

## GCG Implementaion Assessment in 2018 Toward the Board of Commissioners and Board of Directors

### 2018 Assessment Result

Directors' performance assessment carried out by the management contract and the results of those assessments is collective and collegial reflecting the performance of each Board of Directors including the President. Directors' performance assessment method is a self-assessment on the performance of this assessment is based on aspects of the management contract in 2018.

#### Realization Contract Management 2018

Aspect	KPI	Weight	Size	Value
Finance & Markets	1 Market Capitalization Growth	4.80%	Higher than the industry bank (JAKFIN)	4.34
	2 Profit After Tax (Earnings After Tax-EAT)	4.80%	Higher than a year ago	5.35
	3 Cost to Income Ratio -CER	4.80%	Better than last year	4.82
	4 The NPL ratio	4.80%	Better than the bank industry	5.99
Customer focus	5 Results of Customer Satisfaction Survey by the Independent Surveyor	8.80%	Better than last year	10.12
	6 Implementation on PAB approved the FSA	8.80%	Minimum 80%	10.12
Product & Process Effectiveness	7 Increased banking products and services that have been digitized (example: from the teller into e-channel)	5.60%	Better than last year	6.27
	8 Online subrogation system development for KUR	4.80%	Implementation of the subrogation system online for KUR	4.8
	9 Growth Agent Branchless Banking	5.60%	Better than last year	7.28
The focus of Manpower	10 Employee Productivity	7.20%	Higher than the previous year	7.7
	11 Employee Engagement Survey	6.40%	Higher than the previous year	6.48
Leadership, Governance & Social Responsibility	12 scores KPKU	4.80%	Better than last year	4.83
	13 Corporate Governance Perception Index (CGPI)	4.80%	Better than last year	4.83
Agent of Development	14 Realization Distribution Partnership Program and Community Development	4.00%	Realization of at least 80% of the budget RKAP	4.6
	15 Realization of total interest income from state / Total interest income	2.00%	Higher than the previous year	1.36
	16 DPK (Third Party Fund) realization from BUMN / Total DPK	2.00%	Higher than the previous year	1.63
	17 Implementation of ATM, EDC Red and White	2.00%	According to target the Ministry of SOEs	1.97
	18 Increasing in fee-based income	2.00%	Higher than a year ago	2.31
	19 Increasing in non-interest income	2.00%	Higher than a year ago	2.44
	20 Increasing in number of house Creative	2.00%	Higher than a year ago	2
	21 Increasing in number of BUMDES	2.00%	Higher than a year ago	2.6
	22 The new joint Bank financing in the infrastructure sector	2.00%	Higher than a year ago	2.6
	23 Distribution KUR realization	2.00%	Appropriate government targets	2
24 Distribution Bansos and Kartu Tani realization	2.00%	Appropriate government targets	2	
Total		100.00%		108,42