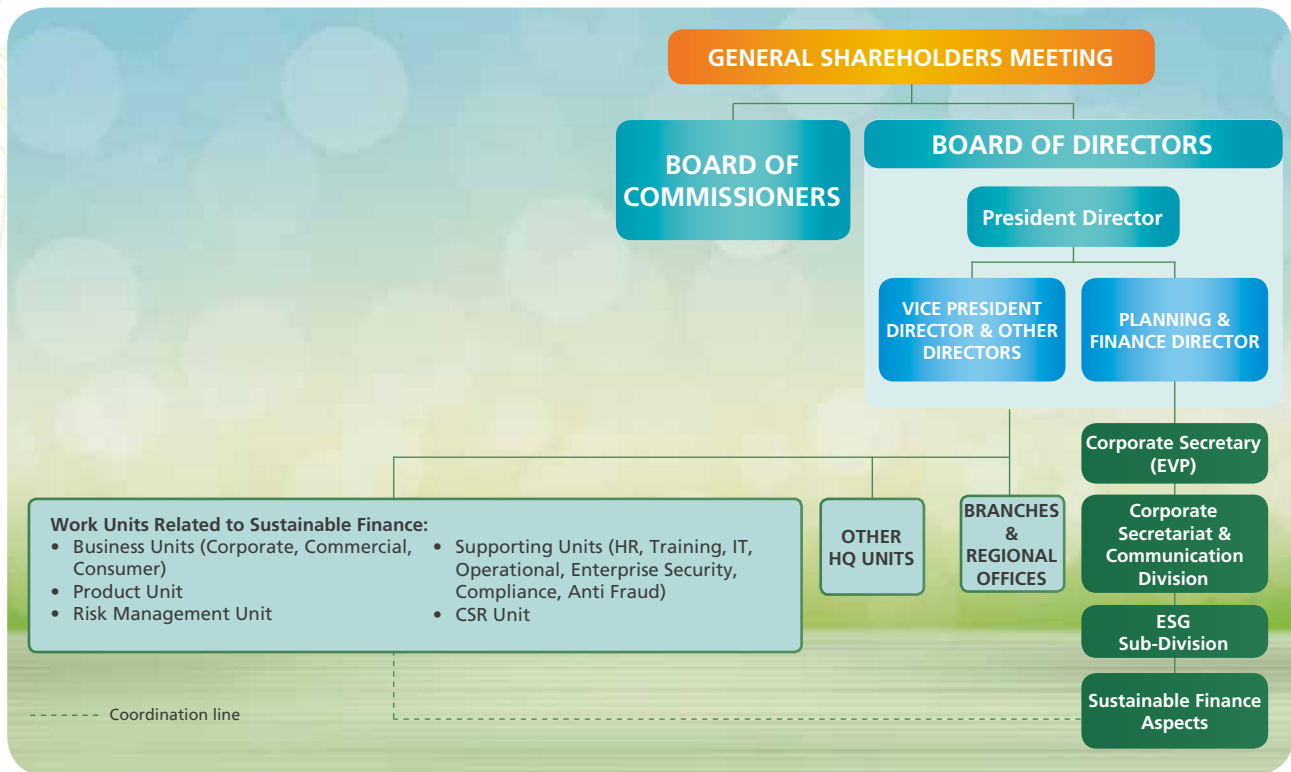


Sustainability Governance Structure [102-18] [102-19]



Directors' Duties Related to Sustainable Finance

In general, the President Director and the seven Directors are collectively responsible for implementing Sustainable Finance, under the coordination of the Finance & Planning Director. Other Directors include the Credit & Legal Director, Corporate Banking Director, Network Distribution Director, SME & Commercial Banking Director, Human Capital Management Director, and Compliance & Risk Management Director. The Board of Directors ensures that there is no conflict of interest with management in managing the sustainability aspects. Through the General Meeting of Shareholders (GMS) BCA delivers its sustainability performance to its stakeholders, however, there is no specific voting policy on the environment or social issues. All shareholders still have the same voting rights to express their opinions.

The Finance & Planning Director's main duties related to sustainable finance, include: building and applying a sustainable finance culture in various aspects of the organization, ensuring the application of the eight principles of sustainable finance, and the implementation of the Sustainable Finance Action Plan (RAKB); publication of sustainability reports; and follow-up of developments on sustainable finance issues. These duties are supported by all other members of the Board of Directors, and also includes the Board of Commissioners whose duties are to oversee all sustainable finance planning and implementation. A description of sustainability governance management is contained in the Board of Directors' Decree No 193/SK/DIR/2020 dated December 14, 2020 concerning Sustainability Governance.

During 2020, for its implementation of sustainable governance in line with all regulations, BCA did not receive any fines or sanctions related to legal violations of Bank Indonesia Regulations, Financial Services Authority Regulations, or other banking-related regulations. [FN-CB-510a.1]