

Key Performance Indicator Direksi PT Bank Mandiri (Persero) Tbk.	Key Performance Indicator of BOD PT Bank Mandiri (Persero) Tbk.
<p>Kriteria yang digunakan untuk menilai masing-masing Direksi yang dilakukan secara tahunan adalah sebagai berikut:</p> <ol style="list-style-type: none"> 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 penugasan-penugasan tertentu. 6. <i>Key Performance Indicator</i> masing-masing Direksi, sebagaimana tersaji dalam tabel berikut: <p>a. Direktur Utama</p> <ul style="list-style-type: none"> – 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) <p>b. Wakil Direktur Utama</p> <ul style="list-style-type: none"> – 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 	<p>Following are the criteria that used for the assessment of each member of the Board of Directors which is conducted annually :</p> <ol style="list-style-type: none"> 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: <p>a. President Director</p> <ul style="list-style-type: none"> – 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) <p>b. Vice President Director</p> <ul style="list-style-type: none"> – 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



Key Performance Indicator Direksi PT Bank Mandiri (Persero) Tbk.	Key Performance Indicator of BOD PT Bank Mandiri (Persero) Tbk.
<p>wilayah 8 Surabaya</p> <ul style="list-style-type: none"> – <i>Cross sale ratio</i> – Anchor clients revenue (CASA, loan, dan transaksi) – CASA value chain – Human capital score. – Peringkat ASEAN CG Scorecard <p>c. Direktur Operations</p> <ul style="list-style-type: none"> – Realisasi pertumbuhan Kapitalisasi Pasar – Earning after Tax bank only dan Earning After Tax konsolidasi – Return on Equity (after tax) – Cost of Credit (bank only) – Volume Kredit (bank only) dan Dana Masyarakat (bank only) – Wholesale Customer Satisfaction Index – Retail Customer Satisfaction Index – Peringkat ASEAN CG Scorecard – 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 <p>d. Direktur Finance & Treasury</p> <ul style="list-style-type: none"> – Realisasi pertumbuhan Kapitalisasi Pasar – Earning after Tax bank only dan 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) dan Dana Masyarakat (bank only) – Wholesale Customer Satisfaction Index – Retail Customer Satisfaction Index 	<p>credits area 8 Surabaya</p> <ul style="list-style-type: none"> – Cross sale ratio – Anchor clients revenue (CASA, loan, and transaction) – CASA value chain – Human capital score. – Ranked ASEAN CG Scorecard <p>c. Director of Operations</p> <ul style="list-style-type: none"> – Realized growth in market capitalization – Earning After Tax bank only dan Earning After Tax consolidation – Return on Equity (after tax) – Cost of Credit (bank only) – The volume of credit (bank only) and Community Fund (bank only) – Wholesale Customer Satisfaction Index – Retail Customer Satisfaction Index – Ranked ASEAN CG Scorecard – Operational Reliability – Availability e-Channel – Credit cycle end-to-end bankwide – Implementation of strategic initiatives IT and Non IT under the Directorate of operations – Human Capital Score Bankwide – Composite Group Index <p>d. Director of Finance & Treasury</p> <ul style="list-style-type: none"> – Realized growth in market capitalization – Earning After Tax bank only dan 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) – Wholesale Customer Satisfaction Index – Retail Customer Satisfaction Index



Key Performance Indicator Direksi PT Bank Mandiri (Persero) Tbk.	Key Performance Indicator of BOD PT Bank Mandiri (Persero) Tbk.
<ul style="list-style-type: none"> – Laba bersih Mandiri Sekuritas dan BMEL – Peringkat ASEAN CG Scorecard – Implementasi inisiatif strategis IT dan Non IT di bawah Direktorat – Finance & Treasury – Human Capital Score Bankwide – Composite Group Index <p>e. Direktur Corporate Banking</p> <ul style="list-style-type: none"> – Realisasi pertumbuhan Kapitalisasi Pasar – Earning after Tax bank only dan Earning After Tax konsolidasi – Return on Equity (after tax) – Cost of Credit (bank only) – Fee Based Income Corporate Banking – Volume Kredit (bank only) dan Dana Masyarakat (bank only) – Wholesale Customer Satisfaction Index – Volume Average Balance Kredit dan Dana Murah Corporate Banking – Laba setelah pajak seluruh anak perusahaan di bawah Direktorat Corporate Banking – Peringkat ASEAN CG Scorecard – Implementasi inisiatif strategis IT dan Non IT di bawah Direktorat Corporate Banking – Human Capital Score Bankwide <p>f. Direktur Distributions</p> <ul style="list-style-type: none"> – Realisasi pertumbuhan Kapitalisasi Pasar – Earning after Tax bank only dan Earning After Tax konsolidasi – Return on Equity (after tax) – Cost of Credit (bank only) – Volume Kredit (bank only) dan Dana Masyarakat (bank only) – Wholesale Customer Satisfaction Index – Retail Customer Satisfaction Index – Pendapatan anak-anak perusahaan 	<ul style="list-style-type: none"> – Mandiri Sekuritas and BMEL Net Profit – Ranked ASEAN CG Scorecard – Implementation of strategic initiatives IT and Non IT under the Directorate of Finance & Treasury – Human Capital Score Bankwide – Composite Group Index <p>e. Director of Corporate Banking</p> <ul style="list-style-type: none"> – Realized growth in market capitalization – Earning After Tax bank only dan Earning After Tax consolidation – Return on Equity (after tax) – Cost of Credit (bank only) – Fee Based Income Corporate Banking – The volume of credit (bank only) and Community Fund (bank only) – Wholesale Customer Satisfaction Index – Volume Average Balance Kredit dan Dana Murah Corporate Banking – Profit after tax of all subsidiaries under the Directorate of Corporate Banking – Ranked ASEAN CG Scorecard – Implementation of strategic initiatives IT and Non IT under the Directorate of Corporate Banking – Human Capital Score Bankwide <p>f. Director of Distributions</p> <ul style="list-style-type: none"> – Realized growth in market capitalization – Earning After Tax bank only dan Earning After Tax consolidation – Return on Equity (after tax) – Cost of Credit (bank only) – The volume of credit (bank only) and Community Fund (bank only) – Wholesale Customer Satisfaction Index – Retail Customer Satisfaction Index – Profit of subsidiaries



Key Performance Indicator Direksi PT Bank Mandiri (Persero) Tbk.	Key Performance Indicator of BOD PT Bank Mandiri (Persero) Tbk.
<ul style="list-style-type: none"> – Peringkat ASEAN CG Scorecard – Human Capital Score Bankwide – Pengembangan jaringan baru sesuai RBB – Composite Regional Index <p>g. Direktur Retail Banking</p> <ul style="list-style-type: none"> – Realisasi pertumbuhan Kapitalisasi Pasar – Earning after Tax bank only dan Earning After Tax konsolidasi – Return on Equity (after tax) – Cost of Credit (bank only) – Fee Based Income Retail Banking – Volume Kredit (bank only) dan Dana Masyarakat (bank only) – Retail Customer Satisfaction Index – Volume Average Balance Dana Pihak Ketiga dan Kredit segmen Retail Banking – Laba bersih seluruh anak perusahaan di bawah Direktorat Retail Banking – Peringkat ASEAN CG Scorecard – Implementasi inisiatif strategis IT dan Non IT di bawah Direktorat Retail Banking – Human Capital Score Bankwide – Nilai Composite Group Index <p>h. Direktur Risk Management & Compliance</p> <ul style="list-style-type: none"> – Contribution Margin – Average balance CASA – Average balance kredit – Delinquency rate 30+ DPD untuk produk-produk utama kredit individu (kualitas kredit) – Laba perusahaan anak – ROMI (Return on Marketing Investment) bankwide – Market share index, market share dana dan kredit kantor wilayah 7 Semarang – Survey customer satisfaction – Cross sell ratio nasabah prioritas 	<ul style="list-style-type: none"> – Ranked ASEAN CG Scorecard – Human Capital Score Bankwide – Development of new network in accordance RBB – Composite Regional Index <p>g. Director of Retail Banking</p> <ul style="list-style-type: none"> – Realized growth in market capitalization – Earning After Tax bank only dan Earning After Tax consolidation – Return on Equity (after tax) – Cost of Credit (bank only) – Fee Based Income Retail Banking – The volume of credit (bank only) and Community Fund (bank only) – Retail Customer Satisfaction Index – Volume Average Balance Dana Pihak Ketiga dan Kredit segmen Retail Banking – Profit after tax of all subsidiaries under the Directorate of Retail Banking – Ranked ASEAN CG Scorecard – Implementation of strategic initiatives IT and Non IT under the Directorate of Retail Banking – Human Capital Score Bankwide – Composite Group Index <p>h. Director of Risk Management & Compliance</p> <ul style="list-style-type: none"> – Contribution Margin – Average balance CASA – Average balance kredit – Delinquency rate 30+ DPD for the main products of individual credit (credit quality) – Profit of subsidiaries – ROMI (Return on Marketing Investment) bankwide – Market share index , market share and credit funds 7 regional offices Semarang – Survey customer satisfaction – Cross sell ratio nasabah prioritas

Key Performance Indicator Direksi PT Bank Mandiri (Persero) Tbk.	Key Performance Indicator of BOD PT Bank Mandiri (Persero) Tbk.
<ul style="list-style-type: none"> – Inisiatif strategis corporate plan – Human capital score. – Peringkat ASEAN CG Scorecard <p>i. Direktur Commercial Banking</p> <ul style="list-style-type: none"> – Realisasi pertumbuhan Kapitalisasi Pasar – Earning after Tax bank only dan Earning After Tax konsolidasi – Return on Equity (after tax) – Cost of Credit (bank only) – Fee Based Income Commercial Banking – Volume Kredit (bank only) dan Dana Masyarakat (bank only) – Average Balance Dana Masyarakat dan Kredit Commercial Banking – Persentase Transaksi Operasional 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 <p>j. Direktur Digital Banking & Technology</p> <ul style="list-style-type: none"> – Realisasi pertumbuhan Kapitalisasi Pasar – Earning after Tax bank only dan Earning After Tax konsolidasi – Return on Equity (after tax) – Cost of Credit (bank only) – Revenue yang berasal dari transaksi wholesale trade & e-channel – Volume Kredit (bank only) dan Dana Masyarakat (bank only) – Wholesale Customer Satisfaction Index – Retail Customer Satisfaction Index – Volume Average Balance Giro Bankwide – Produktifitas Kuadran ATM A, B, dan 	<ul style="list-style-type: none"> – Strategic Initiatives Corporate Plan – Human capital score. – Ranked ASEAN CG Scorecard <p>i. Director of Commercial Banking</p> <ul style="list-style-type: none"> – Realized growth in market capitalization – Earning After Tax bank only dan Earning After Tax consolidation – Return on Equity (after tax) – Cost of Credit (bank only) – Fee Based Income Commercial Banking – The volume of credit (bank only) and Community Fund (bank only) – Average Balance Dana Masyarakat dan Kredit Commercial Banking – Percentage of Transactions Operations Debtors Main – Directorate of Commercial Banking BSM Net profit – Wholesale Customer Satisfaction Index – Ranked ASEAN CG Scorecard – Implementation of strategic initiatives IT and Non IT under the Directorate of Commercial Banking – Human Capital Score Bankwide <p>j. Director of Digital Banking & Technology</p> <ul style="list-style-type: none"> – Realized growth in market capitalization – Earning After Tax bank only dan Earning After Tax consolidation – Return on Equity (after tax) – Cost of Credit (bank only) – Revenue from transactions of wholesale trade & e-channel – The volume of credit (bank only) and Community Fund (bank only) – Wholesale Customer Satisfaction Index – Retail Customer Satisfaction Index – Volume Average Balance Giro Bankwide



Key Performance Indicator Direksi PT Bank Mandiri (Persero) Tbk.	Key Performance Indicator of BOD PT Bank 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	– Productivity Quadrant ATM A, B, dan C – Sales Volume EDC – Frequency of transactions Mobile & Internet Banking – Ranked ASEAN CG Scorecard – Human Capital Score Bankwide – Implementation of strategic initiatives IT and Non IT under the Directorate of Digital Banking & Technology. – Composite Group Index

