : *) Only applicable for MRT and disclose in millions of rupiah **) Shares are lock for up to 3 years</p>	A. Fixed remuneration *)			1. In cash	160,693		2. Shares/ stock-based instruments issued by Bank			B. Variable remuneration *)				Not withheld	Withheld	1. In cash	317,682	Rp17,545	2. Shares/ stock-based instruments issued by Bank **)	0	Rp19,723
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u.	Qualitative Information	<ol style="list-style-type: none"> 1. Remaining of total remuneration that is still pending, whether exposed to implicit or explicit adjustment; 2. Total remuneration deductions due to explicit adjustment during the reporting period; and 3. Total remuneration deductions due to implicit adjustment during the reporting period. 	<p>Total remaining remuneration that is still pending, whether exposed to implicit or explicit adjustment, total remuneration deductions due to explicit adjustment during the reporting period, and total remuneration deductions due to implicit adjustment during the reporting period were as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Variable remuneration*)</th> <th rowspan="2">Withheld shares</th> <th colspan="3">Total deduction during the reporting period</th> </tr> <tr> <th>Due to explicit adjustment (A)</th> <th>Due to implicit adjustment (B)</th> <th>Total (A)+(B)</th> </tr> </thead> <tbody> <tr> <td>1. In cash (in million of rupiah)</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>2. Shares or stock-based instrument issued by Bank (in shares and nominal amount in million of Rupiah converted from such shares))</td> <td>866,000 sheets</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table>				Variable remuneration*)	Withheld shares	Total deduction during the reporting period			Due to explicit adjustment (A)	Due to implicit adjustment (B)	Total (A)+(B)	1. In cash (in million of rupiah)	-	-	-	-	2. Shares or stock-based instrument issued by Bank (in shares and nominal amount in million of Rupiah converted from such shares))	866,000 sheets	-	-	-
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