

2. Board of Directors' Work Plans

The Board of Directors has compiled the 2020 Work Plan as the target or focus of the Company. This is done in order to develop the Company and carry out the assignment of Shareholders and fulfill the KPI targets that have been prepared, which consist of:

No	Area	Activities
1.	Lending	Strengthening business positioning in the housing sector and bringing the One Sejuta Rumah (Million House) Program a success.
2.	Credit Quality and PSAK 71 implementation	Credit quality improvement is focused on improving the credit process and increasing collection effectiveness.
3.	Funding	Increasing the DPK Low Cost as an effort to support the target of growth and profitability refinement.
4.	Fee Based Income dan Pembentukan Anak Usaha	Increase NOA and expand corporate banking and treasury activities by developing targeted transactions for commercial and institutional customers.
5.	Bisnis Syariah	Optimizing the leveraging model, one of which is mirroring the features of BTN Sharia services with BTN parent services and optimizing the parent network in selling sharia products.
6.	Permodalan	Increase BTN profitability and make loans/bonds.
7.	Human Capital	Increasing Employee Productivity to Support Sustainable Growth is aligned and based on the development of the digitalization era to strengthen and improve human capital business processes.
8.	IT infrastructure	Prepare information technology architecture that supports the bank's business strategy in increasing transaction-based low-cost funding, operational effectiveness and efficiency.
9.	Good Corporate Governance (GCG), Risk Management, and Compliance	Implementing banking management in accordance with the principles of prudence and GCG increases shareholder value.
10.	Network Development (Delivery Channel)	Consistently strengthening the organizational structure and business processes that are based on GCG principles.

3. Board of Directors' GCG Assessment

The assessment is carried out based on the criteria parameters for the Assessment of Duties and Responsibilities of the Board of Directors in the Self Assessment of GCG implementation as stipulated in OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks. In addition, the Board of Directors has an assessment mechanism that refers to the POJK and the Ministry of SOEs Regulation with the following criteria:

a) Bank GCG Self-Assessment; b) ASEAN CG Scorecard.

a. Self-Assessment GCG Bank

In conducting the assessment of the Board of Directors of the Company, GCG Self Assessment refers to the RKAP targets that have been set at the beginning of the period and outlined as Key Performance Indicators (KPI) of the Board of Directors based on their accountability in the aspects of supervision, risk mitigation and compliance with all regulations applicable laws.

Further explanation regarding the results of the Company's GCG Self Assessment aspects of the Board of Directors based on BI/OJK provisions is described in the GCG Assessment section of this Annual Report.

b. ASEAN CG Scorecard

The performance evaluation of the Board of Directors also calculates the Third Party Assessment using international standards, namely the ASEAN CG Scorecard. Further explanation regarding the assessment of the ASEAN CG Scorecard is described in the section Building the Company's GCG Implementation Commitment.

The Party Evaluating BOD Performance

The parties that assess the performance of the Board of Directors are the Board of Commissioners and the GMS. In assessing the performance of the Board of Directors, the Board of Commissioners refers to the KPI indicator. Then, the Board of Commissioners and Directors will be accountable for the achievement of the Company's performance in the 2020 period, including the implementation of the duties and responsibilities of the Board of Commissioners and Directors in the GMS which will be held in 2021. The Board of Directors Performance Assessment has been conducted through collegial KPI of the Board of Directors and KPI of the Board of Directors. individual. Individual Board of Directors KPI is a collegial translation of the Board of Directors KPI in accordance with the duties, functions and responsibilities of each member of the Board of Directors.