

## Insider Trading Prevention

The Company has in place policies regarding Insider Trading actions, which are regulated in the Board of Directors' Regulation No. 39/PD/CSD/2011 concerning the Investor Relations Activity Policy Guidelines as well as the Board of Directors Charter and the Board of Commissioners Charter.

In this provision, the Board of Directors and the Board of Commissioners and Employees are prohibited from conducting Insider Trading through the following:

- a. Conducting transactions regarding the Company's shares and other shares of companies that conduct business transactions with the Company;

- b. Influencing other parties to buy the Company's shares and/or other companies shares that conduct business transactions with the Company;
- c. Providing unauthorized information to other parties.

Subsequent to the stock transaction, the Board of Directors and the Board of Commissioners must report the transaction to the Financial Services Authority and the Indonesian Stock Exchange within 3 working days.

The purpose of this policy is to circumvent any potential Insider Trading.

# TRANSPARENCY OF FINANCIAL AND NON-FINANCIAL CONDITIONS

The Company fulfills the obligation of Transparency and the publication of Financial and Non-Financial conditions to Stakeholders and the Financial Services Authority (OJK) in accordance with the provisions, as follows:

1. Monthly Financial Reports to the Regulators and published through the Company's website;
2. Quarterly Financial Reports to the FSA Regulators, Indonesian Stock Exchange (IDX), Indonesian Capital Market Electronic Library (ICaMEL) and published through newspapers and websites of the Company;
3. The Company's Annual Report prepared and presented in accordance with the provisions and submitted to the Regulators and Shareholders and published through the Company's website;
4. Information regarding Corporate Governance which includes the Report regarding the Implementation of Corporate Governance, Vision and Mission, Company Values, Composition and Profile of

the Board of Commissioners and the Board of Directors as well as Internal Regulations related to Governance including the Company's Articles of Association and Committee Charter, which are also published through the Company's website;

5. Information regarding the Company's Products and Services including office networks is published through the Annual Report and the Company's website so that customers, investors and the general public can conveniently access information regarding the Bank's Products and Services;
6. Information regarding the Procedure for Submitting Customers Complaints in using banking services are published through the Company's website for the implementation of consumer protection provisions;
7. Other information that aims to support the Disclosure of Information, Financial Education and Services to the Public.