

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



No.	Principles and Recommendations	Remarks	Barcode
A	Rights of Shareholders		
A.1	Basic Shareholder Rights		
A.1.1	Does the company pay (interim and final/annual) dividends in an equitable and timely manner; that is, all shareholders are treated equally and paid within 30 days after being (i) declared for interim dividends and (ii) approved by annual general meeting (AGM) for final dividends?	Source : Annual Report Page : 315 & 321 Link : http://bit.do/dividendbca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/en/Tentang-BCA/Tata-Kelola-Perusahaan/Aksi-Korporasi	
A.2	Right to participate in decisions concerning fundamental corporate changes		
	Do shareholders have the right to participate in:		
A.2.1	Amendments to the company's constitution?	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181008-articles-of-association-of-bcadeed-no-125-dated-23-april-2018.ashx?la=en Source : Annual Report Page : 306 Link : http://bit.do/shareholdersrightbca	
A.2.2	The authorization of additional shares?	Source : Annual Report Page : 306 Link : http://bit.do/shareholdersrightbca	
A.2.3	The transfer of all or substantially all assets, which in effect results in the sale of the company?	Source : Annual Report Page : 306 Link : http://bit.do/shareholdersrightbca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181008-articles-of-association-of-bcadeed-no-125-dated-23-april-2018.ashx?la=en	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



		125-dated-23-april-2018.ashx?la=en	
		Article 12 of articles-of-association	
A.3	Right to participate effectively in and vote in general shareholder meeting and should be informed of the rules, including voting procedures that govern general shareholder meetings		
A.3.1	Do shareholders have the opportunity, evidenced by an agenda item, to approve remuneration (fees, allowances, benefit-in-kind and other emoluments) or any increases in remuneration for the non-executive directors/commissioners?	Source : Annual Report Page : 313 & 314 Link : http://bit.do/gmsremunerationbca	
A.3.2	Does the company provide non-controlling shareholders a right to nominate candidates for board of directors/commissioners?	Source : Annual Report Page : 306 Link : http://bit.do/shareholdersrightbca	
A.3.3	Does the company allows shareholders to elect directors/commissioners individually?	Source : Annual Report Page : 306 Link : http://bit.do/shareholdersrightbca	
A.3.4	Does the company disclose the voting procedures used before the start of meeting?	Source : Annual Report Page : 309 Link : http://bit.do/votingbca	
A.3.5	Do the minutes of the most recent AGM record that the shareholders were given the opportunity to ask questions and the questions raised by shareholders and answers given recorded?	Source : Annual Report Page : 309 Link : http://bit.do/votingbca	
A.3.6	Does the company disclose the voting results including approving, dissenting, and abstaining votes for all resolutions/each agenda item for the most recent AGM?	Source : Annual Report Page : 309 Link : http://bit.do/votingbca	
A.3.7	Does the company disclose the list of board members who attended the most recent AGM?	Source : Annual Report Page : 306-307 Link : http://bit.do/presenceegmsbca	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



A.3.8	Does the company disclose that all board members and the CEO (if he is not a board member) attended the most recent AGM?	Source : Annual Report Page : 306-307 Link : http://bit.do/presencegmsbca	
A.3.9	Does the company allow voting in absentia?	Source : Annual Report Page : 308-309 Link : http://bit.do/gmsrulesbca	
A.3.10	Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM?	Source : Annual Report Page : 309 Link : http://bit.do/votingbca	
A.3.11	Does the company disclose that it has appointed an independent party (scrutineers/inspectors) to count and/or validate the votes at the AGM?	Source : Annual Report Page : 309-310 Link : http://bit.do/independentpartiesbca	
A.3.12	Does the company make publicly available by the next working day the result of the votes taken during the most recent AGM/EGM for all resolutions?	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/Report/RUPS/20190412--final-ringkasan-rispat-rups-2019-eng	
A.3.13	Does the company provide at least 21 days notice for all AGMs and EGMs?	Source : Annual Report Page : 303-305 Link : http://bit.do/noticegmsbca2018 Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/Report/RUPS/20190312-bca-pemanggilan-rups-jp-148x395-maret-2019.ashx https://www.bca.co.id/~media/Files/product-files/20190529-eng-final-pemanggilan-rups-lb-2019	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



A.3.14	Does the company provide the rationale and explanation for each agenda item which require shareholders' approval in the notice of AGM/circulars and/or the accompanying statement?	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/Report/RUPS/20190312-bca-pemanggilan-rups-jp-148x395-maret-2019.ashx Source : Annual Report Page : 305 Link : http://bit.do/noticebca2019-2018 http://bit.do/publicationbca2018	
A.3.15	Does the company give the opportunity for shareholder to place item/s on the agenda of AGM?	Source : Annual Report Page : 306 Link : http://bit.do/shareholdersrightbca	
A.4	Markets for corporate control should be allowed to function in an efficient and transparent manner		
A.4.1	In cases of mergers, acquisitions and/or takeovers requiring shareholders' approval, does the board of directors/ commissioners of the company appoint an independent party to evaluate the fairness of the transaction price?	2018 : No cases of merger, acquisitions and/or takeovers by Company during 2018. 2019 : https://www.bca.co.id/~media/Files/Report/RUPS/20190426-rencana-rancangan-akuisisi-EN.ashx	
A.5	The exercise of ownership rights by all shareholders, including institutional investors, should be facilitated		
A.5.1	Does the company disclose its practices to encourage shareholders to engage the company beyond AGM?	Source : Annual Report Page : 427, 458, 460-461 Link : http://bit.do/shareholderspracticesbca Source : Website Page : Investor Relations Link : https://www.bca.co.id/en/Tentang-BCA/Hubungan-Investor	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



No.	Principles and Recommendations	Remarks	Barcode
B	Equitable Treatment of Shareholders		
B.1	Shares and Voting Rights		
B.1.1	Does the company's ordinary or common shares have one vote for one share?	Source : Annual Report Page : 304 Link : http://bit.do/onevotegmsbca	
B.1.2	Where the company has more than one class of shares, does the company publicise the voting rights attached to each class of shares (e.g. through the company website reports/the stock exchange/the regulator's website)?	BCA has only 1 (one) class of shares	
B.2	Notice of AGM		
B.2.1	Does each resolution in the most recent AGM deal with only one item, i.e., there is no bundling of several items into the same resolution?	Source : Annual Report Page : 310-321 Link : http://bit.do/realizationgmsbca	
B.2.2	Are the company's notice of the most recent AGM/circulars fully translated into English and published on the same date as the local - language version?	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/Report/RUPS/20190312-bca-pemanggilan-rups-jp-148x395-maret-2019.ashx https://www.bca.co.id/~media/Files/Report/RUPS/20190312-bca-pemanggilan-rups-bi-144x395-maret-2019.ashx	
	Does the notice of AGM/circulars have the following details:		
B.2.3	Are the profiles of directors/commissioners (at least age, academic qualification, date of appointment, experience, and directorships in other listed companies) in seeking election/re-election included?	Source : Annual Report Page : 54-69 Link : http://bit.do/bocbodbca	
B.2.4	Are the auditors seeking appointment/re-appointment clearly identified?	Source : Website Page : Good Corporate Governance	



Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



		Link : https://www.bca.co.id/~media/Files/Report/RUPS/20190312-bca-pemanggilan-rups-jp-148x395-maret-2019.ashx	
B.2.5	Were the proxy documents made easily available?	<p>Source : Website Page : Good Corporate Governance Link : https://www.bca.co.id/~media/Files/Report/RUPS/20190313-Surat-Kuasa-RUPST-2019-EN</p> <p>Source : Annual Report Page : 303 - 304 Link : http://bit.do/noticegmsbca</p>	
B.3	Insider trading and abusive self-dealing should be prohibited		
B.3.1	Does the company have policies and/or rules prohibiting directors/commissioners and employees to benefit from knowledge which is not generally available to the market?	<p>Source : Website Page : Good Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190116-policy-highlights-insider-trading</p> <p>Source : Annual Report Page : 290 Link : http://bit.do/insidertradingbca</p>	
B.3.2	Are the directors/commissioners required to report their dealings in company shares within 3 business days?	<p>Source : Website Page : Good Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190711-Kebijakan-Laporan-Saham-Dirkom-EN</p> <p>Source : Annual Report Page : 332 & 352 Link : http://bit.do/sharesreportbca</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



B.4	Related party transactions by directors and key executive		
B.4.1	Does the company have a policy requiring directors/commissioners to disclose their interest in transactions and any other conflicts of interest?	<p>Sumber : Laporan Tahunan Halaman : 290 & 453-454 Link : http://bit.do/conflictinterestbca</p> <p>Sumber : Website Halaman : Corporate Governance (part of Manual GCG) Link : https://www.bca.co.id/~media/Files/product-files/20190705-pedoman-keterbukaan-informasi-EN</p> <p>Sumber : Website Halaman : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/tata-kelola-perusahaan/201904/20190409-new-Affiliated-Transaction-Policy</p>	
B.4.2	Does the company have a policy requiring a committee of independent directors/commissioners to review material RPTs to determine whether they are in the best interests of the company and shareholders?	<p>Source : Annual Report Page : 385-386 Link : http://bit.do/auditcomdutiesbca</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/2019/20190802-117-SK-KOM-2019-EN</p> <p>https://www.bca.co.id/~media/Files/product-files/20190716-affiliated-transaction-policy</p> <p>To ensure transactions are made in the best interest of the company, and to avoid potential conflict of interests due to especially material affiliated transaction (material Related Party Transaction) as noted by management, the Audit Committee is authorized to analyze and advise the Board of Commissioners regarding such particular transaction.</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



B.4.3	Does the company have a policy requiring board members (directors/commissioners) to abstain from participating in the board discussion on a particular agenda when they are conflicted?	Source : Articles of Association Page : Article 16 paragraph 16 (for BOC) Article 13 paragraph 14 (for BOD) Link : https://www.bca.co.id/~media/Files/product-files/20181008-articles-of-association-of-bcadeed-no-125-dated-23-april-2018.ashx?la=en	
B.4.4	Does the company have policies on loans to directors and commissioners either forbidding this practice or ensuring that they are being conducted at arm's length basis and at market rates?	Source : Annual Report Page : 479 Link : http://bit.do/loanpolicies-bocbodbca	
B.5	Protecting minority shareholders from abusive actions		
B.5.1	Does the company disclose that RPTs are conducted in such a way to ensure that they are fair and at arms' length?	Source : Annual Report Page : 453-455 Link : http://bit.do/affiliatedtransactionbca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/tata-kelola-perusahaan/201904/20190409-new-Affiliated-Transaction-Policy	
B.5.2	In case of related party transactions requiring shareholders' approval, is the decision made by disinterested shareholders?	Source : Articles of Association Page : Article 23 paragraph 10 Link : https://www.bca.co.id/~media/Files/product-files/20181008-articles-of-association-of-bcadeed-no-125-dated-23-april-2018.ashx?la=en Sumber : Laporan Tahunan Halaman : 453-455 Link : http://bit.do/affiliatedtransactionbca	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



No.	Principles and Recommendations	Remarks	Barcode
C	Role of Stakeholders		
C.1	The rights of stakeholders that are established by law or through mutual agreements are to be respected		
	Does the company disclose a policy and practices that address:		
C.1.1	The existence and scope of the company's efforts to address customers' welfare?	<p>Source : Annual Report Page : 457-459 Link : http://bit.do/stakeholdersbca</p> <p>Source : Sustainability Report Page : 69-70 Link : http://bit.do/productcommitmentbca</p> <p>Source : Website Page : Product Link : https://www.bca.co.id/id/Individu/Produk https://www.bca.co.id/id/Bisnis/Produk-dan-Layanan https://www.bca.co.id/tentang-bca/korporasi/mechanisme-pengaduan-nasabah</p>	 
C.1.2	Supplier/contractor selection procedures?	<p>Source : Annual Report Page : 291 & 475 Link : http://bit.do/procurementbca</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181205-translation-pokok-pokok-kebijakan-pengadaan</p> <p>The Company consider economic factors and non economic factors in contractors/suppliers selection practices and the Company carried out the procurement and/or appointment process or suppliers/contractor in accordance as mentioned above.</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



C.1.3	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	Source : Sustainability Report Page : 105 -113 Link : http://bit.do/enviromentalbca	
C.1.4	The company's efforts to interact with the communities in which they operate?	Source : Sustainability Report Page : 79-103 Link : http://bit.do/csrcommunitybca	
C.1.5	The company's anti-corruption programmes and procedures?	Source : Annual Report Page : 451-452 & 474-475 Link : http://bit.do/anticorruptionbca	
C.1.6	How creditors' rights are safeguarded?	Source : Annual Report Page : 296 Link : http://bit.do/creditorrightsbca Related to the implementation of creditor rights, BCA has no loans in other bank or financial institution during 2018 therefore BCA has no obligation to the creditors.	
C.1.7	Does the company have a separate report/section that discusses its efforts on environment/economy and social issues?	Source : Website Page : Sustainability Report Link : https://www.bca.co.id/~media/Files/Report/Tahunan/20190312-SR-BCA%202018-INA-dan-ENG.ashx?la=en or http://bit.do/srbca BCA has separate report in which it discusses BCA efforts on environment/economy and social issues are provided in a section focused on Corporate Social Responsibility Program.	
C.2	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.		
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	Source : Annual Report Page : 457-461 Link : http://bit.do/accessinfobca	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



	and/or complaints for possible violation of their rights?	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190225-revision-policy-highlights-communication-with-stakeholders-and-the-public Source : Website Page : Contact us Link : https://www.bca.co.id/	
C.3	Mechanisms for employee participation should be permitted to develop		
C.3.1	Does the company explicitly disclose the policies and practices on health, safety and welfare for its employees?	Source : Sustainability Report Page : 73-78 Link : http://bit.do/bcaemployee Source : Annual Report Page : 226-231 Link : http://bit.do/hcmbca2018	
C.3.2	Does the company explicitly disclose the policies and practices on training and development programmes for its employees?	Source : Annual Report Page : 230-231 Link : http://bit.do/humanresourcesbca Source : Sustainability Report Page : 73-78 Link : http://bit.do/bcaemployee	
C.3.3	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	Source : Annual Report Page : 375-382 Link : http://bit.do/bcaremuneration	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



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		
C.4.1	Does the company have a whistleblowing 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>Source : Annual Report Page : 449-451 Link : http://bit.do/wbsbca2018</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/en/Tentang-BCA/Tata-Kelola-Perusahaan/whistleblowing-web</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>Source : Annual Report Page : 449-451 Link : http://bit.do/wbsbca2018</p> <p>The policies (or procedures to protect an employee/person who reveals alleged illegal/unethical behaviour) from retaliation also explained in the Website in the part of BCA Whistleblowing System.</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/en/Tentang-BCA/Tata-Kelola-Perusahaan/whistleblowing-web</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



No.	Principles and Recommendations	Remarks	Barcode
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?	Source : Annual Report Page : 84 & 322 Link : http://bit.do/bcashareholders	
D.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	Source : Annual Report Page : 84 & 322 Link : http://bit.do/bcashareholders	
D.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	Source : Annual Report Page : 332 & 352 Link : http://bit.do/sharesreportbca	
D.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	Source : Annual Report Page : 375-382 Link : http://bit.do/bcaremuneration BCA disclosed total remuneration of shares as mentioned above.	
D.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/vehicles (SPEs)/(SPVs)?	Source : Annual Report Page : 86 & 493 Link : http://bit.do/bcasubsidiaries	
D.2	Quality of Annual Report		
	Does the company's annual report disclose the following items:		
D.2.1	Corporate Objectives	Source : Annual Report Page : 48-49 Link : http://bit.do/corporateobjectivesbca	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



D.2.2	Financial Performance indicators	Source : Annual Report Page : 10-13, 243-260 Link : http://bit.do/financial-arbca2018	
D.2.3	Non-Financial Performance indicators	Source : Annual Report Page : 106-239 & 265-267 Link : http://bit.do/nonfinancialperformbca	
D.2.4	Dividend Policy	Source : Annual Report Page : 274, 290 & 321 Link : http://bit.do/bcadividend2018	
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	Source : Annual Report Page : 54-69 Link : http://bit.do/bocbodbca	
D.2.6	Attendance details of each director/commissioner in all directors/commissioners meetings held during the year	Source : Annual Report Page : 357-363 Link : http://bit.do/bocbodmeeting2018bca	
D.2.7	Total remuneration of each member of the board of directors/commissioners	Source : Annual Report Page : 375-382 Link : http://bit.do/bcaremuneration BCA disclosed total remuneration of total of the board of directors/commissioners as mentioned above.	
	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?	Source : Annual Report Page : 288-298 & 457 Link : http://bit.do/gcgcompliance2018bca	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



D.3	Disclosure of Related Party Transactions (RPTs)		
D.3.1	Does the company disclose its policy covering the review and approval of material RPTs?	<p>Source : Annual Report Page : 453-455 Link : http://bit.do/affiliatedtransactionbca</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190716-affiliated-transaction-policy</p> <p>Implementation of review and approval transactions related material RPTs refers to Bapepam-LK Rule No.IX.E.2 Attachment of Decision of the Chairman of Bapepam-LK No. Kep-614/BL/2011 dated 26 November 2011 on Material Transaction and Changes of Core Business Activities.</p>	
D.3.2	Does the company disclose the name, relationship, nature and value for each material RPTs?	<p>Source : Annual Report Page : 453-455 Link : http://bit.do/affiliatedtransactionbca</p>	
D.4	Directors and Commissioners dealings in the shares of the company		
D.4.1	Does the company disclose trading in the company's shares by insiders?	<p>Source : Annual Report Page : 332& 352 Link : http://bit.do/sharesreportbca</p>	
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?	<p>Source : Annual Report Page : 433 Link : http://bit.do/auditfeesbca2018</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



D.5.2	Does the non-audit fee exceed the audit fees?	<p>Source : Annual Report Page : 434 Link : http://bit.do/auditfeesbca2018</p> <p>During 2018, there were no fees for non-audit services paid to Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (a member of PricewaterhouseCoopers network of firms).</p>	
D.6	Media of Communications		
	Does the company use the following modes of communication?		
D.6.1	Quarterly Reporting	<p>Source : Website Page : Investor Relation Link : https://www.bca.co.id/en/Tentang-BCA/Hubungan-Investor/Laporan-Keuangan/Laporan-Finansial-Per-Kuartal</p>	
D.6.2	Company Website	https://www.bca.co.id/	
D.6.3	Analyst's meeting	<p>Source : Website Page : Investor Relation Link : https://www.bca.co.id/Tentang-BCA/Hubungan-Investor/Laporan-Keuangan/Laporan-Finansial-Per-Kuartal</p>	
D.6.4	Media briefings/press conferences	<p>Source : Website Page : Corporate governance Link : https://www.bca.co.id/~media/Files/gcg/2019/20190710-media-briefing-dan-press-release-2018</p>	
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?	<p>Source : Annual Report Page : 545-740 Link : http://bit.do/financialreportbca2018</p> <p>Financial Report released on 11 February 2019 (42 days from the financial year end).</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



D.7.2	Is the annual report released within 120 days from the financial year end?	Source : IDXnet, SPE OJK, Website Link : http://bit.do/evidencecarbca Annual Report released on 12 March 2019 (70 days from the financial year end).	
D.7.3	Is the statement that the Annual Financial Report has been presented correctly and fairly, confirmed by the Board of Commissioners or the Board of Directors and/or related officials of the company.	Source : Annual Report Page : 544-545 Link : http://bit.do/financialreportbca2018	
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))	Source : Website Page : Investor Relation Link : https://www.bca.co.id/en/Tentang-BCA/Hubungan-Investor/Laporan-Keuangan/Laporan-Finansial-Per-Kuartal	
D.8.2	Materials provided in briefings to analysts and media	Source : Website Page : Investor Relation Link : https://www.bca.co.id/en/Tentang-BCA/Hubungan-Investor/Laporan-Keuangan/Laporan-Finansial-Per-Kuartal https://www.bca.co.id/en/Tentang-BCA/Korporasi/Siaran-Pers	
D.8.3	Downloadable Annual Report	Source : Website Page : Investor Relation Link : https://www.bca.co.id/en/Tentang-BCA/Hubungan-Investor/Laporan-Tahunan	
D.8.4	Notice of AGM and/or EGM	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/en/Tentang-BCA/Tata-Kelola-Perusahaan/Aksi-Korporasi	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



D.8.5	Minutes of AGM and/or EGM	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/en/Tentang-BCA/Tata-Kelola-Perusahaan/Aksi-Korporasi	
D.8.6	Company's constitution (company's by-laws, memorandum and association)	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/en/Tentang-BCA/Tata-Kelola-Perusahaan/Akta-Perusahaan	
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?	Source : Annual Report Page : 427-428 Link : http://bit.do/investorrelationbca2018	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



	Corporate Vision/Mission		
E.1.4	Does the company have an updated Vision and Mission statement?	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/en/Tentang-BCA/Korporasi/Cari-Tahu-Tentang-BCA/Visi-dan-Misi	
		Source : Annual Report Page : 476-477 Link : http://bit.do/visionmisionbca	
E.1.5	Does the board of directors play a leading role in the process of developing and reviewing the company's strategy at least annually?	Source : Annual Report Page : 480-481 Link : http://bit.do/strategicplanbca	
E.1.6	Does the board of directors have a process to review, monitor and oversee the implementation of the corporate strategy?	Source : Annual Report Page : 480-481 Link : http://bit.do/strategicplanbca	
E.2	Board Structure		
	Code of Ethics or Conduct		
E.2.1	Are the details of the code of ethics or conduct disclosed?	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181022-code-of-conduct	
		Source : Annual Report Page : 474-476 Link : http://bit.do/codeofethicsbca	
E.2.2	Are all directors/commissioners, senior management and employees required to comply with the code/s?	Source : Annual Report Page : 474-476 Link : http://bit.do/codeofethicsbca	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



E.2.3	Does the company have a process to implement and monitor compliance with the code/s of ethics or conduct?	Source : Annual Report Page : 474-476 Link : http://bit.do/codeofethicsbca	
Board Structure & Composition			
E.2.4	Do independent directors/commissioners make up at least 50% of the board of directors/commissioners?	Source : Annual Report Page : 328-329 & 338-339 Link : http://bit.do/independentbocbca	
E.2.5	Does the company have a term limit of nine years or less or 2 terms of five years ¹⁾ each for its independent directors/commissioners? 1) The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181008-articles-of-association-of-bcadeed-no-125-dated-23-april-2018.ashx?la=en The term of limit of BOD and BOC as mentioned on article 11 paragraph 2 & article 14 paragraph 2 Article of Association of the Company.	
E.2.6	Has the company set a limit of five board seats that an individual independent/non-executive director/ commissioner may hold simultaneously?	Source : Annual Report Page : 333 & 353 Link : http://bit.do/dualpositionbodbocebca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190507-chapter-2-boc-manual-eng https://www.bca.co.id/~media/Files/product-files/20190507-chapter-4-bod-manual-eng	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



E.2.7	Does the company have any executive directors who serve on more than two boards of listed companies outside of the group?	<p>Source : Annual Report Page : 333 & 353 Link : http://bit.do/dualpositionbodbochbca</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190507-chapter-4-bod-manual-eng</p> <p>All executive directors of the Company no serve on more than two boards of listed companies outside of the group</p>	
Nomination Committee (NC)			
E.2.8	Does the company have a Nominating Committee?	<p>Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018</p>	
E.2.9	Is the Nominating Committee comprised of a majority of independent directors/commissioners?	<p>Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181015-Committee-Renumeration2016-</p> <p>Amount and criteria of independent directors/commissioners in Nominating Committee of the Company based on Financial Services Authority Regulation No.34/POJK.04/2014 on Nomination and Remuneration Committee in Issuers or Public Companies.</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



E.2.10	Is the chairman of the Nominating Committee an independent director/commissioner?	Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018 Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181015-Committee-Renumeration2016-	
E.2.11	Does the company disclose the terms of reference/governance structure/charter of the Nominating Committee?	Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018 Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190708-the-remuneration-and-nomination-committee-charter	
E.2.12	Is the meeting attendance of the Nominating Committee disclosed and if so, did the Nominating Committee meet at least twice during the year?	Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018	
	Remuneration Committee (RC)/Compensation Committee		
E.2.13	Does the company have a Remuneration Committee?	Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



E.2.14	Is the Remuneration Committee comprised of a majority of independent directors/commissioners?	<p>Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181015-Committee-Renumeration2016-</p> <p>Amount and criteria of independent directors/commissioners in Remuneration Committee of the Company based on Financial Services Authority Regulation No.34/POJK.04/2014 on Nomination and Remuneration Committee in Issuers or Public Companies.</p>	
E.2.15	Is the chairman of the Remuneration Committee an independent director/commissioner?	<p>Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181015-Committee-Renumeration2016-</p>	
E.2.16	Does the company disclose the terms of reference/governance structure/charter of the Remuneration Committee?	<p>Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190708-the-remuneration-and-nomination-committee-charter</p>	
E.2.17	Is the meeting attendance of the Remuneration Committee disclosed and, if so, did the Remuneration Committee meet at least twice during the year?	<p>Source : Annual Report Page : 391-395 Link : http://bit.do/rncbca2018</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



	Audit Committee (AC)		
E.2.18	Does the company have an Audit Committee?	Source : Annual Report Page : 382-388 Link : http://bit.do/auditcommitteebca	
E.2.19	Is the Audit Committee comprised entirely of non-executive directors/commissioners with a majority of independent directors/commissioners?	Source : Annual Report Page : 382-388 Link : http://bit.do/auditcommitteebca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/gcg/2016/20161118-Committee-Audit-	
E.2.20	Is the chairman of the Audit Committee an independent director/commissioner?	Source : Annual Report Page : 382-388 Link : http://bit.do/auditcombca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/gcg/2016/20161118-Committee-Audit-	
E.2.21	Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?	Source : Annual Report Page : 382-388 Link : http://bit.do/auditcommitteebca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/gcg/2016/20161118-Committee-Audit-	
E.2.22	Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?	Source : Annual Report Page : 70-71 Link : http://bit.do/auditcomprofilebca	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



E.2.23	Is the meeting attendance of the Audit Committee disclosed and, if so, did the Audit Committee meet at least four times during the year?	Source : Annual Report Page : 382-388 Link : http://bit.do/auditcommitteebca	
E.2.24	Does the Audit Committee have primary responsibility for recommendation on the appointment, and removal of the external auditor?	Source : Annual Report Page : 382-388 Link : http://bit.do/auditcommitteebca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181012-revisi-piagam-komite-audit-EN.ashx?la=en	
E.3	Board Processes		
	Board Meetings and Attendance		
E.3.1	Are the board of directors meeting scheduled before the start of financial year?	Source : Annual Report Page : 357-365 Link : http://bit.do/bodbocmeetingbca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/gcg/2018/20181217-rencana-rapat-direksi-2019	
E.3.2	Does the board of directors/commissioners meet at least six times during the year?	Source : Annual Report Page : 357-365 Link : http://bit.do/bodbocmeetingbca	
E.3.3	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?	Source : Annual Report Page : 357-365 Link : http://bit.do/bodbocmeetingbca	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



E.3.4	Does the company require a minimum quorum of at least 2/3 for board decisions?	<p>Source : Annual Report Page : 357-365 Link : http://bit.do/bodbocmeetingbca</p> <p>Source : Article of Association Page : Article 13 paragraph 8 & article 16 paragraph 8 Link : https://www.bca.co.id/~media/Files/product-files/20181008-articles-of-association-of-bcadeed-no-125-dated-23-april-2018.ashx?la=en</p>	
E.3.5	Did the non-executive directors/commissioners of the company meet separately at least once during the year without any executives present?	<p>Source : Annual Report Page : 357-365 Link : http://bit.do/bodbocmeetingbca</p>	
Access to Information			
E.3.6	Are board papers for board of directors/commissioners meetings provided to the board at least five business days in advance of the board meeting?	<p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190516-Kebijakan-Rapat-ENG</p> <p>https://www.bca.co.id/~media/Files/product-files/20190507-chapter-2-boc-manual-eng</p> <p>https://www.bca.co.id/~media/Files/product-files/20190507-chapter-4-bod-manual-eng</p>	
E.3.7	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?	<p>Source : Annual Report Page : 421-427 Link : http://bit.do/corsecbca2018</p>	
E.3.8	Is the company secretary trained in legal, accountancy or company secretarial practices and has kept abreast on relevant developments?	<p>Source : Annual Report Page : 421-427 Link : http://bit.do/corsecbca2018</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



Board Appointment and Re-Election			
E.3.9	Does the company disclose the criteria used in selecting new directors/commissioners?	<p>Source : Annual Report Page : 326 & 341 Link : http://bit.do/bocbodcriteriaibca</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20190507-chapter-2-boc-manual-eng https://www.bca.co.id/~media/Files/product-files/20190507-chapter-4-bod-manual-eng</p>	
E.3.10	Did the company describe the process followed in appointing new directors/commissioners?	<p>Source : Annual Report Page : 328 & 343 Link : http://bit.do/bocbodnominationbca</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/2019/20190712-Kebijakan-Nominasi-Dirkom-EN</p>	
E.3.11	<p>Are all directors/commissioners subject to re-election every 3 years; or 5 years for listed companies in countries whose legislation prescribes a term of 5 years²⁾ each?</p> <p>2) The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011</p>	<p>Source : Annual Report Page : 329 & 343 Link :</p> <p>Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/20181008-articles-of-association-of-bcadeed-no-125-dated-23-april-2018.ashx?la=en</p> <p>The re-election of BOD and BOC as mentioned on article 11 paragraph 2 & article 14 paragraph 2 Article of Association of the Company.</p>	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



	Remuneration Matters		
E.3.12	Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy/ practices (i.e. the use of short term and long term incentives and performance measures) for its executive directors and CEO?	Source : Annual Report Page : 374 Link : http://bit.do/remunerationpolicybca	
E.3.13	Is there disclosure of the fee structure for non-executive directors/commissioners?	Source : Annual Report Page : 371 - 375 Link : http://bit.do/remunerationpolicybca	
E.3.14	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?	Source : Annual Report Page : 313-314 Link : http://bit.do/gmsremunerationbca	
E.3.15	Does the company have measurable standards to align the performance-based remuneration of the executive directors and senior executive with long-term interests of the company, such as claw back provision and deferred bonuses?	Source : Annual Report Page : 375 - 382 Link : http://bit.do/remunerationpolicybca	
	Internal Audit		
E.3.16	Does the company have a separate internal audit function?	Source : Annual Report Page : 428 Link : http://bit.do/internalauditbca	
E.3.17	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	Source : Annual Report Page : 429 Link : http://bit.do/internalauditbca	

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



E.3.18	Does the appointment and removal of the internal auditor require the approval of the Audit Committee?	Source : Annual Report Page : 385 Link : http://bit.do/internalauditbca	
Risk Oversight			
E.3.19	Does the company establish a sound internal control procedures/risk management framework and periodically review the effectiveness of that framework?	Source : Annual Report Page : 437-446 Link : http://bit.do/riskbca2018	
E.3.20	Does the Annual Report/Annual CG Report disclose that the board of directors/commissioners has conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems?	Source : Annual Report Page : 437 Link : http://bit.do/riskinternalcontrolbca	
E.3.21	Does the company disclose the key risks to which the company is materially exposed to (i.e. financial, operational including IT, environmental, social, economic)?	Source : Annual Report Page : 438 Link : http://bit.do/riskinternalcontrolbca	
E.3.22	Does the Annual Report/Annual CG Report contain a statement from the board of directors/commissioners or Audit Committee commenting on the adequacy of the company's internal controls/risk management systems?	Source : Annual Report Page : 437 & 443 Link : http://bit.do/riskinternalcontrolbca	
E.4	People on the Board		
Board Chairman			
E.4.1	Do different persons assume the roles of chairman and CEO?	Source : Annual Report Page : 54 & 66 Link : http://bit.do/bocbodbca	
E.4.2	Is the chairman an independent director/commissioner?	Source : Annual Report Page : 66 Link : http://bit.do/bocbodbca	






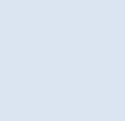
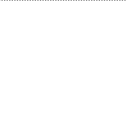
Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



E.4.3	Is any of the directors a former CEO of the company in the past 2 years?	Source : Annual Report Page : 54-65 & 345 Link : http://bit.do/bocbodbca	
E.4.4	Are the roles and responsibilities of the chairman disclosed?	Source : Annual Report Page : 324 Link : http://bit.do/bcachairmanroles	
	Lead Independent Director		
E.4.5	If the Chairman is not independent, has the Board appointed a Lead/Senior Independent Director and has his/her role been defined?	Source : Article of Association Page : Article 16 paragraph 16 Link : https://www.bca.co.id/~media/Files/product-files/20181008-articles-of-association-of-bcadeed-no-125-dated-23-april-2018.ashx?la=en	
	Skills and Competencies		
E.4.6	Does at least one non-executive director/commissioner have prior working experience in the major sector that the company is operating in?	Source : Annual Report Page : 54-65 Link : http://bit.do/bocbodbca	
E.5	Board Performance		
	Directors Development		

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



E.5.1	Does the company have orientation programmes for new directors/commissioners?	Source : Annual Report Page : 347 Link : http://bit.do/boctrainingbca http://bit.do/bodtrainingbca	 
E.5.2	Does the company have a policy that encourages directors/commissioners to attend on-going or continuous professional education programmes?	Source : Annual Report Page : 330-332 & 347-351 Link : http://bit.do/boctrainingbca http://bit.do/bodtrainingbca	 
CEO/Executive Management Appointments and Performance			
E.5.3	Does the company disclose the process on how the board of directors/commissioners plans for the succession of the CEO/Managing Director/President and key management?	Source : Annual Report Page : 395 Link : http://bit.do/successionplanbca Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/2019/20190712-Kebijakan-Nominasi-Dirkom-EN	 
E.5.4	Does the board of directors/commissioners conduct an annual performance assessment of the CEO/Managing Director/President?	Source : Annual Report Page : 369-371 Link : http://bit.do/assessmentbodbocebca	 

Remarks	:	Source ASEAN Corporate Governance Scorecard (ACGS)
Level	:	A - E



	Board Appraisal		
E.5.5	Did the company conduct an annual performance assessment of the board of directors/commissioners and disclose the criteria and process followed for the assessment?	Source : Annual Report Page : 369-371 Link : http://bit.do/assessmentbodbobca	
	Director Appraisal		
E.5.6	Did the company conduct an annual performance assessment of the individual directors/commissioners and disclose the criteria and process followed for the assessment?	Source : Website Page : Corporate Governance Link : https://www.bca.co.id/~media/Files/product-files/2019/20190712-Final-Kebijakan-Self-Assessment-EN	
	Committee Appraisal		
E.5.7	Did the company conduct an annual performance assessment of the board committees and disclose the criteria and process followed for the assessment?	Source : Annual Report Page : 335-337 & 354 Link : http://bit.do/bcaboccommittee-assessment	