

Corporate Social Responsibility Related to Fair Operations —

Commitment and Corporate Social Responsibility Policy for Fair Operations

Fair operations emphasize the importance of managing the Company in accordance with applicable business ethics; including anti-corruption, involvement in responsible politics; fair competition; encourage social responsibility in the value chains; respect for ownership rights. The implementation of fair operations cannot be separated from the management of the Company based on the basic principles of Good Corporate Governance, which include transparency, accountability, responsibility, independence, and fairness.

The Company had policies related to its social responsibility in the field of fair operations, including, Code of Conduct, Anti-Gratuity Control, Anti-Fraud Strategy and Policy for Procurement of Goods and Services. Based on this policy, the Company carried out its responsibilities related to fair operations by emphasizing the importance of managing the Company which was transparent, fair and equitable. Fulfilling the aspects of a fair operation involves the interests of various stakeholders, including:

1. Shareholders and their interests in transparent and accountable management of the Company.
2. Employees with an interest in regular procedures that were fair and with a work mechanism that could be accounted for.
3. Partners and suppliers who had an interest in the partnership process that rested on transparency and fairness.
5. Customers with an interest in the accountable management of Third Party Funds.
6. Regulators with an interest in a stable banking industry.

Scope of Corporate Social Responsibilities for Fair Operations

The scope of corporate social responsibility in the field of fair operations included anti-corruption, prevention of conflicts of interest, enforcement of the code of ethics, gratification control and procurement of goods and services.

Corporate Social Responsibility Planning for Fair Operations

Objectives and targets as well as plans for implementing responsibility for fair operations are emphasized on the implementation of Corporate Governance which relies on 2 (two) main objectives, fulfillment of compliance with the prevailing laws and regulations, particularly in preventing conflicts of interest, as well as the involvement of stakeholders to grow together. The Company strives to continuously improve the implementation of GCG in both aspects, with the hope of being able to create fair and accountable operations.

Implementation of Fair Social Responsibility Initiatives in Fair Operations

Articles of Association, Guidelines for Good Corporate Governance, Code of Conducts, and other Company procedures and policies are prepared to create fair operations in the Company's business and operational practices. The Company hopes that the implementation of GCG will continue to strengthen the Company's performance and protect all employees from the possibility of unhealthy business management practices. In addition, the application of GCG principles as stated in the entire Good Corporate Governance section of this annual report will strengthen the fundamental aspects of the Company which will impact on the positive value for the sustainability of the Company.