



Key Performance Indicator of BoD PT Bank Mandiri (Persero) Tbk.

Criteria of Performance Evaluation of The Board of Directors

The criteria of performance evaluation of the Board of Directors based on the Key Performance Indicators (KPI) are:

1. Financial and market perspectives
2. Focus on customers
3. Effectiveness of products and processes
4. Focus on manpower
5. Leadership, governance, and CSR
6. Agent of development

Parties Performing Assessment

The parties making assessment of the Board of Directors' performance are the Board of Commissioners and the GMS. In evaluating the performance of the Board of Directors, the Board of Commissioners refers to the KPI. The Board of Commissioners and Directors will then account for their performance achievements in the 2018 period, including the implementation of their duties and responsibilities in the GMS to be held in 2019.

Results of Performance Assessment of The Board of Directors

The results of the Board of Directors' performance assessment based on KPI can be seen in the table below.

Strategic Targets		Percentage	Indicators	Score
FINANCIAL AND MARKET PERSPECTIVE		24,0%		
1.	Increase Profitability	6,0%	Earning after Tax (EAT) in 2019 is higher than the realization in 2018 (Rp billion)	6,34
2.	Increase Company Value	6,0%	Market Cap growth is higher than the Indonesian Banking Industry	3,91
3.	Maintaining the Quality of Assets	6,0%	NPL ratio is better than the Banking Industry *)	6,80
4.	Increase Efficiency	6,0%	Cost to Income Ratio is better than last year **)	6,02
			Sub Total	23,07
CUSTOMER FOCUS		22,0%		
5.	Increase External Customer Satisfaction and Regulators.	11,0%	The Bank Ranking of the survey results from independent surveyors are better than last year	14,30
		11,0%	Minimum 80% of BAO approved by OJK has the status of "DONE".	11,83
			Sub Total	26,13
EFEKTIVITAS PRODUK DAN PROSES		20,0%		
6.	Increase banking digitalization	7,0%	The percentage of banking transactions (financial) that have been digitalized in 2019 is higher than in 2018.	7,10
7.	Increase financial inclusion and literacy	7,0%	The number of branchless banking agents has increased compared to the realization in 2018:	9,07
			a. Digital Financial Services (LKD)	4,52
			b. LAKU Pandai	4,55
			Total	





Strategic Targets		Percentage	Indicators	Score
8.	Improve the effectiveness of KUR management	6,0%	The online subrogation system for KUR can be done for all debtors in all branches.	7,20
			Sub Total	23,37
FOCUS OF EMPLOYMENT		17,0%		
9.	Improve the capabilities and competencies of Human Resources.	9,0%	Employee productivity is better than last year (Rp. Million / worker).	9,70
		8,0%	Bankwide's Employee Engagement Score in 2019 is better than the score in 2018.	8,04
			Sub Total	17,74
LEADERSHIP, GOVERNANCE, AND CSR		17,0%		
10.	Increase superior performance and competitiveness	6,0%	KPKUs score is better than 2018.	6,57
11.	Increasing the bank's contribution to improving people's welfare.	5,0%	PKBL realization is at least 100% of the RKAP budget. a. Partnership Program (Not Distributing) b. Community Development	6,50
12.	Improve the application of Good Corporate Governance (GCG)	6,0%	CGPI scores are better than 2018.	6,06
			Sub Total	19,13
AGENT OF DEVELOPMENT		20,0%		
13.	Creating the Synergy of BUMN	2,0%	Implementation of ICT Himbara (E-KYC) synergy	12,00
		2,0%	ATM and EDC Merah Putih implemented according to the target project (unit). a. ATM implementation b. EDC implementation	5,50 5,50
14.	Increasing Downstream and Local Content	2,0%	Fee Based Income realization is higher than the realization in 2018.	10,78
		2,0%	Realization of subsidiaries' profits is higher than the realization in 2018.	14,30
15.	Accelerating Integrated Regional Economic Development	2,0%	The number of Creative Houses successfully built up to 2019 is higher than 2018.	12,74
		2,0%	The number of BUMDes formed until 2019 is higher than in 2018 a. Account b. Agent	11,32 4,38 6,94
16.	Increasing Financial Independence and Value Creation	2,0%	The realization of Bank Mandiri financing to the infrastructure sector is higher than the realization in 2018.	12,61
17.	Carrying out Government Assignments as a manifestation of the Present SOE for the Country	2,0	The realization of KUR distribution in 2019 was reached 100% according to the target set by the government. Distribution of Bansos and Farmer Cards 100% accordingly a. Bansos - BPNT (KPM) a. Channeling Wallet b. Withdrawal to KPM Account - PKH (people) a. Channeling to Savings b. KPM Fund Disbursement b. Farmer Card	11,01 2,41 1,79 1,62 1,56 6,27
			Sub Total	13,65
Total		120,0%		98,50

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

