

## BOARD OF DIRECTORS

### Board of Directors Performance Assessment Results

| No.   | KPI   | Weight      | Indicators                       | Score         |
|---|---|-------------|----------------------------------|---------------|
| <b>A. Economy and Social Values for Indonesia</b> |   | <b>45%</b>  |                                  | <b>49.03</b>  |
| Financial   |   |             |                                  | 28.42         |
| 1   | Pre-Provision Operating Profit (PPOP) Nominal   | 5%          | According to RKAP                | 5.47          |
| 2   | Pre-Provision Operating Profit (PPOP) Growth  | 5%          | According to RKAP                | 5.50          |
| 3   | Percentile Total Shareholder Return (TSR)   | 6%          | According to Target              | 6.60          |
| 4   | Market Capitalization   | 2%          | According to Target              | 2.20          |
| 5   | Return on Equity (ROE) Tier 1   | 4%          | According to RKAP                | 4.40          |
| 6   | Capital Adequacy Ratio (CAR)  | 4%          | According to RKAP                | 4.24          |
| Operational                                       |   |             |                                  | 13.00         |
| 1   | Loan Risk (LaR)   | 3%          | According to RKAP                | 3.30          |
| 2   | CKPN to Loan at Risk (LaR Coverage)   | 3%          | According to RKAP                | 3.10          |
| 3   | Cost of Credit (CoC)  | 3%          | According to RKAP                | 3.30          |
| 4   | BOPO  | 3%          | According to RKAP                | 3.30          |
| Social  |   |             |                                  | 7.62          |
| 1   | Disbursement of KUR   | 4%          | According to Government Ceilings | 4.40          |
| 2   | Klaim KUR Ratio   | 3%          | According to Target              | 3.22          |
| <b>B. Business Model Innovation</b>               |   | <b>24%</b>  |                                  | <b>25.46</b>  |
| 1   | Average Balance of Low Cost Funds   | 5%          | According to RKAP                | 4.98          |
| 2   | CASA Ratio  | 5%          | According to RKAP                | 5.07          |
| 3   | Active User Livin'  | 7%          | According to Target              | 7.70          |
| 4   | Active User Kopra   | 7%          | According to Target              | 7.70          |
| <b>C. Leadership in Technology</b>                |   | <b>11%</b>  |                                  | <b>11.56</b>  |
| 1   | Implementation of ATM and EDC Payment Integrations (Jalin Project)                                    | 5%          | According to Milestone           | 5.50          |
| 2   | Implementation of Roadmap Master Plan Teknologi Informasi   | 3%          | According to Threshold           | 3.06          |
| 3   | Cyber Security Breach Incident (for losses >Rp 50 Bio)  | 3%          | Total = 0                        | 3.00          |
| <b>D. Investment Enhancement</b>                  |   | <b>10%</b>  |                                  | <b>10.93</b>  |
| 1   | Environment, Social, Government (ESG) Rating  | 3%          | Rating                           | 3.30          |
| 2   | Risk Management Maturity Index  | 3%          | According to Threshold           | 3.30          |
| 3   | Contribution of Subsidiary to Consolidated NPAT   | 4%          | Improved than previous year      | 4.33          |
| <b>E. Talent Development</b>                      |   | <b>10%</b>  |                                  | <b>10.80</b>  |
| 1   | Development & Career Path System at Holding/Cluster scopes  | 2%          | According to Timeline            | 2.20          |
| 2   | Risk Management Organ Qualification Fulfillment Ratio   | 2%          | According to Target              | 2.00          |
| 3   | Completion of the Roadmap for Restructuring Defined Benefit Pension Funds                             | 2%          | According to Target              | 2.20          |
| 4   | Female employees under the nominated talent   | 2%          | According to Target              | 2.20          |
| 5   | Millennial (<=42 years old) under the nominated talent. Implementation/development of talent policies | 2%          | According to Target              | 2.20          |
| <b>Total</b>                                      |   | <b>100%</b> |                                  | <b>107.78</b> |

### PERFORMANCE ASSESSMENT OF THE COMMITTEE UNDER THE BOARD OF DIRECTORS AND THE BASIS OF THE ASSESSMENT

In carrying out its management duties, the Board of Directors is assisted by 11 (eleven) Committees under the Board of Directors called the Executive Committees:

1. Asset & Liability Committee (ALCO)
2. Business Committee (BC)
3. Capital & Subsidiaries Committee (CSC)
4. Human Capital Policy Committee (HCPC)
5. Information Technology & Digital Banking Committee (ITDC)
6. Integrated Risk Committee (IRC)

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7. Policy and Procedure Committee (PPC)
8. Risk Management & Credit Policy Committee (RMPC)
9. Transformation Committee (TFC).
10. Credit Committee/ Rapat Komite Kredit (RKK)
11. Social & Environmental Responsibility Committee (SERC)

The following are results of performance assessment of Committees under the Board of Directors during 2023.

#### Asset & Liability Committee

In 2023, the Asset & Liability Committee (ALCO) has carried out its duties well and has assisted the Board of Directors in carrying out the functions of determining asset and liability management strategies, setting interest rates and maintaining liquidity, as well as other matters related to the management of the Company's assets and liabilities. During 2023, ALCO held 3 (three) meetings with topics according to the 2023 work plan and issues of concern to ALCO.

#### Business Committee

In 2023, the Business Committee (BC) had carried out its duties properly and assisted the Board of Directors in determining the Company's integrated business management strategy, managing the Company's products and/or activities as well as determining the strategy and effectiveness of marketing communication for Wholesale banking and Retail Banking. During 2023, BC held 8 (eight) meetings with topics according to the 2023 work plan and issues of concern to BC.

#### Capital & Subsidiaries Committee

In 2023, the Capital & Subsidiaries Committee (CSC) had carried out its duties properly and assisted the Board of Directors in managing the Company's Capital and the Subsidiaries, including determining the management strategy of the capital, providing recommendations for corporate actions, determining the strategy and management of the Subsidiaries, including equity participation, capital divestment, determining members of the Board of Directors and/or members of the Board of Commissioners of Subsidiaries, including remuneration for the Directors and/or Commissioners of Subsidiaries. During 2023, CSC held 25 (twenty five) meetings with topics according to the 2023 work plan and issues of concern to CSC.

#### Human Capital Policy Committee

In 2023, the Human Capital Policy Committee (HCPC) had carried out its duties properly and assisted the Board of Directors in determining the Company's Human Capital

management strategy, establishing and developing the organization, and setting the strategic direction of Human Capital Information System Development. During 2023, HCPC held 4 (four) meetings with topics according to the 2023 work plan and issues of concern to HCPC.

#### Information Technology & Digital Banking Committee

In 2023, the Information Technology & Digital Banking Committee (ITDC) has carried out its duties properly and has assisted the Board of Directors in establishing a portfolio of IT initiatives, IT budget allocations, alignment of IT Strategy & Execution Plan (ISP). During 2023, ITDC held 12 (twelve) meetings and has been implemented well.

#### Integrated Risk Committee

In 2023, the Integrated Risk Committee (IRC) had carried out its duties properly and assisted the Board of Directors in the formulation of, among others, Integrated Risk Management policy and improvement or refinement of the Integrated Risk Management policy based on evaluation result. In 2023, the performance evaluation basis of the IRC was achieved through 7 virtual meetings and 4 circular meetings.

#### Policy & Procedure Committee

In 2023, the Risk Management & Credit Policy Committee (RMPC) has effectively carried out its duties and assisted the Board of Directors in identifying, measuring, monitoring, and setting risk management strategies. Additionally, the Committee has also helped formulate and oversee loan policies, monitor portfolio developments, and provide recommendations for improvement. The fulfillment of these duties was formulated through the implementation of 12 virtual RMPC meetings and 9 circular meetings.

#### Risk Management & Credit Policy Committee

In 2023, the Risk Management & Credit Policy Committee (RMPC) which are divided into two categories A and B, had carried out its duties properly and assisted the Board of Directors in implementing the duties of RMPC Category A include to identify, measure and monitor risks, determine risk management policies and strategies. Implementing the duties of RMPC Category B include to formulate credit policies, oversee credit policy implementation, monitor the development and condition of loans portfolio and provide recommendations for corrective measures, in which the basis of performance assessment was achieved from the implementation of 12 (twelve) RMPC online meetings and through 9 (nine) circulars approvals during the year.

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### **Transformation Committee**

In 2023, the Transformation Committee (TFC) had carried out its duties properly and assisted the Board of Directors in maintaining and determining the Bank's transformation needs, in which the basis of performance assessment was achieved from the implementation of 2 (two) TFC meetings during the year. In addition to being discussed in TFC meetings, discussions regarding Business Transformation were also conducted in Board Meetings 15 (fifteen) times during 2023.

### **Credit Committee**

In 2023, the Credit Committee/Credit Committee Meeting (RKK) had carried out its duties properly and assisted the Board of Directors in taking loans disbursement decision (new, additional, reduction, and/or extension) managed by Business Unit in line with the limit of authority, including the determination/change of the loans structure. During 2023, RKK decided on 3,219 credits, consisting of 541 decisions in the Corporate segment, 2,366 decisions in the Commercial segment, 76 decisions in the Financial Institution segment, 42 decisions in the Institutional segment, and 194 decisions in the Special Asset Management (SAM) segment.

### **Social & Environmental Responsibility Committee (SERC)**

In 2023, the Social & Environmental Responsibility Committee (SERC) had carried out its duties properly and assisted the Board of Directors in mapping and preparing the Social & Environmental Responsibility Program (TJSL). During 2023, SERC held 2 (two) meetings with topics according to the 2023 work plan and issues of concern to SERC.