

In 2016, members of the Board of Directors who have followed the refreshment of Banking risk management level 5 are:

1. Asmawi Syam, in Stockholm, Sweden.
2. Sunarso, in Zurich & Basel.

BOARD CHARTER AND THE CODE OF CONDUCT OF BOD

Guidelines and work rules of the Board of Directors or Board Charter contains rules and guidelines on working procedures of the Board of Directors which include instructions for the implementation of the work of each member of the Board of Directors in detail, structured and informative to be a standard for all members of the Board of Directors in carrying out their respective duties according to the vision and missions to be achieved by the Company.

The guidelines are one of the supports for the application of the principles of GCG, so that the Board of Directors may carry out its tasks in an integrated manner.

The Board Charter or The Code of Conduct and Work Rules of the Board of Directors, among others, contains an explanation of:

1. The general provision of members of the Board of Directors
2. The duties and authorities of the Board of Directors
3. The rights and obligations of the Board of Directors
4. The division of duties and authorities of the Board of Directors
5. Implementation of the Company management by the Board of Directors
6. The principles of decision-making of the Board of Directors
7. Board of Directors meetings
8. Corporate Secretary
9. Relationships with subsidiaries.

ASSESSMENT OF THE PERFORMANCE OF COMMITTEES SUPPORTING THE IMPLEMENTATION OF THE BOARD OF DIRECTORS DUTIES

Asset and Liability Committee

ALCO (Asset-Liability Committee) assists the Board of Directors in the management of the Company's assets and liabilities including the determination of strategies and policies on assets and liabilities management by considering the existing risks in order to obtain optimal yields.

Risk Management Committee

The Risk Management Committee conducts monitoring and supervision of BRI's risk profile, capital analysis and stress test (Liquidity, Capital and Enterprise), BRI's risk issue as well as the recommendations and decision of the RMC. In addition to the RMC, the Integrated RMC forum also exists to monitor and supervise the risks of the subsidiaries (BRI Syariah, BRI Agro, BRI Remittance, BRI Finance, BRI Life) within the BRI conglomeration covering the integrated BRI risk profile, capital analysis and stress test (Liquidity, Capital, Enterprise) and the discussion of risk issues in the respective subsidiary entity as well as the recommendations and decision of the Integrated RMC.

Capital and Investment Committee

The Capital Investment Committee assists the Board of Directors in making decisions on corporate actions based on the results of the comprehensive study and analysis. In addition, the committee also plays an active role in the management of the Company's subsidiaries.

Credit Policy Committee (KKP)

The Credit Policy Committee (KKP) formulates policies, monitors the implementation of policies, monitors the progress and condition of credit portfolio and provides suggestions on improvements.

Credit Committee

The Credit Committee assists the Board of Directors in the evaluation of/decision on credit applications for the amount and type of credit previously determined by the Board of Directors. The tasks of the Credit Committee among others include approving or rejecting credit based on the applicable regulations and coordination with ALCO in the funding for credit with a certain amount set by ALCO.

IT Steering Committee

The Information Technology Steering Committee (ITSC) assists the Board of Directors in providing directions and recommendations on the policies, development, and operations related to IT. In practice, ITSC has two main roles, namely providing direction of the IT policy and management in the long term (five years) and short term (annual) with reference to the IT strategic plan; and control the implementation and development of IT that is and will be conducted with reference to the IT strategic plan.

Project Management Office Steering Committee

The duty of the PMO Steering Committee is to provide guidance and strategic decisions related to project management, among others determine the priority projects, provide strategic decisions related to a project, and provide instructions related to the results of evaluation conducted after the project is implemented.