

## BOARD OF DIRECTORS

No.	KPI	Weight	Indicators	Score
5	Average Deposits Growth (Parent Only)	5%	According to RKAP	5,50
6	Average Loans Growth (Parent Only)	5%	According to RKAP	5,50
Operational				19,33
1	Loan at Risk (LaR) (Parent Only)	6%	According to RKAP	6,60
2	Cost of Credit (CoC) (Parent Only)	7%	According to RKAP	7,70
3	BOPO	5%	According to RKAP	5,03
Social				10,67
1	Disbursement of KUR.	5%	According to Target	5,26
2	NPS For Bank	5%	According to Target	5,40
<b>B. Business Model Innovation</b>		<b>8%</b>		<b>8,41</b>
1	CASA Ratio	4%	According to RKAP	4,01
2	Active User Livin'	4%	According to Target	4,40
<b>C. Leadership in Technology</b>		<b>7%</b>		<b>7,40</b>
1	Implementation of ATM Integrations (Jalin Project)	3%	According to Target	3,00
2	Cyber Security Breach	4%	According to Target	4,40
<b>D. Investment Enhancement</b>		<b>12%</b>		<b>12,18</b>
1	Environment, Social, Government (ESG) Rating	3%	Rating	3,00
2	Contribution of Subsidiary to Consolidated NPAT	5%	According to RKAP	4,92
3	Sustainable Loans (Parent Only)	4%	According to Target	4,26
<b>E. Talent Development</b>		<b>8%</b>		<b>8,62</b>
1	Average Diversity in Nominated Talent (Women & Young)	4%	According to Target	4,22
2	Employee Productivity (Parent Only)	4%	According to Target	4,40
<b>Total</b>		<b>100%</b>		<b>104,95</b>

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

In 2024, the Executive Committees under the Board of Directors have fulfilled their management responsibilities in alignment with their mandates. These committees played a vital role in ensuring the effective execution of the Company's strategies, operational goals, and governance frameworks.

The comprehensive performance assessment highlights the pivotal role of the Executive Committees under the Board of Directors in ensuring the effective management of the Company and achieving strategic objectives during 2024.

Below is the performance summary of each committee during 2024:

1. Assets & Liabilities Management Committee (ALCO)
2. Business Committee (BC)



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3. Capital & Subsidiaries Committee (CSC)
4. Human Capital Policy Committee (HCPC)
5. Information Technology & Digital Banking Committee (ITDC)
6. Integrated Risk Committee (IRC)
7. Policy & Procedure Committee (PPC)
8. Risk Management Committee (RMC)
9. Credit Policy Committee (CPC)
10. Transformation Committee (TFC).
11. Credit Committee/Rapat Komite Kredit (RKK)
12. Social & Environmental Responsibility Committee (SERC)

1.	<b>Assets &amp; Liabilities Management Committee</b>	Assets & Liabilities Management Committee (ALCO) has effectively carried out its duties, supporting the Board of Directors in among others managing asset and liability strategies, setting interest rates, and maintaining liquidity, as well as monitoring the financial indicators within the Recovery Plan. In 2024, ALCO held 10 (ten) meetings focusing on its work plan and critical issues.
2.	<b>Business Committee</b>	Business Committee (BC) has effectively carried out its duties, supporting the Board of Directors in shaping the Company's integrated business strategy, overseeing product and activity management, and optimizing marketing strategies for Wholesale and Retail Banking. In 2024, the Committee conducted 14 (fourteen) meetings addressing key agenda items and issues.
3.	<b>Capital &amp; Subsidiaries Committee</b>	The Capital and Subsidiaries Committee (CSC) has performed its duties well in supporting the Board of Directors, including managing the Company's and its subsidiaries' capital, providing recommendations for corporate actions, determining capital injection and divestment strategies, as well as the appointment and remuneration of Directors and Commissioners of subsidiaries. The CSC held 30 (thirty) meetings throughout 2024.
4.	<b>Human Capital Policy Committee</b>	Human Capital Policy Committee (HCPC) has effectively carried out its duties, supporting the Board of Directors in among others devising the Company's human capital strategies, organizational development, and strategic directions for Human Capital Information Systems. The Committee conducted 15 (fifteen) meetings in 2024 as per its work plan.
5.	<b>Information Technology &amp; Digital Banking Committee</b>	The Information Technology & Digital Banking Committee (ITDC) has effectively carried out its duties in supporting the Board of Directors in decision-making related to the IT Strategic Plan, IT Development Plan, and strategic IT initiatives within its authority. In 2024, ITDC Category A meetings were held 4 (four) times, and ITDC Category B meetings were also held 4 (four) times.
6.	<b>Integrated Risk Committee</b>	Integrated Risk Committee (IRC) has effectively carried out its duties, supporting the Board in the implementation of Integrated Risk Management, including formulating and developing the Integrated Risk Management Policy. In 2024, IRC convened 6 (six) online meeting and gave 2 (two) circular recommendations.

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7.	<b>Policy &amp; Procedure Committee</b>	The Policy & Procedure Committee (PPC) has effectively carried out its duties in supporting the Board of Directors, including regulating corporate policies through Mandiri Group Regulations, policies, or procedures, and granting authority to corporate officials on an ex-officio basis. In 2024, PPC issued a total of 41 (forty-one) decisions, with 2 (two) decisions made through meetings and 39 (thirty-nine) decisions made through circular resolutions.
8.	<b>Risk Management Committee</b>	Risk Management Committee (RMC) has effectively carried out its duties, supporting the Board of Directors in the implementation of effective risk management process and system by ensuring the adequacy of the implementation of identification, measurement, risk monitor, and the determination of risk management policy and strategy. In 2024, the Committee approved 25 (twenty-five) decisions through 15 (fifteen) online meetings and 10 (ten) circular decisions.
9.	<b>Credit Policy Committee</b>	Credit Policy Committee (CPC) is a committee established to assist the Board of Directors in formulating policies, overseeing policy implementation, monitoring the development and condition of the credit or financing portfolio, and providing recommendations for corrective actions. In 2024, CPC approved 1 (one) circular decision.
10.	<b>Transformation Committee</b>	Transformation Committee (TFC) has effectively carried out its duties, supporting the Board of Directors in among others overseeing the Bank's transformation initiatives, ensuring alignment with strategic objectives. The Committee held 5 (five) meetings in 2024.
11.	<b>Credit Committee/ Rapat Komite Kredit</b>	Credit Committee/Credit Committee Meeting (RKK) has effectively carried out its duties, supporting the Board of Directors in among others managing loan disbursement decisions within its authority limits. In 2024, the Committee has made 1.250 loans decisions, consisting of 427 in the Corporate segment, and 823 in the Commercial segment.
12.	<b>Social &amp; Environmental Responsibility Committee (SERC)</b>	Social & Environmental Responsibility Committee (SERC) has effectively carried out its duties, supporting the Board of Directors in among others mapping and preparing the Company's Social & Environmental Responsibility Program (TJSL). The Committee held 2 (two) meetings in 2024, focusing on work plan execution and priority issues.