

Executive Committees of the Board of Directors are committees established by the Board of Directors to contribute to the fulfillment of BCA's business needs in accordance with the duties and responsibilities of the Board of Directors. Currently there are 7 (seven) Executive Committees under the Board of Directors, namely:

1. Asset Liability Committee (ALCO)
2. Risk Management Committee (RMC)
3. Integrated Risk Management Committee (IRMC)
4. Credit Policy Committee (CPC)
5. Credit Committee (CC)
6. Information Technology Steering Committee (ITSC)
7. Personnel Case Advisory Committee (PCAC)

#### 1. ASSET LIABILITY COMMITTEE

Asset Liability Committee (ALCO) is a committee under the Board of Directors whose mission is to optimally achieve BCA's profitability levels, as well as ensuring liquidity risk, interest rate risk, and controlled foreign exchange risk through the establishment of BCA's policies and strategies for assets and liabilities management.

##### A. Main Function ALCO

- To establish and evaluate liquidity management policies and strategies to maintain liquidity in accordance with the applicable provisions, meet BCA's liquidity requirement, including unexpected fund requirements, and to minimize idle funds.
- To establish and evaluate policies and strategies related to market risks, such as interest rate risk and foreign exchange risk.
- To establish and evaluate pricing policies and strategies for fund products, loans and inter-office accounts.
- To establish and evaluate policies and strategies in structuring investment portfolios.
- To establish and evaluate policies and strategies for arranging balance sheet structure by anticipating changes in interest rates to achieve an optimal net interest margin.

##### B. Structure and Membership of ALCO

Position	Served By
Chairman (concurrently member)	President Director
Member	<ul style="list-style-type: none"> <li>• Deputy President Director I – IT &amp; Digital Banking</li> <li>• Deputy President Director II – Business Banking &amp; Operation</li> <li>• Risk Management Director</li> <li>• Corporate Banking &amp; Treasury Director</li> <li>• Commercial &amp; SME Banking Director</li> <li>• Branch &amp; Network Director</li> <li>• Credit Risk &amp; Legal Director</li> <li>• Transaction Banking Director</li> <li>• Finance &amp; Corporate Planning Director</li> <li>• Consumer Banking Director</li> <li>• Executive Vice President (EVP) in charge of Treasury and International Banking</li> <li>• Executive Vice President (EVP) in charge of Corporate Banking &amp; Transaction</li> </ul>

	<ul style="list-style-type: none"> <li>• Executive Vice President (EVP) CFO Office</li> <li>• Head of International Banking (DPI)</li> <li>• Head of Treasury (DTR)</li> <li>• Head of Finance &amp; Accounting (DKP)</li> <li>• Head of Corporate Strategy &amp; Planning (DCSP)</li> <li>• Head of Corporate Banking, Transaction &amp; Finance (GBKF)</li> <li>• Head of Commercial &amp; SME Banking (DCE)</li> <li>• Head of Transaction Banking Product Development (DPD)</li> <li>• Head of Transaction Banking Business Development (DTB)</li> <li>• Head of Transaction Banking Partnership Solution Development (DST)</li> <li>• Head of Consumer Finance (DBK)</li> <li>• Head of Risk Management (MRK)</li> </ul>
Secretary	Senior Adviser Risk Management (MRK) in charge of Asset Liability Management (ALM)

## 2. RISK MANAGEMENT COMMITTEE

Risk Management Committee (RMC) was established to ensure that the risk management framework offers adequate protection against all BCA risks.

### A. Main Function RMC

- Create policies, strategies, and guidelines for risk management implementation.
- Improving risk management implementation based on the findings of evaluating the implementation of effective risk management processes and systems.
- Determine issues relating to business decisions that deviate from standard procedures (irregularities).

### B. Structure and Membership of RMC

Position	Served By
Chairman (concurrently permanent member)	Director in charge of the risk management function
Permanent member <sup>1)</sup>	<ul style="list-style-type: none"> <li>• All members of the Board of Directors</li> <li>• Executive Vice President of the Credit Risk Analysis Group</li> <li>• Head of Compliance Division</li> <li>• Head of Internal Audit Division<sup>3)</sup></li> </ul>
Non-Permanent Members <sup>2)</sup>	<ul style="list-style-type: none"> <li>• Executive Vice President with the exception of Executive Vice President of the Credit Risk Analysis Group</li> <li>• All Heads of Divisions/Work Units/Groups, Except the Permanent Members</li> </ul>
Secretary (concurrently permanent member)	Head of Risk Management Division
Note: 1) If there is a concurrent position, the person concerned only has 1 (one) vote 2) Attendance according to the topic discussed 3) No voting rights	

## 3. INTEGRATED RISK MANAGEMENT COMMITTEE

The Integrated Risk Management Committee (IRMC) was established to ensure that the risk management framework provides adequate protection for all risks faced by BCA and its Subsidiaries in an integrated manner.

#### A. Main Function IRMC

The IRMC's main function is to make recommendations to the Board of Directors, which at least includes:

- Developing integrated risk management policies.
- Improve or refine the integrated risk management policy based on the results of the implementation evaluation.

#### B. Structure and Membership of IRMC

Position	Served By
Chairman (concurrently permanent member)	Director who oversees the integrated risk management function
Permanent member <sup>1)</sup>	<ul style="list-style-type: none"> <li>• All members of the Board of Directors</li> <li>• Head of Compliance Division</li> <li>• Head of Internal Audit Division<sup>3)</sup></li> </ul>
Non-Permanent Members <sup>2)</sup>	<ul style="list-style-type: none"> <li>• All Executive Vice Presidents (EVP)</li> <li>• All Heads of Divisions/Groups/Work Units related to Subsidiaries, excluding Permanent Members</li> </ul>
1. Executive Officer	
2. Director of Subsidiary	Director who represents and is appointed from the Subsidiary
Secretary (concurrently permanent member)	Head of Risk Management Division
Note: *) The number and composition are adjusted to the needs as well as the efficiency and effectiveness of the implementation of the IRMC tasks by considering, namely representation of each financial services sector. 1) If there is a concurrent position in IRMC, the person concerned only has 1 (one) vote. 2) According to the topic discussed. 3) No voting rights	

### 4. CREDIT POLICY COMMITTEE

The Credit Policy Committee (CPC) was established to direct the granting of credit through the formulation of credit policies in order to achieve prudent credit targets.

#### A. Main Function CPC

- Assist the Board of Directors in formulating credit policies, especially those relating to prudential principle in credit.
- Monitor and evaluate the implementation of credit policies in order to be implemented consistently and consequently.
- Conduct periodic reviews of the Basic Bank Credit Policy (KDPB) of BCA.
- Monitor the development and condition of the credit portfolio.
- Provide suggestions and corrective measures for the results of monitoring and evaluation that have been carried out.

#### B. Structure and Membership of CPC

Position	Served By
Chairman (concurrently member)	President Director

Member	<ul style="list-style-type: none"> <li>• Deputy President Director I – IT &amp; Digital Banking</li> <li>• Credit Risk &amp; Legal Director</li> <li>• Risk Management Director</li> <li>• Compliance &amp; Human Capital Management Director</li> <li>• Corporate Banking &amp; Treasury Director <sup>2)</sup></li> <li>• Commercial &amp; SME Banking Director <sup>2)</sup></li> <li>• Consumer Banking Director <sup>2)</sup></li> <li>• Transaction Banking Director <sup>2)</sup></li> <li>• Executive Vice President (EVP) in charge of Credit Risk Analysis <sup>2)</sup></li> <li>• Executive Vice President (EVP) in charge of Corporate Banking &amp; Transaction <sup>2)</sup></li> <li>• Executive Vice President (EVP) in charge of Treasury &amp; International Banking <sup>2)</sup></li> <li>• Head of Credit Risk Analysis and/or Head of SME &amp; Commercial Business and/or Head of Corporate Banking, Transaction &amp; Finance and/or Head of Consumer Finance and/or Head of Transaction Banking Services and/or Head of International Banking or Substitute Officer <sup>2)</sup></li> <li>• Head of Internal Audit or Substitute Officer</li> <li>• Head of Compliance or Substitute Officer</li> </ul>
Secretary (concurrently member)	Head of Risk Management or Substitute Officer
Notes: 1) Other directors have the right to attend CPC meetings, but without voting rights. 2) According to the topic discussed.	

## 5. CREDIT COMMITTEE

The Credit Committee (CC) was formed to assist the Board of Directors in evaluating and/or providing credit decisions in accordance with the authority limits determined by the Board of Directors, as regulated in BCA's Articles of Association, and by focusing on business development and implementing the prudential principle.

### A. Main Function CC

- Provide direction and, if necessary, carry out a more in-depth and comprehensive credit analysis.
- Provide decisions or recommendations on draft credit decisions submitted by recommenders/proposers related to:
  - Large debtors.
  - Specific industry.
  - Special requests from the Board of Directors.
- Discuss credit applications, which are decisions of the Board of Directors that need to seek approval from the Board of Commissioners, and the minutes of the meeting are attached when requesting approval from the Board of Commissioners (exception for credit extensions).
- Coordinating with the Asset Liability Committee (ALCO) regarding aspects of credit funding and adjustments to corporate credit interest rates.

#### CC level

In carrying out its activities, CC is divided into credit categories, which are as follows:

1. Corporate CC.
2. Commercial CC.

## B. Structure and Membership of CC

### Structure and Membership of Corporate CC

Position	Served By
Chairman (concurrently permanent member)	Credit Risk & Legal Director (DKR)
Permanent member	<ul style="list-style-type: none"> <li>• President Director (PD)</li> <li>• Deputy President Director 1 (DPD1)</li> <li>• Corporate Banking &amp; Treasury Director (DBK)</li> <li>• EVP GARK</li> <li>• EVP GBKF<sup>2)</sup></li> <li>• EVP DTR-DIB<sup>2)</sup></li> </ul>
	<ul style="list-style-type: none"> <li>• Head of GBKF<sup>2)</sup></li> <li>• Head of DIB2</li> </ul>
Non-permanent member	Other directors who have the authority to decide on credit
Secretary (concurrently permanent member)	Head of GARK
Note: 1) Decision making through meetings is carried out using a voting mechanism. 2) According to the topic discussed.	

### Structure and Membership of Commercial CC

Position	Served By
Chairman <sup>2)</sup> (concurrently permanent member)	Head of GARK based on suitability for the commercial credit exposures being handled
Permanent member	<ul style="list-style-type: none"> <li>• Commercial &amp; SME Banking Director (DKS)</li> <li>• Credit Risk &amp; Legal Director (DKR)</li> <li>• EVP GARK</li> <li>• Head of Regional Office</li> </ul>
Secretary (concurrently permanent member)	Credit Adviser
Note: 1) Decision making through meetings is carried out using a voting mechanism. 2) The implementation of the Chairman's duties may alternate between Group Heads based on suitability to the commercial credit exposure being handled.	

## 6. INFORMATION TECHNOLOGY STEERING COMMITTEE

Information Technology Steering Committee (ITSC) was established to ensure that the implementation of information technology (IT) systems is in line with BCA's strategic plan and to increase BCA's competitive advantage through the appropriate use of information technology.

### A. Main Function ITSC

- Review and recommend IT strategic plans to be in line with the BCA's corporate plans.
- Conduct regular evaluations of IT performance along with efforts to improve its performance in supporting BCA business activities.
- Ensure the cost-effectiveness of IT investments to provide added value to the company.

## B. Structure and Membership of ITSC

Position	Served By
Chairman (concurrently member)	Deputy President Director - IT & Digital Banking
Member	<ul style="list-style-type: none"> <li>• Risk Management Director</li> <li>• Branch Network Director</li> <li>• Head of Risk Management Division</li> <li>• Head of Compliance Division</li> <li>• Executive Vice President Strategic Information Technology Group (GSIT)</li> <li>• Executive Vice President Operation Strategy &amp; Development Group (POL)</li> <li>• Head of IT Main User Work Unit<sup>1)</sup></li> <li>• Head of Internal Audit</li> </ul>
Secretary	Head Of IT Management Office
Note:	
1) Participation in the meeting depends on the meeting topic that is relevant to the work unit concerned.	

## 7. PERSONNEL CASE ADVISORY COMMITTEE

The Personnel Case Advisory Committee (PCAC) is formed by and reports to the Board of Directors based on the Board of Directors' Decree No. 145/SK/ DIR/2021 dated July 28, 2021, concerning the Charter of the Personnel Case Advisory Committee (PCAC).

### A. Main Function PCAC

- Review cases of violations and/or crimes committed by employees that require a decision from the Board of Directors for follow-up resolution.
- Provide consideration to the Board of Directors in determining follow-up actions for settlement of cases of violations and/ or crimes, which include the imposition of sanctions, improvement of operational systems and procedures, and legal processing of cases if necessary.
- Periodically review the settlement of violations and/or crime cases decided by the Head of the Main Branch Office, Head of the Regional Office, and Head of Division/ officer equivalent to the work unit of the head office.
- Provide advice and direction (if needed) to branch offices, regions, and divisions/work units of the head office in handling cases of violations and/or crimes.

### B. Structure and Membership of PCAC

Position	Served By
Chairman (concurrently member)	Head of Human Capital Management Division
Permanent member	<ul style="list-style-type: none"> <li>• Head of Internal Audit Division</li> <li>• Head of Legal Group</li> <li>• Executive Vice President Operation Strategy &amp; Development Group (POL)</li> </ul>
Non-permanent member	Head of Network Management and Regional Development Division
Secretary	Head of Audit Sub-Division of Branch Offices and Regional Offices