

Area	Topic	ID	Question	Answer	Source	Comments
------	-------	----	----------	--------	--------	----------

Part A: Rights of Shareholders

A.1 Basic Shareholder rights

A.1.1 Does the company pay (interim and final/annual) dividends in an equitable and timely manner; that is, all shareholders are treated equally and paid within 30 days after being (i) declared for interim dividends and (ii) approved by shareholders at general meetings for final dividends? In case the company has offered Scrip dividend, did the company paid the dividend within 60 days?

Yes 1

BOD Charter - 6.5

A.2 Right to participate in decisions concerning fundamental corporate changes.

A.2.1 Do shareholders have the right to participate in: Amendments to the company's constitution?

Yes 1

BOD Charter - 4.2.3

A.2.2 The authorisation of additional shares?

Yes 1

BOD Charter - 4.2.3

A.2.3 The transfer of all or substantially all assets, which in effect results in the sale of the company?

Yes 1

BOD Charter - 4.2.3

A.3 Right to participate effectively in and vote in general shareholder meetings and should be informed of the rules, including voting procedures that govern general shareholder meetings.

A.3.1 Do shareholders have the opportunity, evidenced by an agenda item, to approve remuneration (fees, allowances, benefit-in-kind and other emoluments) or any increases in remuneration for the non-executive directors/commissioners?

No 0

No agenda

A.3.2 Does the company provide non-controlling shareholders a right to nominate candidates for board of directors/commissioners?

No 0

BOD Charter - 1.2.6 The Board prepare the list, but there is no mention of a shareholder suggesting someone.

A.3.3 Does the company allow shareholders to elect directors/commissioners individually?

No 0

No notice of AGM

A.3.4 Does the company disclose the voting procedures used before the start of meeting?

No 0

BOD Charter - 4.2.1 No mention

A.3.5 Do the minutes of the most recent AGM record that the shareholders were given the opportunity to ask questions and the questions raised by shareholders and answers given recorded?

No 0

No meeting minutes

A.3.6 Does the company disclose the voting results including approving, dissenting, and abstaining votes for all resolutions/each agenda item for the most recent AGM?

No 0

No meeting minutes

A.3.7 Does the company disclose the list of board members who attended the most recent AGM?

No 0

No meeting minutes

Area	Topic	ID	Question	Answer	Source	Comments
		A.3.8	Does the company disclose that all board members and the CEO (if he is not a board member) attended the most recent AGM?	No <input type="checkbox"/> 0		No meeting minutes
		A.3.9	Does the company allow for voting in absentia?	Yes <input type="checkbox"/> 1	BOD Charter - 4.2.1	
		A.3.10	Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM?	No <input type="checkbox"/> 0		No meeting minutes
		A.3.11	Does the company disclose that it has appointed an independent party (scrutineers/inspectors) to count and/or validate the votes at the AGM?	No <input type="checkbox"/> 0		No meeting minutes
		A.3.12	Does the company make publicly available by the next working day the result of the votes taken during the most recent AGM for all resolutions?	No <input type="checkbox"/> 0	BOD Charter - 4.2.1	"Soon after"
		A.3.13	Does the company provide at least 21 days notice for all AGMs and EGMs?	Yes <input type="checkbox"/> 1	BOD Charter - 4.2.1	30 days
		A.3.14	Does the company provide the rationale and explanation for each agenda item which require shareholders' approval in the notice of AGM/circulars and/or the accompanying statement?	No <input type="checkbox"/> 0		
		A.3.15	Does the company give the opportunity for shareholder to place item/s on the agenda of AGM?	No <input type="checkbox"/> 0	BOD Charter - 4.2.1	Question only
A.4 Markets for corporate control should be allowed to function in an efficient and transparent manner.						
		A.4.1	In cases of mergers, acquisitions and/or takeovers, does the board of directors/commissioners of the offeree company appoint an independent party to evaluate the fairness of the transaction price?	No <input type="checkbox"/> 0		No mention
A.5 The exercise of ownership rights by all shareholders, including institutional investors, should be facilitated.						
		A.5.1	Does the company disclose its practices to encourage shareholders to engage the company beyond AGM?	No <input type="checkbox"/> 0		No mention
Part B: Equitable Treatment of Shareholders						
B.1 Shares and voting rights						
		B.1.1	Do the company's ordinary or common shares have one vote for one share?	Yes <input type="checkbox"/> 1	BOD Charter - 4.2.1	
		B.1.2	Where the company has more than one class of shares, does the company publicise the voting rights attached to each class of shares (e.g. through the company website / reports/ the stock exchange/ the regulator's website)?	No <input type="checkbox"/> 0		
B.2 Notice of the AGM						
		B.2.1	Does each resolution in the most recent AGM deal with only one item, i.e., there is no bundling of several items into the same resolution?	No <input type="checkbox"/> 0		No notice of AGM
		B.2.2	Are the company's notice of the most recent AGM/circulars fully translated into English and published on the same date as the local-language version?	No <input type="checkbox"/> 0		No notice of AGM
Does the notice of AGM/circulars have the following details:						
		B.2.3	Are the profiles of directors/commissioners (at least age, qualification, date of first appointment, experience, and directorships in other listed companies) in seeking election/re-election included?	No <input type="checkbox"/> 0		No notice of AGM
		B.2.4	Are the auditors seeking appointment/re-appointment clearly identified?	No <input type="checkbox"/> 0		No notice of AGM
		B.2.5	Were the proxy documents made easily available?	No <input type="checkbox"/> 0		No notice of AGM

Area	Topic	ID	Question	Answer	Source	Comments
B.3 Insider trading and abusive self-dealing should be prohibited.						
		B.3.1	Does the company have policies and/or rules prohibiting directors/commissioners and employees to benefit from knowledge which is not generally available to the market?	Yes	1	BOD Charter - 4.3.1
		B.3.2	Are the directors and commissioners required to report their dealings in company shares within 3 business days?	No	0	No but not relevant as the company is not listed.
B.4 Related party transactions by directors and key executives.						
		B.4.1	Does the company have a policy requiring directors /commissioners to disclose their interest in transactions and any other conflicts of interest?	Yes	1	BOD Charter - 7
		B.4.2	Does the company have a policy requiring a committee of independent directors/commissioners to review material/significant RPTs to determine whether they are in the best interests of the company and shareholders?	Yes	1	BOD Charter - 8.3
		B.4.3	Does the company have a policy requiring board members (directors/commissioners) to abstain from participating in the board discussion on a particular agenda when they are conflicted?	Yes	1	BOD Charter - 8.3
		B.4.4	Does the company have policies on loans to directors and commissioners either forbidding this practice or ensuring that they are being conducted at arm's length basis and at market rates?	Yes	1	CBM
B.5 Protecting minority shareholders from abusive actions						
		B.5.1	Does the company disclose that RPTs are conducted in such a way to ensure that they are fair and at arms' length?	Yes	1	BOD Charter - 8.3.2
Part C: Role of Stakeholders						
C.1 The rights of stakeholders that are established by law or through mutual agreements are to be respected.						
		C.1.1	The existence and scope of the company's efforts to address customers' welfare?	No	0	
		C.1.2	Supplier/contractor selection procedures?	No	0	
		C.1.3	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	Yes	1	E&S Policy
		C.1.4	The company's efforts to interact with the communities in which they operate?	No	0	
		C.1.5	The company's anti-corruption programmes and procedures?	Yes	1	COC / AML
		C.1.6	How creditors' rights are safeguarded?	Yes	1	BOD Charter - 4.2.3
		C.1.7	Does the company have a separate report/section that discusses its efforts on environment/economy and social issues?	No	0	
C.2 Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.						
		C.2.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?	Yes	1	

Area	Topic	ID	Question	Answer	Source	Comments
C.3 Mechanisms for employee participation should be permitted to develop.						
		C.3.1	Does the company explicitly disclose the policies and practices on health, safety and welfare for its employees?	No 0		
		C.3.2	Does the company explicitly disclose the policies and practices on training and development programmes for its employees?	No 0		
		C.3.3	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	No 0		
C.4 Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.						
		C.4.1	Does the company have a whistle blowing policy which includes procedures for complaints by employees and other stakeholders concerning alleged illegal and unethical behaviour and provide contact details via the company's website or annual report?	No 0		
		C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?	Yes 1		
Part D: Disclosure and Transparency						
D.1 Transparent ownership structure						
		D.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	Yes 1		
		D.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	No 0		
		D.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors?	No 0		
		D.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	No 0		
		D.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?	Yes 1		
D.2 Quality of annual report						
		D.2.1	Does the company's annual report disclose the following items: <i>Corporate objectives</i>	No 0		
		D.2.2	<i>Financial performance indicators</i>	No 0		
		D.2.3	<i>Non-Financial indicators</i>	No 0		
		D.2.4	<i>Dividend policy</i>	No 0		
		D.2.5	<i>Biographical details (at least age, qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of directors/commissioners</i>	Yes 1		
		D.2.6	<i>Attendance details of each director/commissioner in respect of meetings held</i>	No 0		
		D.2.7	<i>Total remuneration of each member of the board of directors/commissioners</i>	No 0		

Area	Topic	ID	Question	Answer	Source	Comments	
			Corporate Governance Confirmation Statement				
		D.2.8	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	<input type="checkbox"/>			
		D.3 Disclosure of related party transactions (RPT)					
		D.3.1	Does the company disclose its policy covering the review and approval of material RPTs?	<input type="checkbox"/>			
			Yes	<input checked="" type="checkbox"/>	Board Charter		
		D.3.2	Does the company disclose the name, relationship, nature and value for each material RPTs?	<input type="checkbox"/>			
			Yes	<input checked="" type="checkbox"/>	FS		
		D.4 Directors and commissioners dealings in shares of the company					
		D.4.1	Does the company disclose trading in the company's shares by insiders?	<input type="checkbox"/>			
			No	<input type="checkbox"/>		Not relevant	
		D.5 External auditor and Auditor Report					
		D.5.1	Where the same audit firm is engaged for both audit and non-audit services Are the audit and non-audit fees disclosed?	<input type="checkbox"/>			
			Yes	<input checked="" type="checkbox"/>			
		D.5.2	Does the non-audit fees exceed the audit fees?	<input type="checkbox"/>			
			Yes	<input type="checkbox"/>			
		D.6 Medium of communications					
		D.6.1	Does the company use the following modes of communication? <i>Quarterly reporting</i>	<input type="checkbox"/>			
			No	<input type="checkbox"/>			
		D.6.2	<i>Company website</i>	<input type="checkbox"/>			
			Yes	<input checked="" type="checkbox"/>			
		D.6.3	<i>Analyst's briefing</i>	<input type="checkbox"/>			
			No	<input type="checkbox"/>			
		D.6.4	<i>Media briefings /press conferences</i>	<input type="checkbox"/>			
			Yes	<input checked="" type="checkbox"/>			
		D.7 Timely filing/release of annual/financial reports					
		D.7.1	Are the audited annual financial report / statement released within 120 days from the financial year end?	<input type="checkbox"/>			
			Yes	<input checked="" type="checkbox"/>			
		D.7.2	Is the annual report released within 120 days from the financial year end?	<input type="checkbox"/>			
			No	<input type="checkbox"/>			
		D.7.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	<input type="checkbox"/>			
			Yes	<input checked="" type="checkbox"/>			
		D.8 Company website					
		D.8.1	Does the company have a website disclosing up-to-date information on the following: <i>Financial statements/reports (latest quarterly)</i>	<input type="checkbox"/>			
			No	<input type="checkbox"/>			
		D.8.2	<i>Materials provided in briefings to analysts and media</i>	<input type="checkbox"/>			
			No	<input type="checkbox"/>			
		D.8.3	<i>Downloadable Annual Report</i>	<input type="checkbox"/>			
			No	<input type="checkbox"/>			
		D.8.4	<i>Notice of AGM and/or EGM</i>	<input type="checkbox"/>			
			No	<input type="checkbox"/>			
		D.8.5	<i>Minutes of AGM and/or EGM</i>	<input type="checkbox"/>			
			No	<input type="checkbox"/>			
		D.8.6	<i>Company's constitution (company's by-laws, memorandum and articles of association)</i>	<input type="checkbox"/>			
			No	<input type="checkbox"/>			

Area	Topic	ID	Question	Answer	Source	Comments
D.9 Investor relations						
		D.9.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer responsible for investor relations?	No 0		
Part E: Responsibilities of the Board						
E.1 Board Duties and Responsibilities						
		E.1.1	Does the company disclose its corporate governance policy / board charter?	Yes 1		
		E.1.2	Are the types of decisions requiring board of directors' approval disclosed?	Yes 1		
		E.1.3	Are the roles and responsibilities of the board of directors/commissioners clearly stated ?	Yes 1	Board Charter - 1.1.1	
Corporate Vision / Mission						
		E.1.4	Does the company have an updated vision and mission statement?	Yes 1		
		E.1.5	Does the board of directors play a leading role in the process of developing and reviewing the company's strategy at least annually?	No 0		Easy to explain and cover.
		E.1.6	Does the board of directors have a process to review, monitor and oversee the implementation of the corporate strategy?	No 0		
E.2 Board structure						
		E.2.1	Are the details of the code of ethics or conduct disclosed?	Yes 1		
		E.2.2	Are all directors/commissioners, senior management and employees required to comply with the code/s?	No 0		
		E.2.3	Does the company have a process to implement and monitor compliance with the code/s of ethics or conduct?	No 0		
Board Structure & Composition						
		E.2.4	Do independent, non-executive directors/commissioners number at least three and make up more than 50% of the board of directors?	No 0		
		E.2.5	Does the company have a term limit of nine years or less or 2 terms of five years (1) each for its independent directors/commissioners? <i>(1) The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011</i>	No 0	Board Charter - 1.2.1	
		E.2.6	Has the company set a limit of five board seats that an individual independent/non-executive director/commissioner may hold simultaneously?	No 0		
		E.2.7	Does the company have any executive directors who serve on more than two boards of listed companies outside of the group?	Yes 0		The Executive Chairan is a BOD member of FMI, MTSH and YSH.
Nomination Committee (NC)						
		E.2.8	Does the company have a Nominating Committee (NC)?	No 0		
		E.2.9	Is the Nominating Committee comprised of a majority of independent directors/commissioners?	No 0		
		E.2.10	Is the chairman of the Nominating Committee an independent director/commissioner?	No 0		
		E.2.11	Does the company disclose the terms of reference/governance structure/charter of the Nominating Committee?	No 0		

Area	Topic	ID	Question	Answer	Source	Comments
		E.2.12	Is the meeting attendance of the Nominating Committee disclosed and if so, did the Nominating Committee meet at least twice during the year?	No	0	
			Remuneration Committee (RC)/Compensation Committee			
		E.2.13	Does the company have a Remuneration Committee (NC)?	No	0	
		E.2.14	Is the Remuneration Committee comprised of a majority of independent directors/commissioners?	No	0	
		E.2.15	Is the chairman of the Remuneration Committee an independent director/commissioner?	No	0	
		E.2.16	Does the company disclose the terms of reference/governance structure/charter of the Remuneration Committee?	No	0	
		E.2.17	Is the meeting attendance of the Remuneration Committee disclosed and, if so, did the Remuneration Committee meet at least twice during the year?	No	0	
			Audit Committee (AC)			
		E.2.18	Does the company have an Audit Committee?	Yes	1	
		E.2.19	Is the Audit Committee comprised entirely of non-executive directors with a majority of independent directors?	No	0	
		E.2.20	Is the chairman of the Audit Committee an independent director/commissioner?	Yes	1	
		E.2.21	Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?	Yes	1	
		E.2.22	Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?	Yes	1	We can consider that the Chartered Insurance Institute as a qualified institute.
		E.2.23	Is the meeting attendance of the Audit Committee disclosed and, if so, did the Audit Committee meet at least four times during the year?	No	0	
		E.2.24	Does the Audit Committee have primary responsibility for recommendation on the appointment, and removal of the external auditor?	Yes	1	
	E.3 Board processes		Board Meetings and Attendance			
		E.3.1	Are the board of directors meeting scheduled before the start of financial year?	No	0	1.3.1 just states that the Board shall strive.
		E.3.2	Does the board of directors/commissioners meet at least six times during the year?	No	0	
		E.3.3	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?	No	0	
		E.3.4	Does the company require a minimum quorum of at least 2/3 for board decisions?	No	0	1.3.12 - just a simple majority of the participants.
		E.3.5	Did the non-executive directors/commissioners of the company meet separately at least once during the year without any executives present?	No	0	

Area	Topic	ID	Question	Answer	Source	Comments
			Access to Information			
		E.3.6	Are board papers for board of directors/commissioners meetings provided to the board at least five business days in advance of the board meeting?	No <input type="checkbox"/> 0		
		E.3.7	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?	Yes <input type="checkbox"/> 1	Board Charter - 1.3.21	
		E.3.8	Is the company secretary trained in legal, accountancy or company secretarial practices and has kept abreast on relevant developments?	No <input type="checkbox"/> 0		
			Board Appointment and Re-Election			
		E.3.9	Does the company disclose the criteria used in selecting new directors/commissioners?	Yes <input type="checkbox"/> 1	Board Charter - 1.2.2	
		E.3.10	Did the company describe the process followed in appointing new directors/commissioners?	Yes <input type="checkbox"/> 1	Board Charter - 1.2.6	
		E.3.11	Are all directors/commissioners subject to re-election every 3 years; or 5 years for listed companies in countries whose legislation prescribes a term of 5 years(2) each?			
			<i>(2) The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011</i>			
				Yes <input type="checkbox"/> 1	Board Charter - 1.2.1	
			Remuneration Matters			
		E.3.12	Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy/practices (i.e. the use of short term and long term incentives and performance measures) for its executive directors and CEO?	No <input type="checkbox"/> 0		
		E.3.13	Is there disclosure of the fee structure for non-executive directors/commissioners?	No <input type="checkbox"/> 0		
		E.3.14	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?	No <input type="checkbox"/> 0		
		E.3.15	Does the company have measurable standards to align the performance-based remuneration of the executive directors and senior executives with long-term interests of the company, such as claw back provision and deferred bonuses?	No <input type="checkbox"/> 0		
			Internal audit			
		E.3.16	Does the company have a separate internal audit function?	Yes <input type="checkbox"/> 1		
		E.3.17	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	No <input type="checkbox"/> 0		
		E.3.18	Does the appointment and removal of the internal auditor require the approval of the Audit Committee?	Yes <input type="checkbox"/> 1	Board Charter - 2.2.2	

Area	Topic	ID	Question	Answer	Source	Comments	
			Risk Oversight				
		E.3.19	Does the company establish a sound internal control procedures/risk management framework and periodically review the effectiveness of that framework?	Yes <input type="checkbox"/> 1			
		E.3.20	Does the Annual Report/Annual CG 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?	No <input type="checkbox"/> 0			
		E.3.21	Does the company disclose the key risks to which the company is materially exposed to (i.e. financial, operational including IT, environmental, social, economic)?	No <input type="checkbox"/> 0	https://yomabank.com/en/about/governance/risk/how-risks-are-managed	Just a focus on the financial risks.	
		E.3.22	Does the Annual Report/Annual CG Report contain a statement from the board of directors/commissioners or Audit Committee commenting on the adequacy of the company's internal controls/risk management systems?	No <input type="checkbox"/> 0			
		E.4 People on the Board					
			Board Chairman				
		E.4.1	Do different persons assume the roles of chairman and CEO?	Yes <input type="checkbox"/> 1			
		E.4.2	Is the chairman an independent director?	No <input type="checkbox"/> 0			
		E.4.3	Is any of the directors a former CEO of the company in the past 2 years?	Yes <input type="checkbox"/> 0			
		E.4.4	Are the role and responsibilities of the chairman disclosed?	Yes <input type="checkbox"/> 1	Board Charter - 1.2.9		
			Lead Independent Director				
		E.4.5	If the Chairman is not independent, has the Board appointed a Lead/Senior Independent Director and has his/her role been defined?	No <input type="checkbox"/> 0			
			Skills and competencies				
		E.4.6	Does at least one non-executive director/commissioner have prior working experience in the major sector that the company is operating in?	Yes <input type="checkbox"/> 1			

Area	Topic	ID	Question	Answer	Source	Comments
E.5 Board Performance						
	Directors Development					
E.5.1			Does the company have orientation programmes for new directors?	Yes	1	Board Charter - 5.6
E.5.2			Does the company have a policy that encourages directors to attend on-going or continuous professional education programmes?	Yes	1	Board Charter - 5.6
	CEO/Executive Management Appointments and Performance					
E.5.3			Does the company disclose how the board of directors plans for the succession of the CEO/Managing Director/President and key management?	Yes	1	Board Charter - 5
E.5.4			Does the board of directors conduct an annual performance assessment of the CEO/Managing Director/President?	No	0	Board Charter - 1.1.1 The statement is too general, and we don't know if the provisions are actually implemented are not.
	Board appraisal					
E.5.5			Did the company conduct an annual performance assessment of the board of directors/commissioners and disclose the criteria and process followed for the assessment?	Yes	1	Board Charter - 1.2.17 Annex D
	Director appraisal					
E.5.6			Did the company conduct an annual performance assessment of the individual directors/commissioners and disclose the criteria and process followed for the assessment?	Yes	1	Board Charter - 1.2.17 Annex D
	Committee appraisal					
E.5.7			Did the company conduct an annual performance assessment of the board committees and disclose the criteria and process followed for the assessment?	Yes	1	Board Charter - 1.2.17 Annex D