

BOARD OF DIRECTORS PERFORMANCE ASSESSMENT

The performance assessment process for the Board of Directors is done based on the achievement of the Key Performance Indicators (KPIs) of the Board of Directors, both individually and collectively. This assessment is conducted by the Shareholders through the mechanism of the General Meeting of Shareholders (GMS).

Individual Director Performance Assessment

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| President Director | <ul style="list-style-type: none"> • Achievement of collegial performance of the Board of Directors. • Fulfilment of internal control in every line of defense. • Implementation of the Company's Compliance as a Public Company. • Achievement of business volume growth in the region. • Achievement of funding/Fee Based Income growth in the region. • Achievement of digital transactions volume growth by customers in the region. • Maintain Assets Quality/Performing Loans. |
| Vice President Director | <ul style="list-style-type: none"> • Achievement of collegial performance of the Board of Directors. • Improvement of litigation settlement percentage compared to the previous year. • Achievement of Special Assets Management targets. • Achievement of Loans Restructuring. • Settlement of Non-Performing Loans. • Improvement of Non-Performing Loans Quality, to become Performing Loans. |
| Director of Commercial Banking | <ul style="list-style-type: none"> • Achievement of business volume growth of Commercial Banking segment. • Achievement of funding/Fee Based Income growth in Commercial Banking segment. • Achievement of customers digital transactions volume growth of Commercial Banking segment. • Maintaining Assets Quality/Performing Loans. |
| Director of Corporate Banking | <ul style="list-style-type: none"> • Achievement of business volume growth of Corporate Banking segment. • Achievement of funding/Fee Based Income growth in Corporate Banking segment. • Achievement of customers digital transactions volume growth of Corporate Banking segment. • Maintaining Assets Quality/Performing Loans. |
| Director of Network & Retail Banking | <ul style="list-style-type: none"> • Achievement of business volume growth of Retail Banking segment. • Achievement of acquisition targets of agents banking and financial inclusion of derivative agents. • Achievement of funding/Fee Based Income growth in Retail Banking segment. • Achievement of customers digital transactions volume growth of Retail Banking segment. • Maintaining Assets Quality/Performing Loan. |



BOARD OF DIRECTORS

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|---|--|
| Director of Institutional Relations | <ul style="list-style-type: none"> • Achievement of business volume growth of Institutional segment. • Achievement of TJSL disbursement for social, educational, religious aspects according to the work plan. • Achievement of funding/Fee Based Income growth in Institutional segment. • Achievement of customers digital transactions volume growth of Institutional segment. • Maintaining Assets Quality/Performing Loans. |
| Director of Risk Management | <ul style="list-style-type: none"> • Ensuring the implementation of proper risk management in accordance with the articles of association, risk management policies, internal control system policies, standard procedures, and external regulations. • Ensuring the implementation of risk management culture at all levels of the organization. • Ensuring the implementation of all risk management to determine risk appetite, risk thresholds, and integrated risk management strategies, as well as capital adequacy. |
| Director of Information Technology | <ul style="list-style-type: none"> • Implementation of effective technology and information governance. • Achievement of availability of information security management system. • Implementation of Information Technology projects with project charters. • Achievement of conformity between Information Technology with the needs of management information systems and the needs of the Bank's business activities. |
| Director of Operations | <ul style="list-style-type: none"> • Implementation of the Company's management in accordance with the duties determined in the GMS or the Board of Directors' Meeting. • Implementation of the Company's operations strategy, consolidation of communication, and programs. • Achievement of Fee Based Income growth. • Achievement of business transactions growth. |
| Director of Treasury & International Banking | <ul style="list-style-type: none"> • Maintaining the Company's liquidity. • Management implementation banking book, trading activity, and dealing activities as well marketing which includes foreign Exchange Transactions, securities, derivative products treasury, and trade services according to that target set. • Achievement of Fee increase Based Income. |
| Director of Finance & Strategy | <ul style="list-style-type: none"> • Maintaining bank soundness rating. • Maintaining CAR ratio between 20%-21%. • Business Realization according to Work Plan & Budget/Bank Business Plan. • Achievement of set financial ratios. • The result of KPKU assessment is at least the same as the previous year. |
| Director of Compliance & HR | <ul style="list-style-type: none"> • Achievement of compliance in Bank Mandiri. • Achievement of a reduction in the ratio of fines imposed by the regulator. • Achievement of Human Capital management strategies and targets. |

Board of Directors Performance Assessment Results

| No. | KPI | Weight | Indicators | Score |
|---|---|------------|---------------------|--------------|
| A. Economy and Social Values for Indonesia | | 65% | | 68.34 |
| Financial | | | | 38,35 |
| 1 | Pre-Provision Operating Profit (PPOP) | 9% | According to RKAP | 8,80 |
| 2 | Percentile Total Shareholder Return (TSR) | 5% | According to Target | 5,50 |
| 3 | Return on Equity (ROE) Tier 1 | 7% | According to RKAP | 7,04 |
| 4 | Capital Adequacy Ratio (CAR) | 6% | According to RKAP | 6,01 |

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. Business Model Innovation | | 8% | | 8,41 |
| 1 | CASA Ratio | 4% | According to RKAP | 4,01 |
| 2 | Active User Livin' | 4% | According to Target | 4,40 |
| C. Leadership in Technology | | 7% | | 7,40 |
| 1 | Implementation of ATM Integrations (Jalin Project) | 3% | According to Target | 3,00 |
| 2 | Cyber Security Breach | 4% | According to Target | 4,40 |
| D. Investment Enhancement | | 12% | | 12,18 |
| 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 |
| E. Talent Development | | 8% | | 8,62 |
| 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 |
| Total | | 100% | | 104,95 |

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)