



Strategic Targets	Percentage	Indicators	Score
Total Skor Agent of Development	10,0%		10,94
Skor Bankwide Per Januari - Desember 2019			109,44
Skor Bankwide Per Januari - Juni 2019			111,31
Final Skor Bankwide (Average)			110,37

Information:

* Industry data using October 2019 position

** Exclude non-recurring items

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 also assisted by 9 (nine) Committees under the Board of Directors called the Executive Committees, namely:

1. Assets and Liabilities Committee (ALCO)
2. Business Committee (BC)
3. Capital And Subsidiaries Committee (CSC)
4. Human Capital Policy Committee (HCPC)
5. Information Technology Committee (ITC)
6. Integrated Risk Committee (IRC)
7. Policy and Procedure Committee (PPC)
8. Risk Management and Credit Policy Committee (RMPC)
9. Credit Committee (RKK)

The Board of Directors considered that during 2018 the committees it supervised had carried out their duties and responsibilities properly.

The Assets and Liabilities Committee (ALCO) is a committee formed to assist the Board of Directors in carrying out the functions of determining the strategy of managing assets and liabilities, setting interest rates and liquidity, as well as other matters related to managing the Company's assets and liabilities, as well as monitoring and implementing the Recovery Plan when the Company is in a condition of financial pressure / crisis. During 2019, the basis for the assessment was that ALCO had conducted 9 (nine) meetings and had carried out its duties properly.

Business Committee (BC) is a committee formed to assist 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 in the field of wholesale banking and retail banking. During 2019, the basis for the assessment is that BC has conducted 7 (seven) meetings and has carried out its duties properly.

The Capital and Subsidiaries Committee (CSC) is a committee formed to assist the Board of Directors in managing the Subsidiary, among others determining the management strategy of the Subsidiary, capital participation, release of capital, determining the members of the Board of Directors and / or members of the Board of Commissioners of the Subsidiary and remuneration for Members of the Directors and / or a member of the Board of Commissioners of a Subsidiary. During 2019, the basis for the assessment was that the CSC had conducted 27 (twenty-seven) meetings and carried out their duties properly.

The Human Capital Policy Committee (HCPC) is a committee formed to assist the Board of Directors in determining the Company's Human Capital management strategy, establishing and developing the organization, and setting the strategic direction for developing the Human Capital Information System. During 2019, the basis of the assessment is that HCPC has held 4 (four) meetings and carried out their duties properly.

The Information Technology Committee (ITC) is a committee formed to assist the Board of Directors in determining IT strategic plans and IT budgeting, determining strategic IT projects and IT security. During 2019, the basis of the assessment is that the ITC has conducted 4 (four) meetings and has carried out its duties properly.

The Integrated Risk Committee (IRC) is a committee that is tasked with assisting the Board of Directors in the formulation of, among others, Integrated Risk Management policy and improvement or improvement of the Integrated Risk Management policy based on the results of the implementation evaluation. During 2019, the basis for the assessment was that the IRC had conducted 4 (four) meetings and had carried out its duties properly.

The Policy and Procedure Committee (PPC) is a committee formed to discuss and recommend to the Directors in the preparation and / or adjustment / refinement of Company policies and establish Company procedures including Human Capital policies and procedures and to discuss and decide upon the granting of authority to company officials (ex-officio). During 2019, the basis for the assessment was that the PPC had held 21 (twenty-one) meetings and had carried out their duties properly.

The Risk Management & Credit Policy Committee (RMPC) is a committee divided into two categories A and Category B with the task of Category A, which is to identify, measure and monitor risks, determine risk management policies and strategies and Category B has the task of formulating credit policies, oversee implementation credit policy, monitor the development and condition of the loan portfolio and provide recommendations for corrective measures. During 2019, the basis for the assessment was that the RMPC had conducted 14 (fourteen) meetings and had carried out its duties properly

Credit Committee / Credit Committee Meeting (RKK) is a committee that is tasked with assisting the Board of Directors in deciding credit disbursements (new, additional, decreasing, and / or extending) managed by the Business Unit in accordance with the authority limit, including the determination / change of the credit structure.

Throughout 2019, the basis for the assessment is that the Credit Committee has conducted 91 (Ninety-one) Times meetings for the Corporate segment and 126 (one hundred twenty-six) times for the Commercial segment.

RESIGNATION AND DISMISSAL MECHANISM FOR THE BOARD OF DIRECTORS

Resignation and dismissal mechanism for the Board of Directors is regulated by the Articles of Association are as follows:

1. The GMS may dismiss the Board of Director's members at any time by stating its arguments.
2. The dismissal of a member of Board of Directors is called for if, based on the factual circumstance, the said members:
 - a. is unable/inadequate to fulfill the obligations as agreed in the management contract;
 - b. is unable to perform duties appropriately;
 - c. violates the provisions of the Articles of Association and/or the applicable laws;
 - d. engages in actions that harm the Company and/or country;
 - e. conduct actions that violate ethics and/or propriety that should be valued as the member;
 - f. is declared guilty by the Court's decision that has permanent legal force;
 - g. resigns;
 - h. other reasons deemed appropriate by the GMS for the interests and objectives of the company.
3. The dismissal by the reasons aforementioned is conducted after the person(s) concerned in the event of dismissal is given the opportunity to raise defense, excluding the dismissal specified in the provisions of point (2) letter f and g.
4. The dismissal due to reasons as referred to in point letter d and f are considered dishonorable discharge.
5. Among the Board of Director's members and between the Board of Directors' members and the Board of Commissioners' members, there shall not be any blood relationship of three generations, either vertical or horizontal in the family tree, including the familial relationship arising from marriage.
6. In the event that such condition prevails, the GMS has the authority to dismiss one of the members.
7. A member for the Board of Directors may resign from his/her position before his/her term of office expires. In the event that a member of the Board of Directors resigns, the said member shall submit a written request for resignation to the Company.
8. The Company must hold the GMS to decide on the resignation request of a member of the Board of Directors no later than 90 (ninety) days after receiving the letter of resignation.
9. The Company is obliged to provide information transparency to the public and submit it to the Financial Service Authority no later than 2 (two) working days after:
 - a. The approval of the resignation application from a member of the Board of Directors.
 - b. The achievement of the GMS results.
10. Before the resignation is effective, the concerned member of the Board of Directors shall assume responsibility to complete the duties and the responsibilities in accordance with the Articles of Association and the applicable laws.
11. The resigning member will be released from any responsibility after obtaining discharge of duty from the annual GMS.
12. A member of the Board of Directors is dismissed if:
 - a. effectively resigned;