

### Performance Evaluation Criteria for the Board of Director

The evaluation of the Board of Directors is carried out using several criteria and measuring instruments, including:

#### 1. The Board of Directors' Key Performance Indicators (KPI)

The performance of the Board of Directors and each member of the Board of Directors will be evaluated by the Board of Commissioners. KPI realization of each member of the Board of Directors is reported to the Board of Commissioners and subsequently reviewed by the Remuneration and Nomination Committee as a consideration in determining the amount of remuneration for each member of the Board of Directors. KPI aims to ensure the achievement of the company's strategic goals, improve the effectiveness of company performance, ensure that the company operates in a tolerable and predetermined risk corridor, optimizes efforts to capitalize the company's potential, accelerates growth in company performance and assesses the performance of the Board of Directors fairly.

The individual performance of the Board of Directors can be seen specifically in individual KPIs consisting of Joint KPIs and Directorate KPIs. The individual KPIs of each Board of Directors in 2020 can be seen below:

Category	No.	2020 KPI Revision	2020 KPI Revision		
			CCL	DRF	
Social Economic Value for Indonesia	Financial	1. Profit After Tax	●	●	
		2. CAR	●	●	
		3. PPOP			
		4. RAROC (Risk Adjusted Return On Capital) $\geq$ WACC			
	Social	5. Cost of Credit	●	●	
		6. Loan to support special assignment (Rp disbursement of subsidized housing loan realization)	●		
		7. Gross Margin for disbursement of subsidized mortgages (Yield - CoF)	●		
		8. Loan to support development agenda for subsidized housing loan (unit)	●		
Business Model Innovation	9. Implementation of PAB that has been approved by the OJK	●	●		
	10. Customer satisfaction survey results (Customer Engagement Index)		●		
	11. Improvement of the Consumer Credit (RPC) business process				
Leadership Technology	12. Availability of IT services				
	13. Growth in branchless banking customers		●		
Enhancement Investation	14. CGPI Index				
	15. Bank Health Level				
Development Talent	16. Ratification of the BUMN Institute cluster/sub-cluster				
	17. The approval of the Ministry of BUMN for the Cluster/ Sub-cluster Talent Development Program including the succession program of the Board of Directors and the development of young top talent (40 years)				
	18. Employee Productivity				
	19. Employee engagement survey				
<b>Proposed indicators outside of collegiality to become Joint KPIs</b>					
		Financial Ratios			
	a.	CIR (Cost to Income Ratio)	●	●	
	b.	Coverage Ratio	●	●	
	c.	CAR	●	●	
	d.	Cost of Credit	●	●	

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