

REPORT ON ALLOCATION AND IMPACT OF PHASE I

Sustainability Sukuk Issuance Year 2024



REPORT ON ALLOCATION AND IMPACT OF PHASE I SUSTAINABILITY SUKUK ISSUANCE YEAR 2024

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INTRODUCTION

PT Bank Syariah Indonesia (Persero) Tbk (BSI), as the largest Islamic bank in Indonesia, has established its commitment to becoming a leading catalyst within the sustainable finance ecosystem. BSI believes that inclusive economic growth cannot be separated from responsibility toward environmental preservation and social empowerment. This conviction represents a concrete manifestation of the Maqashid Sharia values that serve as BSI's foundation in balancing economic aspects (profit), care for people, and protection of the planet in order to create long-term benefits for future generations.

The issuance of Sustainability-Based Mudharabah Sukuk I BSI Phase I (Sustainability Sukuk Phase I) amounting to Rp3 trillion in June 2024 marked a tangible strategic step by BSI in accelerating the transition toward a low-carbon economy in Indonesia. This initiative was comprehensively designed in reference to Financial Services Authority Regulation (POJK) No. 18 of 2023. Through this instrument, BSI successfully mobilized capital from the financial market to be productively channelled into various priority projects under both Environmentally Sustainable Business Activities (KUBL) and Socially Sustainable Business Activities (KUBS).

In its implementation, BSI has integrated Environmental, Social, and Governance (ESG) principles into the core of its business strategy. This commitment is reflected in BSI's role as a strategic partner for customers, including those in key sectors undertaking decarbonization and transformation toward sustainable operations. Through the provision of innovative financial solutions, BSI actively contributes to reducing the national carbon footprint in alignment with Indonesia's Net Zero Emission vision.

This Sustainability Sukuk Phase I Report has been prepared as a manifestation of BSI's transparency, accountability, and professionalism toward all stakeholders. It comprehensively outlines the realization of fund allocation and the positive impacts generated, ranging from the acceleration of renewable energy development to the strengthening of Sharia Micro, Small, and Medium Enterprises (MSMEs). Embracing the spirit of New Energy for Indonesia, BSI remains committed to strengthening its strategic role in advancing sustainable finance practices that deliver lasting value to all segments of society.

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SUMMARY OF FRAMEWORK AND ISSUANCE OF BSI SUSTAINABILITY SUKUK

A. BSI Sustainability Sukuk Framework

BSI has developed a comprehensive Sustainability Sukuk Framework as the foundation for the issuance of Sustainability Sukuk Phase I. This framework not only complies with Financial Services Authority Regulation (POJK) No. 18 of 2023 but has also undergone an external review (Second Party Opinion) by the SDGs Hub of Universitas Indonesia, which provided an “Environmentally Friendly/Sustainable” opinion. This ensures that each financed project meets accountable green and social qualification standards.

The following is a summary of the Sustainability Sukuk Framework:

Use of Proceeds



B. BSI Sustainability Sukuk Project Evaluation and Selection Process

BSI implements a rigorous selection mechanism through a two-step approach to maintain the quality of the portfolio, as outlined below:



The selection mechanism provides dual assurance for investors. BSI ensures that all project portfolios meet environmental eligibility criteria and are free from non-halal elements (such as gambling, weapons, or alcohol). This approach not only complies with Sharia principles but also mitigates reputational and business risks.

C. Management of Proceeds from the Issuance of BSI Sustainability Sukuk

The management of proceeds from the issuance is conducted through a centralized management mechanism to ensure accurate allocation. BSI implements cross-functional coordination involving three (3) work units to ensure that the funds are managed prudently, as outlined below:

Treasury and Global Market Group	Corporate Finance Accounting Group	Operations Development Group
Acts as the liquidity manager, ensuring the availability of adequate underlying assets for KUBL and KUBS until maturity and managing cash flows for profit distribution payments.	Responsible for financial recording accountability, including profit calculation and periodic provision establishment.	Performs the execution function for profit and principal payments to sukuk holders through KSEI in a timely manner.

D. BSI Sustainability Sukuk Reporting

Allocation Report

BSI will publish a Sustainability Sukuk report annually, no later than one year after the proceeds from the first issuance are obtained by BSI, in order to provide transparency to investors and regulators regarding the implementation of the Framework.

Impact Report

BSI will publish environmental and/or social impact reports of eligible assets financed by the issued Sustainability Sukuk. The quantitative positive impacts presented in the BSI Sustainability Sukuk report include the following indicators:

Green Category

KUBL Type	Indicator
Renewable Energy	<ol style="list-style-type: none"> Estimated renewable energy generation per year in MWh/GWh (electricity). Estimated annual greenhouse gas emissions reduced/avoided in tons of CO₂ equivalent. Installed renewable energy capacity in MW.
Energy Efficiency	<ol style="list-style-type: none"> Estimated energy savings per year in MWh/GWh (electricity) and GJ/TJ (other energy). Estimated annual greenhouse gas emissions reduced/avoided in tons of CO₂ equivalent.
Pollution Prevention and Control	Amount of waste (tons or m ³) prevented, reduced, recycled, and reused.
Sustainable Management of Living Natural Resources and Land Use	<ol style="list-style-type: none"> Estimated number of hectares protected and/or certified. Estimated number of trees planted in reforestation projects certified by FSC/PEFC.
Conservation of Terrestrial and Aquatic Biodiversity	<ol style="list-style-type: none"> Estimated number of marine miles protected and/or certified. Estimated number of hectares acquired/protected and certified.
Environmentally Friendly Transportation	<ol style="list-style-type: none"> Estimated annual greenhouse gas emissions reduced/avoided in tons of CO₂ equivalent. Number of environmentally friendly vehicles launched. Estimated kilometres of railway lines/special bus lanes, BRT corridors, LRT corridors, and new or improved bicycle lanes.
Sustainable Water and Wastewater Management	<ol style="list-style-type: none"> Reduction in water consumption in economic activities. Wastewater treated in accordance with appropriate standards; percentage of total waste prevented, minimized, reused, or recycled. Absolute amount of annual water usage before and after project implementation. Number of people with access to clean drinking water.
Climate Change Adaptation	Number of new facilities, systems, and equipment used to support climate resilience.
Products that Reduce Resource Use and Generate Less Pollution (Eco-efficient)	<ol style="list-style-type: none"> Amount of waste recycled. Estimated annual greenhouse gas emissions reduced/avoided in tons of CO₂ equivalent. Number of environmentally friendly buildings with green building certification.
Green Buildings that Meet National, Regional, or International Standards or Certifications	<ol style="list-style-type: none"> Estimated annual greenhouse gas emissions avoided/reduced in tons of CO₂ equivalent. Percentage of energy use reduced/avoided.

Social Category

KUBS Type	Indicator
Affordable Basic Infrastructure Services in Terms of Access and Cost	Number of households with access to road networks, electricity, water, and sanitation services.
Access to Essential Services	<ol style="list-style-type: none"> Number of public service facilities financed. Number of people with access to affordable healthcare services. Number of community facilities financed. Number of students supported.
Affordable Housing	Number of low-income community groups receiving financial assistance for affordable housing financing.
Job Creation and Programs Designed to Prevent and/or Reduce Unemployment, Including Small, Medium, and Micro Enterprise Financing	<ol style="list-style-type: none"> Number of MSMEs financed. Number of MSME workers financed. MSME financing portfolio based on sector distribution.
Food Security and Sustainable Food Systems	<ol style="list-style-type: none"> Amount of land area in km² and percentage of land or area growth used for agriculture or environmentally friendly food supply activities. Number of MSMEs in the sustainable and/or environmentally friendly food processing and management sector.
Socio-Economic Improvement and Empowerment	Number of MSMEs or individuals financed through the KUR program.
Other Socially Sustainable Business Activities	Providing positive social impact in accordance with POJK parameters or other relevant provisions.

E. Issuance of BSI Sustainability Sukuk

PT Bank Syariah Indonesia Tbk (BSI) issued the Sustainability-Based Mudharabah Sukuk I Bank BSI Phase I 2024 (Sustainability Sukuk Phase I) on June 14, 2024, with a total principal amount of Rp3,000,000,000,000 (three trillion Rupiah), consisting of 3 (three) maturity series: Series A with a tenor of 370 days, Series B with a tenor of 2 years, and Series C with a tenor of 3 years.

The issuance of the Sustainability Sukuk marked several milestones for BSI, including the following:

- The first Sustainability Sukuk issuance conducted by a bank in Indonesia.
- BSI's Sustainability Sukuk attracted strong investor interest during the bookbuilding process, as evidenced by an oversubscription of 3 (three) times.

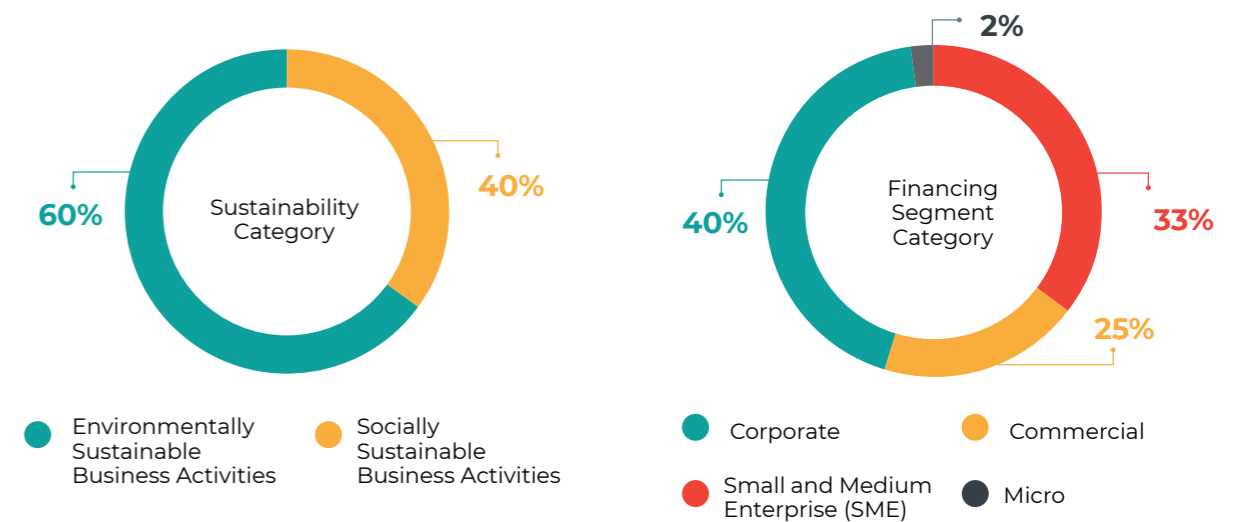
ALLOCATION REPORT

Structure of BSI Sustainability Sukuk

Instrument Name	: Sustainability-Based Mudharabah Sukuk I Bank BSI Phase I 2024																								
Contract Structure	: Mudharabah																								
Currency	: Issued in Rupiah																								
Total Issuance	: Rp3,000,000,000,000 (three trillion Rupiah)																								
	<table border="1"> <thead> <tr> <th>Series</th> <th>Tenor</th> <th>Maturity Date</th> <th>Coupon</th> <th>Value</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>370 days</td> <td>June 24, 2025</td> <td>6.65%</td> <td>Rp1.70 Trillion</td> <td>Matured</td> </tr> <tr> <td>B</td> <td>2 years</td> <td>June 14, 2026</td> <td>6.70%</td> <td>Rp0.22 Trillion</td> <td>Existing</td> </tr> <tr> <td>C</td> <td>3 years</td> <td>June 14, 2027</td> <td>6.80%</td> <td>Rp1.08 Trillion</td> <td>Existing</td> </tr> </tbody> </table>	Series	Tenor	Maturity Date	Coupon	Value	Status	A	370 days	June 24, 2025	6.65%	Rp1.70 Trillion	Matured	B	2 years	June 14, 2026	6.70%	Rp0.22 Trillion	Existing	C	3 years	June 14, 2027	6.80%	Rp1.08 Trillion	Existing
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Rating	: idAAA _(sy) Pefindo Final Rating																								
Use of Proceeds	: Financing distribution for Environmentally Sustainable Business Activities (KUBL) and Socially Sustainable Business Activities (KUBS)																								
Listing	: Indonesia Stock Exchange (PT Bursa Efek Indonesia)																								

BSI has fully realized and allocated one hundred percent (100%) of the proceeds from the Sustainability Sukuk issuance amounting to Rp3 trillion as of December 31, 2025. The total proceeds from the Sustainability Sukuk issuance have been distributed to 3 (three) out of 10 (ten) categories of Environmentally Sustainable Business Activities (KUBL) and 4 (four) out of 6 (six) categories of Socially Sustainable Business Activities (KUBS) based on the BSI Sustainability Sukuk issuance Framework, which refers to the provisions of Financial Services Authority Regulation (POJK) No. 18 of 2023 concerning the Issuance and Requirements of Sustainability-Linked Debt Securities and Sukuk, issued on October 10, 2023.

The detailed allocation of the use of proceeds from the Sustainability Sukuk issuance is as follows:



The portfolio composition is dominated by Socially Sustainable Business Activities (KUBS) at 60%. This is aligned with BSI's business characteristics, which focus on economic empowerment and strengthening the Micro, Small, and Medium Enterprises (MSME) sector. A portion of 40% is allocated to Environmentally Sustainable Business Activities (KUBL), which are focused on strategic corporate projects with significant impact on emission reduction, such as renewable energy and industrial operational efficiency.

The details of the distribution by financing segment based on the Sukuk underlying are prepared in reference to the business activity categories under POJK No. 18 of 2023 for the reporting period position as of 2025, as described below:

In Rupiah

Socially Sustainable Business Activities (KUBS)			
A.	1.	Access to Essential Services	895,083,613,852 49.5%
	2.	Job Creation and Programs Designed to Prevent and/or Reduce Unemployment, including Small, Medium, and Micro Enterprise Financing	674,864,287,220 37.3%
	3.	Food Security and Sustainable Food Systems	167,910,290,972 9.3%
	4.	Socio-Economic Improvement and Empowerment	69,271,582,364 3.9%
Total KUBS			1,807,129,774,408 100.0%

In Rupiah

Environmentally Sustainable Business Activities (KUBL)			
B.	1.	Products that Reduce Resource Use and Generate Less Pollution (Eco-Efficient)	808,638,615,179 67.8%
	2.	Renewable Energy	361,192,491,963 30.3%
	3.	Sustainable Water and Wastewater Management	23,039,118,450 1.9%
Total KUBL			1,192,870,225,592 100.0%

The details of financing distribution in reference to the Sustainable Development Goals (SDGs) and the BSI Sustainability Sukuk Framework are as follows:

Sustainable Development Goals (SDGs) Alignment Key	Eligible Financing Categories Funded by the Bank
 	<p>Products that Reduce Resource Use and Generate Less Pollution (Eco-Efficient)</p> <p>Financing distribution in the Corporate segment under a Musyarakah contract for industries that have generated less pollution (eco-efficient) through the introduction of environmentally friendly products with eco-labels or environmental certifications, as well as resource-efficient packaging and distribution. Financing recipients include paper processing companies and fertilizer industries that have implemented resource efficiency technologies and minimized waste in accordance with environmental threshold standards.</p>
     	<p>Renewable Energy</p> <p>Financing distribution in the Corporate segment under a Musyarakah contract for renewable energy power generation industries. Financing recipients include hydroelectric power generation companies.</p>
     	<p>Sustainable Water and Wastewater Management</p> <p>Financing distribution in the Corporate segment under a Musyarakah contract for sustainable water and wastewater management industries. Financing recipients include water treatment and drinking water supply companies.</p>
  	<p>Access to Essential Services</p> <p>Financing distribution in the Commercial and Small and Medium Enterprise (SME) segments under a Musyarakah contract aimed at equitable access to healthcare, medical services, and business activities related to education. Financing recipients include hospitals, foundations operating in the healthcare sector, pharmaceutical and medical equipment companies, universities, community empowerment foundations, Islamic boarding schools (pesantren), and educational institutions.</p>
   	<p>Job Creation and Programs Designed to Prevent and/or Reduce Unemployment, Including Small and Medium Enterprise Financing</p> <p>Financing distribution in the Commercial, Consumer, and Small and Medium Enterprise (SME) segments under a Musyarakah contract aimed at job creation and reducing unemployment.</p>

Sustainable Development Goals (SDGs) Alignment Key	Eligible Financing Categories Funded by the Bank
 	<p>Food Security and Sustainable Food Systems</p> <p>Financing distribution in the Commercial and Small and Medium Enterprise (SME) segments under a Musyarakah contract aimed at supporting food security and sustainable food systems. Financing recipients include food processing companies and food trading companies.</p>
   	<p>Socio-Economic Improvement and Empowerment</p> <p>Financing distribution in the Commercial, Small and Medium Enterprise (SME), and Micro segments under a Musyarakah contract aimed at ensuring equitable access to and control over assets, services, resources, and opportunities, as well as equal participation and integration in markets and society. Fund allocation is prioritized for micro, small, and medium enterprise needs.</p>

IMPACT REPORT

The estimated environmental and social impacts of eligible financing, including those financed from the proceeds of the Sustainability Sukuk issuance, are described as follows:

No.	Financing Category	% Composition of Sukuk Underlying	Financing Segment	Description & Impact Indicators
1.	Access to Essential Services	29.84%	Financing in the Commercial and Small and Medium Enterprise (SME) segments under a Musyarakah contract	<p>Disbursement of financing to the Commercial and Small and Medium Enterprise (SME) segments under the Musyarakah contract, particularly for business activities involving the provision of (1) healthcare access and (2) education.</p> <p>The results of the fund disbursement can be presented as follows:</p> <ol style="list-style-type: none"> The number of public service facilities receiving financing amounted to 134 institutions, consisting of: <ul style="list-style-type: none"> Education services: 64 institutions, including kindergarten, elementary school, MTs, junior high school, senior high school, higher education institutions, and other forms of educational facilities. Healthcare services: 70 institutions, including hospitals, clinics, and other forms of healthcare facilities. The number of people with access to affordable healthcare services is estimated at 1,816,692 people per year. The number of students or beneficiaries receiving educational facilities assistance as of December 2025 is estimated at 74,403 students.
2.	Job Creation and Programs Designed to Prevent and/ or Reduce Unemployment, Including Small, Medium, and Micro Enterprise Financing	22.50%	Financing in the Commercial and Small and Medium Enterprise (SME) segments under a Musyarakah contract	<p>Disbursement of financing to the Commercial and Small and Medium Enterprise (SME) sectors under the Musyarakah contract for business activities that create employment opportunities in the agriculture, processing, trade, and service sectors, with the following details:</p> <ol style="list-style-type: none"> Fund disbursement was provided to 230 MSMEs. The projected number of employees hired as a result of the financing disbursement as of December 2025 is estimated at 2,565 people. In addition to direct job absorption, the financing disbursement is also projected to generate a multiplier effect in the form of increased economic activity for communities surrounding the customers' business locations. The financing portfolio allocated for job creation and programs to prevent and/or reduce unemployment amounted to Rp674,864,287,220, consisting of Rp81,630,255,986 in the Commercial sector, Rp125,512,639,279 in the Corporate sector, and Rp467,721,391,955 in the Small and Medium Enterprise (SME) sector.

No.	Financing Category	% Composition of Sukuk Underlying	Financing Segment	Description & Impact Indicators
3.	Food Security and Sustainable Food Systems	5.60%	Financing in the Small and Medium Enterprise (SME) segment under a Musyarakah contract	<p>Financing distribution in the SME segment under a Musyarakah contract, particularly for customers engaged in food supply and food processing activities.</p> <ol style="list-style-type: none"> Livestock, fisheries, and food processing industry land area and production capacity as of December 2025 are as follows: <ol style="list-style-type: none"> Egg-laying poultry farm with land area of approximately 7 hectares or equivalent to 0.07 km² located in West Sumatra Province, with estimated production capacity of 1.2 tons per month. Cooking oil processing facility with land area of approximately 10 hectares or equivalent to 0.1 km² located in East Java Province, with estimated production capacity of 72,000 litres of cooking oil per production batch. The number of MSMEs is estimated at more than 100 MSMEs related to the sustainable food management sector.
4.	Socio-Economic Improvement and Empowerment	2.31%	Financing in the Micro segment under a Musyarakah contract	<ol style="list-style-type: none"> Financing distribution in the Micro segment through BSI Micro Business (BUM) financing and People's Business Credit (KUR) under a Musyarakah contract. Distribution to 442 beneficiaries consisting of 142 NOA BSI Micro Business (BUM) and 300 NOA People's Business Credit (KUR) financing.

No.	Financing Category	% Composition of Sukuk Underlying	Financing Segment	Description & Impact Indicators
5.	Renewable Energy	12.04%	Financing in the Corporate segment under a Musyarakah contract	<p>Financing distribution to 1 (one) Small Hydropower Plant (PLTA) company and 1 (one) Medium-Scale Hydropower Plant (PLTA) company with the following details:</p> <p>a. Estimated renewable energy generation per year in MWh (electricity) and estimated annual Greenhouse Gas emissions avoided in tons CO₂-eq, as follows:</p> <ol style="list-style-type: none"> 1) The Small Hydropower Plant (PLTA) located in Bengkulu Province with an installed capacity of 3 x 3.33 MW. The estimated electricity generated per year is 65,938 MWh. 2) The Medium-Scale Hydropower Plant (PLTA) located in Bengkulu Province with an installed capacity of 4 x 4 MW. The estimated electricity generated per year is 78,972 MWh. <p>b. Estimated annual Greenhouse Gas emissions reduced/avoided in tons CO₂-eq, as follows:</p> <ol style="list-style-type: none"> 1) The Small Hydropower Plant (PLTA) located in Bengkulu Province with estimated annual greenhouse gas emissions avoided of 61,982 tons CO₂-eq per year. 2) The Medium-Scale Hydropower Plant (PLTA) located in Bengkulu Province with estimated annual greenhouse gas emissions avoided of 74,233 tons CO₂-eq per year. <p>The reduction in Greenhouse Gas emissions represents BSI's direct contribution in supporting the Indonesian Government's Nationally Determined Contribution (NDC) target to reduce carbon emissions in the energy sector.</p>
6.	Sustainable Water and Wastewater Management	0.77%	Financing in the Corporate segment under a Musyarakah contract	<p>b. Financing distribution to 2 (two) companies engaged in clean drinking water supply system business activities in South Tangerang and Bekasi.</p> <p>c. b. The volume of water distributed is estimated at 19,198 cubic meters per day or 222 liters per second.</p> <p>d. The number of households served by the drinking water supply installation is estimated at 63,074 households. Based on this assumption, the installation is estimated to meet the needs of 189,222 people.</p>

No.	Financing Category	% Composition of Sukuk Underlying	Financing Segment	Description & Impact Indicators
7.	Products that Reduce Resource Use and Generate Less Pollution (Eco-Efficient)	26.95%	Financing in the Corporate segment under a Musyarakah contract	<p>a. Financing distribution in the Corporate segment under a Musyarakah contract for customers whose business processes have utilized resources and technology to generate less pollution (eco-efficient). The distribution was provided to 3 (three) customers operating in the paper processing industry in South Sumatra and Banten Provinces, and the fertilizer industry in Aceh Province.</p> <p>b. The estimated hazardous waste generated from the operational processes of paper processing plants that is recycled amounts to 442,921 tons per year, or 100% of the total hazardous waste generated, consisting of 57,914 tons per year generated by customers in South Sumatra and 385,007 tons per year generated by customers in Banten).</p> <p>c. The estimated annual Greenhouse Gas emissions that can be avoided by customers operating in the paper processing industry amount to 2,176,263 tons CO₂-eq, with the following details:</p> <ol style="list-style-type: none"> 1) The customer in South Sumatra has a biomass-fuelled Steam Power Plant (PLTU) with an installed capacity of 750 MW and is estimated to generate 2,288,088 MWh of electricity per year. The estimated annual Greenhouse Gas emissions avoided amount to 2,150,803 tons CO₂-eq. 2) The customer in Banten has a Solar Power Plant (PLTS) with an installed capacity of 21.63 MWp and is estimated to generate 30,310 MWh of electricity per year. The estimated annual Greenhouse Gas emissions avoided amount to 25,460 tons CO₂-eq. <p>c. The estimated annual Greenhouse Gas emissions that can be avoided by the customer operating in the fertilizer industry in Aceh amount to 50 tons CO₂-eq. The customer has a Solar Power Plant (PLTS) with an installed capacity of 45 kWp and is estimated to generate 59 MWh of electricity per year. This figure represents the scale of impact of the strategic industrial portfolio supported by the Bank in the sustainability transition.</p> <p>d. The estimated hazardous waste generated from the operational processes of the fertilizer plant that is recycled amounts to 92.24 tons per year, or 100% of the total hazardous waste generated.</p>

CONCLUSION

PT Bank Syariah Indonesia Tbk (BSI) fully recognizes that the integration of sustainability values into the Bank's vision and mission is the primary foundation for resilient long-term growth. Through the preparation of this Sustainability Sukuk Phase I Report, BSI reaffirms its commitment to implementing Environmental, Social, and Governance (ESG) principles in a tangible manner to drive sustainable economic development in Indonesia.

As a key driver in the Islamic finance industry, BSI continuously transforms to promote responsible banking practices, particularly in supporting the achievement of a low-carbon economy. This commitment is reflected not only in internal policies but also through concrete support for customers, including those in carbon-intensive sectors. BSI provides financial solutions that empower customers to support decarbonization efforts, transform their operations into environmentally friendly business models, and manage the transition to systematically minimize their carbon footprint.

As a form of accountability for the funds raised through the Sustainability Sukuk Phase I instrument, BSI ensures full transparency in the use of proceeds and the effectiveness of allocation to priority sectors. To ensure the credibility and objectivity of this report, BSI has appointed the SDGs Hub of Universitas Indonesia as an independent external reviewer. This ensures that every step taken by BSI is aligned with both national and global standards, while delivering tangible benefits to all stakeholders and the Islamic finance ecosystem in Indonesia.

APPENDIX

Appendix 1. Key Calculation Assumptions

KUBL/KUBS Category	Project Type	Data Assumptions
Renewable Energy	Small Hydroelectric Power Plant (PLTA) and Medium-Scale Hydroelectric Power Plant (PLTA)	The calculation of minimum greenhouse gas emissions avoided uses assumptions from publicly available sources as follows: <ol style="list-style-type: none"> Small Hydroelectric Power Plant (PLTA) located in Bengkulu Province uses the ESDM Electricity Emission Factor (2019) of 0.94, with estimated annual electricity generation of 65,938 MWh, resulting in estimated avoided greenhouse gas emissions of 61,982 tons CO₂-eq per year. Medium-Scale Hydroelectric Power Plant (PLTA) located in Bengkulu Province uses the ESDM Electricity Emission Factor (2019) of 0.94, with estimated annual electricity generation of 78,972 MWh, resulting in estimated avoided greenhouse gas emissions of 74,233 tons CO₂-eq per year.
Sustainable Water and Wastewater Management	Drinking Water Management	The number of people with access to clean drinking water is based on the number of customers recorded by the company.
Products that Reduce Resource Use and Generate Less Pollution (Eco-Efficient)	Operational Efficiency	<ol style="list-style-type: none"> A customer in the paper processing industry operating in South Sumatra has a biomass-fuelled Steam Power Plant (PLTU) installation and is estimated to generate 2,288,088 MWh of electricity per year. The ESDM Electricity Emission Factor (2019) of 0.94 is applied, resulting in estimated avoided greenhouse gas emissions of 2,150,803 tons CO₂-eq. A customer in the paper processing industry operating in Banten has a Solar Power Plant (PLTS) installation and is estimated to generate 30,310 MWh of electricity per year. The ESDM Electricity Emission Factor (2019) of 0.84 is applied, resulting in estimated avoided greenhouse gas emissions of 25,460 tons CO₂-eq. A customer in the fertilizer industry operating in Aceh has a Solar Power Plant (PLTS) installation and is estimated to generate 59 MWh of electricity per year. The ESDM Electricity Emission Factor (2019) of 0.86 is applied, resulting in estimated avoided greenhouse gas emissions of 50 tons CO₂-eq.