



CORPORATE ETHICS CODE (CODE OF CONDUCT)

For the Company, the Code of Ethics is an indicator of the Company's commitment to warrant the application of the high standards of GCG that refers to the best practice of credible and trusted banking institutions. Credibility and Public Trust, Shareholders, and Customers are aspects that are essential for the development and continuity of the Company's business. The Company performs business activities in compliance with all applicable rules and regulations and also fulfills the expectations regarding the norms and ethics. Awareness of implementing good ethics will enhance and strengthen the Company's constructive image and recognize the Company as a Good Corporate Citizen. Therefore, the Company always upholds its integrity by preserving and applying Ethical and Behavioral guidelines that form the basis of the attitudes and actions of all the Company's personnel in order to perform their duties professionally and ethically by exercising basic principles as quantified in the Company's Vision, Mission and Values and the prevailing regulations.

The Company has formulated several policies that construct the fundamental Ethical and Behavioral guidelines for each of the Company's constituents to abide by in performing their business activities. The Company imposes Ethical and Behavioral standards in performing all its business activities in accordance with the Vision, Mission and Cultural Values through enforcement of the Code of Conduct.

CODE OF CONDUCT CONTENTS

The Code of Conduct contains Ethical and Behavioral standards for the Company as a business entity and all its elements in interacting both internally and externally. The enforcement of the Code of Conduct aims to accomplish the creation of ideal behavior that develops into a work culture based on honorable values. The Code of Conduct is summarized in 4 chapters which are briefly described as follows:

01. Introduction	<p>This Code of Conduct is the codification or a compilation of policies, employee regulations, and agreements that have been jointly established between the Company and employees who will influence, shape, and set forth the standards of behavior, both for Management and employees in performing all business activities.</p> <p>The implementation of the Code of Conduct, whether Compliance or Non-Compliance forms one aspect of the employee's performance appraisal. Therefore, this Code of Conduct will always be used as a guideline in the formulation of policies, manuals/procedures and management practices in the Company. The application of the Code of Conduct that will consistently reflect the Company is the Company that upholds honorable business values and ethics in conducting business, while simultaneously upholding the principles of Good Corporate Governance.</p>
02. Standards of Business Ethics	<ol style="list-style-type: none">1. Bank Ethics with Employees Adanya Keadilan perlakuan terhadap pegawai, kedisiplinan pegawai, serta adanya larangan keterlibatan pegawai dalam aktivitas bisnis surat berharga Bank.2. Bank Ethics with Customers<ol style="list-style-type: none">a. The Bank prioritizes customer satisfaction and trust and employees must support the Bank in an effort to achieve customer satisfaction.b. Bank ethics with providers of Goods and Services for the procurement of Goods and Services must be based on the assessment of capabilities, achievements, and based on Compliance and the objectivity of standard prices, quality, availability, requirements and services provided by partners/suppliers.3. Bank Ethics with providers of goods and services The selection of providers of goods and services must be based on the assessment of capabilities, achievements, and based on compliance and objectivity in the field of standard prices, quality, availability, requirements and services provided by partners / suppliers.4. Bank Ethics with Competitors The Bank places competitors as drivers of unremitting performance enhancements.5. Bank Ethics with Competitors The Bank upholds mutual trust and respect, and upholds friendship with business partners in accordance with prevailing business rules.6. Bank Ethics with the Partners The Bank is committed to comply with the legislation in force.7. Bank Ethics with the Public The Bank is committed to making a positive contribution to Sustainable Economic Development by considering Corporate Social Responsibility, by focusing on a balance between the aspects of Economic, Social and Environmental.