

Part	Questions	Notes	Annual Report
E	<i>Responsibilities of the Board</i>		
E.1	<i>Clearly defined board responsibilities and corporate governance policy</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL Point I.6	
E.1.1	<i>Are the roles and responsibilities of the board of directors/commissioners clearly stated?</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL	
E.1.2	<i>Are the types of decisions requiring board of directors/commissioners' approval disclosed?</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL page 6-7, page 20-22, Page 26-27	Page 229-230
E.1.3	<i>Does the company disclose its corporate governance policy/board charter?</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL	
E.2	<i>Code of Ethics or Conduct</i>		
E.2.1	<i>Does the company have a code of ethics or conduct?</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL	
E.2.2	<i>Are the details of the code of ethics or conduct disclosed?</i>	Core Values	
E.2.3	<i>Does the company disclose that all directors/commissioners, senior management and employees are required to comply with the code?</i>		Page 51
E.2.4	<i>Does the company disclose how it implements and monitors compliance with the code of ethics or conduct?</i>		Page 51
E.3	<i>Corporate Vision/Mission</i>		
E.3.1	<i>Does the board of directors/commissioners periodically review and approve the vision and mission and has done so at least once during the last five years?</i>		49
E.4	<i>Board Structure &amp; Composition</i>		
E.4.1	<i>Does the board of directors/commissioners comprise at least five members and no more than 12 members? (i.e., between 5 - 12 members)</i>	Yes	Page 64-65

<b>Part</b>	<b>Questions</b>	<b>Notes</b>	<b>Annual Report</b>
E.4.2	<i>Do independent, non-executive directors/commissioners number at least three and make up than 50% of the board directors/commissioners?</i>		Page 228; Page 231
E.4.3	<i>Does the company provide a definition of independence in its Annual Report?</i>		Page 232-233; Page 251-252
E.4.4	<i>Are the independent directors/commissioners independent of management and major/substantial shareholders?</i>		Page 232-233; Page 251-252
E.4.5	<i>Does the company have a term limit of nine years or less for its independent directors/commissioners?</i>		Page 226-227 dan 251-252
E.4.6	<i>Has the company set a limit of five board seats in publicly-listed companies that an individual director/commissioner may hold simultaneously?</i>		Page 234; Page 252
E.4.7	<i>Does the company have any independent directors/commissioners who serve on more than five boards of publicly-listed companies?</i>		Page 67-68; Page 234
E.4.8	<i>Does the company have any executive directors who serve on more than two boards of listed companies outside of the group?</i>		
E.5	<b>Skills and Competencies</b>		
E.5.1	<i>Does at least one non-executive director/commissioner have prior working experience in the major industry the company is operating in?</i>		Page 234
E.5.2	<i>Does the company disclose a board of directors/commissioners diversity policy?</i>		Page 231
E.6	<b>Board Chairman</b>		

<b>Part</b>	<b>Questions</b>	<b>Notes</b>	<b>Annual Report</b>
E.6.1	<i>Do different persons assume the roles of chairman and CEO?</i>	Yes	Page 66; Page 70
E.6.2	<i>Is the chairman a non-executive director/commissioner?</i>		Page 66
E.6.3	<i>Is the chairman an independent director/commissioner?</i>		Page 66
E.6.4	<i>Is the chairman the current or immediate past CEO?</i>		Page 66
E.6.5	<i>Are the roles and responsibilities of the chairman disclosed?</i>		Page 229-230
E.7	<b>Board meetings and attendance</b>		
E.7.1	<i>Are the board of directors/commissioners meetings scheduled before or at the beginning of the year?</i>		page 235; 253
E.7.2	<i>Does the board of directors/commissioners meet at least six times per year?</i>		Page 253-255
E.7.3	<i>Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?</i>		Page 253-255
E.7.4	<i>Does the company require a minimum quorum of at least 2/3 for board decisions?</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL Page 8; Page 22	
E.7.5	<i>Did the non-executive directors/commissioners of the company meet separately at least once during the year without any executives present?</i>	Yes	Page 235-237
E.8	<b>Orientation Programme for New Directors</b>		

<b>Part</b>	<b>Questions</b>	<b>Notes</b>	<b>Annual Report</b>
E.8.1	<i>Does the company have orientation programmes for new directors/commissioners?</i>		Page 257
E.9	<b>Director Training</b>		
E.9.1	<i>Does the company have a policy that encourages directors/commissioners to attend on-going or continuous professional education programmes?</i>		Page 108-110
E.10	<b>Access to information</b>		
E.10.1	<i>Are board papers for board of directors/commissioners meetings provided to the board at least five business days in advance of the board meeting?</i>		
E.10.2	<i>Does the company secretary play a significant role in supporting the board in discharging its responsibilities?</i>		Page 280-281
E.10.3	<i>Is the company secretary trained in legal, accountancy or company secretarial practices?</i>		Page 280; Page 258
E.11	<b>Nominating Committee</b>		
E.11.1	<i>Does the company have a Nominating Committee (NC)?</i>	Nomination and Remuneration Committee Manual	Page 76
E.11.16	<i>Did the Nominating Committee meet at least twice during the year?</i>	Nomination and Remuneration Committee Manual Page 3	Page 277
E.11.17	<i>Is the attendance of members at Nominating Committee meetings disclosed?</i>		Page 277

<b>Part</b>	<b>Questions</b>	<b>Notes</b>	<b>Annual Report</b>
E.11.2	<i>Does the Nominating Committee comprise of a majority of independent directors/commissioners?</i>		
E.11.3	<i>Is the chairman of the Nominating Committee an independent director/commissioner?</i>	Yes	Page 76
E.11.4	<i>Does the company disclose the terms of reference/governance structure/charter of the Nominating Committee?</i>	Nomination and Remuneration Committee Manual	Page 273-278
E.11.5	<i>Does the Annual Report disclose the number of Nominating Committee meetings held?</i>		Page 277
E.12	<b>Board Appointments and Re-Election</b>		
E.12.1	<i>Does the company disclose the criteria used in selecting new directors/commissioners?</i>		Page 277; Page 243
E.12.2	<i>Does the company disclose the process followed in appointing new directors/commissioners?</i>		Page 226-227 dan 243-249
E.12.3	<i>Are all the directors/commissioners subject to re-election at least once every three years?</i>	ARTICLE OF ASSOCIATION NO.01 Dated 30 APRIL 2015	
E.13	<b>CEO/Executive Management Appointments and Performance</b>		
E.13.1	<i>Does the company disclose how the board of directors/commissioners plans for the succession of the CEO/Managing Director/President and key management?</i>		Page 105
E.13.2	<i>Does the board of directors/commissioners conduct an annual performance assessment of the CEO/Managing Director/President?</i>		Page 256
E.14	<b>Board Appraisal</b>		

<b>Part</b>	<b>Questions</b>	<b>Notes</b>	<b>Annual Report</b>
E.14.1	<i>Is an annual performance assessment conducted of the board of directors/commissioners?</i>		Page 33-34
E.14.2	<i>Does the company disclose the process followed in conducting the board assessment?</i>		
E.14.3	<i>Does the company disclose the criteria used in the board assessment?</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL Page 10; Page 24	Page 226-227
E.15	<b>Director Appraisal</b>		
E.15.1	<i>Is an annual performance assessment conducted of individual directors/commissioners?</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL Page 9-10; Page 23	Page 239; 256
E.15.2	<i>Does the company disclose the process followed in conducting the director/commissioner assessment?</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL Page 9-10; Page 23	Page 239; 256
E.15.3	<i>Does the company disclose the criteria used in the director/commissioner assessment?</i>	THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MANUAL Page 9-10; Page 23	Page 239; 256
E.16	<b>Committee Appraisal</b>		
E.16.1	<i>Is an annual performance assessment conducted of the board of directors/commissioners committees?</i>		Page 36; 268; 272; 278
E.17	<b>Remuneration Committee/ Compensation Committee</b>		
E.17.1	<i>Does the company have a Remuneration Committee?</i>		Page 273-278
E.17.2	<i>Does the Remuneration Committee comprise of a majority of independent directors/commissioners?</i>		
E.17.3	<i>Is the chairman of the Remuneration Committee an independent director/commissioner?</i>	Independent Commissioner	Page 274
E.17.4	<i>Does the company disclose the terms of reference/ governance structure/ charter of the Remuneration Committee?</i>	Nomination and Remuneration Committee Manual	Page 273-278

<b>Part</b>	<b>Questions</b>	<b>Notes</b>	<b>Annual Report</b>
E.17.5	<i>Does the Annual Report disclose the number of Remuneration Committee meetings held?</i>		Page 277
E.17.6	<i>Did the Remuneration Committee meet at least twice during the year?</i>		Page 277
E.17.7	<i>Is the attendance of members at Remuneration Committee meetings disclosed?</i>		Page 277
E.18	<b>Remuneration Matters</b>		
E.18.1	<i>Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy (i.e. the use of short term and long-term incentives and performance measures) for its executive directors and CEO?</i>		Page 256-257
E.18.2	<i>Is there disclosure of the fee structure for non-executive directors/commissioners?</i>		
E.18.3	<i>Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?</i>	Announcement of Resolutions of The Annual General Meetings of Shareholders 28 May 2019	Page 256-257
E.18.4	<i>Do independent directors/commissioners receive options, performance shares or bonuses?</i>		
E.19	<b>Audit Committee</b>		
E.19.1	<i>Does the company have an Audit Committee?</i>	PT BFI FINANCE INDONESIA Tbk Piagam Komite Audit (Audit Committee Charter)	Page 74
E.19.10	<i>Does the Audit Committee have primary responsibility for recommendation on the appointment, re-appointment and removal of the external auditor?</i>	PT BFI FINANCE INDONESIA Tbk Piagam Komite Audit (Audit Committee Charter) Page 1	Page 263

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E.19.2	<i>Does the Audit Committee comprise entirely of non-executive directors/commissioners with a majority of independent directors/commissioners?</i>	Independent Commissioner	Page 74
E.19.3	<i>Is the chairman of the Audit Committee an independent director/commissioner?</i>		Page 74
E.19.4	<i>Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?</i>	PT BFI FINANCE INDONESIA Tbk Piagam Komite Audit (Audit Committee Charter)	Page 263-268
E.19.5	<i>Does the Annual Report disclose the profile or qualifications of the Audit Committee members?</i>		Page 74; Page 266
E.19.6	<i>Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?</i>		Page 74
E.19.7	<i>Does the Annual Report disclose the number of Audit Committee meetings held?</i>		Page 267
E.19.8	<i>Did the Audit Committee meet at least four times during the year?</i>		Page 267
E.19.9	<i>Is the attendance of members at Audit Committee meetings disclosed?</i>		Page 267
E.20	<b>Internal Audit</b>		
E.20.1	<i>Does the company have a separate internal audit function?</i>	PT BFI Finance Indonesia Tbk INTERNAL AUDIT CHARTER	Page 282-283
E.20.2	<i>Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?</i>		Page 286
E.20.3	<i>Does the appointment and removal of the internal auditor require the approval of the Audit Committee?</i>		
E.21	<b>Risk Oversight</b>		



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E.21.1	<i>Does the company disclose the internal control procedures/risk management systems it has in place?</i>		Page 292-295
E.21.2	<i>Does the Annual Report disclose that the board of directors/commissioners has conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems?</i>		Page 290-291
E.21.3	<i>Does the company disclose how key risks are managed?</i>		Page 289-295; Page 438-451