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	Yes	1	Corporate Governance Policy (CGP)_ 3.8. Dividend Policy	Declared dividends shall be disbursed within two (2) months.
	A.2 Right to participate in decisions concerning fundamental corporate changes.						
			Do shareholders have the right to participate in:				
		A.2.1	Amendments to the company's constitution?	Yes	1	CGP_3.6.1. Shareholder Practices	Amending (i.e., alter or add) the Constitution require a supermajority vote of at least seventy-five percent (75%) of outstanding shares at the AGM or at any other general meeting of the Bank.
		A.2.2	The authorisation of additional shares?	Yes	1	CGP_3.6.1. Shareholder Practices	Creating, authorising or issuing any equity securities in the Bank or any Subsidiary or availing of any shareholder loans require the consent of all of the Investors.
		A.2.3	The transfer of all or substantially all assets, which in effect results in the sale of the company?	Yes	1	CGP_3.6.1. Shareholder Practices	Authorizing or undertaking any mergers or acquisitions or any arrangement for the disposal (including but not limited to any sale, exchange or lease) of the assets may require the consent of all of the Investors.
	A.3 Right to participate effectively in and vote in general shareholder meetings and should be informed of the rules, including voting procedures that						
		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?	Yes	1	CGP_3.1. Board Roles and Director Duties	Board recommend the Board remuneration policy for shareholder approval
		A.3.2	Does the company provide non-controlling shareholders a right to nominate candidates for board of directors/commissioners?	Yes	1		Shareholders can nominate candidates for directors. Directors are subject to election by the Shareholders at the AGM of the Bank.
		A.3.3	Does the company allow shareholders to elect directors/commissioners individually?	Yes	1		Directors are subject to election by the Shareholders at the AGM of the Bank.
		A.3.4	Does the company disclose the voting procedures used before the start of meeting?	Yes	1	CGP_3.6.1. Shareholder Practices	Not less than twenty-one (21) days' prior written notice of all General Meetings shall be given to shareholders. Every member of the meeting, whether attending personally, by proxy or by corporate representative, has one vote for each share owned for any matter decided by poll.
		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?	Yes	1	CGP_ 3.6.1. Shareholder Practices	The Shareholders may send written questions to the Board of Directors prior to the meeting. The voting results and other relevant materials are distributed to Shareholders, either at the end of, or soon after, the AGM. The Board of Directors shall make a report of the AGM available to the shareholders of the Bank no later than one month after the end of the meeting. Shareholders shall then have one month to respond to the report. Following such period, the report shall be adopted by the Chairman and the Corporate Secretary of the meeting.
		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?	Yes	1	CGP_ 3.6.1. Shareholder Practices	The voting results and other relevant materials are distributed to Shareholders, either at the end of, or soon after, the AGM.
		A.3.7	Does the company disclose the list of board members who attended the most recent AGM?	Yes	1	Website_ Governance	Attendance is also recored in the minutes of the AGM.
		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?	Yes	1	Website_ Governance	Attendance is also recored in the minutes of the AGM.
		A.3.9	Does the company allow for voting in absentia?	Yes	1	CGP_ 3.6.1. Shareholder Practices	Every member of the meeting, whether attending personally, by proxy or by corporate representative, has one vote for each share owned for any matter decided by poll.
		A.3.10	Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM?	Yes	1	CGP_ 3.6.1. Shareholder Practices	Every member of the meeting, whether attending personally, by proxy or by corporate representative, has one vote for each share owned for any matter decided by poll.
		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	0		
		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?	Yes	1	Website_ Governance	The results of the votes taken during the AGM are disclosed in the website.
		A.3.13	Does the company provide at least 21 days notice for all AGMs and EGMs?	Yes	1	CGP_ 3.6.1. Shareholder Practices	Not less than twenty-one (21) days' prior written notice of all General Meetings shall be given to shareholders.
		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?	Yes	1	CGPM_ 3.6.1. Shareholder Practices	Not less than twenty-one (21) days' prior written notice of all General Meetings shall be given to shareholders. An agenda and accompanying materials setting out the proposed business to be discussed at the General Meeting shall be circulated by the Bank to shareholders at the same time as the notice.
		A.3.15	Does the company give the opportunity for shareholder to place item/s on the agenda of AGM?	Yes	1	CGP_ 3.6.1. Shareholder Practices	The Shareholders may send written questions to the Board of Directors prior to the meeting.
	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?	Yes	1		

Area	Topic	ID	Question	Answer		Source	Comments
			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?	Yes	1	CGP_ 3.6.1. Shareholder Practices	The Board of Directors shall make a report of the AGM available to the shareholders of the Bank no later than one month after the end of the meeting. Shareholders shall then have one month to respond to the report.
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	1	CGP_ 3.6.1. Shareholder Practices	Every member of the meeting, whether attending personally, by proxy or by corporate representative, has one vote for each share owned for any matter decided by poll.
		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	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?	Yes	1	Website_ Governance	Each resolution in the most recent AGM deal with only one item.
		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?	Yes	1	Website _ Governance	
			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?	Yes	1	Website_Governance	
		B.2.4	Are the auditors seeking appointment/re-appointment clearly identified?	Yes	1	CGP_ 3.6.6. Audit & Control Environment	
		B.2.5	Were the proxy documents made easily available?	Yes	1		Proxy documents are given to the Shareholders with the written notice of the AGM not less than twenty-one (21) days' prior all General Meetings.
			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	CGP_ 3.6.5. Other Policies	
		B.3.2	Are the directors and commissioners required to report their dealings in company shares within 3 business days?	No	0		
			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	CGP_3.9. Conflict of Interest Policy	Upon taking office, a Board member shall be required to disclose to the Bank all interests and relationships which could or might be seen to affect his ability to perform his or her duties as a Board member.
		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	CGP_ 3.10. Related Party Transaction	Each Director and senior manager is responsible to promptly notify the Board of any proposed Related Party transaction as soon as they become aware of it and obtain approval prior to entering into the transaction.
		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	CGP_ 3.10. Related Party Transaction	Conflicted Board members shall not participate in discussions on transactions in which they are a conflicted party (except to explain the nature of the conflict) and abstain from voting on such issues. Conflicted Board members include any directors appointed by the Related Party.
		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	CGP_ 3.10. Related Party Transaction	
			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	CGP_ 3.10. Related Party Transaction	
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?*	Yes	1	Website _ Policies	
		C.1.2	*Supplier/contractor selection procedures?*	Yes	1	Website_Policies	
		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	Website _Policies	
		C.1.4	*The company's efforts to interact with the communities in which they operate?*	Yes	1	Website	
		C.1.5	*The company's anti-corruption programmes and procedures?*	Yes	1	Website_ Policies	
		C.1.6	*How creditors' rights are safeguarded?*	No	0		
		C.1.7	Does the company have a separate report/section that discusses its efforts on environment/economy and social issues?	Yes	1		
			C.2 Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.				

Area	Topic	ID	Question	Answer		Source	Comments
			Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers,				
		C.2.1	general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?				
				Yes	1	Website _Policies	
		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?				
				Yes	1	Website _ Policies	
		C.3.2	Does the company explicitly disclose the policies and practices on training and development programmes for its employees?				
				Yes	1	Website_ Policies	
		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					
		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.				
				Yes	1	Website_Policies	
		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	Website_Policies	
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	Website _Governance	
		D.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?				
				Yes	1	Website_ Governance	
		D.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors?				
				Yes	1	Website_ Board of Directors	
		D.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management				
				Yes	1	Website_Leadership Team	
		D.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/				
				Yes	1	CGP_ 3.1.1. Board Authority	
	D.2 Quality of annual report						
			Does the company's annual report disclose the following items:				
		D.2.1	*Corporate objectives*				
				Yes	1	Website_ Reporting	
		D.2.2	*Financial performance indicators*				
				Yes	1		
		D.2.3	*Non-Financial indicators*				
				Yes	1		
		D.2.4	*Dividend policy*				
				Yes	1	CGP_3.8. Dividend Policy	
		D.2.5	*Biographical details (at least age, qualifications, date of first appointment, relevant experience, and any other directorships of listed*				
				Yes	1		
		D.2.6	*Attendance details of each director/commissioner in respect of meetings held*				
				Yes	1		
		D.2.7	*Total remuneration of each member of the board of directors/commissioners*				
				Yes	1	Website_ Governance	
			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				
				Yes	1		
	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?				
				Yes	1	CGP_ 3.10. Related Party Transaction	
		D.3.2	Does the company disclose the name, relationship, nature and value for each material RPTs?				
				Yes	1	CGP_ 3.10. Related Party Transaction	
	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?				
				No	0		
	D.5 External auditor and Auditor Report						
			Where the same audit firm is engaged for both audit and non-audit services				
		D.5.1	Are the audit and non-audit fees disclosed?				
				Yes	1	Website_Reporting	Disclosed in Audited Financial Statements
		D.5.2	Does the non-audit fees exceed the audit fees?				
				No	1		
	D.6 Medium of communications						
			Does the company use the following modes of communication?				
		D.6.1	*Quaterly reporting*				
				Yes	1		
		D.6.2	*Company website*				
				Yes	1		
		D.6.3	*Analyst's briefing*				
				No	0		
		D.6.4	*Media briefings /press conferences*				
				Yes	1		
	D.7 Timely filing/release of annual/financial reports						

Area	Topic	ID	Question	Answer		Source	Comments
		D.7.1	Are the audited annual financial report / statement released within 120 days from the financial year end?				
				Yes	1		
		D.7.2	Is the annual report released within 120 days from the financial year end?				
				Yes	1		
		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?				
				Yes	1	Website_Reporting	
	D.8 Company website						
			Does the company have a website disclosing up-to-date information on the following:				
		D.8.1	*Financial statements/reports (latest quarterly)*				
				Yes	1		
		D.8.2	*Materials provided in briefings to analysts and media*				
				Yes	1		
		D.8.3	*Downloadable Annual Report*				
				Yes	1		
		D.8.4	*Notice of AGM and/or EGM*				
				Yes	1		
		D.8.5	*Minutes of AGM and/or EGM*				
				Yes	1		
		D.8.6	*Company's constitution (company's by-laws, memorandum and articles of association*				
				No	0		
	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?				
				Yes	1	Website_ Contact Us	
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	Website	
		E.1.2	Are the types of decisions requiring board of directors' approval disclosed?				
				Yes	1	CGP_1.1. Board Role & Responsiblities	
		E.1.3	Are the roles and responsibilities of the board of directors/commissioners clearly stated ?				
				Yes	1	CGP_1.1. Board Role & Responsiblities	
			Corporate Vision / Mission				
		E.1.4	Does the company have an updated vision and mission statement?				
				Yes	1	Website	
		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?				
				Yes	1	Website	
		E.1.6	Does the board of directors have a process to review, monitor and oversee the implementation of the corporate strategy?				
				Yes	1	Website	Monitor the overall performance of the Bank's progress towards its strategic objectives and variance from its defined risk appetite.
	E.2 Board structure						
		E.2.1	Are the details of the code of ethics or conduct disclosed?				
				Yes	1	Website	
		E.2.2	Are all directors/commissioners, senior management and employees required to comply with the code/s?				
				Yes	1	Website	
		E.2.3	Does the company have a process to implement and monitor compliance with the code/s of ethics or conduct?				
				Yes	1	Website	
			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?				
				Yes	1	Website	
		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? *(1) The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance*				
				Yes	1		Term of Board of Directors is in compliance with the Directive No. (9/2019) of the CBM.
		E.2.6	Has the company set a limit of five board seats that an individual independent/non-executive director/commissioner may hold simultaneously?				
				Yes	1	Website	
		E.2.7	Does the company have any executive directors who serve on more than two boards of listed companies outside of the group?				
				No	1		
			Nomination Committee (NC)				
		E.2.8	Does the company have a Nominating Committee (NC)?				
				Yes	1	CGP_3.4. People, Remuneration and Nomination Committee	
		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?				
				Yes	1	CGP_3.4. People, Remuneration and Nomination Committee	
		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?				
				Yes	1		
			Remuneration Committee (RC)/Compensation Committee				
		E.2.13	Does the company have a Remuneration Committee (NC)?				
				Yes	1	CGP_3.4. People, Remuneration and Nomination Committee	Ensuring that the Bank's incentive approach is aligned to the Board's vision and business objectives, including fixed remuneration, short and long-term incentive plans.
		E.2.14	Is the Remuneration Committee comprised of a majority of independent directors/commissioners?				
				No	0		

Area	Topic	ID	Question	Answer		Source	Comments
		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?				
				Yes	1	CGP_3.4. People, Remuneration and Nomination Committee	
		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?				
				Yes	1	Website_ Governance	
			Audit Committee (AC)				
		E.2.18	Does the company have an Audit Committee?				
				Yes	1	CGP_ 3.2. Audit Committee Policies	
		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	CGP_3.3. Comittee Composition	Pursuant to the FIL, an Independent Non-Executive Director shall lead/chair the Audit Committee.
		E.2.21	Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?				
				Yes	1	CGP_ 3.2. Audit Committee Policies	
		E.2.22	Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?				
				Yes	1	CGP_3.5. Comittee Composition	At least one (1) Audit Committee member shall have recent and relevant financial expertise, as determined by the Board.
		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?				
				Yes	1	CGP_3.5.1. Comittee Work Procedure	
		E.2.24	Does the Audit Committee have primary responsibility for recommendation on the appointment, and removal of the external auditor?				
				Yes	1	CGP_ 3.2. Audit Committee Policies	The Audit Committee shall consider and make recommendations to the Board, to be put to shareholders for approval, regarding the appointment, re-appointment and removal of the Bank's external auditors
	E.3 Board processes						
			Board Meetings and Attendance				
		E.3.1	Are the board of directors meeting scheduled before the start of financial year?				
				Yes	1	CGP_3.1.3. Board Working Procedure	The Board shall strive to meet according to a set scheduled annual plan which enables it to properly discharge its duties. The plan should highlight the proposed schedule of meetings and key topics to be covered over the course of the year.
		E.3.2	Does the board of directors/commissioners meet at least six times during the year?				
				Yes	1	CGP_3.1.3. Board Working Procedure	The Board of Directors shall meet as often as necessary, but at least twelve (12) times a year, provided that the interval between any two meetings shall not exceed two months
		E.3.3	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?				
				Yes	1		A Director must attend all meetings of the Board of Directors if there is no reasonable cause. The position of a Director who misses more than three consecutive meetings without reasonable cause and prior notice shall be considered vacant.
		E.3.4	Does the company require a minimum quorum of at least 2/3 for board decisions?				
				Yes	1	CGP_3.1.3. Board Working Procedure	Quorum for a Board meeting shall be a majority of Directors then in office, including at least one (1) Independent Director/Independent Non-Executive Director.
		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		
			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?				
				Yes	1	CGP_3.1.3. Board Working Procedure	In addition to the agenda, all Directors shall be provided a concise yet complete set of information in relation to a forthcoming Board meeting by the Bank's Secretary in a timely manner, as much in advance as possible. This includes: (a) minutes of the prior Board meeting; (b) issue papers to discuss; and (c) other reports prepared by management.
		E.3.7	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?				
				Yes	1		Yoma Bank has a dedicated internal Corporate Secretary Team ("CST") to promptly facilitate and fulfill ongoing corporate requests raised by the Directors as well as to assist with its governance matters prescribed under the Myanmar Companies Law 2017.
		E.3.8	Is the company secretary trained in legal, accountancy or company secretarial practices and has kept abreast on relevant developments?				
				Yes	1		
			Board Apointment and Re-Election				
		E.3.9	Does the company disclose the criteria used in selecting new directors/commissioners?				
				Yes	1	CGP_3.1.2. Board Composition and Committee Structure	
		E.3.10	Did the company describe the process followed in appointing new directors/commissioners?				
				Yes	1	CGP_3.1.2. Board Composition and Committee Structure	
		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?				
				Yes	1	CGP_3.1.2. Board Composition and Committee Structure	Each Director will be appointed to serve a conditional term of three (3) years. The term of appointment of each Director is subject to an annual assessment and re-appointment process requiring each Director to demonstrate he/she continues to meet the fit and proper criteria under CBM directive no. (8/2019).
			Remuneration Matters				

Area	Topic	ID	Question	Answer		Source	Comments
		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?	Yes	1	Website	
		E.3.13	Is there disclosure of the fee structure for non-executive directors/commissioners?	Yes	1	CGP_3.11. Director Remuneration and Expense Reimbursement Policy	
		E.3.14	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?	Yes	1	CGP_3.1.3. Board Working Procedure	The Board shall oversee the processes for setting remuneration policy of the CEO and members of the senior management. The remuneration package shall be approved by the Board of Directors and disclosed to the shareholders.
		E.3.15	Does the company have measurable standards to align the performance-based remuneration of the executive directors and senior executived with long-term interests of the company, such as claw back provision and deferred bonuses?	Yes	1	CGP_3.1.3. Board Working Procedure	The Board shall evaluate the performance of the CEO and determine compensation in light of the goals and objectives of the remuneration policy.
			Internal audit				
		E.3.16	Does the company have a separate internal audit function?	Yes	1		The Bank has an internal audit function that is responsible for ensuring the risk management and internal control framework of the Bank is working effectively.
		E.3.17	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	Yes	1		
		E.3.18	Does the appointment and removal of the internal auditor require the approval of the Audit Committee?	Yes	1	CGP_3.2. Audit Committee Policies	The Audit Committee shall approve the appointment and removal of the Chief Auditor and Head of Internal Audit and review the qualifications and effectiveness of internal audit personnel.
			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	1	Website _Risk Management	
		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?	Yes	1	Website_ Risk Management	
		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)?	Yes	1	Website _ Risk Management	
		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?	Yes	1	Website_ Risk Management	
	E.4 People on the Board						
			Board Chairman				
		E.4.1	Do different persons assume the roles of chairman and CEO?	Yes	1	Website_Board Profile	
		E.4.2	Is the chairman an independent director?	Yes	1	Website_Board Profile	
		E.4.3	Is any of the directors a former CEO of the company in the past 2 years?	No	1		
		E.4.4	Are the role and responsibilities of the chairman disclosed?	Yes	1	Website	
			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	0	Website _ Board of Directors	The Chairman is independent.
			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	1	Website _ Board of Directors	
	E.5 Board Performance						
			Directors Development				
		E.5.1	Does the company have orientation programmes for new directors?	Yes	1		
		E.5.2	Does the company have a policy that encourages directors to attend on-going or continuous professional education programmes?	Yes	1	CGP_3.1.3. Board Working Procedure	
			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	CGP _3.7. Sucession Policy	
		E.5.4	Does the board of directors conduct an annual performance assessment of the CEO/Managing Director/President?	Yes	1	CGP_3.1.3. Board Working Procedure	
			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	CGP_3.1.3. Board Working Procedure	
			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	CGP_3.1.3. Board Working Procedure	
			Committee appraisal				

Area	Topic	ID	Question	Answer		Source	Comments
		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	CGP_3.5.1. Committee Work Procedures	