

# Key Performance Indicator Direksi PT Bank Mandiri (Persero) Tbk.

Kriteria yang digunakan untuk menilai masingmasing Direksi yang dilakukan secara tahunan adalah sebagai berikut:

- 1. Pelaksanaan tugas dan fungsi kepengurusan oleh Direksi sesuai Anggaran Dasar.
- 2. Kepatuhan terhadap peraturan yang berlaku.
- 3. Tingkat kesehatan Bank.
- 4. Tingkat kehadiran dalam Rapat Dewan Direksi maupun rapat komite-komite yang ada.
- 5. Keterlibatan Direksi dalam penugasanpenugasan tertentu.
- Key Performance Indicator masing-masing Direksi, sebagaimana tersaji dalam tabel berikut:

# a. Direktur Utama

- Market Capitalization BMRI
- Earning after tax
- Return on equity
- Market share dana dan kredit
- Maksimal NPL (Non Performing Loan)
- Fee Based Income Ratio
- Pertumbuhan dan volume kredit serta volume kredit retail
- Pertumbuhan dan volume CASA serta funding mix CASA
- Peringkat ASEAN CG Scorecard
- Survey MRI
- Inisiatif strategis corporate plan
- Cost Efficiency Ratio, dan Income Factor ((Total Revenue – Total
- Operating Expense) / FTE)

## b. Wakil Direktur Utama

- RORWA (Return on Risk Weighted Assets) segmen wholesale
- Contribution margin segmen wholesale
- Average balance dana murah dan kredit segmen wholesale
- NPL rate segmen Wholesale
- Market share dana murah dan kredit

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

Following are the criteria that used for the assessment of each member of the Board of Directors which is conducted annually:

- 1. Implementation of duties and management function by the Board of Directors according to Articles of Association.
- 2. Compliance with the applicable regulations.
- 3. The healthy level of Bank.
- 4. Level of attendance in Meeting of the Board of Directors as well as Committees' Meetings.
- 5. Involvement of the Board of Directors in certain assignments.
- 6. Key Performance Indicator of each member of the Board of Directors is presented on the following table:

### a. President Director

- Market Capitalization BMRI
- Earning after tax
- Return on equity
- Market share of funds and credit
- Maximum NPL (Non Performing Loan)
- Fee Based Income Ratio
- Growth and volume of credit and loan volume retail
- Growth and volume CASA and funding mix CASA
- Ranked ASEAN CG Scorecard
- MRI Survey
- Strategic Initiatives Corporate Plan
- Cost Efficiency Ratio, and Income Factor (Total Revenue – Total
- Operating Expense) / FTE)

## b. Vice President Director

- RORWA (Return on Risk Weighted Assets) Wholesale segment
- Contribution margin Wholesale segment
- Average balance of low cost funds and credit the Wholesale segment
- NPL rate Wholesale segment
- Market share of low cost funds and



## Wandiri (Persero) Tbk.  ## wilayah & Surabaya  - Cross sale ratio  - Anchor clients revenue (CASA, loan, dan transaksi)  - CASA value chain  - Human capital score.  - Peringkat ASEAN CG Scorecard  **C. Direktur Operations**  - Realisasi pertumbuhan Kapitalisasi Pasar  - Earning after Tax bank only dan Earning After Tax konsolidasi  - Return on Equity (after tax)  - Cost of Credit (bank only)  - Wholesale Customer Satisfaction Index  - Retail Customer Satisfaction Index  - Reliabilitas operasional  - Availability e-Channel  - Siklus kredit end to end bankwide  - Implementasi inisiatif strategis IT dan Non IT di bawah Direktorat Operations  - Human Capital Score Bankwide  - Composite Group Index   **Direktur Finance & Treasury**  - Realisasi pertumbuhan Kapitalisasi Pasar  - Earning after Tax bank only dan Earning after Tax consolidation  - Total Revenue Treasury  - Realisasi pertumbuhan Earning After Tax consolidation  - Total Revenue Treasury and Fl Segment  - Pertumbuhan International Product Revenues  - Return on Equity (after tax)  - Cost of Credit (bank only)  - Volume Kredit (bank only)  - Wholesale Customer Satisfaction  - Total Revenue Treasury  - Realizacd growth in market capitalization  - Earning After Tax bank only dan Earning After Tax bank only dan Earning After Tax bank only dan Earning After Tax consolidation  - Total Revenue Treasury  - Realized growth in market capitalization		Key Performance Indicator Direksi	Key Performance Indicator of BOD PT Bank
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<ul> <li>d. Direktur Finance &amp; Treasury         <ul> <li>Realisasi pertumbuhan Kapitalisasi Pasar</li> <li>Earning after Tax bank only dan Earning After Tax konsolidasi</li> <li>Total Revenue Treasury dan Segmen FI</li> <li>Pertumbuhan International Product Revenues</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>Volume Kredit (bank only)</li> <li>Director of Finance &amp; Treasury</li> <li>Realized growth in market capitalization</li> <li>Earning After Tax bank only dan Earning After Tax consolidation</li> <li>Total Revenue Treasury and FI Segment</li> <li>Growth of International Product Revenues</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>The volume of credit (bank only)</li> </ul> </li> <li>The volume of credit (bank only)</li> </ul>		•	
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Earning After Tax konsolidasi  Total Revenue Treasury dan Segmen FI  Pertumbuhan International Product Revenues  Return on Equity (after tax)  Cost of Credit (bank only)  Volume Kredit (bank only)  Earning After Tax consolidation  Total Revenue Treasury and FI Segment  Growth of International Product Revenues  Return on Equity (after tax)  Cost of Credit (bank only)  The volume of credit (bank only) and Community Fund (bank only)		·	8
<ul> <li>Total Revenue Treasury dan Segmen FI</li> <li>Pertumbuhan International Product Revenues</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>Volume Kredit (bank only)</li> <li>Total Revenue Treasury and FI Segment</li> <li>Growth of International Product Revenues</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>The volume of credit (bank only) and Community Fund (bank only)</li> </ul>		•	· · · · · · · · · · · · · · · · · · ·
FI Pertumbuhan International Product Revenues Return on Equity (after tax) Cost of Credit (bank only) Volume Kredit (bank only) Masyarakat (bank only)  Segment  Revenues Revenues Return on Equity (after tax) Cost of Credit (bank only) The volume of credit (bank only) and Community Fund (bank only)		_	_
<ul> <li>Pertumbuhan International Product Revenues</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>Volume Kredit (bank only)</li> <li>Masyarakat (bank only)</li> <li>Growth of International Product Revenues</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>The volume of credit (bank only) and Community Fund (bank only)</li> </ul>			•
Revenues  Return on Equity (after tax)  Cost of Credit (bank only)  Volume Kredit (bank only)  Masyarakat (bank only)  Revenues  Cost of Credit (after tax)  Cost of Credit (bank only)  The volume of credit (bank only) and Community Fund (bank only)		<ul> <li>Pertumbuhan International Product</li> </ul>	_
<ul> <li>Cost of Credit (bank only)</li> <li>Volume Kredit (bank only) dan Dana</li> <li>Masyarakat (bank only)</li> <li>Cost of Credit (bank only)</li> <li>The volume of credit (bank only) and Community Fund (bank only)</li> </ul>		Revenues	
<ul> <li>Cost of Credit (bank only)</li> <li>Volume Kredit (bank only) dan Dana Masyarakat (bank only)</li> <li>Cost of Credit (bank only)</li> <li>The volume of credit (bank only) and Community Fund (bank only)</li> </ul>		<ul> <li>Return on Equity (after tax)</li> </ul>	<ul> <li>Return on Equity (after tax)</li> </ul>
<ul> <li>Volume Kredit (bank only) dan Dana</li> <li>Masyarakat (bank only)</li> <li>The volume of credit (bank only) and Community Fund (bank only)</li> </ul>			• • •
Masyarakat (bank only) Community Fund (bank only)			· · · · · · · · · · · · · · · · · · ·
<ul> <li>Wholesale Customer Satisfaction</li> <li>Wholesale Customer Satisfaction</li> </ul>		• • • • • • • • • • • • • • • • • • • •	
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Index Index		Index	Index
<ul> <li>Retail Customer Satisfaction Index</li> <li>Retail Customer Satisfaction Index</li> </ul>		<ul> <li>Retail Customer Satisfaction Index</li> </ul>	<ul> <li>Retail Customer Satisfaction Index</li> </ul>



#### **Key Performance Indicator Direksi Key Performance Indicator of BOD PT Bank** PT Bank Mandiri (Persero) Tbk. Mandiri (Persero) Tbk. Mandiri Sekuritas and BMEL Net Laba bersih Mandiri Sekuritas dan **BMEL** Profit Peringkat ASEAN CG Scorecard Ranked ASEAN CG Scorecard Implementasi inisiatif strategis IT dan Implementation strategic Non IT di bawah Direktorat initiatives IT and Non IT under the Finance & Treasury Directorate of Finance & Treasury Human Capital Score Bankwide Human Capital Score Bankwide Composite Group Index **Composite Group Index Direktur Corporate Banking Director of Corporate Banking** Realisasi pertumbuhan Kapitalisasi Realized growth market **Pasar** capitalization Earning after Tax bank only dan Earning After Tax bank only dan Earning After Tax konsolidasi Earning After Tax consolidation Return on Equity (after tax) Return on Equity (after tax) Cost of Credit (bank only) Cost of Credit (bank only) Fee Based Income Corporate Banking Fee Based Income Corporate Volume Kredit (bank only) dan Dana **Banking** Masyarakat (bank only) The volume of credit (bank only) and Community Fund (bank only) Wholesale Customer Satisfaction Index Wholesale Customer Satisfaction Index Volume Average Balance Kredit dan Dana Murah Corporate Banking Volume Average Balance Kredit dan Dana Murah Corporate Banking Laba setelah pajak seluruh anak perusahaan di bawah Direktorat Profit after tax of all subsidiaries under the Directorate of Corporate **Corporate Banking** Peringkat ASEAN CG Scorecard Banking Implementasi inisiatif strategis IT dan Ranked ASEAN CG Scorecard Non ΙT di bawah Direktorat Implementation of strategic initiatives IT and Non IT under the **Corporate Banking** Human Capital Score Bankwide **Directorate of Corporate Banking** Human Capital Score Bankwide **Direktur Distributions Director of Distributions** Realisasi pertumbuhan Kapitalisasi Realized growth in market capitalization Earning after Tax bank only dan Earning After Tax bank only dan Earning After Tax konsolidasi Earning After Tax consolidation Return on Equity (after tax) Return on Equity (after tax) Cost of Credit (bank only) Cost of Credit (bank only) Volume Kredit (bank only) dan Dana The volume of credit (bank only) and Masyarakat (bank only) Community Fund (bank only) Wholesale Customer Wholesale Customer Satisfaction Satisfaction

Index

**Retail Customer Satisfaction Index** 

Pendapatan anak-anak perusahaan

Index

**Retail Customer Satisfaction Index** 

Profit of subsidiaries



### **Key Performance Indicator Direksi Key Performance Indicator of BOD PT Bank** PT Bank Mandiri (Persero) Tbk. Mandiri (Persero) Tbk. Peringkat ASEAN CG Scorecard Ranked ASEAN CG Scorecard Human Capital Score Bankwide Human Capital Score Bankwide Pengembangan jaringan baru sesuai Development of new network in accordance RBB **Composite Regional Index Composite Regional Index Direktur Retail Banking Director of Retail Banking** Realisasi pertumbuhan Kapitalisasi Realized growth in market **Pasar** capitalization Earning after Tax bank only dan Earning After Tax bank only dan Earning After Tax konsolidasi Earning After Tax consolidation Return on Equity (after tax) Return on Equity (after tax) Cost of Credit (bank only) Cost of Credit (bank only) Fee Based Income Retail Banking Fee Based Income Retail Banking Volume Kredit (bank only) dan Dana The volume of credit (bank only) and Masyarakat (bank only) Community Fund (bank only) **Retail Customer Satisfaction Index Retail Customer Satisfaction Index** Volume Average Balance Dana Pihak Volume Average Balance Dana Pihak Ketiga dan Kredit segmen Ketiga dan Kredit segmen Retail **Retail Banking Banking** Laba bersih seluruh anak perusahaan Profit after tax of all subsidiaries under the Directorate of Retail di bawah Direktorat Retail Banking Banking Peringkat ASEAN CG Scorecard Ranked ASEAN CG Scorecard Implementasi inisiatif strategis IT dan Non IT di bawah Direktorat Retail Implementation of strategic initiatives IT and Non IT under the **Banking** Directorate of Retail Banking Human Capital Score Bankwide Nilai Composite Group Index Human Capital Score Bankwide **Composite Group Index** h. Director of Risk h. Direktur Risk Management & Management Compliance Compliance **Contribution Margin Contribution Margin** Average balance CASA Average balance CASA Average balance kredit Average balance kredit Delinquency rate 30+ DPD untuk Delinquency rate 30+ DPD for the main products of individual credit produk-produk utama kredit individu (kualitas kredit) (credit quality) Laba perusahaan anak Profit of subsidiaries ROMI (Return ROMI (Return Marketing Marketing Investment) bankwide Investment) bankwide Market share index, market share Market share index, market share and credit funds 7 regional offices dana dan kredit kantor wilayah 7

Semarang

Survey customer satisfaction

Cross sell ratio nasabah prioritas

Semarang

Survey customer satisfaction

Cross sell ratio nasabah prioritas



Key Performance Indicator Direksi	Key Performance Indicator of BOD PT Bank
PT Bank Mandiri (Persero) Tbk.	Mandiri (Persero) Tbk.
Inisiatif strategis corporate plan	Strategic Initiatives Corporate Plan
Human capital score.	<ul><li>Strategic initiatives corporate Flair</li><li>Human capital score.</li></ul>
Peringkat ASEAN CG Scorecard	<ul><li>Ranked ASEAN CG Scorecard</li></ul>
- Fernigkat ASLAN CO Scorecard	- Natiked ASLAN CO Scorecard
<ul> <li>i. Direktur Commercial Banking         <ul> <li>Realisasi pertumbuhan Kapitalisasi Pasar</li> <li>Earning after Tax bank only dan Earning After Tax konsolidasi</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>Fee Based Income Commercial Banking</li> <li>Volume Kredit (bank only) dan Dana Masyarakat (bank only)</li> <li>Average Balance Dana Masyarakat dan Kredit Commercial Banking</li> <li>Persentase Transaksi Operasional Dabitur Dabitur Utama</li> </ul> </li> </ul>	<ul> <li>i. Director of Commercial Banking         <ul> <li>Realized growth in market capitalization</li> <li>Earning After Tax bank only dan Earning After Tax consolidation</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>Fee Based Income Commercial Banking</li> <li>The volume of credit (bank only) and Community Fund (bank only)</li> <li>Average Balance Dana Masyarakat dan Kredit Commercial Banking</li> <li>Percentage of Transactions</li> </ul> </li> </ul>
Debitur-Debitur Utama  - Direktorat Commercial Banking  - Laba bersih BSM  - Wholesale Customer Satisfaction Index  - Peringkat ASEAN CG Scorecard  - Implementasi inisiatif strategis IT dan Non IT di bawah  - Direktorat Commercial Banking  - Human Capital Score Bankwide	<ul> <li>Operations Debtors Main</li> <li>Directorate of Commercial Banking BSM Net profit</li> <li>Wholesale Customer Satisfaction Index</li> <li>Ranked ASEAN CG Scorecard</li> <li>Implementation of strategic initiatives IT and Non IT under the Directorate of Commercial Banking</li> <li>Human Capital Score Bankwide</li> </ul>
<ul> <li>j. Direktur Digital Banking &amp; Technology         <ul> <li>Realisasi pertumbuhan Kapitalisasi Pasar</li> <li>Earning after Tax bank only dan Earning After Tax konsolidasi</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>Revenue yang berasal dari transaksi wholesale trade &amp; e-channel</li> <li>Volume Kredit (bank only) dan Dana Masyarakat (bank only)</li> <li>Wholesale Customer Satisfaction Index</li> <li>Retail Customer Satisfaction Index</li> <li>Volume Average Balance Giro Bankwide</li> <li>Produktifitas Kuadran ATM A, B, dan</li> </ul> </li> </ul>	<ul> <li>j. Director of Digital Banking &amp; Technology</li> <li>Realized growth in market capitalization</li> <li>Earning After Tax bank only dan Earning After Tax consolidation</li> <li>Return on Equity (after tax)</li> <li>Cost of Credit (bank only)</li> <li>Revenue from transactions of wholesale trade &amp; e-channel</li> <li>The volume of credit (bank only) and Community Fund (bank only)</li> <li>Wholesale Customer Satisfaction Index</li> <li>Retail Customer Satisfaction Index</li> <li>Volume Average Balance Giro Bankwide</li> </ul>



Key Performance Indicator Direksi	Key Performance Indicator of BOD PT Bank
PT Bank Mandiri (Persero) Tbk.	Mandiri (Persero) Tbk.
C - Sales Volume EDC - Frekuensi transaksi Mobile & Internet Banking - Peringkat ASEAN CG Scorecard - Human Capital Score Bankwide - Implementasi inisiatif strategis IT & Non IT di bawah Direktorat - Digital Banking & Technology Nilai Composite Group Index	<ul> <li>Productivity Quadrant ATM A, B, dan C</li> <li>Sales Volume EDC</li> <li>Frequency of transactions Mobile &amp; Internet Banking</li> <li>Ranked ASEAN CG Scorecard</li> <li>Human Capital Score Bankwide</li> <li>Implementation of strategic initiatives IT and Non IT under the Directorate of Digital Banking &amp; Technology.</li> <li>Composite Group Index</li> </ul>