

## SOCIAL PERFORMANCE REPORT CARD

SOCIAL ACHIEVEMENTS	
OUTREACH	
TYPES OF CLIENTS	
Borrowers from rural areas	71.32%
Average loan size compared GDP per capita	86.80% (USD788.97)
Women borrowers	91.93%
Unsecured borrowers (without collaterals)	22.99%
Voluntary savers with value below and equal GDP per capita	71.18%
Women savers	47.53%
Client's retention rate	88.09%

SOCIAL PERFORMANCE TOOLS AND MECHANISMS	
A. Poverty Targeting and Monitoring	
Social performance reporting	Annually produced and shared to BoD, shareholders, lenders, and others through different channels
B. Customer Care and Product Enhancement	
Transparent pricing	Prices, terms and conditions of all financial products are fully disclosed to the customer, including interest charges, insurance premiums, minimum balances , all fees, penalties, linked products, 3rd party fees, and whether those can change over time. Staff are well trained to inform and explain these to clients. Multiple channels for disclosing clear and accurate information: brochures, orientation sessions, meetings, posting information in the branch, websites, etc. Loan contracts (1) shows an amortization schedule that separates principal, interest, fees; (2) defines the amount, number and due dates of installment payments; and (3) includes fees and conditions for early repayment, late payments and default. Debt collections practices are revealed to the borrower prior to the time of sale.
Client satisfaction study	Every 2 years
Client feedback system	Phone line, mechanism, tools, and people are set up to get complaints and solve issues/comments from clients
Market research for product development	Client satisfaction, client exit, competitor matrix survey regularly conducted
C. Non-Financial Services	
Social responsibility activities	<ul style="list-style-type: none"> <li>- 1,200 clients got special agriculture training</li> <li>- 1,200 clients got child education training</li> <li>- 5% of net income contributed to the community development programs</li> <li>- 1,000 units of helmet produced and given to saving clients</li> </ul>
Financial literacy program	5,000 clients got finance related training from KREDIT which includes saving, budgeting, and household income and expense management.
Other activities	
D. Personnel Policies	
Employees satisfaction study	<ul style="list-style-type: none"> <li>- Staff satisfaction is yearly conducted to get feedback from staff</li> <li>- Good HR policy in place and yearly updated based on industry study making sure that our benefits are competitive at the market</li> <li>- Staff turnover rate 4.03%</li> </ul>
Other policies	