

## COMMITTEES UNDER THE BOARD OF DIRECTORS

The Board of Directors has formed several committees that are directly report to the Board of Directors, called the Executive Committee (“Exco”). This is in line with the complexity of business in the banking industry that requires the management and implementation of good corporate governance practices. CIMB Niaga has 4 (four) Executive Committees, namely the Risk Management Committee, Assets & Liability Committee, IT Steering Committee, and Credit Policy Committee. The Executive Committees are directly responsible to the Board of Directors, as shown in the Committee’s Governance structure in the Risk Management section of this Annual Report. The Board of Directors also has the authority to form Other Executive Committees as needed by the Bank.

### THE POSITION OF EXECUTIVE COMMITTEE IN THE BANK STRUCTURE

The four Executive Committees are directly responsible to the Board of Directors, as shown in the corporate governance structure of committees in the Risk Management Section of this Annual Report.

### RISK MANAGEMENT COMMITTEE (RMC)

#### MAIN FUNCTION AND AUTHORITY

RMC has the main function and authority to provide recommendations to the President Director in formulating and perfecting the policies, evaluate the update and condition of risk profiles, as well as providing recommendations and remedial steps.

#### STRUCTURE AND MEMBERSHIP

Pursuant to the Charter of the Board of Directors of the Bank, the member of RMC should be at least 2/3 (two-thirds) of the total members of the Board of Directors, plus appointed Executive Officers one level below the Board of Directors. This is in line with the Bank’s Board of Directors Charter. The RMC membership structure is determined by the RMC’s Terms of Reference (TOR) as of 13 September 2021, which is the same or recognized as the assignment of the Chairman, Deputy Chairman and Committee Members as below.

#### RMC Membership Structure

Chairman : President Director  
 Vice Chairman 1 : Strategy, Finance & SPAPM Director  
 Vice Chairman 2 : Operation & Information Technology Director

#### Member:

1. Treasury & Capital Market Director
2. Consumer Banking Director
3. Compliance, Corporate Affairs & Legal Director
4. Sharia Banking Director
5. Chief of Corporate Banking & Financial Institutions
6. Chief Human Resources Officer
7. Chief Special Asset Officer
8. Chief Audit Executive

#### Secretary:

Integrated Risk & Basel PMO Head

The profiles of the other RMC members are presented in the Profiles of the Board of Directors and Senior Executives in the Company Profile section of this Annual Report.

### DUTIES AND RESPONSIBILITIES

1. Formulate and recommend policies and framework of risk management, including the risk management strategy of the Bank and Risk Appetite Statement (RAS).
2. Review the risk exposures and the implementation of risk management in the Bank and its subsidiaries, both periodically and incidentally as a result of changes in the external and internal conditions of the Bank.
3. Approve the risk profile report, stress testing including the scenarios and the follow up mitigating action.
4. Approve the specific policy on risk management beyond the policies that have been approved by the other Executive Committees.
5. Review the capital adequacy of the Bank and its subsidiary entities.
6. Approve the limit portfolio of the Bank/Management Action Trigger (MAT); such as sectorial limit, house limit, VaR limit, etc.
7. Evaluate and approve treasury market risk limit, excess limit of market risk, changes in the measurement of market risk and credit risk factor for treasury products.
8. Approve risk model with respect to the capital adequacy, reserve requirement and other business uses.

### MEETING, QUORUMS AND RESOLUTIONS

1. Meetings are held at least 10 (ten) times a year.
2. The quorum attendance of the meetings must be 5 (five) members, including 4 (four) Directors and one of them being the Chairman or Vice Chairman.



Performance Highlights



Management Reports



Company Profile



Management Discussion and Analysis



Risk Management

3. If the Chairman is absent, the Vice Chairman will lead the meeting.
4. If both the Chairman and Vice Chairman are absent, anyone among the members must be appointed and the Chairman chosen must be a Director.
5. The quorum for the resolution of meetings must be approved by more than 50% (fifty percent) of total members who is entitled to cast a vote; with 2 (two) Directors, one of who is the Chairman or Vice Chairman.

### REALIZATION OF WORK PROGRAM IN 2021

1. Approval and evaluation of policies related to risk management.
2. Approval of several Basel and IFRS9 models including their validation for certain business segments.
3. Approval of House Limit for several Big Debtors (>10% Tier-1 Capital).
4. Discussion of monthly risk reports on each type of risk, raise significant issues and providing direction for follow up action by the related party.
5. Approval and evaluation on risk limits and risk appetite.
6. Approval on the risk profile report and RBBR for the Bank, Sharia Business Unit, Consolidated and Integrated.
7. Approval of scenarios and results of several stress tests.
8. Approval of risk assessment results in 2021.
9. Discuss Risk Hotspot and Emerging Risk.

### WORK PLANS FOR 2022

1. Approval and evaluation of policies related to risk management.
2. Approval and evaluation on risk limits and risk appetite.
3. Enhance the role of Committee in reviewing the implementation of best practices in risk management.
4. Increase the effectiveness of meeting by focusing on key risk issues.
5. Comply with the BI and OJK regulations in relation to risk management.

### CERTIFICATION

Membership to RMC does not require any certain certification.

### ASSETS AND LIABILITY COMMITTEE (ALCO)

#### MAIN FUNCTION AND AUTHORITY

ALCO is a supporting committee of the Board of Directors which duties is to analyze and evaluate the management of assets and liabilities and taking decisions with respect to the formulation of policies, strategies, and targets for managing assets and liabilities of the Bank, integratedly.

In addition, ALCO has the authority over the Sharia Pricing Committee (the Sharia PC). Sharia PC has the autonomy of deciding on the rate of gross yield distribution, which is regularly reported to the ALCO meeting.

### STRUCTURE AND MEMBERSHIP

In line with the Charter of the Board of Directors of the Bank, the membership of ALCO is at least 2/3 (two-thirds) of the total members of the Board of Directors, plus appointed Executive Officers one level below the Board of Directors. the structure of ALCO membership has been determined (including the membership structure of Sharia PC), which is simultaneously recognized as the assignment of the Chairman, Vice Chairman and Members of the Committee, as mentioned below.

#### ALCO Membership Structure

Chairman : President Director  
 Vice Chairman 1 : Strategy, Finance & SPAPM Director  
 Vice Chairman 2 : Treasury & Capital Market Director

#### Member:

1. Risk Management Director
2. Consumer Banking Director
3. Sharia Banking Director
4. Operation & Information Technology Director
5. Compliance, Corporate Affairs & Legal Director

#### Secretary:

Head of Asset & Liability Management

#### Membership Structure of Sharia PC

Chairman : Sharia Banking Director  
 Vice Chairman 1 : Strategy, Finance & SPAPM Director  
 Vice Chairman 2 : Treasury & Capital Market Director

#### Member:

1. Head of Sharia Business Banking
2. Head of Sharia Consumer
3. Head of Retail Product & Segment
4. Head of Advisory & Legal

The profiles of members of ALCO are presented in the Profiles of the Board of Directors and Senior Executives in Company Profile section of this Annual Report.

### DUTIES AND RESPONSIBILITIES

1. Balance Sheet and Net Interest Income (NII)
  - a. Examine and analyze the balance sheet of the Bank based on business, composition of assets and liabilities, currency, growth, income, and margin.
  - b. Examine the variation that arises between targets and the actual balance sheet, and how such variation would impact on funding and lending, balance sheet ratios, and whether the Bank is still within its risk appetite limits.



- c. Examine trends in Net Interest Income (NII) and Net Interest Margin (NIM), including the projection, variation with NIM targets, and elaborate on needed actions.
  - d. Examine the impact on NII under Base Case condition and also under Stressed Economic Scenarios.
  - e. Examine and ensure that the framework of Fund Transfer Pricing (FTP) is in line with and functions as a bridge between business lines in designing and implementing FTP and ensuring consistency in the performance of the Bank.
  - f. Examine and approve the Pricing that requires the approval from regulator as well as the Pricing for new and old products to align with the strategic business objectives of the Bank through a quorum requirement.
2. Contingency Funding Plans
    - a. Examine Contingency Funding Plan (CFP) as the business operational plan and measure the capacity of such plan to ascertain that management actions are realistic; and
    - b. Ensure that the Early Warning Indicators are relevant with current conditions.
  3. Asset Liability Management
    - a. Examine the framework and policy of Asset and Liability Management to ensure that those framework and policies are in line with the operational scale and the current and the future complexities of CIMB Niaga;
    - b. Uphold the consistency of the practices and policies by the Bank;
    - c. Approve the Management Action Trigger (MAT)/ the limit of liquidity and interest rate risk in the Banking Book;
    - d. Establish, monitor, and evaluate protection strategy of all entities under CIMB Niaga;
    - e. Examine and ensure that the risk profile of the Bank is still within the specified limit of MAT/ the limit of liquidity and interest rate risk in the Banking Book, including evaluating the result of internal stress tests and regulations in all material currencies and banking entities within the CIMB Niaga Group;
    - f. Examine and approve the parameter models for ALM risk and validation model; and
    - g. Identify and evaluate the funding and liquidity needs and take appropriate steps for certain conditions of liquidity and funding.
  4. Sharia PC
    - a. Determine Gross Yield for the current month and ensure that Gross Yield is in line with Sharia Compliance.
    - b. Establish or change the level of nisbah (profit sharing) if needed.

- c. Determine the amount of cost that should be set aside or placed in reserve for the purpose of profit equalization under the Sharia principles.
- d. Determine the amount of hibah (grant), if any, to be provided.
- e. Undertake activities that have been delegated by ALCO from time to time.

## MEETINGS, QUORUMS AND RESOLUTIONS

### ALCO

1. Meetings are held at least 12 (twelve) times a year.
2. The quorum attendance of the meeting is at least 2/3 (two-thirds) of the number of Director members.
3. Quorum for resolution of meetings is the approval of at least 2/3 (two-thirds) of the number of Director members present at the meeting.
4. Quorum on attendance and resolution of meetings can be delegated to at least 2 (two) out of 3 (three) members of the Board of Directors as follows:
  - Chairman : President Director
  - Vice Chairman 1 : Strategy, Finance & SPAPM Director
  - Vice Chairman 2 : Treasury & Capital Market Director

### SHARIA PC

1. The quorum attendance of the meetings at least of  $1/2n+1$  or a minimum of 2 (two) members of the Syariah PC which consist of Chairman or Vice Chairman.
2. In the event there is a member of the Syariah PC who cannot attend a meeting, his or her position can be replaced by someone appointed by the said Syariah PC member.
3. Resolution of meetings can be made when the meeting's quorum is fulfilled.

## REALIZATION OF WORK PROGRAMS IN 2021

1. Constantly anticipate policies and decisions on the management of ALMA due to the impact of the COVID-19 pandemic.
2. Optimize the balance sheet by adjusting the cost of funds and borrowing as well as investing alternative assets in securities with excellent liquidation rates and acceptable risks.
3. Carry out initiatives to accelerate loans for sectors and products that are resilient in the pandemic era.
4. Ensure that the Bank's liquidity level is always at the optimum level.
5. Adjust the availability of long-term funds from the capital market according to the Bank's needs.



Performance Highlights



Management Reports



Company Profile



Management Discussion and Analysis



Risk Management

## WORK PLANS FOR 2022

1. Continue the initiative to accelerate loans for resilient sectors and products in the pandemic era.
2. Adjust the internal fund transfer pricing model to ensure that pricing signaling to all business units of the Bank is transmitted and in accordance with changes on market interest rates.
3. Optimize the balance sheet by adjusting the cost of funds and loans.
4. Ensure that the liquidity of the Bank is always at optimum level.
5. Adjust the availability of long-term funds from the capital market according to the Bank's requirement.

## CERTIFICATION

ALCO membership does not require any certification.

## INFORMATION TECHNOLOGY STEERING COMMITTEE (ITSC)

### MAIN FUNCTION AND AUTHORITY

ITSC is a committee that has responsible for reviewing and recommending policies on the management and development of CIMB Niaga's technology and information system.

### STRUCTURE AND MEMBERSHIP

The members of ITSC should be at least 2/3 (two-thirds) of the number of members of the Board of Directors, plus appointed Executive Officers one level below the Board of Directors. The membership structure of ITSC who also serves or recognized as the assignment of the Chairman, Vice Chairman and members of the Committee as shown below.

The membership structure of ITSC has been aligned with OJK Regulation Number 38/POJK.03/2016 and OJK Circular Letter Number 21/SEOJK/03/2017 on the Implementation of Risk Management in the Use of Information Technology by a Commercial Bank.

### ITSC Membership Structure

Chairman : President Director  
 Vice Chairman 1 : Operation & Information Technology Director  
 Vice Chairman 2 : Strategy, Finance & SPAPM Director

### Member:

1. Risk Management Director
2. Consumer Banking Director
3. Treasury & Capital Market Director
4. Sharia Banking Director
5. Business Banking Director
6. Compliance, Corporate Affairs & Legal Director
7. Chief Human Resource Officer

8. Chief Audit Executive
9. Head of Information Technology (member concurrently Secretary)

The profiles of members of ITSC are presented in the Profiles of the Board of Directors and Senior Executives in the Company Profile's section of this Annual Report.

## DUTIES AND RESPONSIBILITIES

The duties and responsibilities of ITSC is to provide recommendations related to:

1. The Strategic Plan for Information Technology (IT) that is in line with the business strategy of the Bank. Matters that must be considered are:
  - a. Road map to meet IT's needs to support the business strategy of the Bank;
  - b. Requirement for human resources;
  - c. Benefits from the implementation of the IT's Strategic Plan; and
  - d. Problems that may occur in the implementation of the IT's Strategic Plan.
2. Formulate the main IT policies, standards, and procedures, such as policies on the security of IT and risk management related to the use of IT by the Bank.
3. The suitability between the approved IT's project with the IT Strategic Plan. The Committee also establishes the priority status of IT projects that are critical and have significant bearing on the Bank's operations.
4. The alignment between the IT's project implementation with the approved project plan (Project Charter). ITSC also completes the recommendation with the analysis result of the main IT project.
5. The suitability between the IT with the requirement for the management information system and that of the Bank's business activity.
6. Effectiveness of steps taken to minimize risks towards the Bank's investment in the IT sector enable the Bank's investment in the IT sector to contribute to the achievement of the Bank's business objective.
7. Monitoring of the IT's performance and efforts to improve IT performance.
8. Strive to resolve IT issues that cannot be answered by the respective IT users in an effective, efficient and timely manner.
9. Ensure the adequacy and allocation of Bank's resources.
10. Cybersecurity Strategic Planning that is in line with the Bank's risk appetite followed by a comprehensive working plan for technological operations and risk management.

## MEETINGS, QUORUMS AND RESOLUTIONS

1. Meetings are held at least 4 (four) times a year.
2. Quorum attendance of the meetings must be at least 2/3 (two-thirds) of the total members of the Board of Directors.



3. Quorum for resolution of meetings is the approval of more than 2/3 (two-thirds) of the total members of the Board of Directors present in the meeting.

### REALIZATION OF WORK PROGRAMS IN 2021

1. Establish IT Strategic Plan 2022-2024.
2. Create IT Security Roadmap as part of the IT Strategic Plan 2022-2024.
3. Defining IT projects in the 2021 annual budget.
4. Regularly monitor the progress status of information technology projects in the 2020 annual budget.
5. Monitor and provide guidance on the results of monitoring and mitigation of cyberattacks on the IT system of CIMB Niaga.
6. Monitor and provide guidance on the use of IT budget and capital expenditures.
7. Monitor and supervise on IT issues.
8. Formulate policies customized to the Bank's needs.
9. Monitor the follow-up actions on reviews of baseline technology.
10. Monitor the status of obsolete technology.

### WORK PLANS FOR 2022

1. Recommend the IT Strategic Plan 2023-2025.
2. Recommend formulation of the main policies, standards and procedures of IT.
3. Recommend the budget formulation of 2022 IT projects and project priorities in line with the IT Strategic Plan.
4. Recommend the execution of IT projects.
5. Recommend the alignment of IT with management information system requirements and the business activities of the Bank.
6. Review/monitor the utilization of IT budget and capital expenditures.
7. Monitor the efficiency of IT service.
8. Monitor IT issues.
9. Recommend analysis of Bank's IT resources
10. Recommend the Cybersecurity Strategic Plan and monitor cyber-attack on the Bank's system.

### CERTIFICATION

ITSC membership does not require any certification.

### CREDIT POLICY COMMITTEE (CPC)

#### MAIN FUNCTION AND AUTHORITY

CPC has the role of assisting the Board of Directors in formulating credit policies, as well as recommending improvements related to loan policy. CPC also functions to ensure adherence to the principles of Corporate Governance in the framework of credit policies in the interest of the Bank and its stakeholders.

### STRUCTURE AND MEMBERSHIP

The membership of CPC should be at least 2/3 (two-thirds) of the number of members of the Board of Directors, plus appointed Executive Officers one level below the Board of Directors.

Through the Charter of CPC that has been approved in the CPC meeting on 14 September 2021, the membership structure of CPC which also serves or recognized as the assignment of the Chairman, Vice Chairman and members of the Committee as shown below. The membership structure of CPC has been aligned with OJK Regulation Number 42/POJK.03/2017 on the Mandatory Formulation and Implementation of Bank Credit or Financing Policies for a Commercial Bank.

#### CPC Membership Structure

Chairman : President Director  
 Vice Chairman 1 : Risk Management Director  
 Vice Chairman 2 : Consumer Banking Director

#### Member:

1. Treasury and Capital Market Director
2. Operation & Information Technology Director
3. Compliance, Corporate Affairs & Legal Director
4. Strategy, Finance & SPAPM Director
5. Sharia Banking Director
6. Chief Special Asset Officer
7. Chief of Corporate Banking & Financial Institution
8. Chief Audit Executive

#### Secretary:

Head of Non-Retail Credit Policy and Assurance Testing

The profiles of members of CPC are presented in the Profiles of the Board of Directors and Senior Executives in the Company Profile's section of this Annual Report.

### DUTIES AND RESPONSIBILITIES

1. Set the direction of credit policy (including risk acceptance criteria, process, and credit approval), in line with risk appetite of the Bank to propel the growth of credit of good quality while keeping to prudential banking practices.
2. Confirm and ensure the consistency of:
  - a. The Bank's compliance towards credit management policies and prevailing regulations, especially those with significant risk exposures;
  - b. Approval for the policies and strategies of credit management of the Bank; and
  - c. Oversight on the implementation of credit policies.
3. Approval on the criteria for selecting the Bank's executives for membership of the Credit Committee.



Performance Highlights



Management Reports



Company Profile



Management Discussion and Analysis



Risk Management



## MEETINGS, QUORUMS AND RESOLUTIONS

1. Meetings are held at least 10 (ten) times a year.
2. The meeting is valid and entitled to resolve binding resolution if the meeting is attended/represented by more than 2/3 (two-thirds) of the members with the provision that it must include at least 2/3 (two-thirds) of the total of the serving Board of Directors.
3. Resolutions of meetings must be agreed upon through consensus.
4. In case where a consensus cannot be reached, the resolution must be made through voting with more than 2/3 (two thirds) of the attending members voting in favor of the resolution, with the provision that 2/3 (two thirds) of the consenting votes come from the serving Directors.

## REALIZATION OF WORK PROGRAMS IN 2021

Update and alignment of the Credit Policy:

### A. Commercial Loan Provision:

Updating and alignment of credit policies with external regulations such as OJK regulation, government regulation, and the internal rules of the Bank in line with its risk appetite, as follows:

1. Programs for debtors affected by COVID-19 in connection with the issuance of POJK Number 48/POJK.03/2020 and POJK Number 17/POJK.03/2021 are as follows:
  - a. Update of Umbrella Policy.
  - b. Stimulus Adjustments & Changes to the Framework of COVID-19 Permanent Restructuring.
  - c. Override Obligor Risk Rating (ORR) provisions for debtors affected by COVID-19.
2. Arrangements of loan disbursement for large debtors.
3. Arrangement of requirements related to the National Economic Recovery Program (PEN).
4. Change in provisions related to the fulfillment (to be obtained) of documents and credit terms.
5. Establishing Credit Quality for Debtors/Group of Debtor in Natural Disaster Areas (according to the OJK provisions).
6. Change in Co-Borrower/Joint Borrower requirements.
7. Regular update of other provisions related to Champion Challengers, Internal Credit Ratings, and appointment of third parties for Private Auction Centers & Legal Advisors.

### B. Treasury Provision:

Update on standard documentation requirements for derivatives – ISDA.

### C. Approval Authority:

1. Arrangement of approval authority:
  - a. Credit approval authority in the of Board of Commissioners' (BOC) Term of Reference

(TOR); among others regarding the Single Counterparty Group (SCG) Concentration, changes in the BOC's authority and settlement of non-performing loans.

- b. Approval authority in the Executive Credit Committee's (ECC) TOR; among others related to membership and procedures for conducting meetings.
2. Change in the Approval of the Proposal/Memo to the Non-Performing Loan Credit Committee (NPLCC).
  3. Delegate (carve out) the authority of the BoC approved by the ECC.

### D. Trade Finance Provision:

1. Update of the iB Trade Finance's Product Policy on the Pre-Shipment Financing iB, Negotiation/Discount of iB Export Notes (NWE/DWE iB), Correspondent Bank Bill Discounting iB (CBBB iB) and Special Transaction Loans for Trade Account Receivable iB (PTK Trade AR iB).
2. Changes in Trade Finance's Product Policy related to the Anti Money Laundering, Usance Payable At Sight (UPAS) sub-chapters, Bank Guarantees, Forfaiting.

### E. Provisions Related to Transaction Banking – Value Chain:

1. Update on Lending Model financing for Supplier Financing (SuFi) and Distributor Financing (DiFi).
2. Setting the NPL Threshold of Distributor Financing.

### F. Provisions related to Enterprise Business Banking (EBB):

In 2021 there were several adjustments to increase business growth and policy adjustments from regulators particularly related to the COVID-19 pandemic.

Several policy changes made are as follows:

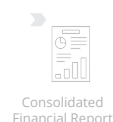
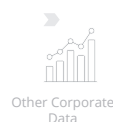
1. Provisions related to Business Strategy including the expansion of the retail lending program and changes on the lending model in the value chain.
2. Loans/Financing for Operations including the implementation of authority reviews, 3rd party collaboration and the implementation of the COVID-19 stimulus.

### G. Provisions on Consumer:

In 2021, there were several policy adjustments of Consumer Loan products towards external policies issued by regulators, government regulations and business strategies that were in accordance with the level of risk that had been defined by the Bank including stimulus provisions related to the COVID-19 pandemic.

### H. Other Provisions:

Changes to the provisions of the CPC Charter.



## WORK PLANS FOR 2022

1. Evaluate the proposed credit policy/strategy and/or update it in order to keep referring to the latest applicable conditions and regulations including adjustments to macroeconomic conditions, regulatory regulations and the Bank's risk appetite so that credit growth with good quality can sustain while taking into account prudential aspects.
2. Approve the proposed credit policy and/or its amendments as proposed in point 1 above.
3. Supervise and ensure that the application of credit policies is in line with applicable internal and external regulations.

## CERTIFICATION

CPC membership does not have any specific certification obligations.

## LEGAL BASIS, TERM OF OFFICE & WORKING GUIDANCE OF EXECUTIVE COMMITTEE (EXCO)

Legal basis of appointment and term of office of all members of Exco is stipulated in the Term of Reference (TOR) of the respective Exco which is also the work guideline for each Exco.

## INDEPENDENCY STATEMENT OF EXCO

All member of the Exco state that have met all independence criteria and are able to perform their duties independently, and uphold the interests of the Bank without influence from other parties.

## TRAINING FOR MEMBERS OF EXCO

Training of members of the Exco in 2021 is presented in the training data of the Bank in the Company Profile Section of this Annual Report.

## FREQUENCY AND ATTENDANCE OF THE DIRECTORS IN THE EXECUTIVE COMMITTEE (EXCO) MEETINGS IN 2021

Name	Frequency and Number of Attendance			
	RMC	ALCO	ITSC	CPC
Tigor M. Siahaan*	14	11	4	12
Lee Kai Kwong	16	11	3	12
John Simon	15	11	4	12
Vera Handajani**	10	7	2	8
Lani Darmawan***	14	8	4	13
Fransiska Oei	15	0	4	13
Tjioe Mei Tjuen	16	12	3	10

\*) Resigned as President Director effective since the close of EGM on 17 December 2021.

\*\*\*) Resigned as Director effective as of 1 August 2021 and was appointed as Commissioner effective since the close of EGM on 17 December 2021.

\*\*\*) Effective as of 9 March 2022.

In addition to Exco, CIMB Niaga also has a Special Committee (called "Speco") that is formed by the respective Directors, the formation of which is optional and on a need basis, including Operational Risk Committee (ORC), Executive Credit Committee (ECC), Non-Performing Loan Credit Committee (NPLCC), Asset Quality Committee (AQC) and Customer Experience Committee (CXC).

The Speco members comprise of 1 (one) Director in charge and one other related Director (if needed) and several Executive Officers of the Bank who are appointed in the Speco meeting. The assignment of duties and responsibilities of each Speco is provided for in the Terms of Reference (TOR) of the respective Committees.



Performance Highlights



Management Reports



Company Profile



Management Discussion and Analysis



Risk Management