

LEADING SUSTAINABLE  
FINANCE  
**IN THE NEW ERA  
OF BULLION BANK**





# LEADING SUSTAINABLE FINANCE IN THE NEW ERA OF BULLION BANK

BSI enters 2025 with the conviction that sustainability is not a choice, but a responsibility. As the first Sharia bank in Indonesia to provide a dedicated Bullion Bank service, BSI brings a renewed perspective on how sharia finance can become a force for change, connecting spiritual values, social well-being, and environmental stewardship into one unified journey.

In this new era, sustainability stands as the foundation of every step we take, from strengthening green financing, expanding inclusive digital solutions, empowering communities, to revitalising social potential through ZISWAF instrument and productive waqf.

We believe sustainability grows from values, commitment, and consistency. As such, BSI continues to build partnerships, expand green economic initiatives, strengthen sharia literacy, and shape an ecosystem that supports a better future for the next generation. By leading the new era of the Bullion Bank, BSI reaffirms its commitment to ensuring that progress is not only achieved, but also passed on, as benefit, as blessing, and as a more balanced future for Indonesia.

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# SUSTAINABILITY CONTRIBUTION 2025

**BSI continues to strengthen ESG implementation through three main pillars, namely sustainable banking, sustainable operations, and sustainable beyond banking.** In the sustainable banking pillar, the sustainable financing portfolio reaches Rp73.92 trillion, consisting of Rp15.66 trillion in green financing, Rp58.26 trillion in social financing, and Rp396 billion in electric vehicle financing, supported by the issuance of Rp5 trillion Sustainability Sukuk Phase II. Under the sustainable operations pillar, BSI carries out its operational activities through the use of green infrastructure and facilities that support sustainability, including the development of the BSI Aceh Landmark Green Building and BSI Tower Jakarta, the installation of solar panels, plastic bottle recycling machines, electric vehicle charging stations, solar panels, the operation of 145 electric vehicles, and the calculation of Scope 1 & 2 emissions using the digital carbon tracking application. BSI also continues to enhance digital transformation and implement proactive strategies in personal data protection and security. Under the sustainable beyond banking pillar, BSI continues to expand inclusivity, among others by employing 41% female employees, as well as distributing Rp400 billion in ZISWAF funds through five pillars, namely:

## ESG Highlights

### BANKING



Sustainable Financing Portfolio  
23.18% of total loan which consist of:  
**RP 73.92 Tn**




Green Financing Portfolio 21.20%  
**Rp 15.66 Tn**



Social Financing Portfolio 78.80%  
**Rp 58.26 Tn**



Electric vehicle Portfolio  
**Rp 396 Bn**



Sustainability Sukuk Phase II  
**Rp 5 Tn**

**Bloomberg ESG Rating**

**1st Global Islamic Bank**












### OPERATION


Green building office:  
Landmark BSI Aceh & BSI Tower

**11** 


Solar Panel in BSI Outlets and Desa Binaan BSI

**15** 

Electrical vehicle charging station in BSI Head Office & Outlets

**70** 

Unit recycle bottle vending machine in Jabodetabek & Bali

**145** 

Operational electric vehicles

Digital carbon tracking launch:

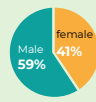
**19,374.40** tCO<sub>2</sub>e Scope 1\*

**70,356.55** tCO<sub>2</sub>e Scope 2\*

BSI ESG Articles : **140,147** articles

BSI ESG Landing Page : <https://ir.bankbsi.co.id/esg/home.html>

To achieve gender equality,empowerment for women, BSI has committed to create an inclusive work. environment



**41%** female employee (2025)





\*) Notes: Scope 1 for Fuel; Scope 2 for Electricity

### BEYOND BANKING

**RP 400 Bn**

Total distribution value of BSI UPZ, Zakat, Infaq, Social Funds, and Waqf as per December 2025

Pillar	Composition (%)	Disbursement (Rp Billion)	No of People Impacted ('000)
Economic Pillar	6.6%	26.4	591.1
Education Pillar	28.7%	114.8	23
Humanitarian Pillar	37.2%	148.8	599.1
Health Pillar	3%	11.8	27.3
Dakwah & Advocay Pillar	9.5%	38.2	45.9
Amil	15%	60	-

## SUSTAINABILITY CONTRIBUTION 2025

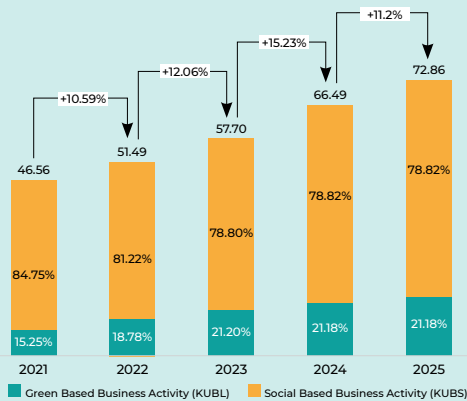
**BSI continues to strengthen the implementation of sustainable finance in line with POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, as reflected in the steady growth of social- and green-based financing. The composition of the green financing portfolio demonstrates significant contributions across various environmental segments.** As of December 2025, the Company's green financing portfolio was primarily driven by eco-efficient products at 41.15%, followed by management of biological natural resources and sustainable land use at 36.90%, other activities categorized as other environmentally sustainable business activities at 10.14%, green transportation at 6.05%, renewable energy at 4.54%, sustainable buildings compliant with recognized standards at 0.65%, and sustainable water and wastewater management at 0.58%. This composition reflects BSI's commitment to strengthening environmental and social impact through a diversified sustainable financing portfolio.

### Details on Sustainable Finance

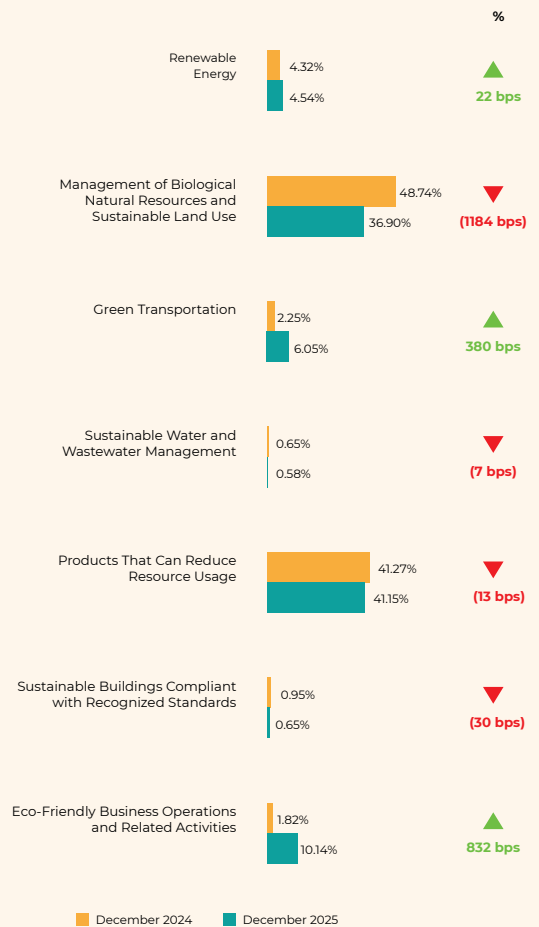
#### Regulatory Underlying



Sustainable Finance at BSI following **POJK No. 51/POJK.03/2017** concerning the Implementation Guidelines of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies.



#### Green Financing Portfolio Mix by Segment



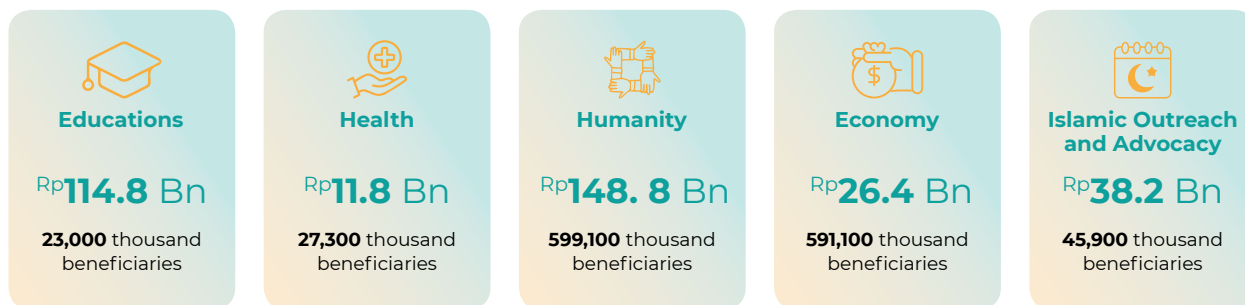
## SUSTAINABILITY CONTRIBUTION 2025

**As part of Bank Syariah Indonesia’s (BSI) social commitment, zakat funds were distributed to BAZNAS in accordance with the applicable provisions and supported by BSI Maslahat in their distribution as a managing partner for Zakat, Infaq, Alms, and Waqf (ZISWAF)., ensuring that BSI’s social contributions deliver measurable, targeted, and sustainable impact.** During the reporting period, BSI Maslahat channeled ZISWAF funds across five priority areas, education amounting to Rp114.8 billion, healthcare Rp11.8 billion, humanity Rp148.8 billion, economic empowerment Rp26.4 billion, and Islamic outreach and advocacy Rp38.2 billion, collectively reaching tens of millions of beneficiaries across Indonesia. In parallel, corporate and employee zakat contributions continued to increase, from Rp268 billion in 2024 to Rp289 billion as of December 2025, reflecting BSI’s strengthening financial performance while reinforcing the Bank’s role in advancing social welfare and sustainable development through responsible and professional ZISWAF management.

### Progressive Contribution to Indonesia

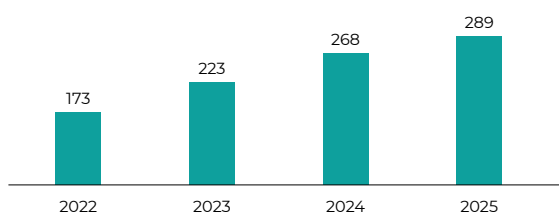
## BSI MASLAHAT

BSI Maslahat is a Zakat Collection Institution (LAZ) BSI's partner in distributing ZISWAF (Zakat, Infaq, Alms, and Waqf), focusing on the following areas:



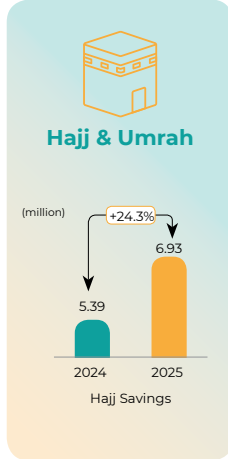
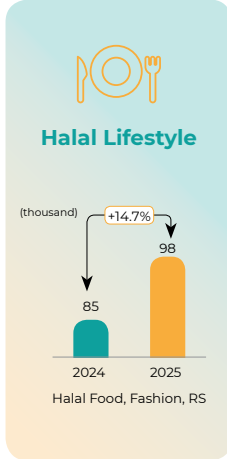
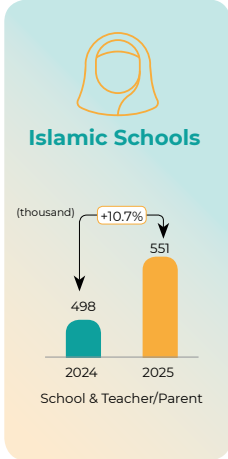
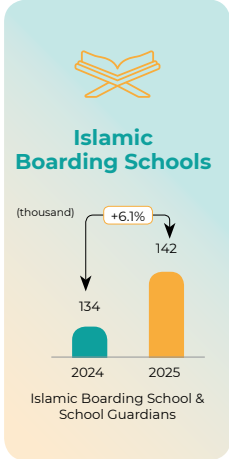
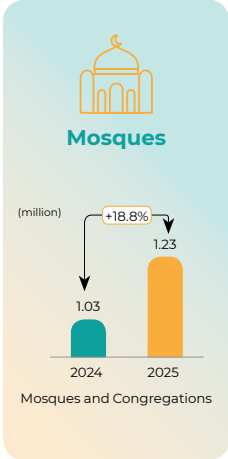
### Corporate and Employee Zakat of BSI

Corporate and employee zakat of BSI in 2025 increased in line with higher profitability recorded.



## SUSTAINABILITY CONTRIBUTION 2025

**As the largest Islamic bank in Indonesia, BSI serves an active role in developing the Islamic ecosystem in Indonesia, including strengthening the Hajj ecosystem, through targeted and sustainable mobilization of Third-Party Funds.** During the reporting period, funds were channeled across five segment, Mosques and Congregations, Islamic Boarding Schools and Students' Guardians, Islamic Schools & Teachers/Parents, the Halal Lifestyle, and Hajj & Umrah, with total balances reaching Rp7.5 trillion, Rp2.1 trillion, Rp9.3 trillion, Rp1.2 trillion, and Rp15.9 trillion, respectively. Consistent growth across these segments reflects BSI's contribution to expanding Islamic financial inclusion, strengthening religious and educational institutions, and supporting a sustainable halal lifestyle and long-term Hajj planning.



### Total Third Party Funds

Rp **7.5** Tn  
▲ 8.21% YoY

Rp **2.1** Tn  
▲ 42.7% YoY

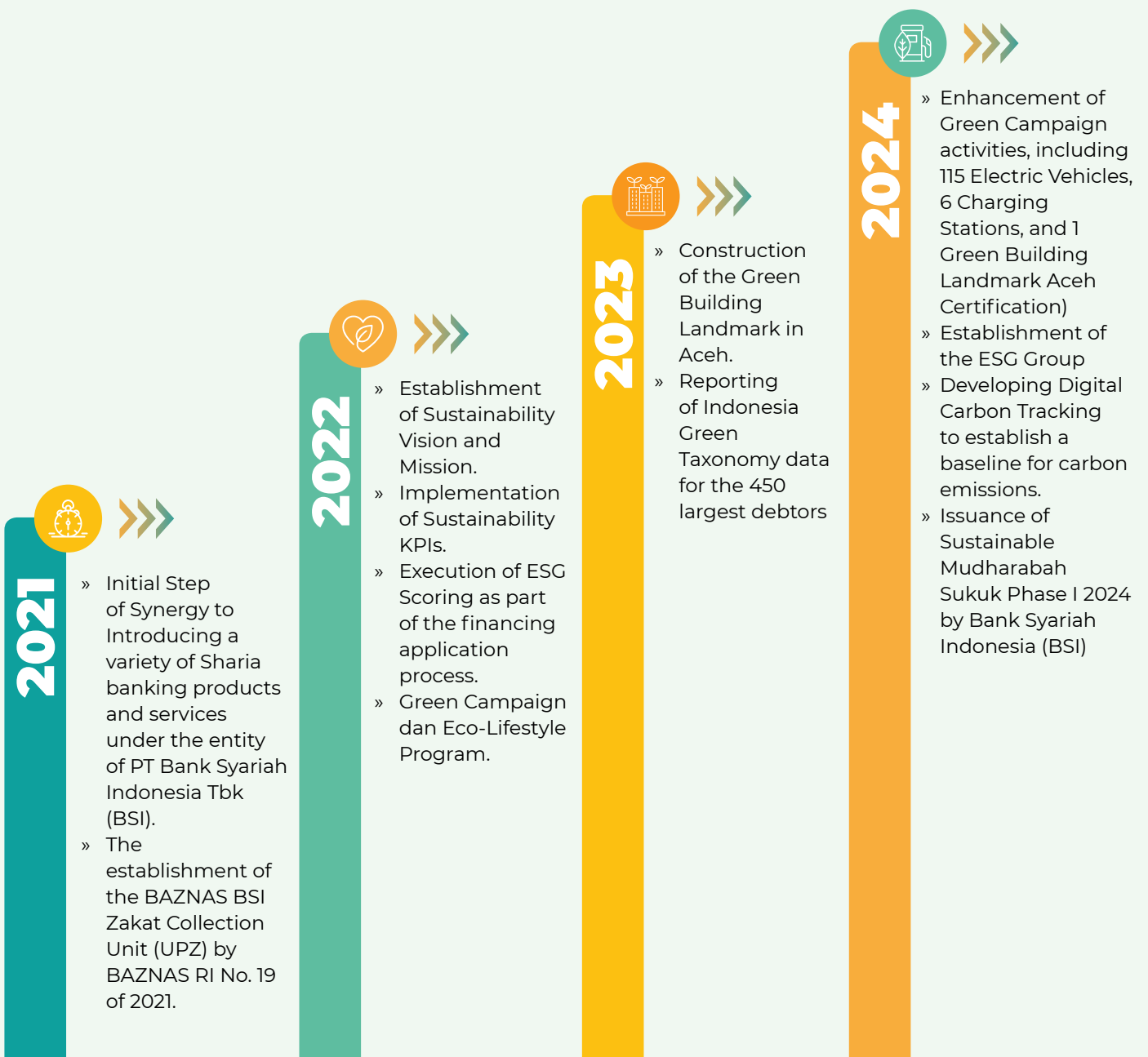
Rp **9.3** Tn  
▲ 7.1% YoY

Rp **1.2** Tn  
▲ 41.5% YoY

Rp **15.9** Tn  
▲ 10.0% YoY

# KEY ACHIEVEMENTS

## BSI ESG MILESTONE



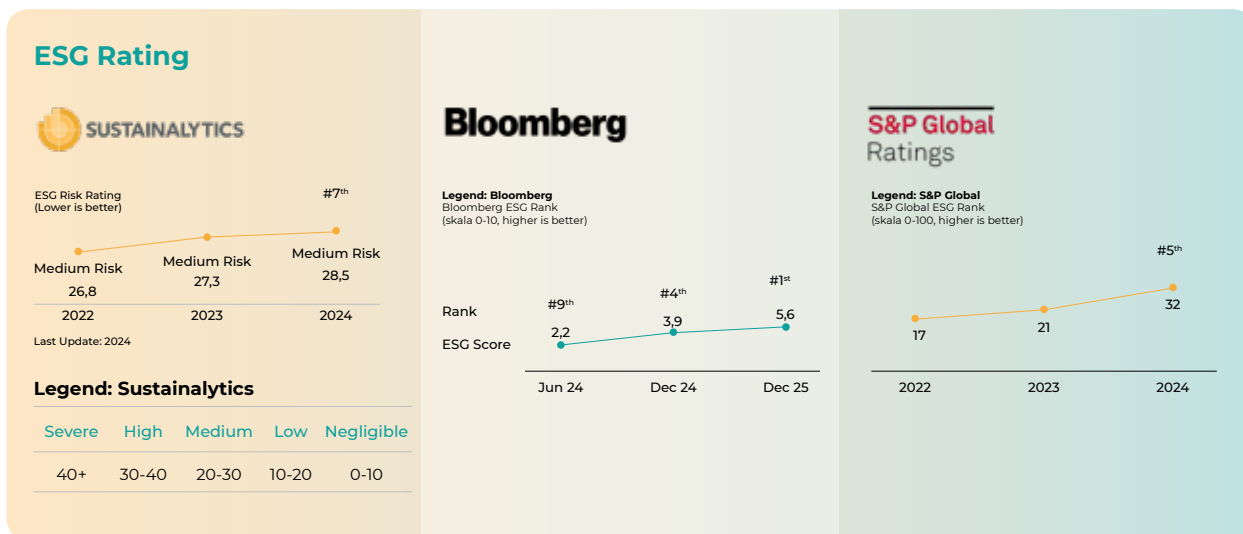
## KEY ACHIEVEMENTS

2025



- » Sustainable Financing Portfolio reached Rp73.92 trillion, comprising Green Financing and Social Financing as a reflection of BSI's commitment to sustainable finance.
- » Pioneer of the first Digital Carbon Tracking system among Islamic banks, leveraging technology for periodic emissions monitoring.
- » 2 Green Buildings certified "Gold Certified", supporting environmentally friendly operations at Landmark BSI Aceh and BSI Tower Jakarta.
- » Installation of 8 Solar Panels to support emission reduction from office operations, and 3 Solar Panels at Desa Binaan BSI.
- » Deployment of 145 electric vehicles, reinforcing BSI's commitment to the clean energy transition in operational activities.
- » The total value of BSI UPZ distribution, Zakat, Infak, Social Funds, and Waqf reached 400 billion, expanding the social impact on the community.
- » 41% female workforce, demonstrating BSI's commitment to inclusivity and gender equality.
- » Installation of 70 Recycle Bottle Vending Machines across Jabodetabek and Bali, promoting sustainable lifestyles and environmental education.
- » Signatory to the Principles for Responsible Banking (PRB) and member of the United Nations Environment Programme Finance Initiative (UNEP FI).
- » Signing of an MoU on accelerating the development of the sustainable finance ecosystem with the Global Green Growth Institute (GGGI).
- » Signing of an MoU on energy efficiency initiatives with the Basel Agency for Sustainable Energy (BASE).
- » Recipient of the Social Pillar Award in the "Empower Vulnerable Community" category at the ESG Now Awards 2025, through the implementation of Green Zakat Desa BSI.
- » Recipient of four awards at the Euromoney Islamic Finance Awards 2025 in the areas of ESG and Wealth Management, namely The World's Best Islamic Bank for ESG, Asia's Best Islamic Bank for ESG, Indonesia's Best Islamic Bank for ESG, and Indonesia's Best Islamic Bank for Wealth Management.
- » Awarded "Best Mudharabah Sukuk in Southeast Asia 2024" at the 18th Annual Deal & Solution and ESG Award held in Malaysia.
- » Recorded a significant increase in the Bloomberg ESG Score from 3.9 in the previous year to 5.6, enabling the Company to achieve the number 1 ranking as a Global Islamic Bank.
- » Implementation of the Climate Risk Stress Test across 100% of the portfolio.
- » Launch of the Green Zakat Framework.
- » Establishment of the ASBISINDO ESG Working Group.
- » Launch of the ESG Landing Page.
- » Issuance of Phase II Sustainability Sukuk amounting to Rp5 trillion.

## KEY ACHIEVEMENTS



### Membership and Advocacy

BSI become a UNEP FI Signatory member

**1X** Meetings  
BSI becomes a member of the Perbanas ESG Working Group

**3X** Meetings  
BSI Chairs Asbisindo's ESG Working Group

**23** Forums  
ESG BSI serves as a resource person in various forums

### Awards

**Euromoney Islamic Finance Awards 2025**

- The World's Best Islamic Bank for ESG
- Asia's Best Islamic Bank for ESG
- Indonesia's Best Islamic Bank for ESG

#### REPUBLIKA

**ESG Now Awards 2025-Republika:**  
Category: Empower Vulnerable Community.

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**Katadata**

**Katadata Green Initiative Awards 2025:**  
Environmental Zakat Management – Green Zakat

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**Alpha Southeast Asia Awards:**  
Best Mudharabah Sukuk in Southeast Asia 2024

**BAZNAS Award 2025:**

- Bank Penyedia Layanan Pembayaran Zakat Terbaik BAZNAS RI
- Supporting Partner
- Perusahaan Pembayar Zakat Badan Teladan BAZNAS RI

## KEY ACHIEVEMENTS

### Sustainable Banking

- Strengthened ESG foundations, including enhancements to sustainability vision, commitments, and initiatives across all Sustainable Banking pillars.
- Developed ESG-related policies and procedures, including the ESG Guiding Principle, Sustainable Finance SPO, updated Industry Acceptance Criteria (IAC), Green Sector Classification.
- Limitation on brown sectors, namely the coal industry, the oil and gas industry, and oil and gas mining.
- Established an ESG Sub-Committee under the Risk Management Committee.
- ESG Working Group under the Risk Management Committee.
- Achieved sustainable financing disbursement of Rp73.92 trillion, consisting of Rp58.26 trillion in social financing and Rp15.66 trillion in green financing.
- Issued Sustainability Sukuk totalling Rp8 trillion (Phase 1: Rp3T, Phase 2: Rp5T), aligned with the Sustainability Sukuk Framework.
- Expanded sustainable funding sources through Waqf Deposits.
- Increased Electric Vehicle (EV) financing, reaching Rp396 billion in 2025. Launched the ESG Mutual/Maslahat Fund.
- Strengthened ESG infrastructure and international alignment through collaboration with GGI for Sustainability Sukuk development, capacity building, and support toward Green Climate Fund (GCF) Accredited Entity process.
- Joined UNEP FI and became a Signatory to the Principles for Responsible Banking (PRB), reinforcing BSI's alignment with global ESG standards.

### Sustainable Operation

- Sustainable Operations:
  - Operation of two Green Building Gold-Certified facilities, namely Landmark Aceh and BSI Tower, Jakarta.
  - The utilization of 8 Solar PV (solar panel) units at the Company's operational facilities to support emission reduction and energy efficiency. In addition, 3 solar panel units were installed in Desa Binaan BSI as part of the Company's support for community development and renewable energy utilization.
  - Installation of Water Station RO units in selected locations, including RO Bandung and RO Surabaya, to provide sustainable refillable drinking water.
  - Use of 100% LED lighting across all office networks to optimize energy efficiency.
  - Application of energy-efficient air-conditioning systems (inverter & refrigerant volume technology).
  - Deployment of 145 electric vehicles (EVs) for environmentally responsible operations.
  - Collaboration with PLN for SPKLU charging stations.
  - Use of Eco-Friendly Sharia Cards.
- Digital Carbon Tracking
- Green Initiatives
  - 1 Home 1 Tree, planting a tree for every home financing product.
  - Water Station RO in Bandung and Surabaya.
  - Eco-Friendly Sharia Card.
- Green Business Culture
  - Vol. 1 – Green Business Culture Webinar
  - Vol. 2 – ESG Refreshment Module (KPI for all employees)
  - Vol. 3 – Knowledge Sharing Forum: ESG Guiding Principle
  - Vol. 4 – ISO 26000 Training
  - Vol. 5 - Sustainability Mastery IFRS S1 & S2
  - GBC Podcast on ESG & Operational Excellence
  - Green Ramadan Campaign
- Information Security Enhancement
  - Achieved ISO/IEC 27001:2022 certification for Information Security Management Systems.
  - BSI Cyber Security Scorecard received an "A" rating, demonstrating strong digital security resilience.
- Enhanced sustainable features in the BYOND by BSI SuperApp.

### Sustainable Beyond Banking

- The number of BSI Agents increased by 6.39% compared to 2024.
- In 2025, ZISWAF distribution benefited more than 1.2 million beneficiaries, through programs across multiple pillars:
  - Economic Pillar: 591,100 beneficiaries with total disbursement of Rp26.4 billion.
  - Education Pillar: 23,000 beneficiaries with total disbursement of Rp14.8 billion.
  - Humanitarian Pillar: 599,100 beneficiaries with total disbursement of Rp148.8 billion.
  - Health Pillar: 27,300 beneficiaries with total disbursement of Rp11.8 billion.
  - Islamic Outreach & Advocacy Pillar: 45,900 beneficiaries with total disbursement of Rp38.2 billion.
- In 2025, BSI launched the Green Zakat Framework, positioning BSI as a pioneer in environmentally aligned zakat management.



# 01

## ABOUT THE REPORT

[GRI 2-2, 2-3, 2-4] [S2.MT.I1]

This report represents the Company's amanah in upholding transparency and accountability to all stakeholders. Each disclosure reflects our responsibility to create sustainable value and meaningful impact. Through transparency, we advance our sustainability journey with integrity.



## ABOUT THE REPORT

BSI's 2025 Sustainability Report was prepared in reference to the Financial Services Authority Regulation (POJK) Number 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, as well as Circular Letter OJK Number 16/SEOJK.04/2021 regarding the Format and Content of Annual Reports of Issuers or Public Companies. The report was also developed in accordance with the Consolidated GRI Standards 2021, GRI G4 Sector Disclosures for Financial Services, International Financial Reporting Standards (IFRS) S1 and S2, the ASEAN Corporate Governance Scorecard (ACGS), and the Sustainability Accounting Standards Board (SASB) Standards.

The 2025 BSI Sustainability Report presents information sourced from the head office in Jakarta and all branch offices across Indonesia. As BSI does not have subsidiaries, this report covers BSI as a single entity consistent with the Financial Statements.

This report is issued annually alongside the Bank's Annual Report. The reporting period runs from 1 January to 31 December 2025, corresponding to BSI's Financial Statements period. No restated information is included in this report. The report was published on March 26, 2026.

For further information regarding this report, stakeholders may contact the address below:



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Senior Vice President  
Environmental Social & Governance Group



### PT Bank Syariah Indonesia (Persero) Tbk

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# PROCESS TO DETERMINE MATERIAL TOPICS

[GRI 3-1, 3-2]

Based on a comprehensive process of identification, evaluation, and review conducted by BSI Management in consultation with stakeholders and subject-matter experts, and approved by the Board of Directors, the Bank's material topics continue to be refined to reflect evolving sustainability priorities. In 2024, the material topics included Economic Performance, Product Portfolio, and Customer Privacy.

In 2025, the materiality scope was expanded to include Economic Performance, Product and Service Portfolio, Indirect Economic Impact, Emissions, Environmental Assessment of Suppliers (including customers), Training and Education, Customer Health and Safety, and Marketing and Labelling. This refinement aligns with BSI's strengthened sustainability focus, including new

unique sharia products such as Hajj savings and bullion bank offerings, as well as the development of the Gold Bank, which encompasses BSI Digital Gold and secure buy-sell, custody, and physical minting services through BYOND. These initiatives reinforce BSI's contribution to financial inclusion, sustainable product diversification, and transparent governance of gold-based transactions.

The determination of BSI's 2025 material topics followed the stages below:



Reviewing sustainability issues (economic, environmental, and social, including human rights) concerning the Bank's activities and business relationships



Assessing the significance of impacts (economic, environmental, and social, including human rights) associated with the Bank's activities and business relationships


















Assessing the significance of impacts




















Prioritizing significant impacts to be reported in the Sustainability Report

## PROCESS TO DETERMINE MATERIAL TOPICS

Category	Material Topic	Key Issues	Affected Stakeholders	Reason for Materiality	SDGs
Economy Topic	Economic Performance	<ul style="list-style-type: none"> <li>Direct economic value generated and distributed by BSI</li> <li>Financial implications, risks, and opportunities arising from climate change</li> <li>Obligations related to defined benefit pension programs and other pension plans</li> </ul>	<ul style="list-style-type: none"> <li>Shareholders</li> <li>Employees</li> </ul>	BSI's positive economic performance in 2025 is a tangible commitment to managing economic aspects effectively and consistently. As such, BSI must maintain and enhance its economic growth to ensure sustainable development in the future.	  
	Product and Service Portfolio	<ul style="list-style-type: none"> <li>Percentage of portfolio by business line, region, size, and sector</li> <li>Monetary value of products and services designed to provide specific social benefits for each business line</li> <li>Monetary value of products and services designed to provide specific environmental benefits for each business line.</li> <li>Unlocking New Business through Bullion Bank; continuous growth of sustainable financing &amp; investment portfolio</li> </ul>	<ul style="list-style-type: none"> <li>Shareholders</li> <li>Employees</li> <li>Customers</li> </ul>	The product portfolio demonstrates BSI's commitment to advancing sustainable finance. In 2025, BSI strengthened its positive impact on stakeholders through the issuance of a Sustainability Sukuk, dedicated to financing activities aligned with sustainability objectives. This portfolio serves a strategic role in supporting financial performance, business growth, and the expansion of sustainable financing.	     
	Indirect Economic Impact	<ul style="list-style-type: none"> <li>Contribution to social and environmental outcomes through Sustainability Sukuk-funded projects</li> <li>Economic value generated for communities through empowerment, infrastructure, and ecosystem development</li> <li>Support for MSME resilience and local economic growth</li> <li>Expansion of financial inclusion through accessible sharia-based services</li> </ul>	<ul style="list-style-type: none"> <li>Society</li> <li>Customers</li> </ul>	Supports socio-economic development and long-term sustainability impact	  
Environmental Topic	Emissions	<ul style="list-style-type: none"> <li>Measurement and management of Scope 1, Scope 2, and Scope 3 (financed emissions)</li> <li>Emission-reduction initiatives across operations (EV, solar panels, green buildings, etc.)</li> <li>Climate transition planning in alignment with national Net Zero targets</li> <li>Identification of emission-intensive sectors in the financing portfolio</li> </ul>	<ul style="list-style-type: none"> <li>Environment</li> <li>Society</li> </ul>	Essential for managing low-carbon transition risks and regulatory compliance	  

## PROCESS TO DETERMINE MATERIAL TOPICS

Category	Material Topic	Key Issues	Affected Stakeholders	Reason for Materiality	SDGs
Environmental Topic	Supplier Environmental Assessment (including customers)	<ul style="list-style-type: none"> <li>Environmental screening of suppliers and high-impact corporate borrowers</li> <li>Integration of ESG and climate risk considerations into procurement and financing decisions</li> <li>Monitoring compliance with environmental standards and regulatory requirements</li> <li>Assessing sustainability risks across the value chain</li> </ul>	<ul style="list-style-type: none"> <li>Local Work Partners / Suppliers</li> </ul>	Reduces environmental risks across the value chain and strengthens ESG compliance	 
Social Topic	Training and Education	<ul style="list-style-type: none"> <li>ESG training integrated into employee KPIs and competency development</li> <li>Strengthening internal awareness through Green Business Culture programs</li> <li>Mandatory training for governance bodies on sustainable finance and climate risk</li> <li>Building organizational capability to support Bank-wide ESG implementation</li> </ul>	<ul style="list-style-type: none"> <li>Employees</li> <li>Customers</li> </ul>	ESG capabilities are critical to supporting sustainability strategy and decision-making	  
	Customer Health and Safety	<ul style="list-style-type: none"> <li>Ensuring product and service safety through responsible product governance</li> <li>Protection of customer data, transaction security, and operational reliability</li> <li>Transparent disclosure of product risks and features</li> <li>Monitoring and addressing customer complaints related to product safety</li> </ul>	<ul style="list-style-type: none"> <li>Customers</li> <li>Regulators</li> </ul>	Protects customer welfare and minimizes operational risks	  
	Marketing and Labelling	<ul style="list-style-type: none"> <li>Ensuring accuracy, fairness, and regulatory compliance in product marketing</li> <li>Preventing misleading claims in sustainability-related products and services</li> <li>Clear labelling of product features, risks, and sharia compliance</li> <li>Strengthening trust through transparent communication standards</li> </ul>	<ul style="list-style-type: none"> <li>Customers</li> <li>Regulators</li> <li>Investors</li> </ul>	Accurate disclosure prevents misleading information and maintains product integrity	 
Community Empowerment Training	<ul style="list-style-type: none"> <li>Introduction to and management of community empowerment</li> <li>Establishment and management of institutional organizations</li> <li>Product and marketing training</li> <li>Training and management of environmental elements in implementing empowerment</li> <li>Financial training for the community</li> <li>Spiritual strengthening through religious activities</li> </ul>	<ul style="list-style-type: none"> <li>Beneficiaries</li> <li>Communities</li> </ul>	Reducing absolute poverty and inequality.	      	

# MANAGEMENT OF MATERIAL TOPICS

[GRI 3-3]

In managing each material topic, BSI identifies actual and potential positive and negative impacts arising from its operations and business relationships, including impacts on the economy, environment, social aspects, and human rights. BSI establishes policies and actions to prevent and mitigate negative impacts, remediate actual impacts, and enhance positive outcomes. Stakeholder engagement, including with vulnerable groups, is carried out through safe and meaningful channels that ensure equitable gender participation. Where local communities may be affected, BSI provides remediation mechanisms that include consultation and support for loss of assets or livelihoods.

The effectiveness of management actions is monitored through performance indicators, targets, and regular evaluations reflected in the annual work plan and Sustainable Finance Action Plan (RAKB), supported by stakeholder feedback. This approach is further detailed within each material topic that follows:

## ECONOMY TOPIC

### Economic Performance

BSI continues to strengthen its economic performance management through the implementation of an adaptive Bank Business Plan (RBB) aligned with industry developments and long-term strategic direction. This enhancement is supported by BSI's focus on maintaining profitability, asset quality, and a sustainable portfolio mix. Effective economic performance management reinforces shareholder confidence and supports BSI's competitiveness in the Islamic banking sector.

The evaluation of economic performance is carried out by reviewing the actual realization of key performance indicators against the 2025 RBB targets. This process is coordinated by the Strategic Planning & Performance Management Group, which oversees planning, monitoring, and performance control in an integrated manner.

### Product and Service Portfolio

BSI continues to strengthen the implementation of sustainable finance principles across its product and service portfolio. The expansion of sustainable offerings includes the BSI Waqf Deposit, which enables customers to invest while contributing through waqf as a form of ongoing charitable impact. Furthermore, the development of the Bank Emas ecosystem, covering gold trading, digital gold storage, and physical gold minting services through BYOND, reflects BSI's commitment to enhancing public access and literacy toward secure, modern, and transparent gold-based financial instruments.

To promote inclusivity and sustainability, BSI provides financing for Environmentally Oriented Business Activities (KUBL) and Socially Oriented Business Activities (KUBS). In 2025, financing for the MSME sector reached Rp52.6 trillion, while financing under the Sustainable Business Activity Criteria (KKUB) amounted to Rp73.92 trillion, delivering positive contributions to the growth of MSMEs and sustainable business practices.

BSI's commitment to MSME and sustainable financing is embedded within its RAKB, which is reviewed annually and guides both the one-year priorities and five-year strategic roadmap. In 2025, BSI again issued a Sustainability Sukuk to fund projects with sustainability objectives. The issuance continued to receive strong market enthusiasm, achieving an oversubscription of 4.4 times.

### Indirect Economic Impact

As the largest Islamic bank in Indonesia, BSI serves a strategic role in supporting national economic growth, particularly through MSME strengthening, community empowerment, and the expansion of financial inclusion. Throughout 2025, BSI increased the social financing to Rp58 trillion and expanded financing for Environmentally Sustainable Business Category (KUBL) amounting to Rp15.66 trillion across priority sectors such as renewable energy, sustainable agriculture, and affordable housing.

## MANAGEMENT OF MATERIAL TOPICS

Community empowerment ecosystem also strengthened through the BSI Village Program, BSI UMKM Centers, the MSME Portal, and Salam Digital, that help micro-entrepreneurs access sharia financing digitally. On the distribution side, the expansion of BSI Agen reached 176 blank spot districts, with total agents growing to 3,063, enabling broader access to essential financial services for communities that were previously unbanked.

Through TJSL programs implemented together with BSI Maslahat, including education, healthcare, productive economic programs, and community-development initiatives, BSI generated significant indirect economic impact, contributing to higher community income, job creation, and strengthened local economic resilience.

### ENVIRONMENTAL TOPIC

#### Emissions

In 2025, BSI advanced its emissions-management performance through the full implementation of Digital Carbon Tracking, which records bank wide greenhouse gas emissions across all operational locations.

Emission-reduction efforts were achieved through enhanced energy efficiency, installation of solar panel at five locations, 100% use of LED lighting, expansion of the electric vehicle fleet, development of certified green buildings, and operation of RO water stations, which reduce plastic bottle waste and carbon footprint. These sustainability initiatives reinforce BSI's commitment to its Net Zero Emission target and align with international standards such as the Greenhouse Gas (GHG) Protocol Corporate Accounting and Reporting Standard and Partnership for Carbon Accounting Financials (PCAF).



#### Environmental Assessment of Suppliers and Customers

To ensure responsible practices across its supply chain and financing activities, BSI applies ESG screening for high-risk suppliers and customers. Procurement processes require suppliers to comply with environmental regulations, prohibit child labor and forced labor, and adhere to occupational health and safety standards.

On the financing side, BSI strengthened environmental and social risk assessment through assessment of financing feasibility, and strict application of risk-based decision-making for high-risk sectors. BSI also applies an internal exclusion list and complies with OJK's KUBL/KUBS guidelines for sustainable financing.

Throughout 2025, BSI did not identify any suppliers or financed clients that generated significant environmental impacts, demonstrating the effectiveness of its screening and monitoring procedures.

## MANAGEMENT OF MATERIAL TOPICS

### SOCIAL TOPIC

#### Training and Education

To enhance human capital capability, BSI implements competency development based on the experience–engagement–education framework, supported by a digital Learning Management System (LMS). In 2025, BSI conducted leadership development programs, technical IT, risk, and operational training, as well as ESG module integration aligned with the 2025 RAKB.

The Company strengthened its sustainable business culture through the bEbku (Belajar ESG Bareng Aku) internal communication program, which aims to enhance ESG understanding and capabilities across the organization. Throughout the reporting year, the Company conducted various learning sessions, including Green Business Culture attended by 3,947 employees, ESG Refreshment with the participation of 16,166 employees, ESG Guiding Principle attended by 882 employees, ISO 26000 socialization involving 33 employees, and the Sustainability Mastery with IFRS program attended by 19 employees. These initiatives reflect the Company's commitment to building comprehensive sustainability awareness and strengthening the integration of ESG principles into operational activities and decision-making processes.

#### Customer Health and Safety

BSI ensures that all products and services, including sustainable financing, the BYOND digital platform, and the ESG Mutual/Maslahat Fund, undergo thorough health, safety, and compliance evaluation prior to launch. This process follows the New Product/Activity SOP (PAB) and includes assessment of operational, technological, sharia, and consumer-protection risks.

In 2025, 100% of significant products were evaluated, and there were no incidents of non-compliance related to customer health or safety. Cybersecurity enhancements were also implemented through ISO/IEC 27001:2022 adoption, IT vulnerability monitoring, and strengthened personal data protection measures in line with the PDP Law.

#### Marketing and Labelling

BSI is committed to ensuring that all product information is communicated correctly, accurately, and in compliance with applicable regulations. In 2025, BSI strengthened its marketing governance through monitoring of communication messages, review of promotional materials, and ensuring alignment with advertising standards and sharia principles.

Information on product features, risks, and benefits is delivered through multiple channels, including the website, BYOND, social media, brochures, BSI Agen, and branch offices. Throughout 2025, BSI recorded no incidents of non-compliance related to marketing practices or product labelling, reflecting effective controls and strong transparency for customers.

# STAKEHOLDER ENGAGEMENT

[OJK E.4] [GRI 2-29, FS5]

Stakeholder engagement is an integral component of BSI's sustainable business practices. The Bank recognizes that well-managed relationships not only support operational continuity but also generate long-term value for society and stakeholders. BSI identifies its stakeholders based on their level of influence, dependency, and responsibility toward the Bank's activities, as guided by the Standard Operating Procedures of the Corporate Secretary & Communication Group (CSG).

Engagement is carried out through structured mechanisms established by the Bank, ensuring that each stakeholder group is approached using methods relevant to their needs and areas of interaction. This approach enables BSI to capture

feedback, expectations, and sustainability-related issues accurately, which are then considered in policy formulation, program development, and the strengthening of sustainability governance.

Insights and feedback gathered from stakeholders also form a key input in determining BSI's material topics. As such, stakeholder engagement serves not only as a communication channel but also as an essential part of strategic decision-making and the prioritization of sustainability initiatives.

## Stakeholder Engagement, Key Topics, and Bank Response

Stakeholders	Basis of Identification	Method of Approach	Key Topics
Shareholders and investors	Responsibilities and influence	<ol style="list-style-type: none"> <li>Annual General Meeting of Shareholders (GMS), held once a year</li> <li>Extraordinary General Meeting of Shareholders (EGMS), held as needed</li> <li>Financial statements, published quarterly</li> <li>Annual Report, published once a year</li> <li>Sustainability Report, published once a year</li> </ol>	<ol style="list-style-type: none"> <li>Enhancing financial performance and sustainability</li> <li>Conducting GMS and EGMS</li> <li>Preparing and presenting reports</li> <li>Distributing dividends</li> <li>Publishing and disclosing information</li> <li>Holding investor meetings organized by the Investor Relations Work Unit</li> </ol>
Employees	Dependability	<ol style="list-style-type: none"> <li>Internal communication tools, including email and internal memos</li> <li>Implementation as needed</li> <li>Self-development according to the training schedule</li> <li>Occupational health, safety, and security</li> <li>Employee engagement activities, such as sports and hobbies, conducted regularly.</li> </ol>	<ol style="list-style-type: none"> <li>Conducive industrial relations</li> <li>The fulfilment of workers' rights in accordance with regulations</li> <li>Equal opportunities for self-development, training, and career advancement</li> <li>Work facilities that prioritize security, health, and safety</li> <li>Discussion on sustainability issues</li> </ol>

## STAKEHOLDER ENGAGEMENT

Stakeholders	Basis of Identification	Method of Approach	Key Topics
Government and Regulators	Influence	<ol style="list-style-type: none"> <li>1. Submit compliance report, at least once a year</li> <li>2. Submit the Bank's Business Plan (RBB) and RBB Realization Report to the Financial Services Authority (OJK).</li> <li>3. Submit the Sustainable Finance Action Plan (RAKB) to OJK.</li> <li>4. Submit reports as required by applicable regulations. Frequency as required by regulations.</li> <li>5. Cooperation in organizing events as needed.</li> </ol>	<ol style="list-style-type: none"> <li>1. Ensuring regulatory compliance</li> <li>2. Preparing and submitting RBB and RAKB</li> <li>3. Reporting in accordance with regulations</li> <li>4. Establishing communication with government and regulators</li> <li>5. Adhering to applicable laws</li> <li>6. Implementing anti-corruption policies</li> </ol>
Customers	Dependability	<ol style="list-style-type: none"> <li>1. Sharia banking transactions at the Bank's offices or network</li> <li>2. Contact centre access via phone or other channels. Frequency at any time.</li> <li>3. Easy, secure, and reliable banking products and services</li> </ol>	<ol style="list-style-type: none"> <li>1. Providing information on products and services</li> <li>2. Offering problem resolution and complaint handling (24-hour contact centre)</li> <li>3. Developing easy, secure, and reliable banking networks, products, and services</li> <li>4. Implementing anti-corruption and anti-fraud policies</li> <li>5. Implementing customer data security policies</li> <li>6. Conducting customer satisfaction surveys</li> </ol>
Local Work Partners/ Suppliers	Dependability	<ol style="list-style-type: none"> <li>1. Procurement contracts for goods and services</li> <li>2. Transparent evaluation of work partners</li> <li>3. Signing of an integrity pact</li> </ol>	<ol style="list-style-type: none"> <li>1. Fair and transparent mechanisms for the procurement process</li> <li>2. No fees or conflicts of interest in the procurement process</li> <li>3. Implementation of an anti-bribery management system</li> </ol>
Similar Industries	Influence	<ol style="list-style-type: none"> <li>1. Information on the development, opportunities, and challenges of the Islamic banking industry</li> <li>2. Information on industry-related regulations, particularly those concerning Islamic banking</li> <li>3. Regular meetings with banking and Islamic banking industry associations, as well as professional associations</li> </ol>	<ol style="list-style-type: none"> <li>1. Convenient access to the industry development through membership in the industry and professional associations</li> <li>2. Collaboration to enhance capabilities and competitiveness</li> <li>3. Encouraging a fair and competitive business environment</li> </ol>
Society and Environment	Influence, Responsibilities	<ol style="list-style-type: none"> <li>1. Development of Social and Environmental Responsibility (CSR) programs as planned</li> <li>2. Supporting welfare improvement programs</li> <li>3. Ensuring accessible banking services</li> <li>4. Collaborating with ZIS channeling partners in TJSI activities annually</li> </ol>	<ol style="list-style-type: none"> <li>1. Fostering harmonious relationships with the community</li> <li>2. Developing and implementing CSR programs to empower the community</li> <li>3. Preserving the environment</li> <li>4. Providing employment opportunities to the community according to the Bank's needs and regulations</li> <li>5. Implementing financial literacy programs Increasing KKUB financing</li> </ol>

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## SUSTAINABILITY STRATEGY

Our sustainability strategy is rooted in the values of amanah and maslahat for all stakeholders. Every initiative seeks to balance business growth with social and environmental responsibility. Guided by these values, we strive to build a more sustainable future.



# STATEMENT ON SUSTAINABILITY STRATEGY

[OJK A.1, FSI] [GRI 2-22] [IFRS S1-STRATEGY, IFRS S2-STRATEGY,  
IFRS S1-METRIC AND TARGET, IFRS S2-METRIC AND TARGET,  
IFRS S1-RISK MANAGEMENT, IFRS S2-RISK MANAGEMENT]



Sustainability is an integral part of BSI's purpose. As an Islamic bank, BSI carries the responsibility to protect the environment and generate social value for future generations, in line with the principles of Maqashid Shariah: Hifdz Ad-Din (preserving faith), Hifdz An-Nafs (preserving life), Hifdz Al-'Aql (preserving intellect), Hifdz Al-Maal (preserving wealth), Hifdz An-Nasl (preserving lineage), and Hifdz Al-Bi'ah (preserving the environment). These principles guide BSI in developing its sustainability strategy and implementing responsible business practices.

As part of this commitment, BSI continues to strengthen its sustainability governance structure, including the establishment of the Environmental Social & Governance (ESG) Group under the supervision of the Vice President Director through Directors Decree No.04/239-KEP/DIR, and the formation of the ESG Working Group under the Risk Management Committee. Governance reinforcement is further supported by the issuance of the Sustainable Finance Standard Operating Procedure (SPO) and the ESG Guiding Principles, which serve as the Bank's foundation for implementing sustainability across all business units.

Aligned with its vision of becoming "The Best Global Islamic Bank Based on Implementation of Sustainable Finance," BSI developed a sustainable finance framework built on three strategic pillars: Sustainable Banking, Sustainable Operation, and Sustainable Beyond Banking. Under the Sustainable Banking pillar, BSI is committed to becoming a leader in sustainable product innovation. The Sustainable Operation pillar reflects BSI's target to achieve net zero emissions in operations. Meanwhile, the Sustainable Beyond Banking pillar focuses on positioning BSI as a leader in the ZISWAF ecosystem to create meaningful social impact and contribute to the achievement of the SDGs.

Building on the foundation established in 2024, BSI reached significant milestones in 2025 by becoming an official signatory to the Principles for Responsible Banking (PRB) and joining the United Nations Environment Programme Finance Initiative (UNEP FI). These global commitments strengthen BSI's alignment with international sustainability standards as mandated under POJK No. 51/2017 and reinforce BSI's role in supporting the global sustainability agenda, the SDGs, and the transition toward an inclusive low-carbon economy.



## STATEMENT ON SUSTAINABILITY STRATEGY

## The Best Global Islamic Bank Based on Implementation of Sustainable Finance

## SUSTAINABLE BANKING

## Unique in Sustainable Product Innovation

1. Integrating ESG Aspect in Business Process (ESG Framework, Risk Management & Policy)
2. Develop Sustainable Product
3. Portfolio Management (Focus sector and portfolio development)



## SUSTAINABLE OPERATION

## Net Zero Emission in Operation

4. Achieving NZE in Operations (Carbon Tracking, Green Business Culture)
5. Digital Transformation
6. Proactive Strategy on Data Privacy & Security



## SUSTAINABLE BEYOND BANKING

## Leader in ZISWAF Ecosystem for Social Impact to Archive SDGs

7. Financial Inclusion
8. Distribution of ZISWAF



## Strengthening ESG Governance, Capacity Development, Collaboration, &amp; Disclosure

Hifdz Ad-Din (memelihara agama), Hifdz An-Nafs (memelihara jiwa), Hifdz Al-'Aql (memelihara akal), Hifdz Al-Maal (memelihara harta), Hifdz An-Nasl (memelihara keturunan), Hifdz Al-Biah (memelihara lingkungan)

BSI has formulated the 2021–2025 ESG Roadmap as a key guide to ensuring the structured and consistent implementation of its Sustainability Vision and Mission as follows: [\[S2.MT.h1, S2.MT.h2, S2.MT.h3\]](#)

2021	2022	2023	2024	2025
<ol style="list-style-type: none"> <li>1. Green Portfolio at least Rp4.36 Trillion</li> <li>2. 5% of employees received sustainable finance awareness training and 5% of business unit employees and partners participated in environmental risk mitigation training</li> <li>3. Availability of sustainable finance procedures</li> <li>4. Implementation of 1 (one) Eco Life Style sub-program</li> </ol>	<ol style="list-style-type: none"> <li>1. Green Portfolio at least Rp7 Trillion</li> <li>2. 60% of employees received sustainable finance awareness training and 10% of business unit employees and partners participated in environmental risk mitigation training</li> <li>3. Participating in the Sustainable Banking Assessment (SUSBA)</li> <li>4. Participating in the SRI KEHATI Stock Index</li> <li>5. Installation of solar panels at 2 (two) points in the office network and Reverse Vending Machines and Plastic pay Collection Points at 50 points</li> <li>6. Implementation of BSI E-DOC</li> </ol>	<ol style="list-style-type: none"> <li>1. Green Portfolio at least Rp10.7 Trillion</li> <li>2. 70% of employees received sustainable finance awareness training and 20% of business unit employees and partners participated in environmental risk mitigation training</li> <li>3. Installation of 1 (one) solar panel branch offices, plastic pay for 27 points, tree planting, and green activities</li> </ol>	<ol style="list-style-type: none"> <li>1. Green portfolio grew according to Bank's Business Plan (RBB)</li> <li>2. Subordinated Sukuk Issuance as of Rp5-7.5 Trillion for Tier 2 capital</li> <li>3. 80% of employees received sustainable finance awareness training and 40% of business unit employees and partners participated in environmental risk mitigation training</li> <li>4. ESG Risk Rating</li> <li>5. Carbon Tracking</li> <li>6. Green Campaign/ Eco Lifestyle (Green Building, Charging Station, Electric Vehicle, Green Culture, Tree Planting)</li> <li>7. TJSL/CSR Activities</li> </ol>	<ol style="list-style-type: none"> <li>1. Green portfolio grew according to RBB</li> <li>2. Subordinated sukuk or Sukuk sustainability reporting</li> <li>3. 90% of employees received sustainable finance awareness training and 60% of business unit employees and partners participated in environmental risk mitigation training</li> <li>4. ESG Risk Rating</li> <li>5. Carbon Tracking</li> <li>6. Green Campaign/ Eco Lifestyle</li> <li>7. TJSL/CSR Activities</li> </ol>

## STATEMENT ON SUSTAINABILITY STRATEGY

BSI has also outlined a series of programs within the RAKB, covering a five-year medium-term plan for the period 2021–2025.

### BSI's 2021-2025 Long-Term Target

Year	Priority Activity Target	Achievement Indicator
2021	<b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria)</b> <ul style="list-style-type: none"> <li>» MSMEs Portfolio</li> <li>» Green Financing Portfolio/Non-MSMEs Green Portfolio (wholesale segment)</li> </ul>	<b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria</b> <ul style="list-style-type: none"> <li>» Outstanding (OS) of MSMEs in December 2021 minimally Rp36.42 trillion</li> <li>» OS of Non-MSME Green Portfolio in December 2021 minimally Rp4.36 trillion.</li> </ul>
	<b>B. Bank's Internal Capacity Development:</b> <ul style="list-style-type: none"> <li>» Training on Sustainable Finance Awareness</li> <li>» Training for employees and partners (developers/customers) on Environmental Risk Mitigation</li> <li>» Preparation of E-Modules and Digital Learning Socialization of sustainable finance for Business and Supporting Units.</li> </ul>	<b>B. Bank's Internal Capacity Development:</b> <ul style="list-style-type: none"> <li>» 5% of employees received training on Sustainable Finance Awareness</li> <li>» 5% of business unit employees and partners (developers/ customers) participated in Environmental Risk Mitigation training</li> <li>» Availability of E-Modules and Digital Learning for Socialization of Sustainable Finance for Business and Supporting Units.</li> </ul>
	<b>C. Governance Improvement of Standard Operating Procedures (SOP)/Technical Operational Instructions (PTO) on Sustainable Finance Drafting</b>	<b>C. Governance Improvement by SPO/PTO Sustainable Finance Availability</b>
	<b>Supporting Activities</b>	<b>Supporting Activities</b>
	<b>A. Green Campaign</b> Creating an "Eco Life Style" in the office environment	<b>A. Green Campaign</b> Implementation of 1 (one) subprogram "Eco Life Style"
	<b>B. Social and Environmental Responsibility</b> Performing BSI Integrated Social Action program with an approach to development in socioeconomic, spiritual, people, and environmental aspects.	<b>B. Social and Environmental Responsibility</b> <ul style="list-style-type: none"> <li>» Socio-economic: village-based community empowerment program (ex-legacy bank) in 14 villages</li> <li>» Spiritual: re-branding of ex-BSM Musholla Cars to BSI branding. Addition to 1 (unit) Ambulance</li> <li>» People: The Islamic Socio-preneur Development Program (ISDP) &amp; procurement of Swab/PCR/ Genoese/Vaccine Tests advancement for the community</li> <li>» Environment: Green campaign implementation in 3 (three) times a year.</li> </ul>
2022	<b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria)</b> <ul style="list-style-type: none"> <li>» MSME Portfolio</li> <li>» Non-MSME Green Portfolio</li> <li>» Sustainable Financing Portfolio Ratio</li> </ul>	<b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria)</b> <ul style="list-style-type: none"> <li>» OS of MSMEs in December 2022 minimally Rp44.8 trillion</li> <li>» OS of Non-MSME Green Portfolio in December 2022 minimally Rp7 trillion</li> <li>» Sustainable Financing Ratio to Total Financing minimally 22%.</li> </ul>
	<b>B. Bank's Internal Capacity Development:</b> <ul style="list-style-type: none"> <li>» Training on Sustainable Finance Awareness for employees</li> <li>» Green Financing and Environmental Risk Mitigation Training</li> </ul>	<b>B. Bank's Internal Capacity Development:</b> <ul style="list-style-type: none"> <li>» Minimally 60% of employees received training on Sustainable Finance Awareness</li> <li>» Minimally 10% of business unit employees participated in Green Financing and Environmental Risk Mitigation training</li> </ul>

## STATEMENT ON SUSTAINABILITY STRATEGY

Year	Priority Activity Target	Achievement Indicator
	<p><b>C. Governance Improvement</b> Updating Provision of PTO-Sustainable Finance</p>	<p><b>C. Governance Improvement</b></p> <ul style="list-style-type: none"> <li>» Updating and adjustment of Provision of Pro-Sustainable Finance (addition to Environmental, Social, Governance Risk/ Climate)</li> <li>» SPO &amp; TPO perfection related to Sustainable Finance</li> <li>» Presentation of sustainable finance performance in a quarterly public expose</li> </ul>
	<p><b>Supporting Activities</b></p> <p><b>A. Green Campaign</b></p> <p><b>Efficiency – Go Green</b></p> <ul style="list-style-type: none"> <li>» Installation of Solar Panels</li> <li>» Installation of Reverse Vending Machines and Plastic pay Collection Points</li> <li>» E-Doc BSI (web-based correspondence digitization) to reduce paper consumption in Head Office Work Units and Outlets</li> </ul>	<p><b>Supporting Activities</b></p> <p><b>A. Green Campaign</b></p> <p><b>Efficiency – Go Green</b></p> <ul style="list-style-type: none"> <li>» Installation of Solar Panels at 2 (two) Office Network locations</li> <li>» Reverse Installation</li> <li>» Reverse Vending Machine and Plastic pay Collection Point at 50 sites throughout Indonesia</li> <li>» E-Doc BSI (web-based correspondence digitization) to reduce paper consumption in Head Office Work Units and Outlets has been a pilot project in Q1</li> </ul>
	<p><b>B. Social and Environmental Responsibility</b> Performing BSI Integrated Social Action program with an approach to development in socio-economic, spiritual, people, and environmental aspects.</p>	<p><b>B. Social and Environmental Responsibility</b></p> <p><b>Socio-economic</b></p> <ul style="list-style-type: none"> <li>» Addition of BSI Villages of at least 5 villages</li> </ul> <p><b>Spiritual</b></p> <ul style="list-style-type: none"> <li>» Completion of the construction of the BSI Bakauheni Mosque</li> <li>» Mosque Rebranding and Maintenance Advancement</li> <li>» Qurban Animals Distribution on Eid Adha of 1443 H</li> </ul> <p><b>People</b></p> <ul style="list-style-type: none"> <li>» Implementation of “BSI Scholarship” program Advancement</li> <li>» Launching “BSI Entrepreneurship 2022 (ISDP)” program</li> </ul> <p><b>Environment</b> Planting trees in disaster-prone areas (Banten, West Java, &amp; West Kalimantan) with a total of 1,000 trees</p> <p><b>Charity</b> Provision of socio-business donations Distribution and deployment TJSL. The distribution and deployment of TJSL in 2021 were planned through BAZNAS and LAZNAS BSI MASLAHAT using the following funding sources:</p> <ul style="list-style-type: none"> <li>» Zakat Fund: 2.5% of the 2021 profit (EBT) – RKAT BAZNAS</li> <li>» Social Fund / TBDSP: + Rp32 Billion – OJK RAKB</li> </ul>
2023	<p><b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria</b></p> <ul style="list-style-type: none"> <li>» MSMEs Financing</li> <li>» Green Financing (in the wholesale segment)</li> </ul> <p><b>B. Bank’s Internal Capacity Development:</b></p> <ul style="list-style-type: none"> <li>» Training on Sustainable Finance Awareness</li> <li>» Training for employees and partners (developers/customers) on Environmental Risk Mitigation</li> </ul>	<p><b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria</b></p> <ul style="list-style-type: none"> <li>» OS of MSMEs in December 2023 minimally Rp50.15 trillion</li> <li>» OS of Non-MSME Green Portfolio in December 22 minimally Rp10.7 trillion</li> <li>» Sustainable Financing Ratio to Total Financing as of 23%</li> </ul> <p><b>B. Bank’s Internal Capacity Development:</b></p> <ul style="list-style-type: none"> <li>» Minimally 70% of employees received training on Sustainable Finance Awareness</li> <li>» Minimally 20% of business unit &amp; partner employees (developers/customers) participated in Environmental Risk Mitigation training</li> </ul>

## STATEMENT ON SUSTAINABILITY STRATEGY

Year	Priority Activity Target	Achievement Indicator
	<p><b>C. Governance Improvement</b> Improving debtor information system that was pro- Sustainable Finance</p>	<p><b>C. Governance Improvement</b></p> <ul style="list-style-type: none"> <li>» Preparation of Internal Provisions in anticipation of POJK issuance on the 2023 Indonesian Green Taxonomy</li> <li>» Organizing FGD/workshops related to sectoral policies based on mapping high environmental and social risks at the portfolio level completely (reference: SUSBA Sector)</li> <li>» Submitting a request for Sustainable Banking Assessment (SUSBA) for 8 (eight) banks in each country.</li> <li>» Submission of sustainable financial performance in quarterly public expose.</li> </ul>
	<p><b>Supporting Activities</b></p> <p><b>A. Green Campaign</b> Creating an “Eco Life Style” in the office environment</p>	<p><b>Supporting Activities</b></p> <p><b>A. Green Campaign</b></p> <ul style="list-style-type: none"> <li>» Installation of solar panels in 1 Network office (Mataram Branch Office), having been conducted since 2022.</li> <li>» Addition of RVM machines minimally 27 points throughout Indonesia</li> <li>» Submission of the “tree planting for BSI housing customers and employees” program initiatives, which the total was 5,000 trees</li> <li>» Submission of the green activity menu initiatives in BSI Mobile</li> <li>» Implementation of E-Doc advancement at the head office &amp; Outlets.</li> </ul>
	<p><b>B. Social and Environmental Responsibility</b> Running the BSI Integrated Social Action program with an approach to development in socio-economic, spiritual, people and environment aspects</p>	<p><b>B. Social and Environmental Responsibility</b></p> <p><b>Socio-economic</b> Addition of BSI Villages at least 5 (five) sites</p> <p><b>Spirit Spiritual</b> Maintenance and Optimization of BSI Mosques Qurban Animals Distribution on Eid Adha of 1443 H</p> <p><b>People</b> Implementation of the “BSI Scholarship” program advancement (1,000 participants)</p> <p><b>Environment</b> Procurement of 1 Electric Vehicle Charging at BSI Mosque</p> <p><b>Charity</b> Provision of Socio Business donations as of Rp6 billion</p>
2024	<p><b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria</b></p> <ul style="list-style-type: none"> <li>» MSMEs Financing - Green Financing (in the wholesale segment)</li> <li>» Funding with Sustainability Sukuk</li> </ul>	<p><b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria</b></p> <ul style="list-style-type: none"> <li>» MSME financing in December 2024, minimally reaching Rp54.19 trillion</li> <li>» Green Financing (in the wholesale segment), minimally reaching Rp13 trillion in December 2024</li> <li>» Sustainable financing ratio to total financing as of 24%</li> <li>» Sustainability Sukuk Issuance</li> </ul>
	<p><b>B. Bank's Internal Capacity Development:</b></p> <ul style="list-style-type: none"> <li>» Training on Sustainable Finance Awareness</li> <li>» Training for employees and partners (developers/customers) on Environmental Risk Mitigation</li> </ul>	<p><b>B. Bank's Internal Capacity Development:</b></p> <ul style="list-style-type: none"> <li>» Minimally 80% of employees received training on Sustainable Finance Awareness</li> <li>» Minimally 30% of business unit &amp; partner (developer/ customer) employees participated in Environmental Risk Mitigation training</li> </ul>

## STATEMENT ON SUSTAINABILITY STRATEGY

Year	Priority Activity Target	Achievement Indicator
	<b>C. Governance Improvement</b> Governance Review related to Sustainable Finance	<b>C. Governance Improvement</b> Establishment of Governance Review related to Sustainable Finance » PTO TBDSP Updating » Carbon tracking » ESG Rating
2024	<b>Supporting Activities</b> <b>A. Green Campaign</b> Creating an "Eco Life Style" in the office environment	<b>Supporting Activities</b> <b>A. Green Campaign</b> Establishment of 4 (four) sub-programs of "Eco Life Style" » Electric Vehicle » Charging station procurement » Green Building » Tree planting
	<b>B. Social and Environmental Responsibility</b> Performing BSI Integrated Social Action program with an approach to development in socio-economic, spiritual, people, and environmental aspects.	<b>B. Social and Environmental Responsibility</b> » Socio-economic: Optimization of BSI Village and addition to minimally 3 (three) BSI Villages » Spiritual: Maintenance and development of 1 mosque, and procurement of mobile prayer room » People: BSI Scholarship advancement » Environment: Optimization of charity and environment programs
2025	<b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria</b> » MSMEs Financing » Green Financing (in the wholesale segment) » Subordinated Sukuk Issuance » Sustainable financing ratio	<b>A. Development of Products and/or Services satisfying Sustainable Business Activities (KKUB) Criteria</b> » MSME financing grew according to the 2025 RBB target » Green Financing (in the wholesale segment) grew according to RBB target » Subordinated sukuk issuance as of Rp5-7.5 trillion for Tier 2 capital » Sustainable financing ratio >25%.
	<b>B. Bank's Internal Capacity Development:</b> » Training on Sustainable Finance Awareness » Training for employees and partners (developers/customers) on Environmental Risk Mitigation	<b>B. Bank's Internal Capacity Development:</b> » Minimally 90% of employees received training on Sustainable Finance Awareness » Minimally 50% of business unit & partner (developer/ customer) employees participated in Environmental Risk Mitigation training.
	<b>C. Governance Improvement</b> Governance Review related to Sustainable Finance	<b>C. Governance Improvement</b> » Governance Review related to Sustainable Finance » Participating in Sri Kehati Index
	<b>Supporting Activities</b> <b>A. Green Campaign</b> Creating an "Eco Life Style" in the office environment	<b>Supporting Activities</b> <b>A. Green Campaign</b> Establishment of 3 (three) sub-programs of "Eco Life Style" » Electric Vehicle » Charging station procurement » Green Building » 10.000 trees planting
	<b>B. Social and Environmental Responsibility</b> Performing BSI Integrated Social Action program with an approach to development in socio-economic, spiritual, people, and environmental aspects.	<b>B. Social and Environmental Responsibility</b> » <b>Socio-economic:</b> Optimization of BSI Villages and addition to minimally 3 (three) BSI Villages » <b>Spiritual:</b> Maintenance and development of 1 (one) mosque, procurement of mobile prayer room » <b>People:</b> BSI Scholarship advancement » <b>Environment:</b> Optimization of charity and environmental programs.

## STATEMENT ON SUSTAINABILITY STRATEGY

The year 2025 marks the fifth year of implementing BSI's long-term plan, with a focus on several key sustainability priorities. The first priority involves the development of products and/or services aligned with the KKUB, which includes MSME financing, the distribution of green financing in the wholesale segment, the issuance of Subordinated Sukuk, and the enhancement of the sustainable financing ratio.

The second priority centers on strengthening internal capacity through Sustainable Finance Awareness training and environmental risk mitigation training for employees and partners, including developers and customers. In addition,

BSI continued to reinforce governance through a Governance Review related to the implementation of Sustainable Finance.

For supporting activities, BSI carried out a Green Campaign to foster an "Eco Lifestyle" culture within the workplace and implemented social and environmental responsibility programs through the BSI Integrated Social Action initiative, covering socio-economic, spiritual, community, and environmental aspects.

The sustainability targets achieved in 2025 as outlined in the RAKB are as follows:

Category	2025 Achievements
A. Development of Products and/or Services Meeting Sustainable Business Activities (KKUB) Criteria	<ul style="list-style-type: none"> <li>Green financing grew 10.6%</li> <li>Social portfolio grew 11.1%</li> <li>Total of sustainable financing ratio grew 11.2%.</li> <li>Sustainability Sukuk issuance amounted to Rp5 trillion for Tier 2 capital.</li> <li>Product development of ESG Mutual Fund.</li> </ul>
B. Bank's Internal Capacity Development	<ul style="list-style-type: none"> <li>At least 90% of employees received Sustainable Finance Awareness training.</li> <li>100% of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board, has participated in Sustainable Finance Awareness training.</li> </ul>
C. Governance Improvement	<ul style="list-style-type: none"> <li>Updating the Industry Acceptance Criteria (IAC).</li> <li>Conducting climate risk stress testing on 100% of the BSI portfolio.</li> <li>ESG Risk Rating – Medium Risk.</li> <li>Publish Impact Report ESG Sukuk.</li> </ul>
Supporting Activities – A. Green Campaign	<ul style="list-style-type: none"> <li>Conducted 12 rounds of the Signature Campaign - BSI Sustainable Movement.</li> <li>Provided and implemented Digital Carbon Tracking.</li> <li>Completed the Net Zero Emission (NZE) Roadmap in line with Board directives.</li> <li>Added 1 Gold-certified Green Building unit, namely BSI Tower Jakarta.</li> <li>Added 24 electric vehicles to support eco-friendly operations.</li> <li>Added 7 charging stations at BSI Tower and the Saharjo-Hasanuddin area.</li> <li>Added solar panels at 8 BSI Outlets and 3 in Desa Binaan BSI.</li> <li>Planted 15,000 trees under the 1 Home 1 Tree (BSI Griya) program.</li> <li>Implemented the Eco-Friendly Sharia Card.</li> <li>Awarded Sustainability on Campus scholarships to 8 students across 7 universities.</li> <li>Held 19 Green Business Culture sessions.</li> </ul>
Supporting Activities – B. Social and Environmental Responsibility	<ul style="list-style-type: none"> <li>Completed the ISO 26000 assessment and SROI at three MSME mustahik locations and three BSI assisted village locations.</li> <li>Developed 3 additional BSI Villages, namely villages in Makassar, Labuan Bajo, and Sabang, Aceh.</li> <li>Launched the BSI Scholarship 2025 Program.</li> <li>Implemented the optimization of zakat distribution across 10 BSI Regional Offices.</li> <li>Rolled out the Pilot Project for Green Zakat on Sanane Island, Makassar.</li> </ul>

## STATEMENT ON SUSTAINABILITY STRATEGY

December 2025

<b>Amount and Quality of Financing Based on Sustainable Business Activity Categories</b>	<b>Nominal (In Millions of Rupiah)</b>
a. Renewable energy	710
b. Energy efficiency	-
c. Pollution prevention and control	-
d. Management of Natural Resources and Sustainable Land Use	5,777
e. Conservation of Terrestrial and Aquatic Biodiversity	-
f. Environmentally Friendly Transportation	948
g. Sustainable Water and Wastewater Management	91
h. Climate Change Adaptation	-
i. Products that can reduce resource consumption and produce less pollution (Eco-Efficient)	6,442
j. Environmentally Conscious Buildings that Meet Nationally, Regionally, or Internationally Recognized Standards or Certifications	101
k. Business Activities and/or Other Activities from Other Environmentally Conscious Business Activities	1,588
l. Socially Sustainable Business Activities	58,265

**STRATEGY IN RISK AND OPPORTUNITIES MANAGEMENT RELATED TO SUSTAINABILITY** [IFRS S1-STRATEGY, IFRS S2-STRATEGY, IFRS S1-METRIC AND TARGET, IFRS S2-METRIC AND TARGET, IFRS S1-RISK MANAGEMENT, IFRS S2-RISK MANAGEMENT] [GRI 201-2]

In shaping its strategic direction, BSI also considers sustainability-related risks and opportunities, including those arising from climate change. Climate risk management is integrated into the Bank's overall risk management framework, beginning with the identification of climate risks and opportunities, followed by measurement using metrics for both physical and transition risks. BSI then assesses their potential impact on the Bank's financial performance and evaluates the results to determine the necessary strategic actions to address these climate-related risks. The detail information for 2025 related to sustainability risks and opportunities, including climate-related aspects and their implications for the business model, value chain, strategy, and financial condition can be found in the section Strengthening BSI Governance on Climate-Related Risks and Opportunities.

In addition to addressing various risks, BSI also recognizes the opportunities emerging from the transition toward a low-carbon economy, such as increasing demand for green financing, renewable

energy projects, green building development, and sustainable capital market instruments including sustainability sukuk. These opportunities can enhance financing income and fee-based income while strengthening the Bank's long-term competitiveness. Accordingly, BSI continues to develop methodologies and systems to more quantitatively assess the financial implications of climate-related risks and opportunities, in line with regulatory requirements and international standards.

The strategies outlined in the ESG Roadmap and RAKB are built upon the identification of these sustainability risks and opportunities. To support this process, BSI established the ESG Working Group in 2024 under the coordination of the Risk Management Committee (RMC). The ESG Working Group provides analytical support and recommendations to the RMC, helping shape proposals that are reviewed and decided upon during committee meetings.

Since the initiation of the RAKB, BSI has adjusted its business model by increasing MSME financing, expanding sustainable financing, and issuing Sustainability Sukuk. Internal capacity building has also been strengthened to ensure that processes and human resources align with the Bank's sustainability direction.

# POLICY COMMITMENT

[GRI 2-23, GRI 2-24, FS9]

In carrying out its operations, BSI consistently upholds compliance with all prevailing laws and regulations, both national and international. Several national regulations that form the foundation of BSI's business activities include:

1. Law of the Republic of Indonesia Number 8 of 1999 concerning Consumer Protection, including all its amendments.
2. Law of the Republic of Indonesia Number 21 dated July 16, 2008, concerning Islamic Banking, including all its amendments.
3. Law of the Republic of Indonesia Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector.
4. Presidential Regulation Number 111 of 2022 concerning the Implementation of Sustainable Development Goals.
5. Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
6. Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies.
7. Financial Services Authority Regulation Number 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector, as partially amended by Financial Services Authority Regulation No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector.
8. Financial Services Authority Regulation Number 61/POJK.07/2020 concerning Alternative Dispute Resolution Institutions in the Financial Services Sector.
9. Financial Services Authority Regulation Number 65/POJK.03/2016 concerning the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.
10. Regulation of the Member of the Board of Governors Number 20 of 2023 concerning the Procedures for the Implementation of Consumer Protection by Bank Indonesia.
11. Financial Services Authority Regulation Number 31/POJK.07/2020 concerning the Provision of Consumer and Public Services in the Financial Services Sector by the Financial Services Authority, as amended by Financial Services Authority Regulation No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector.
12. Financial Services Authority Regulation Number 8 of 2023 concerning the Implementation of the Anti-Money Laundering Program, the Prevention of Terrorism Financing, and the Prevention of the Financing of the Proliferation of Weapons of Mass Destruction in the Financial Services Sector.
13. Bank Indonesia Regulation Number 3 of 2023 concerning Consumer Protection by Bank Indonesia.
14. Financial Services Authority Circular Letter Number 30/SEOJK.07/2017 concerning the Implementation of Education to Improve Financial Literacy for Consumers and/or the Public.
15. Financial Services Authority Circular Letter Number 7/SEOJK.07/2015 concerning Guidelines for the Assessment of Alternative Dispute Resolution Institutions in the Financial Services Sector.
16. Financial Services Authority Circular Letter Number 13/SEOJK.07/2014 concerning Standard Agreements, including all its amendments.
17. Financial Services Authority Circular Letter Number 17/SEOJK.07/2018 concerning Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector.
18. Financial Services Authority Circular Letter Number 3/SEOJK.03/2021 concerning Reporting and Request for Debtor Information through the Financial Information Service System.
19. Bye-Laws dated October 30, 2009, concerning Customer Deposit Blocking, including all its amendments.
20. Presidential Regulation of the Republic of Indonesia No. 110 of 2025 concerning the Implementation of Carbon Economic Value Instruments and National Greenhouse Gas Emission Control.
21. Financial Services Authority Regulation No. 18 of 2023 concerning the Issuance and Requirements of Sustainability-Linked Debt Securities and Sukuk.

## POLICY COMMITMENT

In addition to complying with national regulations, the Company also adheres to several international frameworks, including the United Nations (UN) Guiding Principles on Business and Human Rights, the United Nations Framework Convention on Climate Change (UNFCCC), and the International Labour Organization (ILO) Declaration on Fundamental Principles and Rights at Work, which have been incorporated into national legislation. The Company also refers to Law Number 16 of 2016 on the Ratification of the Paris Agreement to the United Nations Framework Convention on Climate Change.

Furthermore, BSI ensures that its operational activities align with international standards, as demonstrated by the attainment of the following ISO certifications:

Certification	Valid Period	
	From	To
ISO/IEC 27001:2022 Information Security Management Systems	March 24, 2024	March 23, 2027
ISO 22301:2019 Business Continuity Management Systems	June 5, 2023	June 4, 2026
ISO 9001:2015 Quality Management Systems	February 4, 2023	February 3, 2027

As part of its commitment to complying with all applicable regulations, BSI has established a range of internal policies aligned with prevailing laws and regulatory requirements. These policies are designed to ensure that the Bank's operations do not create adverse impacts on the community and that appropriate remediation measures are in place should such impacts occur.

These policies are supported by due diligence processes and the application of the precautionary principle. This approach is also reflected in BSI's Risk Management Policy, which mandates continuous monitoring and control over every transaction and operational activity.

The internal policies and due diligence processes implemented by BSI include the following:

Policy	Due Diligence	Responsible Party	Last Issued
Governance Policy	ISO 37301:2021 on Certified Compliance Management System in the scope of Anti-Money Laundering & Countering Financing of Terrorism	1. Policy & Procedure Group 2. Compliance Group	July 7, 2025
Risk Management Policy	Audit implementation	Enterprise Risk Management Group	December 9, 2024
Internal Control System Policy (KSPI)	Implementation of audits	Audit work unit	September 19, 2025
Anti-Fraud Policy	Anti-Fraud Report submitted to the Financial Services Authority (OJK) every semester, ISO 37001:2016 on Anti-Bribery Management System (ABMS)	IT Fraud & Risk Group	August 7, 2025
Funds and Services Policy	Customer Satisfaction Survey	1. Retail Deposit Solution Group 2. Wealth Management Group 3. Institutional Banking Group	September 23, 2025
Information Technology Policy	ISO/IEC 27001:2022 on Information Security Management System	IT Strategic Planning Group	July 22, 2024

## POLICY COMMITMENT

Policy	Due Diligence	Responsible Party	Last Issued
Treasury Policy	Regular Evaluation	1. Treasury & Global Market Group, 2. International & Financial Institution Group	July 4, 2025
Legal Policy, Compliance, Anti- Money Laundering, Countering the Financing of Terrorism and Countering the Financing of Proliferation of Weapons of Mass Destruction (APU, PPT and PPPSPM)	ISO 37001:2016 about Anti-Bribery Management System (ABMS)	1. Compliance Group, 2. Legal Group, 3. Anti Money Laundering – Countering Financing of Terrorism (AML - CFT) Group	May 9, 2025
Financing Policy	Regular Evaluation	1. Consumer Business 1 Group 2. Consumer Business 2 Group 3. Card Business Group 4. Gold & Pawning Business Group 5. Small Medium Enterprise (SME) Business Group 6. Micro Business Group 7. Transaction Banking Wholesale 8. Corporate Business 1 Group 9. Corporate Business 2 Group 10. Corporate Business 3 Group 11. Corporate Finance & Accounting Group 12. Commercial Business 1 Group 13. Commercial Business 2 Group 14. Bullion Business Group	November 5, 2025
Policy on Equity Participation and Management of Subsidiary Companies	Regular Evaluation	Corporate Development Group	May 23, 2025
Human Capital Policy	Improvement survey Human Capital Policy	Human Capital Strategy & Policy Group	December 12, 2025
Accountancy Policy	Audit Implementation	Corporate Finance & Accounting Group	July 28, 2025
Internal Audit Policy	Internal Audit Implementation	Wholesale & Corporate Centre Audit Group	August 29, 2025
Operational Policy which includes regulations regarding: a. Principle of Prudence b. Procurement and management of assets c. Services and Cooperation with third parties d. Budget Management e. Secretarial Governance f. Protection of Personal Data g. Fulfilment of Sharia Principles. h. Customer Protection and Complaints.	Regular Evaluation	1. Procurement & Fixed Asset Group 2. Customer Care Group 3. Strategic Planning & Performance Management Group 4. Corporate Secretary Group 5. Data Protection Group 6. Enterprise Risk Management Group	August 28, 2025

## POLICY COMMITMENT

In supporting and upholding human rights, BSI has implemented an PTO governing the Respectful Workplace Policy (RWP). This guideline serves as a reference for all BSI employees to foster a workplace free from discrimination, violence, and harassment, while promoting an inclusive environment that values diversity and equality, including support for employees with special needs, as part of BSI's commitment to respecting human rights. Throughout 2025, there were no reported human rights violations across BSI's operational activities.

All policies have been approved by the Directors and enforced according to their respective scopes. Several policies, such as the Risk Management Policy and Anti-Fraud Policy, are communicated publicly through the official website [www.bankbsi.co.id](http://www.bankbsi.co.id). Internal-only policies are disseminated through the New Policy System (NPS), accessible across BSI's internal network. For policies applicable to business partners but not published online, dissemination is carried out through meetings and included in contractual agreements.

These policies are further translated into Standard Operating Procedures and Operational Technical Guidelines, which serve as work references for all employees. To ensure effective implementation, BSI also provides necessary training, hence, these policies can be understood and applied consistently.

Throughout 2025, the Bank ensured that all policy commitments were published and updated regularly in accordance with the SPP for Policy and Procedure Development, which requires policy reviews at least once a year or at any time when necessary. The Policy & Procedure Group (PPG), as the policy management function, disseminated every change in the Bank's provisions to all relevant units through official mechanisms, including email blasts in the form of infographics and Executive Summaries, as well as the implementation of Knowledge Sharing Forums (KSF), refreshment sessions, and quizzes to ensure that policies are understood and applied consistently in daily operations.

To strengthen policy implementation, the Bank also conducted refreshment sessions and quizzes to assess employees' understanding of internal regulations and to enhance awareness. With

respect to ESG provisions, PPG coordinated with business units and the ESG function to organize a KSF themed "BebKu – Belajar ESG Bareng Aku", involving employees from both Head Office and Branch Network.

In 2025, the Bank updated its Corporate Governance Policy, effective 7 July 2025, which strengthened the principles and implementation of sustainable finance and ESG governance, including the Sustainability of Sharia Banking Principles comprising seven aspects: Sharia, Customer, Business Strategy, Banking Operations, Risk Management, Human Capital, and Community Development. In addition, the Bank also stipulates Sustainable Finance provisions in the Sustainable Finance Standard Operating Procedure (SOP), which became effective on July 31, 2025.

To further integrate sustainability into risk management, during 2025 the Bank updated several sustainability-related provisions, including the Portfolio Guideline, which covers a review of brown sector financing limits aligned with the realization of the Renewable Energy mix, internal industry reclassification based on the Sustainable Business Activity Categories, particularly Environmentally Sustainable Business Activities, and the establishment of Green Financing Portfolio parameters aligned with OJK classifications, the Do No Significant Harm (DNSH) principle, and the Bank's Exclusion List.

Furthermore, the Bank strengthened the implementation of Industry Acceptance Criteria by designating environmental aspects as a critical factor in prospective customer selection. Across segment-specific financing policies, financing risk assessments are conducted through both quantitative and qualitative approaches, including environmental and social risk assessments covering the availability of AMDAL/UKL-UPL/SPPKL documentation, environmental impact analysis, and the safety of business or project locations.

# PROCESS FOR MITIGATING NEGATIVE IMPACTS

[GRI 2-25, 418-1]

One of the potential negative impacts of BSI's business activities is the possibility of errors or negligence in processing customers' Personal Data. To address this, BSI has established the Privacy Policy of PT Bank Syariah Indonesia Tbk, which regulates the provisions for obtaining, collecting, processing, storing, updating, presenting, announcing, transferring, disseminating, disclosing, deleting, or destroying customer data, including Personal Data, through both electronic and non-electronic systems.

The Privacy Policy serves as BSI's commitment to safeguarding all customer information, including Personal Data that may identify individuals directly or indirectly. It also outlines customers' rights, including the right to claim compensation, both material and non-material, should any violation occur due to errors or negligence by BSI in processing Personal Data.

Remediation of negative impacts is carried out through various complaint channels, including BSI Call 14040, BSI Mobile and BYOND by BSI, email at [contactus@bankbsi.co.id](mailto:contactus@bankbsi.co.id), as well as branch offices and the head office. Complaint handling refers to the Customer Protection and Complaint Handling Standard Operating Procedure (SOP), enabling 100% of complaints in 2025 to be resolved in accordance with the Service Level Agreement (SLA) set by the regulator. Monitoring indicates that BSI's complaint handling system is able to resolve cases in a timely manner, as reflected in full SLA compliance and an increase in complainant satisfaction levels. Each complaint is processed through a numbered ticketing mechanism to ensure transparent monitoring through to resolution.

To strengthen the effectiveness of mechanisms for remedying negative impacts, BSI involves relevant stakeholders in complaint handling through satisfaction surveys, reporter feedback, and complaint trend evaluations to review and refine the design and operational mechanisms for complaint handling. The effectiveness of these mechanisms is monitored through indicators such as timeliness of resolution, level of compliance with SLA, quality of follow-up, and case resolution rate.

Throughout 2025, there were no new complaints or incidents related to customer personal data loss or privacy breaches at Bank Syariah Indonesia (BSI). Accordingly, no compensation or corrective actions were required in relation to customer data protection and privacy during the reporting period.

# 03

## SUSTAINABILITY PERFORMANCE SUMMARY

[OJK B]



This summary reflects the Company's journey in delivering its sustainability commitments throughout the year. Each achievement represents continuous efforts to generate meaningful impact for society and the environment. Through this process, growth is measured not only by performance but also by value creation.

# ECONOMIC PERFORMANCE [OJK B.1]

Description	Unit	2023	2024	2025	2025 Growth YoY
Total Financing	In Billions of Rupiah	240,316	278,481	318,844	14.49%
- Retail Banking Financing	In Billions of Rupiah	42,258	49,380	52,258	5.83%
- Wholesale Banking Financing	In Billions of Rupiah	67,511	77,218	90,800	17.59%
- Consumer, Gold Business & Card	In Billions of Rupiah	130,547	151,883	175,787	15.74%
Third-Party Funds	In Billions of Rupiah	293,776	327,454	380,488	16.20%
Fund Management Revenue as Mudharib	In Billions of Rupiah	22,252	25,298	28,265	11.73%
Other Business Income	In Billions of Rupiah	4,204	5,556	6,937	24.84%
Net Profit	In Billions of Rupiah	5,704	7,006	7,568	8.02%
Total Beneficiaries of Corporate Social Program Implementation	Individual	333,000	1,544,913	1,286,519	(20%)
	Institution	1,019	2,255	1,799	(31%)
Distribution of Corporate Social Program Implementation	In Billions of Rupiah	286.62	385.37	400	30.9%
Distribution of Corporate and Employee Zakat to BAZNAS RI	In Billions of Rupiah	223	268.6	289.4	16%
<b>Financing Based on Sustainable Business Activity Criteria (KKUB)*</b>					
Green Financing Portfolio	In Billions of Rupiah	12,235	14,084	15,657	11.2%
Social Financing Portfolio	In Billions of Rupiah	45,469	52,415	58,265	11.16%
Total Domestic Suppliers	In Suppliers/ Vendors	701	413	337	(18.40%)
	%	99.43	99.04	98.81%	0.23%

Note: \* Financing under KKUB refers to the Bank's Environmentally Friendly Products

## SUSTAINABILITY SUKUK In Rupiah



Phase I Sustainability Sukuk

2025 Rp **3,000,000,000,000**



Phase II Sustainability Sukuk

2025 Rp **5,000,000,000,000**

**Total Rp 8,000,000,000,000**

## ECONOMIC PERFORMANCE

## Financing Based on Sustainable Business Activity Criteria (KKUB)

In Billions of Rupiah

## Green Financing (KUBL)



Renewable Energy

2025 Rp**710**  
▲ **16.67%**



Sustainable Management of Living Natural Resources and Land Use

2025 Rp**5,777**  
▼ **15.85%**



Environmentally Friendly Transportation

2025 Rp**948**  
▲ **199.27%**



Sustainable Water and Wastewater Management

2025 Rp**91**  
**0.25%**



Products That Reduce Resource Use and Generate Less Pollution (Eco-Efficient Products)

2025 Rp**6,442**  
▲ **10.83%**



Environmentally Friendly Buildings that Meet National, Regional, or Internationally Recognized Standards or Certifications

2025 Rp**101**  
▼ **24.37%**



Business Activities and/or Other Activities from Other Environmentally Oriented Business Activities

2025 Rp**1,588**  
▲ **520.09%**



Total Green Financing (KUBL)

2025 Rp**15,657**  
▲ **11.17%**

## Social Financing (KUBS) In Billion Rupiah



MSME Financing

2025 Rp**52,578**  
▲ **0.31%**



Total Social Financing (KUBS)

2025 Rp**58,265**  
▲ **11.16%**



ESG Financing/Sustainable Financing (KKUB)

2025 Rp**73,922**  
▲ **11.16%**

## BSI Agen



Number of Agents (Agent)

2023	2024	2025
86,200	119,295	126,428



Number of Transactions (Million time)

2023	2024	2025
19.6	26.9	33.2



Transaction Value (In trillions of rupiah)

2023	2024	2025
43.80	59.02	81.60

# ENVIRONMENTAL PERFORMANCE [OJK B.2]

## Financing According to Sustainable Business Category Criteria (KKUB)

Electricity Consumption (kWh)			Water Consumption (m <sup>3</sup> )			Biodiversity Conservation (Tree)		
2023	2024	2025	2023	2024	2025	2023	2024	2025
2,117,285**	80,779,932*	86,473,880*	1,824**	48,401*	109,488	39,329	50,000	65,000

Fuel Consumption (Liter)			The Use of LED Lighting (%)		
2023	2024	2025	2023	2024	2025
281,983**	7,112,582*	7,791,836*	100	100	100

Notes:  
 \* Fuel, electricity, and water consumption data in 2024 includes all of BSI's operational areas. Up to 2024, BSI has not calculated waste generation.  
 \*\* Data for 2023 only includes The Tower Head Office area. Up to 2024, BSI has not calculated waste generation.

## Reverse Vending Machine (RVM) & Green Infrastructure

- 70** Units in **90** locations
- 27,198** kg Plastic Waste Reduction
- 143.99** ton CO<sub>2</sub>eq Carbon Footprint Reduction
- 2** Green Building Gold Certified, BSI Aceh Landmark and BSI Tower Jakarta
- 8** Solar Panels at BSI Outlets  
**3** Solar Panels at Desa Binaan BSI
- Electric Vehicle 145** Electric Vehicle (115 motorcycles and 30 cars)

## Water Station Bank Syariah Indonesia (BSI)

- 10** Free Drinking Water Facilities
- 330,194** Liters of Drinking Water
- Contributed to reducing **550,323** plastic bottles of packaged drinking water waste

## SOCIAL PERFORMANCE [OJK B.3]

### Positive Impacts



#### Employee Turnover (Percentage)

<b>2023</b>	3.77
<b>2024</b>	3.21
<b>2025</b>	<b>5.09</b>



#### Training Hours (Hours)

<b>2023</b>	1,392,792
<b>2024</b>	258,103
<b>2025</b>	<b>1,182,406</b>



#### Training Expenses (In Billions of Rupiah)

<b>2023</b>	90.64
<b>2024</b>	141.59
<b>2025</b>	<b>141.77</b>



#### Employees with Disabilities (Person)

<b>2023</b>	7
<b>2024</b>	7
<b>2025</b>	<b>1</b>



#### Customer Satisfaction Survey (%)

<b>2023</b>	60.60 (Rationally Royal)
<b>2024</b>	64.91 (Engaged)
<b>2025</b>	<b>66,5 (Engaged)</b>



#### Supported MSMEs (MSMEs)

<b>2023</b>	3,009
<b>2024</b>	4,478
<b>2025</b>	<b>5,251</b>

## SOCIAL PERFORMANCE



### Negative Impact

As outlined in the Negative Impact Remediation section of this report, BSI's operations may carry the risk of errors or negligence in processing customers' Personal Data. To mitigate such risks, BSI has implemented the Privacy Policy of PT Bank Syariah Indonesia Tbk, which regulates the procedures for obtaining, collecting, processing, storing, updating, presenting, announcing, transferring, disseminating, disclosing, and deleting or destroying customer data, including Personal Data, through both electronic and non-electronic systems.

Customer complaints may also arise when customers have limited understanding of the Bank's products or services. To safeguard customer interests, BSI applies the Customer Protection and Complaint Handling Policy, ensuring that customer rights are an integral part of product marketing and service delivery. These rights include:

1. The right to receive explanations from the Bank regarding terms, phrases, and/ or sentences that are easy to understand concerning the Bank's products and services.
2. The right to obtain information about both fund and service products issued by the Bank as well as third-party products and services marketed through the Bank.
3. The right to be informed of any changes, additions, or reductions made to the features of the Bank's products and services and third-party products marketed through the Bank.
4. The right to fully understand the characteristics of the Bank's fund and service products or third-party products, particularly regarding benefits, risks, associated costs, and the profit-sharing ratio (nisbah) calculations applied to these products and services; and the right to be informed about guarantees related to the products and services offered by the Bank.

This chapter presents the Company's identity, business direction, and role in creating value for society. As an Islamic financial institution, we uphold the principles of fairness, value creation, and responsibility. These foundations shape our sustainability journey and commitment.



# VISION, MISSION, AND SUSTAINABILITY VALUES

[OJK C.1]

## BSI VISION

To become a Top 5 global Sharia bank based on market capitalization within 5 years.

## SUSTAINABILITY VISION

The Best Global Islamic Bank Based on Implementation of Sustainable Finance.

## BSI MISSION

1. Providing access to Sharia financial solutions in Indonesia.
2. Becoming a major bank that delivers the best value for shareholders.
3. Becoming the employer of choice and a source of pride for Indonesia's top talents.

## SUSTAINABILITY MISSION

BSI has also developed a mission for implementing sustainable finance, which aligns with BSI's overall mission:

1. Providing access to sustainable finance in Indonesia through products and services that meet customer needs.
2. Becoming a bank that provides the best value for shareholders through contributions to the economy, society and environment.
3. Empowering all employees to cultivate awareness and commitment in applying sustainable finance principles in banking operations.

## VISION, MISSION, AND SUSTAINABILITY VALUES

# SUSTAINABILITY VALUES

Sustainability has become one of the main focuses for PT Bank Syariah Indonesia Tbk (BSI). As a sharia-based bank, it is our obligation to protect the environment and provide social benefits for the future. This is in line with *Maqashid Syariah* which consists of *Hifdz Ad-Din* (maintaining religion), *Hifdz An-Nafs* (maintaining the soul), *Hifdz Al'Aql* (maintaining reason), *Hifdz Al-Maal* (maintaining wealth), *Hifdz An-Nasb* (maintaining descendants), and *Hifdz Al-Bi'ah* (maintaining the environment).

Bank BSI, in its implementation, always committed to carrying out responsible business activities and providing sustainable added value for the good of the world and the hereafter. Internalization of BSI's Sustainability Values is manifested in 3 Pillars of Sustainability, namely:

### 1. Sustainable Banking Pillar:

#### Unique in Sustainable Product Innovation

Under this pillar, BSI focuses on conducting sustainable banking activities with the commitment "Unique in Sustainable Product Innovation Linked to Social Benefit." This is achieved through the ESG aspect integration into all BSI business activities, including managing risk and business aspects through sustainable financial products and services and developing a sustainable portfolio to support customers in transitioning to a low-carbon economy and engaging in sustainable business activities.

### 2. Sustainable Operation Pillar:

#### Net Zero Emission in Operations

This pillar represents BSI's support in aligning with the Indonesian Government's Net Zero Emissions target by 2060. Under the second pillar, in support of achieving one of its sustainability targets, namely Net Zero Emissions in operations, BSI ensures the integration of ESG principles across all business activities, covering aspects of awareness, environmentally friendly operations, the application of technology to safeguard customers' personal data protection, mitigation of climate change risks, and the management of human resources (HR) to expand diversity, equality, and inclusivity (DEI) in the workplace.

The Net Zero Emission target further supported by BSI's digital transformation program, which aligns with the bank's overall strategy. Digital transformation integrates advanced technology into all aspects of operations, strategy, and organizational culture to enhance value creation, improve efficiency, and provide a better experience for customers and stakeholders. Bank BSI has implemented Personal Data Protection (PDP) which refers to Law No. 27 of 2022 concerning Personal Data Protection, Law No. 10 of 1998 concerning Banking, Law No. 21 of 2008 concerning Sharia Banking and its amendments, and other laws and regulations in the field of personal data protection and financial services, as well as regulations issued by the Financial Services Authority and/or Bank Indonesia. Bank BSI's commitment to managing customer data is also reflected in having ISO/IEC 27001:2022 concerning Information Security Management Systems.

### 3. Sustainable Beyond Banking Pillar:

#### Leader in ZISWAF Ecosystem For Social Impact to Achieve SDGs

Under this third pillar, BSI expands its commitment to sustainability by enhancing activities beyond its core banking and operational business, focusing on social aspects. This initiative aims to increase the economic scale of communities through various empowerment programs that support individuals and communities. The goal is to achieve Synergy Between Business Growth and Goodness, ensuring that economic progress aligns with social well-being and sustainable development. One form of the program is by providing access points through Bank BSI Smart Agents. Bank BSI Smart Agents are Laku Pandai agents or Officeless Financial Services within the Framework of Inclusive Finance. There are 119 regencies classified as blank spot areas that have been served by BSI Agents. The total number of BSI Agents across Indonesia in 2025 increased by 5.98% compared to 2024, when the number of agents stood at 119,295.




# COMPANY IDENTITY

[OJK C.2] [GRI 2-1, 2-6]




**COMPANY NAME [GRI 2-1]**  
PT BANK SYARIAH INDONESIA Tbk


**ADJUSTMENT OF COMPANY NAME**  
PT BANK SYARIAH INDONESIA  
(Persero) Tbk




**SHORT NAME**  
BSI




**PRODUCT UPDATES [GRI 2-6]**  
Sharia-Compliant Commercial Bank



**ESTABLISHMENT**  
February 1, 2021



**COMPANY TYPE**  
Public Limited Company (PT)



**AUTHORIZED CAPITAL**  
Rp40,000,000,000,000



**OWNERSHIP [GRI 2-1]**

**Series A Dwiwarna Share:**  
Government of the Republic of Indonesia: 1 Share

**Series B Dwiwarna Shares:**

- PT Bank Mandiri (Persero) Tbk : **51.47%**
- PT Bank Negara Indonesia (Persero) Tbk : **23.24%**
- PT Bank Rakyat Indonesia (Persero) Tbk : **15.38%**
- Other Shareholders (including the public) : **9.91%**



**LEGAL BASIS OF ESTABLISHMENT**

- State Gazette of the Republic of Indonesia No. 43 - May 28, 1971 -Supplement No. 242.
- State Gazette of the Republic of Indonesia No. 85 - October 23, 2009 - Supplement No. 26142
- State Gazette of the Republic of Indonesia No. 96 - December 1, 2009 - Supplement No. 27908.
- Deed No. 8 - January 8, 2018, made by Notary Fathia Helmi S.H
- Deed No. 38 - January 14, 2021, made by Notary Jose Dima Satria S.H., M.Kn



**ISSUED AND FULLY PAID CAPITAL**  
Rp23,064,630,069,000



**STOCK CODE**  
BRIS

## COMPANY IDENTITY



### BUSINESS LICENSE [GRI 2-1]

- Decree of the Governor of Bank Indonesia No. 10/67/KEP.GBI/DpG/2008 dated October 16, 2008.
- Decree of the Governor of Bank Indonesia No. 11/63/KEP.GBI/DpG/2009 dated December 15, 2009.
- Decree of the Board of Commissioners of the Financial Services Authority No. 4/KDK.03/2021 dated January 27, 2021.



### OFFICE NETWORK DATA

- 10 Regional Offices
- 153 Branch Offices (KC)
- 1 Overseas Branch Office (KCLN)
- 896 Sub-Branch Offices (KCP)
- 60 Mobile KCP (dhi: MKK)
- 81 Functional Offices (KF)
- 31 Priority Service Counters
- 756 Pawn Service Counters
- 6,000 Automated Teller Machines (ATM)



### LISTING ON INDONESIA STOCK EXCHANGE

May 9, 2018



### NUMBER OF EMPLOYEES [OJK C.3]

**16,581** employees as of December 31, 2025

## INFORMATION ACCESS [GRI 2-1]



### CORPORATE SECRETARY

Wisnu Sunandar  
Email: [corporate.secretary@bankbsi.co.id](mailto:corporate.secretary@bankbsi.co.id)



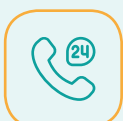
### HEAD OFFICE

Gedung The Tower  
Jl. Gatot Subroto No.27, Karet Semanggi, Setiabudi, Jakarta Selatan, 12930, Indonesia  
Telepon : 021-30405999  
Faks : (021) 30421888  
Website : [www.bankbsi.co.id](http://www.bankbsi.co.id)  
Email : [contactus@bankbsi.co.id](mailto:contactus@bankbsi.co.id)



### INVESTOR RELATION

Rizky Budinanda  
Email: [investor-relations@bankbsi.co.id](mailto:investor-relations@bankbsi.co.id)



### CALL CENTER

**14040**  
**1500789** (specializing in serving corporate and institutional customers)

## SOCIAL MEDIA

- @banksyariahindonesia, @lifewithbsi, @BSIMobile
- @bankbsi\_id, @bsihelp
- Bank Syariah Indonesia
- Bank Syariah Indonesia

Note:  
Details of branch office and representative office addresses are fully provided in the Company Profile section of the Annual Report.

# COMPANY SCALE

[OJK C.3]

This section provides an overview of BSI's company scale as a reference for understanding the size, capacity, and scope of the Bank's operations. The detailed information on Company scale is presented in the tables below:

Description	Satuan	Unit	2024	2025
Fund Management Income as <i>Mudharib</i>	In Billions of Rupiah	22,252	25,298	28,265
Net Profit	In Billions of Rupiah	5,704	7,006	7,568
Total Assets	In Billions of Rupiah	353,624	408,613	456,193
Total Liabilities	In Billions of Rupiah	85,595	102,281	104,929
Temporary <i>Syirkah</i> Funds	In Billions of Rupiah	229,290	261,291	299,311
Total Equity	In Billions of Rupiah	38,739	45,041	51,953
Shareholders and Ownership Percentage		<b>Series A Dwiwarna Share:</b> Government of the Republic of Indonesia: 1 Share  <b>Series B Dwiwarna Shares:</b> <ul style="list-style-type: none"> <li>PT Bank Mandiri (Persero) Tbk 51.47%</li> <li>PT Bank Negara Indonesia (Persero) Tbk 23.24%</li> <li>PT Bank Rakyat Indonesia (Persero) Tbk 15.38%</li> <li>Other Shareholders (including the public) 9.91%</li> </ul>	<b>Series A Dwiwarna Share:</b> Government of the Republic of Indonesia: 1 Share  <b>Series B Dwiwarna Shares:</b> <ul style="list-style-type: none"> <li>PT Bank Mandiri (Persero) Tbk 51.47%</li> <li>PT Bank Negara Indonesia (Persero) Tbk 23.24%</li> <li>PT Bank Rakyat Indonesia (Persero) Tbk 15.38%</li> <li>Other Shareholders (including the public) 9.91%</li> </ul>	<b>Series A Dwiwarna Share:</b> Government of the Republic of Indonesia: 1 Share  <b>Series B Dwiwarna Shares:</b> <ul style="list-style-type: none"> <li>PT Bank Mandiri (Persero) Tbk 51.47%</li> <li>PT Bank Negara Indonesia (Persero) Tbk 23.24%</li> <li>PT Bank Rakyat Indonesia (Persero) Tbk 15.38%</li> <li>Other Shareholders (including the public) 9.91%</li> </ul>
Number of Employees	People	17,909	17,234	16,581
ATM Network	Units	2,571	5,425	6,000

## EMPLOYEE INFORMATION

[OJK C.3] [GRI 2-7, 2-8]

As of 31 December 2025, BSI employed a total of 16,581 personnel, consisting of 16,274 permanent and 307 non-permanent/contract employees. This report outlines BSI's workforce profile for 2022–2025, covering employee distribution across the Bank's national operational network.

Workforce data is compiled using the headcount method based on end-of-period conditions. All BSI employees are full-time, and the Bank does not engage workers under non-guaranteed hours arrangements. Throughout 2025 and the previous three years, BSI's workforce structure remained stable with no material fluctuations.




In addition, BSI was supported by 8,584 outsourced workers assigned to Business and Support functions. The Bank also offered internship placements to 178 final-year students at the Head Office, primarily within the Business, Risk, and Support divisions, as part of its commitment to nurturing future talent.

The composition of employees is presented below:

COMPANY SCALE

**Composition of Employees by Gender**

(in number of people)

	Male		Female		Total
	<b>2023</b> 10,542		<b>2023</b> 7,367		<b>2023</b> 17,909
	<b>2024</b> 10,168		<b>2024</b> 7,066		<b>2024</b> 17,234
	<b>2025</b> 9,798		<b>2025</b> 6,783		<b>2025</b> 16,581

**Employee Composition by Nationality and Gender**

(in number of people)

Nationality	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Indonesian	17,245	664	17,909	10,168	7,066	17,234	9,798	6,783	16,581
Foreign	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>17,245</b>	<b>664</b>	<b>17,909</b>	<b>10,168</b>	<b>7,066</b>	<b>17,234</b>	<b>9,798</b>	<b>6,783</b>	<b>16,581</b>

**Composition of Employees by Position and Gender**

(in number of people)

Position	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Senior Manager	75	21	96	69	26	95	67	25	92
Manager	352	103	455	371	112	483	412	132	544
Officer	1,702	538	2,240	1,785	578	2,363	1,851	632	2,483
Staff	3,679	2,148	5,827	3,587	2,189	5,776	3,510	2,170	5,680
<b>Total</b>	<b>4,734</b>	<b>4,557</b>	<b>9,291</b>	<b>4,356</b>	<b>4,161</b>	<b>8,517</b>	<b>3,958</b>	<b>3,824</b>	<b>7,782</b>
<b>Total</b>	<b>10,542</b>	<b>7,367</b>	<b>17,909</b>	<b>10,168</b>	<b>7,066</b>	<b>17,234</b>	<b>9,798</b>	<b>6,783</b>	<b>16,581</b>

**Composition of Employee by Age and Gender**

(in number of people)

Age Group	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
< 25 years old	76	158	234	92	142	234	138	134	272
25-30 years old	1,393	2,040	3,433	1,028	1,557	2,585	700	1,077	1,777
30-35 years old	2,419	2,056	4,475	2,149	1,912	4,061	1,957	1,873	3,830
35-40 years old	3,294	1,967	5,261	3,263	2,135	5,398	2,999	2,174	5,173
40-45 years old	1,959	698	2,657	2,113	806	2,919	2,293	922	3,215
45-50 years old	1,004	334	1,338	1,035	364	1,399	1,208	446	1,654
> 50 years old	397	114	511	488	150	638	503	157	660
<b>Total</b>	<b>10,542</b>	<b>7,367</b>	<b>17,909</b>	<b>10,168</b>	<b>7,066</b>	<b>17,234</b>	<b>9,798</b>	<b>6,783</b>	<b>16,581</b>

## COMPANY SCALE

## Composition of Employee Based on Educational Level and Gender

(in number of people)

Educational Level	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Doctorate	7	3	10	11	3	14	11	4	15
Magister	652	291	943	693	323	1,016	710	345	1,055
Bachelor	8,943	6,257	15,200	8,610	5,993	14,603	8,307	5,753	14,060
Diploma	910	810	1,720	829	743	1,572	747	675	1,422
Senior High School	30	6	36	25	4	29	23	6	29
<b>Total</b>	<b>10,542</b>	<b>7,367</b>	<b>17,909</b>	<b>10,168</b>	<b>7,066</b>	<b>17,234</b>	<b>9,798</b>	<b>6,783</b>	<b>16,581</b>

## Composition of Employee Based on Employment Status and Gender

(in number of people)

Employment Status	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent (PKWTT)	10,220	7,025	17,245	9,860	6,831	16,691	9,625	6,649	16,274
Non-Permanent (PKWT)	322	342	664	308	235	543	173	134	307
<b>Total</b>	<b>10,542</b>	<b>7,367</b>	<b>17,909</b>	<b>10,168</b>	<b>7,066</b>	<b>17,234</b>	<b>9,798</b>	<b>6,783</b>	<b>16,581</b>

## Composition of Employees Based on Region and Gender

(in number of people)

Region	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Head Office	3,278	1,495	4,773	3,308	1,485	4,793	3,644	1,779	5,423
Region I - Aceh	1,223	801	2,024	1,155	776	1,931	998	677	1,675
Region II - Medan	598	454	1,052	570	427	997	484	358	842
Region III - Palembang	830	594	1,424	787	571	1,358	694	498	1,192
Region IV - Jakarta I	640	707	1,347	600	671	1,271	563	614	1,177
Region V - Jakarta II	516	555	1,071	500	541	1,041	464	504	968
Region VI - Bandung	609	464	1,073	558	445	1,003	507	423	930
Region VII - Semarang	714	562	1,276	686	525	1,211	622	473	1,095
Region VIII - Surabaya	1,137	874	2,011	1,062	825	1,887	969	740	1,709
Region IX - Kalimantan	425	399	824	400	368	768	365	336	701
Region X - Makassar	572	462	1,034	542	432	974	488	381	869
<b>Total</b>	<b>10,542</b>	<b>7,367</b>	<b>17,909</b>	<b>10,168</b>	<b>7,066</b>	<b>17,234</b>	<b>9,798</b>	<b>6,783</b>	<b>16,581</b>

COMPANY SCALE

**Composition of Permanent Employees by Region and Gender**

(in number of people)

Region	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Head Office	3,154	1,384	4,538	1,429	3,161	4,590	3,525	1,729	5,254
Region I - Aceh	1,084	647	1,731	648	1,030	1,678	949	606	1,555
Region II - Medan	594	453	1,047	426	565	991	484	357	841
Region III - Palembang	822	590	1,412	569	782	1,351	694	498	1,192
Region IV - Jakarta I	638	703	1,341	666	599	1,265	563	614	1,177
Region V - Jakarta II	512	553	1,065	533	497	1,030	464	501	965
Region VI - Bandung	607	461	1,068	443	556	999	505	423	928
Region VII - Semarang	713	554	1,267	524	686	1,210	622	472	1,094
Region VIII - Surabaya	1,115	834	1,949	804	1,048	1,852	969	740	1,709
Region IX - Kalimantan	413	389	802	358	396	754	362	330	692
Region X - Makassar	568	457	1,025	431	540	971	488	379	867
<b>Total</b>	<b>10,220</b>	<b>7,025</b>	<b>17,245</b>	<b>6,831</b>	<b>9,860</b>	<b>16,691</b>	<b>9,625</b>	<b>6,649</b>	<b>16,274</b>

**Composition of Non-Permanent/Contract Employees Based on Region and Gender**

(in number of people)

Region	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Head Office	124	111	236	147	56	203	119	50	169
Region I - Aceh	139	154	293	125	128	253	49	71	120
Region II - Medan	4	1	5	5	1	6	-	1	1
Region III - Palembang	8	4	12	5	2	7	-	-	-
Region IV - Jakarta I	2	4	6	1	5	6	-	-	-
Region V - Jakarta II	4	2	236	3	8	11	-	3	3
Region VI - Bandung	2	3	6	2	2	4	2	-	2
Region VII - Semarang	1	8	5	-	1	1	-	1	1
Region VIII - Surabaya	22	40	9	14	21	35	-	-	-
Region IX - Kalimantan	12	10	22	4	10	14	3	6	9
Region X - Makassar	4	5	9	2	1	3	-	2	2
<b>Total</b>	<b>322</b>	<b>342</b>	<b>664</b>	<b>308</b>	<b>235</b>	<b>543</b>	<b>173</b>	<b>134</b>	<b>307</b>

## COMPANY SCALE

### Composition of Non-Employees (Outsourced Workers) by Gender and Placement [GRI 2-8]

(in number of people)

Region	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Head Office	913	272	1,185	953	293	1,246	1,061	398	1,459
Region I - Aceh	540	75	615	490	49	539	675	98	773
Region II - Medan	458	101	559	461	109	570	588	104	692
Region III - Palembang	525	91	616	492	52	544	646	97	743
Region IV - Jakarta I	709	113	822	694	129	823	866	168	1,034
Region V - Jakarta II	537	101	638	534	99	633	680	142	822
Region VI - Bandung	427	49	476	412	40	452	540	54	594
Region VII - Semarang	482	61	543	449	29	478	550	68	618
Region VIII - Surabaya	689	82	771	638	29	667	763	91	854
Region IX - Kalimantan	293	73	366	300	76	376	358	111	469
Region X - Makassar	303	72	375	326	89	415	384	142	526
<b>Total</b>	<b>5,876</b>	<b>1,090</b>	<b>6,966</b>	<b>5,749</b>	<b>994</b>	<b>6,743</b>	<b>7,111</b>	<b>1,473</b>	<b>8,584</b>

### OPERATIONAL REGIONS [OJK C.3] [GRI 2-1]

BSI operates across various regions in Indonesia and also maintains an international presence in Dubai, United Arab Emirates. As of December 2025, BSI's service network consists of 1 Head Office, 10 Regional Offices, 153 Branch Offices, 1 Overseas Branch (KCLN), 896 Sub-Branch Offices (KCP), 60 Mobile KCP units (MKK), 81 Functional Offices (KF), 28 Priority Service Counters, 756 Pawn Service Counters, and 6,000 Automated Teller Machines (ATMs).

Details of BSI's office network are presented in the table below:

Office Type	2021	2022	2023	2024	2025
Regional Offices	10	10	10	10	10
Branch Offices (KC)	272	153	153	153	153
Overseas Branch Offices (KCLN)	-	-	1	1	1
Sub-Branch Offices (KCP)	985	959	886	886	896
Mobile KCP (dhi: MKK)	-	60	60	60	60
Functional Offices (KF)	34	96	91	91	81
Cash Offices (KK)	74	-	-	-	-
Payment Points (PP)	179	-	-	-	-
Priority Service Counters	11	16	20	23	28
Pawn Services	530	734	765	754	756
Automated Teller Machines (ATMs)	2,618	2,548	2,571	5,425	6,000

- Notes:
- PP in 2022 was reformatted into KFO (cfm. POJK Number 16 of 2022)
- KK in 2022 was reformatted into KCP (cfm. POJK Number 16 of 2022)

### Office Network by Region in 2025

## COMPANY SCALE

Region	Office Type						
	KC	KCLN	KCP	KCP Mobile	KF	Priority Service Counter	Pawn Services
Regional Office 1	16	0	122	1	7	2	77
Regional Office 2	15	0	78	7	5	2	59
Regional Office 3	16	0	85	8	2	2	74
Regional Office 4	15	0	120	10	9	8	86
Regional Office 5	15	0	89	2	8	6	64
Regional Office 6	12	0	71	6	0	3	65
Regional Office 7	13	0	94	7	12	3	70
Regional Office 8	20	0	127	10	23	2	129
Regional Office 9	16	0	52	5	0	1	55
Regional Office 10	15	0	58	4	15	2	77
<b>Total</b>	<b>153</b>	<b>0</b>	<b>896</b>	<b>60</b>	<b>81</b>	<b>31</b>	<b>756</b>



# ENGAGED PRODUCTS, SERVICES, AND BUSINESS ACTIVITIES

[OJK C.4] [GRI 2-6]

Based on the Amendment to the Articles of Association Number 37 dated 17 May 2024, BSI's purpose is to conduct banking activities in accordance with sharia principles and prevailing laws and regulations. To achieve this purpose, BSI carries out core business activities supported by complementary supporting activities. Detailed information on the Bank's core and supporting business activities is presented in the Company Profile section of the Annual Report. All business activities stipulated in the Articles of Association have been executed by the Bank.

By the end of 2025, BSI provided a wide selection of products and services tailored to the needs and profiles of its customers. These offerings are organized into four main categories: individual, corporate, digital banking, and card services. The details of each category are presented below:

Category	Types of Products and Services
Individual	<ul style="list-style-type: none"> <li>• Business</li> <li>• Gold</li> <li>• Hajj and Umrah</li> <li>• Investment</li> <li>• Financing</li> <li>• Priority</li> <li>• Savings</li> <li>• Transactions</li> </ul>
Corporate	<ul style="list-style-type: none"> <li>• Cash Management</li> <li>• Treasury</li> <li>• Service</li> <li>• Financing</li> <li>• Deposits</li> </ul>
Digital Banking	SuperApps BYOND
Cards	<ul style="list-style-type: none"> <li>• Financing Card</li> <li>• Debit Card</li> </ul>

A comprehensive overview of BSI's products and services is available in the Company Profile section of the Annual Report, accessible through the following link: <https://ir.bankbsi.co.id/>.

BSI serves various market segments, including wholesale banking, institutional banking, retail, and the treasury banking and head office segments.

Business Segment	Markets Served
Wholesale Banking	State-Owned Enterprises (SOEs) and their subsidiaries, Regional-Owned Enterprises (ROEs) and their subsidiaries, government institutions, multinational companies, as well as banks and non-bank financial institutions (including non-linkage venture capital).
Institutional Relationships	Fund management and other transactions for customers, including Ministries/Agencies, SOEs, Public and Private Universities, Hospitals, and reputable private institutions.
Retail	Small and Medium Enterprises (SMEs), Micro, and Consumer segments
Treasury Banking and Head Office	Serving products beyond financing, including deposit and non-deposit products.

# SUPPLY CHAIN

[GRI 2-6]

To ensure effective business operations, BSI engages with a network of suppliers that provide key resources, including office supplies, workforce services, transportation support, and consultants and contractors involved in infrastructure development and supervision. These suppliers serve an essential role in BSI's value chain. As of December 2025, BSI had completed 1,153 procurement activities and partnered with 337 suppliers.

Description	2023	2024	2025
IT Goods and Services Procurement	449	314	400
Non-IT Goods and Services Procurement	438	364	463
Renovation/Relocation Procurement	86	195	290
<b>Total Procurement</b>	<b>973</b>	<b>873</b>	<b>1,153</b>

## Number of Goods and Services Suppliers

Description	Number of Suppliers					
	2023		2024		2025	
	Total	%	Total	%	Total	%
Domestic Suppliers	701	99,43	413	99,04	333	98.81
Foreign Suppliers	4	0,57	4	0,96	4	1.19
<b>Total</b>	<b>705</b>	<b>100</b>	<b>417</b>	<b>100</b>	<b>337</b>	<b>100</b>

# DOWNSTREAM ENTITIES AND OTHER BUSINESS RELATIONSHIPS

[GRI 2-6]

As of 31 December 2025, BSI has no subsidiaries, associates, or business relationships in the form of joint ventures.

## ASSOCIATION MEMBERSHIP

[OJK C.5] [GRI 2-28]

In order to keep pace with the latest developments in the sharia banking industry, regulatory landscape, economic trends, and customer expectations, BSI remains actively involved in a range of industry and professional associations. By the end of 2025, BSI was a member of several national and international associations, including the following:

No.	Association	Position	Scope
1.	National Banks Association (Perbanas)	Member	National
2.	Indonesia Sharia Banks Association (Asbisindo)	Chairman	National
3.	Islamic Financial Services Board (IFSB)	Member	International
4.	Financial Services Sector Alternative Dispute Resolution Institution (LAPS SJK)	Member	National
5.	Banking Compliance Directors Communication Forum (FKDKP)	Member	National
6.	Indonesian Payment System Association (ASPI)	Member	National
7.	Indonesian Association of Mutual Fund Selling Agent Banks (ABAPERDI)	Member	National
8.	Indonesian Issuers Association (AEI)	Member	National
9.	Islamic Economic Society (MES)	Member	National
10.	Indonesian Bankers Association (IBI)	Member	National
11.	Indonesian Association of Islamic Economists (IAEI)	Member	National
12.	Regional Banking Consultative Body (BMPD)	Member	National
13.	Financial Services Industry Communication Forum (FK IJK)	Member	National
14.	Indonesia Human Capital Forum (FHCI)	Member	National
15.	Indonesia Corporate Secretary Association (ICSA)	Member	National
16.	National Sharia Council - Indonesian Ulema Council (DSN – MUI)	Member	National
17.	Indonesian Credit Card Association (AKKI)	Member	National
18.	Indonesian Money Market and Foreign Exchange Market Association (APUVINDO)	Member	National
19.	Indonesia Central Securities Depository (KSEI)	Member	National
20.	United Nation Environment Programme Finance Initiative	Member	International

In addition to general membership, BSI also serves a significant role in several key industry associations, most notably as the Chairman of the Indonesia Sharia Banks Association (Asbisindo). This leadership role enables BSI to contribute to industry policy development, regulatory advocacy, and sector-wide collaboration. In other associations, BSI actively participates in discussion forums, working groups, and industry development initiatives that support the advancement of Sharia banking practices and the strengthening of financial services governance.

## SIGNIFICANT CHANGES IN THE ORGANIZATION

[OJK C.6] [GRI 2-6]

During the 2025 reporting period, there were no significant changes to BSI's business sectors, value chain, key suppliers, downstream entities, or other business relationships compared to the previous reporting year. All core activities, product and service lines, procurement processes, and strategic business partnerships remained consistent.

# GrowthHub

by BSI Corporate University



# 05

## BOARD OF DIRECTORS REPORT

[OJK D.1] [GRI 2-22]

The Board of Directors reflects on the Company's journey in navigating challenges, opportunities, and change throughout the year. Every decision is guided by amanah and long-term sustainability priorities. Through responsible leadership, the Company continues to create lasting value for all stakeholders.



## BOARD OF DIRECTORS REPORT



In fulfilling its governance responsibilities and strategic leadership role, the Board of Directors is committed to integrating sustainability principles into the Bank's business and operations, while delivering broader benefits across environmental, social, and governance aspects. The Board of Directors believes that sustainability goes beyond compliance with environmental, social, and governance (ESG) standards, and represents a tangible manifestation of the Maqashid Sharia values that serve as the foundation for achieving BSI's Sustainability Vision to become The Best Global Islamic Bank Based on Sustainable Finance, while also supporting the Government's Asta Cita agenda in promoting national self-reliance through the sharia economy and the green economy. This year is marked by BSI's strategic initiatives to strengthen the Islamic financial ecosystem through the development of gold products as a new business pillar, aimed at providing access for all segments of society to secure, stable, and sustainable assets. In parallel, BSI continues to transform its business and operational processes to enhance efficiency and environmental friendliness. All of these initiatives converge toward a single overarching objective: to ensure that Bank Syariah Indonesia serves as the driving force of Islamic finance, creating social, environmental, and economic value for the community and the nation.

[GRI 2-22]

## DIRECTORS' REPORT

## DISTINGUISHED STAKEHOLDERS,

*Assalaamu'alaikum Warahmatullaahi Wabarakaatuh.*

We express our gratitude to Allah Subhanahu Wa Ta'ala for His blessings, which have enabled BSI to maintain solid performance and business resilience throughout 2025. The Board of Directors extends its appreciation to shareholders, business partners, and all stakeholders for the trust and support that have strengthened our sustainability journey for the benefit of the community and the nation.

In 2025, total assets reached Rp456 trillion, representing 11.64% year-on-year growth. Third-party funds increased to Rp380 trillion, with a CASA ratio of approximately 61.62%, while financing expanded to Rp318 trillion, supported by the gold ecosystem following the Bullion Bank license and the BYOND digital transformation, which drove double-digit growth in fee-based income. With sound asset quality and disciplined cost management, BSI recorded a net profit of Rp7.56 trillion.

Strategic momentum in 2025, including the Bullion Bank license, the strengthening of the digital Islamic ecosystem, and the expansion of financial inclusion, has become a new source of sustainable growth. BSI reaffirmed its commitment to realizing its Sustainability Vision as The Best Global Islamic Bank Based on Sustainable Finance through strategic sustainability initiatives implemented throughout 2025 in accordance with OJK Regulation No. 51/POJK.03/2017, encompassing the development of sustainable financial products and/or services, enhancement of the Bank's internal capacity, strengthening of governance and risk management, and policies that promote sustainable product and portfolio innovation.

The development of sustainable financial products included the issuance of Phase II sustainability sukuk, the strengthening of governance through updates to the Industrial Acceptance Criteria, and enhancements in climate risk governance. BSI also remains committed to implementing the Principles for Responsible Banking (PRB) and becoming part of the United Nations Environment Program Finance Initiative (UNEP FI). Following the initial bottom-up Climate Risk Stress Test (CRST) phase, which covered 51.63% of the financing portfolio in 2024, BSI conducted CRST in 2025 covering 100% of its portfolio. Another strategic initiative was the assessment of ISO 26000 and Social Return on Investment (SROI) for BSI's social programs.

To strengthen internal employee capacity related to ESG, in 2025 BSI incorporated ESG modules as mandatory learning components included in employee and work unit KPIs.

BSI also launched the Eco-Friendly Sharia Card, implemented the "1 Home 1 Tree" program, collaborated on SPKLU facilities at mosques, and signed a Memorandum of Understanding on "Energy Efficiency" with the Basel Agency for Sustainable Energy (BASE). These initiatives reflect the Bank's efforts and commitment to environmentally responsible operations.

As part of Islamic banking within the global landscape, BSI's presence was further strengthened through its participation as Indonesia's representative at the Side Event of the 2025 United Nations Economic and Social Council (ECOSOC) Forum on Financing for Development (FFD), held at the United Nations Headquarters in New York, United States, where BSI presented Islamic finance concepts to support the achievement of the Sustainable Development Goals, in collaboration with BAPPENAS.

A professional portrait of Eko Cahyo, President Director of ANGGORO. He is seated on a black stool, wearing a dark blue suit, a light blue shirt, and a light blue tie. He is smiling and looking towards the camera. The background is a blurred indoor setting with stone walls and warm lighting.

**ANGGORO**

EKO CAHYO

President Director

## DIRECTORS' REPORT

To further affirm the commitment of the Islamic banking industry in supporting the implementation of sustainable finance, BSI and the Indonesia Sharia Banking Association (ASBISINDO) took proactive steps through the establishment of the ASBISINDO ESG Working Group. The formation of this working group is expected to expand synergies and enhance the positive impact of ESG implementation for the nation.

### “BSI’S JOURNEY TOWARD THE BEST GLOBAL ISLAMIC BANK THROUGH SUSTAINABLE FINANCE”

Sustainability has become a global strategic agenda that requires strong governance, transparency, and cross-stakeholder collaboration. Throughout 2025, BSI strengthened its sustainability foundation in alignment with the Government’s Asta Cita agenda, ensuring tangible contributions to economic resilience and community welfare. As an Islamic financial institution, BSI reaffirms its mandate to maintain harmony among economic, social, and environmental values in accordance with the principles of Maqashid Sharia.

In line with its vision to become The Best Global Islamic Bank Based on Sustainable Finance, the Board of Directors oversees the integration of ESG principles into strategy, financing policies, and organizational culture. Governance strengthening is carried out through the refinement of organizational structures, the enhancement of ESG functions under the supervision of the Deputy President Director, and the designation of ESG as a Fundamental Enabler within the 2025–2030 Corporate Business Plan.

BSI’s ESG framework is implemented through three pillars, Sustainable Banking, Sustainable Operation, and Sustainable Beyond Banking, which serve as the foundation for holistic business strengthening.

- The Sustainable Banking pillar emphasizes the development of sustainable financial products and/or services, the strengthening of governance and risk management, and policies that promote sustainable product and portfolio innovation.

- The Sustainable Operation pillar ensures that the Bank’s operations move toward greater efficiency and lower carbon intensity through enhanced internal capacity supported by a Green Business Culture, the development of digital transformation for monitoring the Bank’s emissions, and proactive strategies for personal data protection and security.
- The Sustainable Beyond Banking pillar extends social benefits through financial inclusion and community economic empowerment, including the utilization of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF).

### REALIZING SUSTAINABLE FINANCE IN LINE WITH MAQASHID SHARIA VALUES

#### Sustainable Banking

The Sustainable Banking pillar emphasizes the development of sustainable financial products and/or services, the strengthening of governance and risk management, as well as policies that encourage sustainable product and portfolio innovation.

From a financing perspective, the sustainable financing portfolio in 2025 amounted to Rp73.92 trillion, representing 11.2% growth compared to 2024. BSI strengthened governance through policies and risk management measures, including the designation of Green Sectors, the incorporation of environmental aspects into financing analysis across all sectors, the reduction of financing limits for brown sectors, and the implementation of Climate Risk Management and Scenario Analysis (CRMS) covering 100% of the Bank’s financing portfolio as a form of climate risk mitigation, addressing both physical and transition risks. With strong governance in place, BSI’s sustainable financing is expected to continue growing in a healthy and sustainable manner.

From a funding perspective, the issuance of Sustainability Sukuk totaling Rp5 trillion in 2025 received strong market interest and was oversubscribed by 4.4 times. The 2025 Sustainability Sukuk represents a continuation of the Rp3 trillion Sustainability Sukuk issued in the previous year, which also garnered positive market reception.

## DIRECTORS' REPORT

The successful issuance of the Sustainability Sukuk reflects its ability to support funding efficiency through competitive yields while delivering long-term benefits. Funds raised through this instrument are utilized to promote sustainable financing, including green financing and social financing. For investors, Sustainability Sukuk offers not only financial returns but also added value through contributions to social and environmental objectives.

In terms of product innovation, in 2025 BSI became the first bank in Indonesia to obtain a Bullion Bank license. BSI leveraged this momentum through the development of the digital Gold Savings product on BYOND by BSI, creating a new and inclusive source of revenue.

To safeguard the integrity of the gold ecosystem on an end-to-end and sustainable basis, BSI established partnerships with domestic supply chains that have adopted international standards, namely the London Bullion Market Association (LBMA) Responsible Gold Guidance and the Organisation for Economic Co-operation and Development (OECD) Due Diligence Guidance for Responsible Supply Chains of Minerals. These standards ensure that gold produced and traded originates from responsible sources, free from conflict, human rights violations, money laundering, terrorism financing, and adverse environmental or social impacts. This approach enhances investor confidence that gold within BSI's ecosystem is managed responsibly and sustainably.

Throughout 2025, the digital gold ecosystem recorded 531,329 customers with total gold holdings of 1.8 tons, while gold installment financing reached Rp12.89 trillion and gold pawning amounted to Rp10.02 trillion, driving fee-based income growth of 25%. These achievements further expanded Islamic financial inclusion and supported the Bank's sustainable growth.

### Sustainable Operation

The Sustainable Operation pillar ensures that the Bank's operations move toward greater efficiency and lower carbon intensity through enhanced internal capacity supported by a Green Business Culture, the development of digital transformation

for monitoring the Bank's emissions, and proactive strategies for personal data protection and security.

BSI became the first Islamic bank in Indonesia to implement Digital Carbon Tracking across 1,190 outlets, improving the accuracy of Scope 1 and Scope 2 emissions monitoring from 83,404 tons CO<sub>2</sub>-eq in 2024 to 89,730 tons CO<sub>2</sub>-eq in 2025. This data serves as the foundation for more measurable carbon mitigation efforts and supports long-term operational cost efficiency. Operational sustainability is further strengthened through the expansion of electric vehicles to 145 units, the use of 8 solar panel units at the Company's operational facilities, and the use of 3 solar panel units in BSI assisted villages. The operation of two Gold-certified green buildings, and the provision of electric vehicle charging stations (SPKLU) in collaboration with PLN. These initiatives reduce reliance on fossil fuels and promote sustainable energy efficiency.

Environmental and social contributions are realized through water conservation initiatives, the development of Water Stations, and the planting of an additional 15,000 trees as part of a cumulative total of 50,000 trees since 2022, with an estimated absorption of more than 4,129 tons CO<sub>2</sub>-eq, reflecting the Bank's commitment to preserving the environment as a trust (amanah) for future generations.

BSI also strengthened and internalized its Green Business Culture by incorporating ESG modules as part of employee and work unit Key Performance Indicators (KPIs). Throughout 2025, 16,166 employees, representing 97.2% of the total workforce, completed the ESG module with an average score of 86.44.

To reinforce data security governance and ensure operational integrity, BSI implemented several measures, including the appointment of a Personal Data Protection Officer, the issuance and updating of policies related to personal data protection, the continued certification under ISO/IEC 27001, the international standard for Information Security Management Systems (ISMS), and the implementation of ISO/IEC 27701,

## DIRECTORS' REPORT

the Privacy Information Management System (PIMS), which supports compliance with global privacy regulations.

### Sustainable Beyond Banking

The Sustainable Beyond Banking pillar expands social benefits through financial inclusion and community economic empowerment by optimizing the utilization of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF).

As part of its Beyond Banking commitment, in 2025, BSI distributed Rp290 billion trillion in Corporate Zakat and Employee Zakat through the National Amil Zakat Agency (BAZNAS) and the Bangun Sejahtera Indonesia (BSI) Maslahat Amil Zakat Institution. Zakat distribution was carried out across five program pillars, Economic, Education, Humanitarian, Health, and Da'wah and Advocacy, benefiting more than 1.2 million people in total.

To enhance the utilization of Zakat funds, BSI collaborated with the United Nations Development Programme (UNDP) and BAZNAS to launch the Green Zakat Framework, attended by the Minister of Religious Affairs of the Republic of Indonesia. This initiative represents an innovative approach to directing Zakat funds toward supporting environmental sustainability.

In economic empowerment, BSI supported 5,251 MSME actors and 7,370 beneficiaries in assisted villages through BSI MSME Centers and BSI Villages across 20 villages, including new locations in Makassar, Labuan Bajo, and Sabang. This empowerment also reached women-led MSMEs (510), MSMEs involving persons with disabilities (259), and pesantren-based MSMEs 35, with total financing and assistance exceeding Rp26.4 billion. These efforts strengthen business self-reliance, expand access to Islamic financing, and unlock potential new customer bases.

In the education sector, through the Education Pillar, BSI disbursed Rp114.8 billion to 23,000 beneficiaries across 107 universities and 256 schools. This support enhances access to quality education, promotes social mobility,

and strengthens Islamic financial literacy and collaboration with educational institutions as part of the Islamic banking ecosystem.

In the humanitarian dimension, assistance totaling more than Rp148.8 billion reached 599,100 beneficiaries through logistics distribution, social services, and the fulfillment of basic needs. In December 2025, BSI and BSI Maslahat provided additional assistance amounting to Rp12 billion, or 78.7 tons of logistics, for victims of hydrometeorological disasters in Sumatra, particularly in Aceh, bringing total distribution to 125 tons. Assistance included public kitchens, health posts, clean water provision, and the deployment of volunteers, including trauma healing for children, to support socio-economic recovery. To maintain financial service stability during the emergency response period, 136 of 145 BSI branches in Aceh resumed operations, supported by ATMs, mobile cash services, and satellite connectivity. This response ensured continued access to services as part of the Bank's responsibility to maintain public trust.

In the spiritual dimension, BSI distributed Rp38.2 billion through Da'wah and Advocacy to 45,900 beneficiaries by supporting worship facilities and community development. These efforts reinforce the blessings of Islamic economic activities and ensure that benefits extend beyond financial outcomes to spiritual value.

To further enhance the utilization of Zakat funds, BSI again collaborated with UNDP and BAZNAS in launching the Green Zakat Framework, attended by the Minister of Religious Affairs of the Republic of Indonesia, as an innovative approach to channeling Zakat funds toward environmental sustainability. This initiative strengthens BSI's role as a Financial, Social, and Spiritual Partner for the community and the nation.

## DIRECTORS' REPORT

### AWARDS & RATINGS

In recognition of its achievements throughout 2025, BSI received three ESG-related awards at the Euromoney Islamic Finance Awards 2025, at the Global, Asia, and Indonesia levels.

BSI also succeeded in improving its ESG Rating score on Bloomberg from 3.9 to 5.6 and achieved the top position in the Global Islamic Bank ESG Rating on Bloomberg.

### CLOSING AND APPRECIATION

BSI's achievements have been made possible through the support and trust of shareholders, regulators, business partners, customers, and all stakeholders. On behalf of the Board of Directors, we express our appreciation for the synergy and

collaboration that have strengthened BSI's role in sustainable Islamic financial innovation and value creation for society and the national economy.

The journey toward sustainability is an evolving process that requires resilience and strong governance. With a stronger transformation foundation in 2025, including the reinforcement of ESG, digitalization, green and social financing, and the Bullion Bank transformation, BSI is well positioned to enhance its contribution to equitable and sustainable development.

We remain committed to upholding integrity, expanding collaboration, and fostering open dialogue with all stakeholders to ensure that BSI's sustainability efforts continue to deliver tangible benefits for the community and the nation, and to build a better future.

*Wassalaamu'alaikum Warahmatullaahi Wabarakaatuh*

Jakarta, March 26, 2026

**Anggoro Eko Cahyo**  
President Director

# RESPONSIBILITY FOR 2025 SUSTAINABILITY REPORT

[GRI 2-14]

We, the undersigned, hereby declare that the Sustainability Report of PT Bank Syariah Indonesia (Persero) Tbk for the 2025 financial year has been prepared in accordance with Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, and Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.

All information presented in this Report has been fully disclosed in compliance with the applicable regulations, and we take full responsibility for the accuracy of the contents of the Company's Sustainability Report.

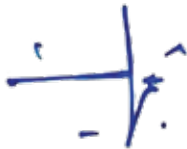
## BOARD OF COMMISSIONERS



**Muhadjir Effendy**  
President Commissioner



**Felicitas Tallulembang**  
Independent Commissioner



**Kamaruddin Amin**  
Commissioner



**Mochamad Agus Rofiudin**  
Commissioner



**Nizar Ahmad Saputra**  
Independent Commissioner



**Aedin Jauharudin**  
Independent Commissioner



**Muhammad Syafii Antonio\***  
Independent Commissioner



**Meidy Ferdiansyah\***  
Commissioner

\*Effective after obtaining approval from the Financial Services Authority (OJK)

# RESPONSIBILITY FOR 2025 SUSTAINABILITY REPORT

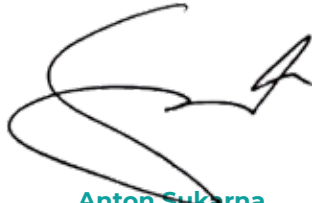
## BOARD OF DIRECTORS



**Anggoro Eko Cahyo**  
President Director



**Bob Tyasika Ananta**  
Vice President Director



**Anton Sukarna**  
Sales & Distribution Director



**Ade Cahyo Nugroho**  
Finance & Strategy Director



**Zaidan Novari**  
Wholesale Transaction Banking  
Director



**Grandhis Helmi Harumansyah**  
Risk Management Director



**Kemas Erwan Husainy**  
Retail Banking Director



**Muharto Hadi Suprpto**  
Technology Information Director



**Firman Nugraha**  
Treasury & International Banking  
Director



**Arief Adhi Sanjaya**  
Compliance & Human Capital  
Director

# 06

## SUSTAINABILITY GOVERNANCE

Strong governance serves as the foundation for maintaining trust and ensuring ethical business practices. Integrity, compliance, and transparency guide every decision-making process. Through sound governance, sustainability is implemented consistently and responsibly.



# STRUCTURE AND COMPOSITION OF GOVERNANCE

[GRI 2-9, 2-11]

As a publicly listed company operating under Indonesian law, BSI applies a governance structure aligned with Law Number 40 of 2007 on Limited Liability Companies and OJK Regulation Number 2 of 2024 on Sharia Governance for Islamic Commercial Banks and Sharia Business Units. This structure comprises primary and supporting governance bodies designed to ensure effective oversight and adherence to sharia principles.

The primary organs include the General Meeting of Shareholders (GMS), the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors. The Board of Commissioners consists of 8 (eight) members: 1 (one) President Commissioner, 3 (three) Commissioners, and 4 (four) Independent Commissioners. The Board of Directors comprises 10 (ten) members, including 1 (one) President Director, 1 (one) Deputy President Director, and 8 (eight) Directors. Within this structure, the President Commissioner and the Chair of the Sharia Supervisory Board serve as heads of the highest governance bodies.

The composition of the Board of Commissioners, Sharia Supervisory Board, and the Board of Directors reflects a balance of diversity and expertise relevant to managing BSI's economic, environmental, and social impacts. All members of the Board of Commissioners serve in a non-executive capacity, including 4 (four) Independent Commissioners, ensuring objective oversight. The President Commissioner does not hold any executive role, reinforcing independence and avoiding conflicts of interest.

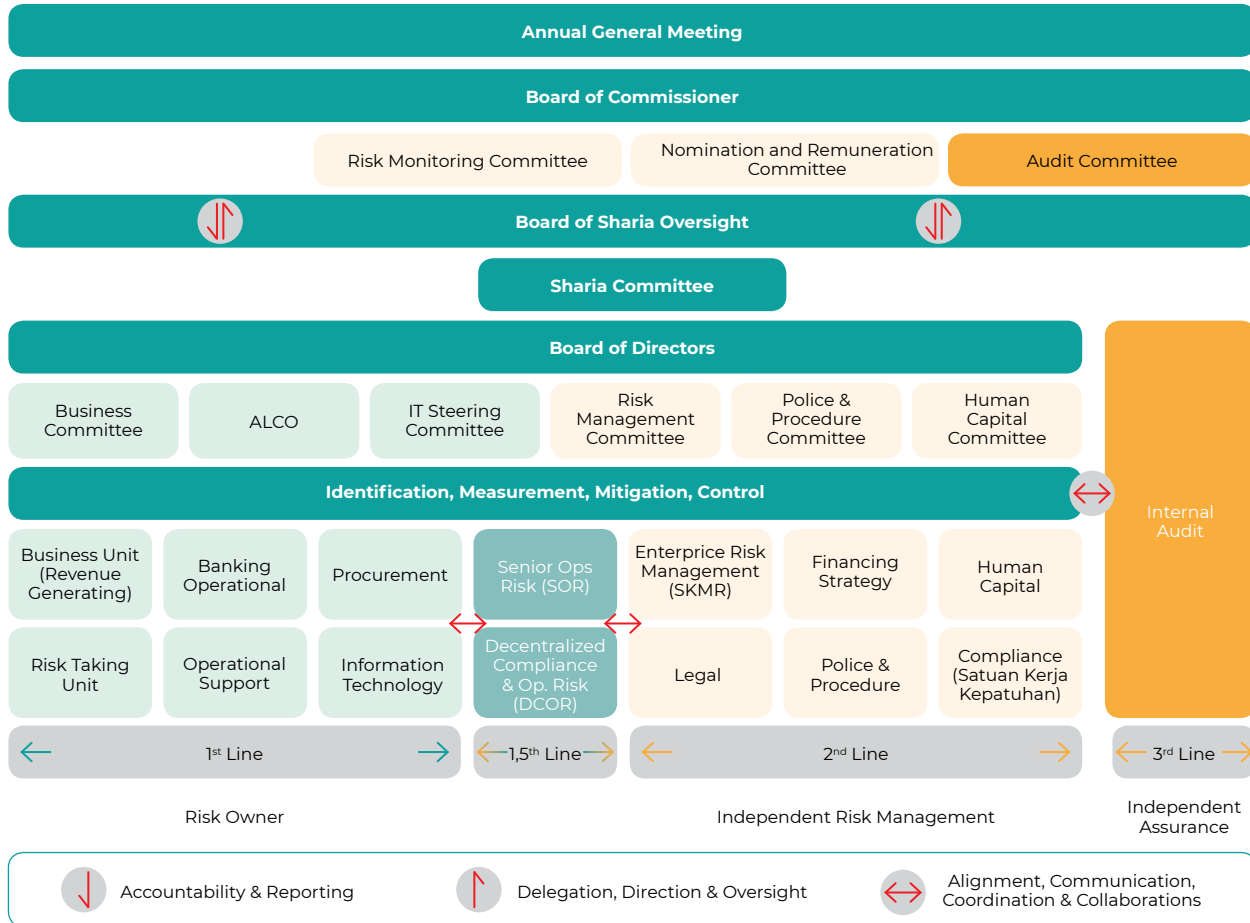
The Board of Directors functions as the executive body responsible for day-to-day operations. In nominating and appointing governance members, BSI applies principles of independence, diversity, professional competence, and sustainability-related qualifications.

To support these primary bodies, BSI has established a range of committees under the Board of Commissioners, Sharia Supervisory Board, and the Board of Directors, enabling effective supervision and decision-making. The Board of Commissioners is supported by the Audit Committee, the Nomination and Remuneration Committee, and the Risk Oversight Committee. The Board of Directors is assisted by the Corporate Secretary, the Internal Audit Unit, Enterprise Risk Management (RMU), and committees including the Business Committee, Asset and Liability Committee, IT Steering Committee, Risk Management Committee, Policy & Procedure Committee, and Human Capital Committee.

Information on tenure, concurrent positions, gender representation, professional experience, and detailed profiles of all governance members, along with committee responsibilities, is provided in the Annual Report, available at the following link: [www.bankbsi.co.id](http://www.bankbsi.co.id). Although published separately, the Annual Report forms an integral part of this Sustainability Report. BSI's governance structure is presented as follows:

# STRUCTURE AND COMPOSITION OF GOVERNANCE

## Good Corporate Governance Structure



# CONFLICT OF INTEREST

[GRI 2-15]

As part of strengthening integrity across the organization, BSI has established Conflict of Interest prevention rules through its Code of Ethics, which apply to all Bank Personnel. A Conflict of Interest is defined as a situation in which an employee or official of the Bank, while carrying out official duties, has personal, family, or external interests that could compromise their independence and objectivity. These provisions apply universally to all BSI employees without exception.

To uphold ethical conduct, all Bank Personnel are required to:

- a. Avoid activities or decisions that may potentially lead to a conflict of interest.
- b. Act responsibly and professionally, free from any influence that could impair objectivity or damage the Bank's business and reputation.
- c. Refrain from misusing the Bank's corporate identity, which may only be used for official purposes with proper authorization.

BSI's Conflict of Interest policy further regulates:

- a. The identification, mitigation, and management of conflicts of interest, including those related to affiliated transactions and intra-group transactions.
- b. Prohibitions for the Board of Directors and Board of Commissioners from undertaking actions that may harm the Bank or reduce potential benefits.
- c. The obligation to disclose any conflict of interest in decision-making processes.

Specific provisions for the Board of Commissioners, the Board of Directors, and Sharia Supervisory Board include:

- If a conflict arises between the Bank's interests and the personal interests of a Director, the Bank will be represented by another Director with no conflict. If all Board of Directors are conflicted, the Bank will be represented by the Board of Commissioners or a person appointed by the Board of Commissioners.
- If no Commissioner is available to represent the Bank, the GMS may appoint one or more individuals to carry out such duties.

In carrying out its functions, Sharia Supervisory Board is prohibited from:

- Using the Bank's resources or position for personal, family, or third-party benefit.
- Receiving personal gains from the Bank other than remuneration and official facilities approved by the GMS.
- Holding concurrent positions that violate prevailing laws and regulations.

As of the reporting period's end, none of the members of the Board of Commissioners, SSB, or Board of Directors have financial, familial, or managerial relationships with one another, with controlling shareholders, or with external companies including suppliers. They also do not own shares in suppliers or entities that could result in conflicts of interest. BSI's majority shareholder is PT Bank Mandiri (Persero) Tbk with 51.47% ownership, and thus there is no indirect controlling shareholder.

In 2025, certain members of the Board of Commissioners and the Board of Directors held shares in the Company. Pursuant to POJK 4 of 2024 and POJK 2 of 2024, the SSB is also required to report share ownership of 5% or more, whether in BSI or in other banks and companies domestically or abroad.

All members of the Board of Commissioners, Board of Directors, and the Sharia Supervisory Board are confirmed to have no share ownership or vested interests in other companies that could give rise to conflicts of interest. Information regarding share ownership of the Board of Commissioners and the Board of Directors is presented in the Corporate Governance section of the Annual Report, while disclosures on transactions with potential conflict of interest are detailed in the Management Discussion and Analysis.

BSI ensures that all potential conflicts of interest are managed transparently through policies covering identification, prevention, mitigation, and disclosure to stakeholders. Information on share ownership, relationships with controlling shareholders, concurrent positions, and related-party transactions is disclosed to maintain independence and accountability across all governance bodies.

# NOMINATION AND SELECTION OF BOARD OF COMMISSIONERS, SHARIA SUPERVISORY BOARD, AND BOARD OF DIRECTORS

[GRI 2-10]

As part of its commitment to transparent governance, BSI conducts the nomination process for the Board of Commissioners and the Board of Directors through proposals submitted by the Board of Commissioners to the GMS, based on recommendations from the Nomination and Remuneration Committee. Appointments and dismissals are approved by the GMS in accordance with the Articles of Association and become effective upon receiving approval from OJK.

In its nomination and selection process, BSI applies criteria that emphasize professionalism, integrity, independence, competency, and diversity. In addition to evaluating qualifications and experience, BSI considers stakeholder input, primarily from shareholders through the GMS, and comply with regulatory requirements through the fit and proper test.

In addition, the nomination of the Sharia Supervisory Board is conducted by the GMS based on recommendations from the National Sharia Council of the Indonesian Ulema Council, in accordance with OJK regulations and all applicable laws. All appointments to the Board of Commissioners, Board of Directors, and Sharia Supervisory Board must meet prevailing legal and regulatory requirements.

Comprehensive information regarding the nomination and selection mechanisms, including the diversity composition of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board, is provided in the Annual Report under the Corporate Governance section [www.bankbsi.co.id](http://www.bankbsi.co.id).

# PERFORMANCE ASSESSMENT OF BOARD OF COMMISSIONERS, SHARIA SUPERVISORY BOARD, AND BOARD OF DIRECTORS

[GRI 2-18]

As part of BSI's accountable governance framework, the performance evaluation of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board is conducted during the Annual GMS. At the AGMS, the Board of Directors presents the Annual Report, while the Board of Commissioners submits its annual oversight report. The performance of the Sharia Supervisory Board is assessed through a periodic self-assessment conducted every semester, with the results submitted to OJK for approval.

In addition, the Sharia Supervisory Board is required to submit regular Oversight Reports to the Islamic Banking Department of OJK and to the National Sharia Council of the Indonesian Ulema Council. ESG implementation, including Sustainable Finance, forms part of the Key Performance Indicators (KPIs) of the Board of Directors and is subject to oversight by the Board of Commissioners. BSI also submits its RAKB to OJK annually, signed by the Board of Directors and approved by the Board of Commissioners.

The GMS holds the authority to dismiss members of the Board of Commissioners and the Board of Directors at any time, by providing valid and justified reasons, should the respective Board members:

1. Fail to fulfil obligations agreed in the management contract
2. Fail to perform duties effectively;
3. Violate the articles of association and/or prevailing laws and regulations;
4. Commit actions that violate ethics and/or propriety that should be respected as a member of the Board of Directors;
5. Is involved in actions that harm the Company and/or the state;
6. Is convicted by a court ruling with permanent legal force;
7. Any other reasons deemed appropriate by the GMS for the interests and objectives of the Company.

# REMUNERATION POLICY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

[GRI 2-19, 2-20, 2-21]

BSI has established a remuneration policy for the Board of Commissioners, the Board of Directors, and Sharia Supervisory Board, in line with OJK Regulation No. 59/POJK.03/2017 on Governance in Remuneration for Islamic Commercial Banks and Sharia Business Units. The policy covers fixed remuneration (salary and allowances) and variable remuneration (annual performance incentives), with no sign-on bonus. Termination payments follow applicable regulations, include claw back provisions for violations, and provide retirement benefits in accordance with the Bank's pension program.

The remuneration structure and other facilities approved by the GMS include:

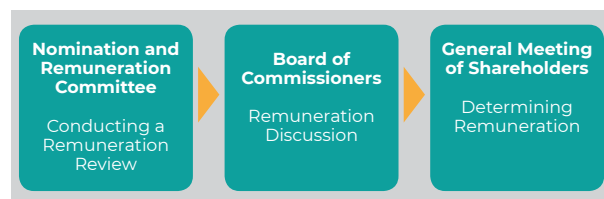
1. **Financial remuneration**, such as salaries, allowances, share-based compensation, bonuses, and other forms of monetary benefits.
2. **Non-financial facilities for the Board of Commissioners and the Board of Directors**, including:
  - a. Religious Holiday Allowance
  - b. Post-Service Benefits
  - c. Housing and Utility Allowances
  - d. Vehicle Facilities and Transportation Allowances
  - e. Health Facilities
  - f. Club Memberships and Professional Association Fees
  - g. Communication Facilities
  - h. Non-Inventory Office Facilities
  - i. Business Travel Facilities
  - j. Legal Assistance
  - k. Leave Entitlements
3. **Non-financial facilities for the Sharia Supervisory Board**, including:
  - a. Religious Holiday Allowance
  - b. Post-Service Benefits
  - c. Health Facilities
  - d. Business Travel Facilities

In determining remuneration amounts, BSI applies a prudent and performance-based approach, considering financial performance, adequacy of expected credit loss provisioning, benchmarking against peer institutions, and alignment with the Bank's long-term objectives and strategic direction. Sustainability performance is also incorporated, including ESG KPIs and progress of the RAKB.

The remuneration determination process follows these stages:

1. The Nomination and Remuneration Committee evaluates the prevailing remuneration policies.
2. The Committee provides recommendations to the Board of Commissioners regarding remuneration for the Board of Commissioners, the Board of Directors, and Sharia Supervisory Board.
3. The Board of Commissioners submits proposed remuneration, such as salaries/honorariums and bonuses, to the Controlling Shareholder for approval at the GMS.

The entire remuneration determination process is conducted by the independent Nomination and Remuneration Committee under the Board of Commissioners. The Committee reviews the remuneration structure and submits recommendations to the Board of Commissioners for escalation to the GMS. BSI does not engage external remuneration consultants. Final approval rests with the shareholders through the GMS, where all remuneration proposals are ratified through voting in line with applicable governance procedures.



## REMUNERATION POLICY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

As part of the Bank's commitment to transparent remuneration governance, the decision regarding bonuses (tantiem) and salaries/honorariums for the Board of Commissioners and the Board of Directors was approved under Agenda Item Four of the Annual GMS held on 16 May 2025. The voting results recorded 43,103,881,375 votes (98.5742401%) in favor, 171,150,059 votes (0.3914030%) abstaining, and 452,296,659 votes (1.0343570%) opposing, from all shares with valid voting rights present at the meeting.

To enhance transparency in remuneration practices, BSI also discloses the ratio of the average annual total compensation of the Board of Directors to the median annual total salary of all employees. Total employee compensation includes fixed salary, allowances, and variable remuneration received during the reporting year.

The ratio is calculated by comparing the average annual compensation of the Board of Directors with the median annual compensation of employees. BSI also reports the ratio of the percentage increase in the Board of Directors' average annual compensation to the percentage increase in the median annual salary of employees. This disclosure provides insight into compensation gaps and remuneration growth across the organization.

The ratios for 2025 are presented in the table below:

Description	Ratio
Ratio of the average total annual compensation of the Board of Directors to the median total annual salary for all employees.	23.47 : 1
The ratio of the percentage increases in the average total annual compensation of the Board of Directors to the ratio of the percentage increase in the median total salary for all employees.	(1.18) : 1

# COMPLIANCE WITH LAWS AND REGULATIONS

[GRI 2-27] [FN-CB-510A.1]

As the largest Islamic bank in Indonesia, BSI places full compliance with laws and regulations at the core of its operational integrity and public trust. All business activities are conducted in accordance with regulatory requirements, sharia principles, and leading governance standards to ensure that every process, decision, and interaction is carried out transparently, responsibly, and free from unlawful practices. Through strong ethical policies, effective reporting and grievance mechanisms, and robust internal control systems, BSI is committed to fostering a highly ethical work environment and promoting sustainable business conduct that prioritizes the interests of its stakeholders.

## Compliance Management and Evaluation of Regulatory Sanctions in 2025

In carrying out its business activities, BSI is always committed to complying with applicable regulations and laws. BSI defines significant non-compliance as violations of laws or regulations that have a material impact on the Bank's operations, financial condition, reputation, or its relationship with regulators and key stakeholders.

A case is also considered significant if it results in major service disruptions, high-risk regulatory findings, or potential material financial losses. Based on this definition, the monetary and administrative sanctions received in 2025 were not classified as significant instances of non-compliance.

Throughout 2025, BSI received 3 (three) monetary sanctions imposed by the Regulator on BSI due to reporting errors and 2 (two) monetary sanctions imposed by the Regulator on BSI due to late submission of reports.

BSI followed up by making the required payment to the Regulator in accordance with the applicable provisions. However, the monetary and administrative sanctions imposed on BSI do not constitute a significant case of non-compliance. Details of the sanctions in 2025 can be seen as follows:

## Monetary Sanctions in 2025

(in Rupiah)

No.	Type of Sanction	Authority	Amount of Fine
1.	Errors in SLIK Data	Financial Services Authority (OJK)	61,050,000
2.	Financial Inclusion Realization Report	Financial Services Authority (OJK)	100,000
3.	Delay in Cash Transaction Report Submission	Financial Services Authority (OJK)	40,000,000
4.	Errors in Integrated Bank Report (LBUT)	Bank Indonesia	9,300,000
5.	Delay in LBUT Correction Report Submission	Bank Indonesia	7,900,000
<b>Total</b>			<b>118,350,000</b>

## COMPLIANCE WITH LAWS AND REGULATIONS

### CODE OF CONDUCT

As a sharia-compliant financial institution committed to upholding integrity, PT Bank Syariah Indonesia Tbk (BSI) implements a comprehensive Code of Conduct that serves as the ethical foundation for all personnel in performing their duties, making decisions, and engaging with stakeholders. This Code of Conduct ensures that every action aligns with sharia principles, professional standards, and the Bank's core corporate values, including The Seven Fundamentals of BSI, which collectively shape a culture of accountability, responsibility, and service excellence.

The Code of Conduct governs key ethical areas essential to maintaining strong governance, including the prevention of conflicts of interest, the prohibition of *risywah* (gratification), and the obligation to safeguard confidentiality and accuracy of information. All Bank personnel are required to avoid misuse of authority, inappropriate use of corporate identity, or the exploitation of insider information for personal gain. The Code also reinforces the responsibility to preserve the integrity of the banking system, avoid involvement in unlawful or unethical activities, and manage employee accounts prudently to ensure they are not used for improper purposes.

To uphold consistent ethical behavior, BSI obligates every employee to complete an annual disclosure statement, reaffirming their commitment to transparency and integrity. Oversight of the Code of Conduct's implementation is carried out by the Human Capital and Compliance units, which evaluate its relevancy and propose adjustments in response to internal or external developments. Violations of the Code are subject to disciplinary actions defined in the Bank's employment regulations, ensuring strong enforcement and organizational discipline across all levels.

### WHISTLEBLOWING SYSTEM

[GRI 2-16, 2-26] [FN-CB-510a.2]

As part of its commitment to fostering a culture of integrity and sound governance, BSI has implemented a Whistleblowing System (WBS) as a secure channel for all stakeholders, including suppliers, customers, and other third parties, to report alleged misconduct. The WBS is designed to ensure that every report concerning indications of fraud, legal violations, abuse of authority, ethical breaches, or non-compliance with Sharia principles is followed objectively and responsibly. This mechanism is aligned with the principles of transparency and accountability as stipulated in the Company's governance policies and the BSI Whistleblowing System Operating Procedures (PTO WBS) 2025.

BSI is committed to protecting whistleblowers by safeguarding the confidentiality of their identity and the information submitted. All reports are processed discreetly and investigated thoroughly, ensuring privacy and fairness for all parties involved. Reporters are encouraged to provide factual information in good faith using the "5W + 1H" framework (what, who, where, when, why, how), and include relevant supporting evidence, such as documents, written statements, or electronic records, so long as they are obtained lawfully.

The scope of violations reportable through WBS includes fraud, asset misappropriation, information leakage, banking crimes, breaches of corporate regulations, conflicts of interest, bribery or gratification, unethical behavior, and non-compliance with Sharia principles. These categories reflect BSI's commitment to upholding strong governance standards and maintaining stakeholders' trust.

Beyond receiving complaints, the WBS also functions as a channel for employees and stakeholders to seek advice regarding responsible business conduct, including ethics, compliance, and sustainability governance. Requests for guidance may be submitted to the Compliance Unit, Risk Management Unit, or ESG Unit through

## COMPLIANCE WITH LAWS AND REGULATIONS

internal email, the NPS, and regular policy dissemination sessions.

For ease of access, BSI provides multiple reporting channels:

- Website: <https://whistleblowing.tips/wbs/@E-WBS>
- Email: [e-wbsi@rsm.id](mailto:e-wbsi@rsm.id)
- Phone/WhatsApp/SMS: 08117-851-851

In 2025, BSI recorded a total of 118 WBS reports, consisting of 11 cases fully resolved, 11 cases still under investigation, 46 cases deemed non-eligible or not actionable, and 50 cases closed due to insufficient evidence or unsubstantiated findings. All reports were processed in accordance with the WBS Procedure, including preliminary assessment, clarification, detailed investigation, and documentation of outcomes. BSI ensures that every report receives an adequate response and is consistently monitored by the Compliance Unit and Risk Management teams to strengthen organizational integrity and enhance the overall effectiveness of the whistleblowing mechanism.

### Communication of Critical Concerns to the Highest Governance Body [GRI 2-16]

BSI has established a mechanism for communicating critical concerns to the highest governance body through a structured escalation process involving the Board of Directors, the Risk Management Committee, and the Internal Audit Unit. Critical concerns include events that may result in material impacts on the Bank's financial performance, operations, compliance, reputation, or sustainability. When a matter is classified as a critical concern and requires immediate attention, a special report is submitted to the Board of Commissioners through supervisory coordination meetings or via the established escalation protocol.

Throughout 2025, no critical concerns were communicated to the Board of Commissioners. Most significant issues identified during the year were effectively addressed at the management level through internal control mechanisms and risk-monitoring processes. Should any critical concerns arise in future periods, BSI will disclose the number and nature of such concerns transparently in the Sustainability Report.

## ANTI-CORRUPTION, ANTI-FRAUD, AND GRATIFICATION CONTROL

### Operations Assessed to have Risks [GRI 205-1]

BSI recognizes that corruption risk is inherent across all work units, particularly due to the independent management of budgets exercised by each unit. Throughout 2025, management identified budget management as a key risk area requiring adequate controls and oversight.

To address these risks, BSI has implemented a range of anti-corruption programs and procedures in line with applicable regulations. Referring to Law No. 31 of 1999 on the Eradication of Corruption, as amended by Law No. 20 of 2002, corruption is defined as the abuse of authority for personal or third-party gain through unlawful conduct.

Gratification is one of the practices prohibited by law as it may lead to fraud and corruption. To mitigate this risk, BSI has established a PTO on Gratification Control, which is continuously communicated to employees to strengthen awareness and compliance.

Through the application of this gratification control mechanism, BSI expects employees to:

1. Build the values of Good Corporate Governance and instill the value of integrity.
2. Refrain from accepting and/or giving any form of gratification related to one's position and contrary to one's duties or responsibilities.
3. Report any receipt of gratification related to one's position and contrary to one's duties or responsibilities to the Gratification Control Unit, which operates under the coordination of the Compliance Work Unit.

In addition to gratification control, BSI has also implemented various procedures to mitigate corruption, bribery, kickback schemes, and fraud, which include:

1. Gratification control is the duty and responsibility of all Bank personnel.
2. Every member of the Bank is required to avoid and politely decline any form of gratification-whether from external parties or from internal colleagues-that could be perceived as a bribe and is related to their position or contrary to their duties and obligations as Bank Officers.

## COMPLIANCE WITH LAWS AND REGULATIONS

3. If a gratification cannot be refused at the first opportunity, the recipient must report the receipt of such gratification no later than 24 hours after acceptance to the Gratification Control Unit (Anti Bribery - Compliance & AML-CFT Group), accompanied by authentic evidence of the returned item. This may include a handover report signed by both the giver and the recipient, or a deposit/transfer slip if the gratification was in the form of money.
4. Bank personnel who refuse or receive gratification must report the incident to the Gratification Control Unit via email at [antibribery@bankbsi.co.id](mailto:antibribery@bankbsi.co.id) and/or via WhatsApp at 08118 451 451, no later than 10 (ten) working days after receipt of the gratification, with a copy furnished to the Head of the Reporting Work Unit.
5. The Gratification Control Unit will review the gratification report and determine the classification of the gratification (whether it becomes Bank-managed property or may be retained by the reporter). The Unit will issue a Gratification Determination Letter no later than 30 (thirty) working days after receiving a complete report and supporting documents.
6. Bank personnel must educate the giver or any party with a potential conflict of interest, in a polite and proper manner, regarding the prohibition of receiving gratification that may be considered a bribe or any other prohibited form of gratification.
7. If Bank personnel become aware of gratification that may be considered a bribe and the recipient fails to report it, the matter may be reported through WBS.

#### Implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP)

Entering 2025, BSI continues to uphold the implementation of the ISO 37001:2016 Anti-Bribery Management System (ABMS), which has been in place since 2021 and renewed through re-certification in 2024. The standard remains a key foundation in ensuring that all business activities are conducted with integrity, transparency, and zero tolerance for bribery. Throughout 2025, BSI has strengthened internal controls and enhanced regulatory compliance to maintain the effectiveness of ISO 37001:2016 implementation. The ongoing application of ISO ABMS provides benefits such as:

1. Preventing Bribery Practices
2. Enhancing Compliance with Regulations
3. Improving Corporate Reputation
4. Minimizing Legal Risks
5. Creating an Ethical Business Environment
6. Strengthening Oversight and Accountability
7. Increasing Competitive Value
8. Building Trust with Investors and Stakeholders

## COMPLIANCE WITH LAWS AND REGULATIONS

### Communication and Training About Policies and Procedures [GRI 205-2]

The dissemination of Gratification Control aims to enhance employee understanding of the control mechanisms and to cultivate an Anti-Fraud Awareness culture in line with the Operational PTO on Gratification Control. Throughout 2025, these awareness activities continued to expand and were delivered to all BSI employees, including the Board of Directors and the Board of Commissioners, as part of the Bank's efforts to strengthen integrity across all work units.

In addition to internal outreach, BSI also provides anti-fraud education to business partners through procurement processes, vendor gatherings, integrity pact signing, and the implementation of procurement ethics across all operational regions. These efforts are reinforced by the continuous updating and publication of anti-fraud policies on BSI's official website, ensuring that all stakeholders have clear access to the Bank's ethical and governance standards.

In 2025, the implemented programs included:

1. Conducting Risk Awareness and Anti-Fraud Campaigns for all employees through both online and offline channels, such as email blasts, desktop notifications, posters, infographics, videos, social media, and onsite monitoring. These activities also featured the distribution of anti-gratification content/posters in collaboration with the Corporate Secretary & Communication Group through email blasts, WhatsApp broadcasts, social media, and the corporate website with details as follows:

No.	Date	Subject	Media
1.	January 30, 2025	Compliance Awareness Videography "Gratification from an Islamic Perspective"	Email blast
2.	February 28, 2025	Appeal Poster on Gratification Prevention and Control during the Holy Month of Ramadan 1446 H	Email blast
3.	March 2 & 3, 2025	Poster on the Prohibition of Gratification during Ramadan 1446 H	BSI website and social media
4.	March 6, 2025	Appeal on Gratification Prevention and Control for Eid al-Fitr 1446 H	Letter
5.	March 6, 2025	Appeal on Gratification Prevention and Control for Eid al-Fitr 1446 H	Memorandum
6.	March 24, 2025	Poster Welcoming Eid al-Fitr without Gratification	Email blast
7.	March 30, 2025	Poster "The Beauty of Eid al-Fitr without Gratification"	BSI social media
8.	April 17, 2025	Kartini Day with the theme "Stop Gratification, Build Integrity"	Email blast
9.	May 19, 2025	National Awakening Day with the theme "Rise Together, Reject Gratification for an Indonesia with Integrity"	Email blast
10.	June 6, 2025	Anti-Gratification Commitment of BSI Employees in relation to Eid al-Adha	BSI social media and website
11.	June 10, 2025	Eid al-Adha Day: Prohibition on Receiving Gratification during Eid al-Adha	Email blast
12.	June 10-11, 2025	Gratification Reporting Media at BSI	BSI desktop PCs
13.	July 8-9, 2025	7 Steps to Identifying Gratification (PROVE IT) at BSI	BSI desktop PCs
14.	August 15, 2025	80th Anniversary of the Independence of the Republic of Indonesia with the theme "Freedom from Gratification and Bribery"	Email blast
15.	November 10, 2025	Heroes' Day	Email blast
16.	December 9, 2025	International Anti-Corruption Day	Email blast
17.	December 23, 2025	Welcoming the New Year 2026	Email blast

## COMPLIANCE WITH LAWS AND REGULATIONS

2. Anti-Gratification (*Laa Risywah*) Socialization for all employees. This initiative aims to enhance employee awareness of gratification prevention and ensure consistent understanding across all work units.
- a. Gratification Control socialization was delivered through face-to-face sessions conducted both offline and online, enabling broad coverage across the organization.:

Socialization Target	Date	Socialization Participant
<b>INTERNAL PARTIES</b> (Organic and Non-Organic BSI Employees)	February 7, 2025	1. All secretaries of the Board of Directors and the Board of Commissioners, 2. Sharia Supervisory Board, and all Groups, conducted online (Teams)
	April 24–25, 2025	RO II Medan
	June 3, 2025	HCS
	June 11, 2025	1. RCBM Banjarmasin, 2. RCBM Balikpapan, 3. ASBM Banjarmasin, and 4. ASBM Balikpapan
	June 14, 2025	HCS
	August 6, 2025	1. KCP Serang A Yani 1, 2. KCP JKT Gading Boulevard Raya, 3. KC Bekasi A Yani, 4. KCP JKT Rawamangun, 5. Area Consumer Business Manager, 6. Financing Channel Manager
	October 4, 2025	Head Office FCG
	November 11, 2025	RSC All Regions
<b>EXTERNAL PARTIES</b> (Partners, Vendors, Business Associates, and Other Third Parties)	October 13, 2025	PT Mandiri Utama Finance (Business Partner)

- b. In addition to these sessions, BSI also carried out site visits to work units as part of monitoring efforts to ensure the effectiveness of the socialization activities, as detailed below:

No.	Date	Work Units	Region
1.	April 24–25, 2025	KC Lubuk Pakam	II
2.	April 24–25, 2025	KC Medan Juanda	II
3.	May 20, 2025	KC Semarang Pandanaran	VII
4.	May 21, 2025	KCP Pemuda Klaten	VII
5.	May 22, 2025	KC Yogyakarta Kota Gede	VII
6.	June 3–4, 2025	KCP Bandung Rancaekek	VI
7.	June 10–11, 2025	KC Cirebon Dr. Cipto	VI
8.	July 18, 2025	KC Bandung Metro	VI
9.	July 23, 2025	KC Bandung Citarum	VI
10.	August 11, 2025	KCP Bandung Surapati	VI
11.	August 12, 2025	KC Bandung Antapani	VI
12.	August 13, 2025	Area Pontianak	IX
13.	August 14, 2025	RO IX Kalimantan	IX

## COMPLIANCE WITH LAWS AND REGULATIONS

No.	Date	Work Units	Region
14.	August 20, 2025	KC Bandung Pajajaran	VI
15.	August 21, 2025	KCP Bandung Buah Batu 2	VI
16.	September 4, 2025	KCP Bandung Dago	VI
17.	September 8, 2025	KCP Bandung RE Martadinata	VI
18.	September 9, 2025	KCP JKT Telkom Gatot Subroto	VI
19.	September 9, 2025	KCP Bandung Setrasari	VI
20.	September 10, 2025	KCP JKT Cikini	VI
21.	September 10, 2025	RFO & FC RO Bandung	VI
22.	September 10, 2025	KCP Bandung Kopo	VI
23.	September 11, 2025	KCP JKT Wahid Hasyim	VI
24.	September 15, 2025	KC Cimahi Baros	VI
25.	September 16, 2025	KCP JKT Bendungan Hilir	VI
26.	September 17, 2025	KCP Cimahi	VI
27.	October 8, 2025	KCP Cimahi Amir Macmud	VI
28.	October 10, 2025	KCP Bandung Astana Anyar	VI

In 2025, BSI conducted socialization of its anti-corruption policy and the signing of integrity pacts for all internal and external stakeholder groups. All members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board (100%) participated in the socialization and signed the integrity pact. Of the total employees, all employees (100%) also received socialization on anti-corruption and anti-gratification policies and signed the integrity pact. In addition, all business partners (100%) received the socialization through procurement processes, vendor gatherings, and the signing of integrity pacts. The disclosure of this quantitative data ensures that the coverage of BSI's anti-corruption program can be evaluated in a measurable and transparent manner.

### Proven Incidents and Actions Taken [GRI 205-3]

In 2025, BSI recorded zero confirmed incidents of corruption. The Bank's strong commitment to anti-corruption principles and continuous strengthening of internal controls ensured that all business processes operated in compliance with applicable regulations, with no corruption-related violations identified during the reporting period.

In 2025, BSI recorded several corrupt incidents involving 3 (three) permanent employees. As a result of these incidents, the 3 (three) permanent employees were subject to employment termination. There were no contract terminations involving business partners, nor were there any fraud cases reported by the public.

To prevent the recurrence of similar incidents and to support the achievement of zero corruption, BSI strengthened its internal controls, enhanced risk-based monitoring, and expanded the implementation of anti-corruption education program across all work units.

Descriptions	Total (People)	Status
Permanent employees	3	3 employees were subject to employment termination
Non-permanent employees	0	-

## COMPLIANCE WITH LAWS AND REGULATIONS

### INSIDER TRADING

As a publicly listed institution, BSI strictly adheres to capital market regulations and enforces a comprehensive insider trading policy. The policy prohibits employees, management, and any individual with access to material non-public information from using such information for personal gain or benefiting others.

Oversight is conducted by the Corporate Secretary in coordination with compliance and governance units, ensuring that all material information is managed transparently and in accordance with regulatory requirements. BSI routinely provides education regarding disclosure obligations, share ownership reporting, restrictions on trading windows, and responsible handling of inside information. Any potential breach is subjected to thorough review and, where applicable, reported to regulators.

In 2025, BSI recorded no insider trading incidents, demonstrating strong compliance discipline and the effectiveness of internal controls designed to safeguard market integrity.

### CUSTOMER DATA PROTECTION

#### Customer Data Protection

Personal data protection in Indonesia is governed by Law No. 27 of 2022 on Personal Data Protection, which serves as the primary legal framework for the protection and management of personal data. This law regulates the rights of data subjects, the obligations of data controllers and/or processors, mechanisms for personal data transfer, as well as sanctions for violations of applicable provisions.

The regulation recognizes privacy as a fundamental human right and requires organizations to exercise responsibility in managing personal data in accordance with prevailing laws and regulations.

#### Understanding Indonesia's Personal Data Protection Law (PDP Law)

Summary of the main pillars of the Personal Data Protection Law (PDP Law) as a human right in the digital era.



**What is PDP Law?**  
Law No. 27/2022 which recognizes personal data as a fundamental human right.



**Main Principles: Lawful, Fair, Transparent**  
The processing of personal data must be based on valid consent from the data owner.



**Data Subject Rights: Control in Your Hands**  
Individuals have the right to be informed, to access, and to rectify their personal data.



**Obligations of Data Controllers: Protect & Notify**  
Data controllers are required to protect personal data and to notify them in the event of a data breach.



**Strict Sanctions: Administrative & Criminal**  
Implemented to ensure responsible and fair data management.



**Main Objective: Safeguarding Citizens' Dignity**  
Protecting individual rights, security, and reputation in the digital world.

#### Personal Data Protection Cycle

The Bank has established the stages of the personal data protection process as follows:

## COMPLIANCE WITH LAWS AND REGULATIONS

### Confidentiality Integrity Availability



#### 01. Acquisition and Collection

- » Purpose of Processing
- » Legal Basis for Processing
- » Limitation on the Use and Collection of Data



#### 02. Processing and Analysis

- » Record of Processing Activities (ROPA)
- » Data Protection Impact Assessment (DPIA)



#### 03. Storage

- » Data Security
- » Data Retention



#### 04. Correction and Updating

- » Data Verification
- » Facilitation of Data Subjects to Complete and Update Data



#### 05. Display, Announcement, Transfer, Dissemination, or Disclosure

- » Notification to Data Subjects
- » Compliance with Criteria for Cross-- Border Data Transfer Outside the Territory of the Republic of Indonesia
- » Personal Data Security Controls



#### 06. Deletion or Destruction

- » Deletion and Destruction in Accordance with the Data Retention Period
- » Establishment of Deletion and Destruction Mechanisms

### Maqashid Shariah and Personal Data Protection

The Bank's implementation of personal data protection in the modern context can be directly linked to Maqashid Shariah, as outlined below:

### Trust in the Digital Era: Maintaining Privacy in Sharia Frame



**Global Data Crisis 2024: More than 5.5 billion accounts were breached,** representing an almost eightfold increase from the previous year, highlighting the urgency of data protection.



#### What Is Maqashid Shariah?

The primary objective of Islamic law to promote public benefit (maslahah) and prevent harm.



#### Protection of Wealth (Hifz al-Mal)

Safeguarding banking data and economic assets from fraud and identity theft.



#### Protection of Life and Dignity (Hifz al-Nafs & Hifz al-'Ird)

Preventing data misuse that threatens personal safety and damages individual reputation.



#### Protection of Intellect (Hifz al-'Aql)

Preventing data and information manipulation that may mislead decision-making.



#### Data Protection Is an Amanah

Not merely a legal obligation, but a moral and religious responsibility in the digital era.

#### a. Hifz al-nafs (protection of life)

Personal data breaches may endanger an individual's safety, such as home addresses and health data. Maintaining data confidentiality means safeguarding personal safety.

## COMPLIANCE WITH LAWS AND REGULATIONS

- b. Hifz al-'aql (protection of intellect)  
The misuse of personal information, including psychological manipulation and data-based disinformation, may impair sound judgment. Data protection prevents exploitation that undermines rationality.
- c. Hifz al-nasl (protection of lineage and dignity)  
Family privacy, digital footprints, and children's data must be protected to prevent reputational harm or loss of dignity.
- d. Hifz al-mal (protection of wealth)  
Financial data, including accounts, credit cards, and transactions, constitute personal assets. Data breaches may lead to theft or fraud.
- e. Hifz al-din (protection of religion)  
Data related to religious beliefs or worship practices is sensitive in nature. Protecting its confidentiality safeguards freedom of religion from discrimination or misuse.

Personal data protection represents a contemporary manifestation of Maqashid Shariah, as both are oriented toward safeguarding human welfare, dignity, and security. Modern regulations, such as Indonesia's Personal Data Protection Law and the GDPR in Europe, are aligned with Maqashid Shariah values in protecting fundamental human rights.

As part of regulatory compliance, the Bank has implemented personal data protection arrangements through the following initiatives:

- 1. Implementation of Personal Data Protection through Personal Data Protection Tools (Securiti.AI)  
The Bank utilizes a technology-based system, Securiti.AI, as an integrated platform to support the continuous updating, management, and control of privacy policies in line with regulatory developments and personal data protection best practices. Securiti.AI has been integrated with BSI's digital ecosystem, including:
  - BSI Corporate Website;
  - BSI Investor Relations Website; and
  - BSI Dubai Website.

This integration ensures that privacy policies presented to the public and stakeholders remain up to date, consistent, and aligned

across all official BSI digital channels, while enhancing transparency and accountability in personal data processing.

Securiti.AI also provides functional modules designed to strengthen end-to-end personal data protection implementation, including:

- Record of Processing Activities (RoPA), used to document and map all personal data processing activities in a structured manner, enabling BSI to have visibility over all types of data, purposes of processing, and the parties involved.
- Data Protection Impact Assessment (DPIA), used to identify, analyze, and mitigate personal data protection risks arising from the processing of personal data across all BSI products, services, and operational activities, particularly those that pose high risks to the rights and freedoms of data subjects.
- Data Breach Management, serving as a mechanism for the systematic management of data breach incidents, ranging from incident recording and impact assessment to follow-up actions and reporting in accordance with applicable regulations.
- Data Subject Request (DSR), used to facilitate the fulfillment of data subject rights, such as the rights of access, rectification, erasure, and objection to the processing of personal data, in a managed and documented manner.
- Sensitive Data Intelligence, enabling BSI to identify and manage sensitive personal data more accurately, in order to ensure the implementation of appropriate data protection controls.
- Universal Consent Management, used to manage data subject consent in a centralized, transparent, and traceable manner, in accordance with the principle of a lawful basis for processing.
- Cookie Consent Management, ensuring that the management of consent for the use of cookies across BSI's digital channels is conducted transparently and in compliance with personal data protection requirements.

## COMPLIANCE WITH LAWS AND REGULATIONS

2. Implementation of Good Governance for Personal Data Protection through Strengthening Bank Policies and Procedures
- The Bank ensures the availability of policies and procedures supporting business and operational activities related to personal data protection. During 2025, the Bank:
- issued 4 new regulations, and
  - updated 206 existing regulations.

These provisions cover policies, control procedure standards, and technical operational guidelines governing the entire personal data management cycle, from collection to deletion. All provisions are developed in accordance with applicable Indonesian laws and regulations and best practices in the banking and information technology industries, supported by internal oversight mechanisms, risk management, and continuous employee awareness programs.

3. Implementation of ISO/IEC 27701 – Privacy Information Management System (PIMS)
- To support BSI's vision of becoming a globally recognized Islamic bank, the Bank has implemented the international standard ISO/IEC 27701 – Privacy Information Management System (PIMS). The implementation strengthens the information security framework by ensuring that personal data management is conducted in a systematic, measurable, and well-documented manner, both in the Bank's role as a data controller and as a data processor.

On December 19, 2025, PT Bank Syariah Indonesia (Persero) Tbk (BSI) reaffirmed its commitment to digital ethics governance amid the acceleration of technological transformation by becoming the first mover among Himbara banks to implement ISO/IEC 27701:2019 certification for the protection of customers' personal data.

The ISO/IEC 27701:2019 Privacy Information Management System (PIMS) certification was presented by CBQA Global Certification Body Regional Director Anwar Siregar to BSI Compliance & Human Capital Director Arief Adhi Sanjaya and Information Technology Director Muharto Hadi Suprpto on February 26, 2026, and has been published in several media outlets.

### IMPLEMENTATION OF INTERNATIONAL SUSTAINABILITY STANDARDS AND GUIDELINES ISO 26000:2010 – GUIDANCE ON SOCIAL RESPONSIBILITY

As part of strengthening sustainability governance and its commitment to responsible business practices, BSI consistently refers to relevant international standards and guidelines. One of the key references adopted is ISO 26000:2010 – Guidance on Social Responsibility, which provides a comprehensive framework for the principles, practices, and core issues of organizational social responsibility.

In 2025, BSI conducted a Gap Analysis on the implementation of ISO 26000:2010 to assess the level of alignment of the Bank's policies, processes, and operational practices with social responsibility principles. This Gap Analysis was carried out through document reviews, interviews with relevant work units, and evaluations of existing practices, with the aim of ensuring that social responsibility principles have been adequately integrated into BSI's governance and business activities.

Based on the results of the Gap Analysis, BSI recorded a compliance level of 91.7% with the requirements of ISO 26000:2010. This achievement indicates that the majority of social responsibility principles and core subjects have been implemented effectively and consistently across the Bank's operations. Meanwhile, 8.3% was identified as Opportunity for Improvement (OFI), reflecting areas for continuous enhancement rather than material non-conformities.

The compliance evaluation covered all key principles of ISO 26000, namely accountability, transparency, ethical behavior, respect for stakeholder interests, compliance with laws, respect for international norms of behavior, and respect for human rights. In addition, the assessment also addressed the seven core subjects of social responsibility, comprising:

- Organizational Governance,
- Human Rights,
- Labor Practices,
- Environment,
- Fair Operating Practices,
- Consumer Issues, and
- Community Involvement and Development.

## COMPLIANCE WITH LAWS AND REGULATIONS

The results of the Gap Analysis affirm that BSI's sustainability approach is holistic and integrated, encompassing economic, social, and environmental aspects, and is aligned with BSI's identity as an Islamic bank that upholds ethical values, fairness, and the promotion of public benefit (maslahah).

The identified OFI areas serve as the basis for the development of follow-up action plans aimed at strengthening policies, procedures, and mechanisms for the sustainable implementation of social responsibility. This approach is in line with the principle of continual improvement and BSI's commitment to enhancing the quality of its sustainability governance over time.

The results of the ISO 26000:2010 Gap Analysis are utilized as a strategic reference for:

- strengthening sustainability governance,
- refining internal policies and guidelines,
- enhancing cross-functional coordination, and
- sharpening the process of identifying and managing material sustainability issues.

With a high level of alignment with ISO 26000:2010 and a strong commitment to addressing the identified areas for enhancement, BSI reaffirms its role as a responsible, ethical, and sustainability-oriented Islamic banking institution, while further strengthening stakeholder trust.

### ISO 26000:2010 – Social Responsibility Alignment

91.7% Compliance Achieved

In 2025, BSI conducted a comprehensive Gap Analysis against ISO 26000:2010, confirming a high level of alignment (91.7%) with international social responsibility principles across governance, human rights, labor practices, environmental stewardship, consumer protection, fair operating practices, and community development.

The remaining 8.3% represents Opportunity for Improvement (OFI), serving as a foundation for continuous enhancement of sustainability governance, policies, and cross-functional integration, without any material non-conformities identified.

This assessment reinforces BSI's commitment to ethical, accountable, and values-based sustainability practices, in line with its role as a leading Islamic bank focused on long-term value creation and stakeholder trust.

## LOBBYING ACTIVITIES AND POLITICAL CONTRIBUTIONS

BSI ensures that all corporate activities adhere to regulatory requirements without engaging in efforts to influence public policy or government decision-making. Throughout 2025, BSI did not participate in any lobbying activities related to the formulation of laws, regulations, or government policies.

Furthermore, BSI did not make any political contributions, whether in the form of funds, facilities, or other types of support to political parties, candidates, or political activities. This policy is upheld to maintain the independence and integrity of BSI.

## IMPLEMENTATION OF ANTI-MONEY LAUNDERING (AML), PREVENTION OF TERRORISM FINANCING (PTF), AND PREVENTION OF PROLIFERATION OF MASS DESTRUCTION WEAPONS FINANCING (PMDWF) PROGRAMS

As an Islamic bank operating within both national and global financial systems, BSI serves a critical role in safeguarding the integrity of all financial transactions and ensuring that its products and services are used lawfully and responsibly. This responsibility extends beyond regulatory compliance; it also reflects BSI's commitment to upholding sharia principles that promote public benefit and prevent harm. In line with this, BSI actively supports law enforcement efforts through the implementation of AML, PTF, and PMDWF programs.

BSI's implementation of AML, CTF, and CPF programs complies with prevailing laws and regulations, as well as international best practices. These programs are structured around five core pillars: active oversight by the Board of Directors and Board of Commissioners, comprehensive policies and procedures, strong internal controls, a robust management information system, and continuous human resource development and training. Further details regarding the implementation of AML, CTF, and CPF programs are presented in the Annual Report under the Corporate Governance section which can be accessed through this link: <https://ir.bankbsi.co.id>.

# SUSTAINABLE FINANCE IMPLEMENTATION

[OJK E]

## AUTHORITIES RESPONSIBLE FOR IMPLEMENTING SUSTAINABLE FINANCE [OJK E.1] [GRI 2-9, 2-12, 2-13, 2-14] [IFRS S1-GOVERNANCE, IFRS S2-GOVERNANCE]

As an institution committed to sustainability principles, BSI implements ESG governance through the active involvement of its supervisory and management bodies. Board of Commissioners, the Board of Directors, and Sharia Supervisory Board ensure that Sustainable Finance processes and policies are carried out consistently, in compliance with regulations, and in alignment with Sharia principles. Their involvement includes providing strategic direction, overseeing the implementation of RAKB, preparing the Sustainability Report, and determining the Bank's sustainability priorities.

The Board of Commissioners receives regular updates from the Board of Directors and the Risk Management Committee on the identification of sustainability-related risks and opportunities. This information serves as the basis for strategic decision-making, particularly regarding mitigation of economic, social, and environmental impacts. Beyond internal forums, the Board of Commissioners is also involved in due diligence processes through the GMS and in dialogue with shareholders and regulators as part of stakeholder engagement.

To ensure the effectiveness of impact management, the Board of Commissioners and the Board of Directors conduct evaluations at least quarterly including progress on RAKB implementation, sustainability indicators, results of the Risk Monitoring Committee meetings, and findings related to ESG risk. These periodic reviews ensure that mitigation measures and sustainability strategy are implemented in accordance with good governance principles.

Sustainability performance is reported through a tiered mechanism. Senior executives responsible for sustainability submit monthly updates on RAKB implementation and ESG performance to the Board of Directors. The Board of Directors then report these updates to the Board of Commissioners during quarterly oversight meetings. This reporting structure ensures that the supervisory body receives adequate and timely

information to carry out its oversight function effectively.

The Board of Commissioners and the Board of Directors hold full responsibility for reviewing and approving the Sustainability Report, including determining material topics and ensuring the relevance and accuracy of disclosures. The review is conducted at least once a year prior to publication.



To strengthen sustainability coordination, BSI has established a dedicated ESG unit through the Board of Directors Decree No. 04/219-KEP/DIR dated 6 June 2024. This unit operates under the direct supervision of the Vice President Director and consists of two main functions: ESG Strategy & Portfolio Management and ESG Operations & Communication. These functions ensure the integration of sustainability aspects into business processes, portfolio management, RAKB monitoring, sustainability reporting, and both internal and external ESG communications.

ESG implementation also involves contributor units across the organization, including business units, support units, enabler units, and regional offices. Each unit carries out its respective mandate to support the Bank's ESG framework, vision, and commitments.

Within the governance mechanism, the results of RAKB implementation are reported to the Board of Directors and subsequently submitted to Board of Commissioners for further direction. The ESG Working Group conducts quarterly monitoring and evaluation of RAKB priorities

## SUSTAINABLE FINANCE IMPLEMENTATION

and reports its findings to the RMC, which then forwards the results to the Director supervising ESG Group and to Audit Committee. In addition, RAKB performance becomes agenda item in joint meetings of the Board of Commissioners and the Board of Directors (Rakomdir) to ensure strategic alignment. The Bank's sustainability performance is also reported to shareholders during the GMS, where all shareholders may express their views regarding ESG or LST issues.

As a financial services institution, ESG implementation is reflected in the annual RAKB. The division of roles and responsibilities for Sustainable Finance is as follows:

- The Board of Commissioners and the Sharia Supervisory Board are responsible for approving RAKB and overseeing its implementation, ensuring that sustainability initiatives are executed effectively and remain aligned with Sharia principles and integrated governance standards.
- The Board of Directors sets the overall sustainability direction for BSI, including commitments, strategies, and roadmaps. The Board also guides and approves the preparation of the RAKB and ensures that sustainability-related matters are communicated effectively to regulators and key stakeholders.
- The Risk Management Committee formulates policies related to the Bank's risk management, including sustainability and climate-related risks, ensuring alignment with the Bank's comprehensive risk framework.
- The ESG Sub-Committee is responsible for defining ESG strategies and ensuring that sustainability considerations are integrated into risk management, business processes, and operational decision-making across the organization.
- The ESG Group coordinates the Bank's sustainability agenda by leading the development of the RAKB, integrating sustainability into business processes, and monitoring and reporting the progress of sustainability initiatives on a regular basis.
- All relevant personnel: carry out the RAKB programs according to their respective functions.

Governance strengthening is also carried out through the integration of ESG aspects into the Financing Policy Architecture, including:

- Negative List in the Financing Policy,
- Portfolio Guideline,
- Exclusion List in the Financing SOP, and
- Industry Acceptance Criteria.

Furthermore, the strengthening of the sustainable finance implementation responsibilities is supported by the issuance of several policies that serve as the foundation for sustainability implementation across all work units. These policies include the ESG Guiding Principle, the SOP on Sustainable Finance, as well as the piloting of the Indonesian Sustainable Finance Taxonomy for the green sector. In addition, BSI has established an Exclusion List and carried out portfolio realignment in the brown sector to ensure that the financing portfolio progressively shifts toward low-carbon and sustainable activities.

With this policy framework, the units responsible for implementing Sustainable Finance carry out coordination, oversight, and program execution functions to ensure that ESG implementation is effective and measurable.

The units responsible for implementing Sustainable Finance at the work-unit level are presented as follows:

Work Unit	Function
Environmental Social & Governance Group (ESG)	Developing the framework, strategy, roadmap, commitments, and targets related to the implementation of BSI's sustainable finance. In addition, ESG functions to coordinate and monitor the implementation of the RAKB and to communicate the Bank's ESG strategy and program implementation to stakeholders through various activities and publications.
Strategy Planning & Performance Management Group (SPM)	Develop strategies and the Bank's Business Plan to be executed annually. Program implementers: 1. Green Financing 2. MSMEs/Social Financing Portfolio 3. Sustainable Financing Ratio

## SUSTAINABLE FINANCE IMPLEMENTATION

Work Unit	Function
<p>Corporate Business:</p> <ol style="list-style-type: none"> <li>Corporate Business 1 Group</li> <li>Corporate Business 2 Group</li> <li>Corporate Business 3 Group</li> </ol>	<p>Disbursing financing in accordance with sustainable finance principles (Green Financing), while also developing banking products that support sustainable finance principles.</p> <p>Program implementers:</p> <ol style="list-style-type: none"> <li>Green Financing</li> <li>Sustainable Financing Ratio</li> </ol>
<p>Commercial Business:</p> <ol style="list-style-type: none"> <li>Commercial Business 1 Group</li> <li>Commercial Business 2 Group</li> </ol>	<p>Disbursing financing in accordance with sustainable finance principles (Green Financing), while also developing banking products that support the implementation of sustainable finance principles.</p> <p>Program implementers:</p> <ol style="list-style-type: none"> <li>Green Financing</li> <li>Sustainable Financing Ratio</li> </ol>
Small Medium Enterprise (SME)	<p>Disbursing financing in accordance with sustainable finance principles (Social Financing), while also developing banking products that support the implementation of sustainable finance principles.</p> <p>Program implementers:</p> <ol style="list-style-type: none"> <li>MSMEs/Social Financing Portfolio</li> <li>Sustainable Financing Ratio</li> </ol>
Micro Business Group (MBG)	<p>Disbursing financing in accordance with sustainable finance principles (Social Financing), while also developing banking products that support the implementation of sustainable finance principles.</p> <p>Program implementers:</p> <p>MSMEs/Social Financing Portfolio</p>
Islamic Ecosystem Solution Group (ISE)	Program implementers: Product development
International & Financial Institution Group (FIG)	Program implementers: Product development
Treasury & Global Market Group (TGM)	Program implementers: Product development
Operational-Portfolio & Market Risk Group (ERM)	Program implementers: Governance & Policy Pillars
AI & Data Strategy Group	Program implementers: <ol style="list-style-type: none"> <li>Green Financing</li> <li>MSMEs/Social Financing Portfolio</li> </ol>
Compliance & Anti Money Laundering (AML) – Countering – Countering Financing of Terrorism (CFT) Group (CAC)	Program implementers: Implementation of Compliance Monitoring Function
Policy & Procedure Group (PPG)	<p>Creation of internal regulations to support the sustainable finance programs.</p> <p>Program implementers: Governance and Policy Pillars</p>
Distribution Strategy Group (DSG)	<p>Promote the implementation of the sustainable finance programs in all BSI outlets and optimize the distribution of retail business ecosystem financing at designated branch growth points.</p> <p>Program implementers:</p> <ol style="list-style-type: none"> <li>Digital Carbon Trading</li> <li>Sustainable financing disbursement</li> </ol>

## SUSTAINABLE FINANCE IMPLEMENTATION

Work Unit	Function
Corporate Secretary & Communication Group (CSG)	<p>Formulating and carrying out the ZISWAF utilization function, maintaining compliance and governance, and carrying out corporate communication and reputation management functions.</p> <p>Program implementers:</p> <ol style="list-style-type: none"> <li>1. Signature campaign – BSI Sustainable Movement</li> <li>2. 1 Home 1 Tree</li> <li>3. Sustainability on Campus Collaborating with BSI Rock</li> <li>4. Green Business Culture Internal Campaign</li> <li>5. ISO 26000 and SROI assessments</li> <li>6. BSI Assisted Villages with the ESG impact assessments</li> <li>7. BSI Scholarship</li> <li>8. Optimization of Zakat Distribution</li> <li>9. Waste Management Pilot Project (Circular Economy)</li> <li>10. Green Zakat Pilot Project</li> <li>11. Sumatera disaster response assistance</li> </ol>
Bank Syariah Indonesia Corporate University	<p>Providing training/arranging programs to improve employee capabilities in the context of implementing sustainable finance.</p> <p>Program implementers:</p> <ol style="list-style-type: none"> <li>1. Sustainable finance awareness</li> <li>2. Training obligations for the SF supervisory and BSI board</li> <li>3. ESG training obligations</li> <li>4. Green Business Culture Internal Campaign</li> </ol>
Marketing & Communication Group (MCG)	<p>Encourage product marketing communication based on sustainable finance principles</p> <p>Program implementers:</p> <p>Signature campaign – BSI Sustainable Movement</p>
Card Business Group (CBG)	<p>Program implementers:</p> <ol style="list-style-type: none"> <li>1. Environmentally Friendly Sharia Card</li> </ol>
Human Capital Strategy & Policy Group (HCP)	<p>Program implementers:</p> <ol style="list-style-type: none"> <li>1. Sustainable finance awareness</li> <li>2. ESG training obligations</li> </ol>
Procurement & Fixed Asset Group (PFA)	<p>Procure infrastructure that enables the implementation of sustainable finance.</p> <p>Program implementers:</p> <ol style="list-style-type: none"> <li>1. Green Building</li> <li>2. Electric Vehicle</li> <li>3. Charging Station</li> <li>4. Solar Panel</li> </ol>
Corporate Finance & Accounting Group (CFA)	<p>Consolidate financial statements related to sustainable finance portfolio and collection of corporate zakat funds.</p> <p>Program implementers:</p> <ol style="list-style-type: none"> <li>1. Optimization of Zakat Distribution</li> <li>2. Green Financing</li> <li>3. MSME Portfolio / Social Financing</li> <li>4. Sustainable Financing Ratio</li> </ol>
Data Protection Group (DPR)	<p>Ensuring data protection and sound governance as part of the Governance pillar within ESG.</p> <p>Program Implementer:</p> <p>Governance &amp; Policy Pillar</p>

## SUSTAINABLE FINANCE IMPLEMENTATION

Work Unit	Function
BSI Maslahat	<p>BSI's social institution partner that administers zakat utilization programs.</p> <p>Program implementers:</p> <ol style="list-style-type: none"> <li>1. Solar Panel</li> <li>2. ISO 26000 and SROI assessments</li> <li>3. BSI Assisted Villages with the ESG impact assessments</li> <li>4. BSI Scholarship</li> <li>5. Optimization of Zakat Distribution</li> <li>6. Waste Management Pilot Project (Circular Economy)</li> <li>7. Green Zakat Pilot Project</li> </ol>

### DEVELOPMENT OF SUSTAINABLE-FINANCE RELATED COMPETENCIES

[OJK E.2] [GRI 2-17, FS4] [IFRS-S1-GOV, IFRS-S2-GOV]

As part of its commitment to strengthening ESG and Sustainable Finance implementation, BSI ensures that its governance bodies and employees possess sufficient sustainability-related competencies. BSI recognizes that expertise in sustainability must be enhanced continuously in line with evolving regulatory requirements and global best practices.

To reinforce the capacity of the highest governance bodies, BSI provides periodic training for the Board of Commissioners and The Board of Directors covering topics such as sustainable finance, ESG risk management, regulatory developments, and global trends in the green economy. These programs ensure that the governing bodies maintain adequate knowledge to oversee sustainability strategies, evaluate associated risks and opportunities, and make informed decisions that influence the Bank's economic, environmental, and social impacts. Such training also fulfills the fiduciary responsibility requirements outlined in international sustainability governance standards.

At the operational level, BSI delivers various training and competency development programs for employees through the Bank Syariah Indonesia Corporate University. These initiatives equip employees with updated insights, policies, and practices in sustainability and encourage the incorporation of ESG principles into daily business activities.

Throughout 2025, a total of 16,166 employees participated in Sustainable Finance training, including ESG-related modules. A detailed breakdown of training types, topics, and organizers is presented in the table below:

#### Competency Development Supporting the Implementation of Sustainable Finance for the Board of Commissioners

Name	Position	Type of Education and Training	Education and Training Materials	Date	Organizer
Muhadjir Effendy	President Commissioner	Training on Strengthening the Strategic Role of the Board of Commissioners	Banking Ethics in an Open Company; Banking Digitalization; Governance & GCG; ESG & Climate Risk Management	June 30, 2025	IBI
Felicitas Talullembang	Member of the Board of Commissioners	Training on Strengthening the Strategic Role of the Board of Commissioners	Banking Ethics in an Open Company; Banking Digitalization; Governance & GCG; ESG & Climate Risk Management	June 30, 2025	IBI

## SUSTAINABLE FINANCE IMPLEMENTATION

Name	Position	Type of Education and Training	Education and Training Materials	Date	Organizer
Aadin Jauharuddin	Member of the Board of Commissioners	Training on Strengthening the Strategic Role of the Board of Commissioners	Banking Ethics in an Open Company; Banking Digitalization; Governance & GCG; ESG & Climate Risk Management	June 30, 2025	IBI
Nizar A. Saputra	Member of the Board of Commissioners	Training on Strengthening the Strategic Role of the Board of Commissioners	Banking Ethics in an Open Company; Banking Digitalization; Governance & GCG; ESG & Climate Risk Management	June 30, 2025	IBI
Meidy Firmansyah	Member of the Board of Commissioners	Training on Strengthening the Strategic Role of the Board of Commissioners	Banking Ethics in an Open Company; Banking Digitalization; Governance & GCG; ESG & Climate Risk Management	June 30, 2025	IBI
Moch. Agus Rodliuli	Member of the Board of Commissioners	Training on Strengthening the Strategic Role of the Board of Commissioners	Banking Ethics in an Open Company; Banking Digitalization; Governance & GCG; ESG & Climate Risk Management	June 30, 2025	IBI
Kamaruddin Amin	Member of the Board of Commissioners	Training on Strengthening the Strategic Role of the Board of Commissioners	Banking Ethics in an Open Company; Banking Digitalization; Governance & GCG; ESG & Climate Risk Management	June 30, 2025	IBI

## Competency Development Supporting the Implementation of Sustainable Finance for the Board of Directors

Name	Position	Type of Education and Training	Education and Training Materials	Date	Organizer
Anggoro Eko Cahyo	President Director	Level 7 Qualification Certification in Banking Risk Management	Strengthening Banking Risk Management Competencies to Support Governance and the Implementation of Sustainable Finance	June 5, 2025	LSPKS
Arif Adhi Sanjaya	Director of Compliance & Human Capital	Level 7 Non-Tiered Certification in Banking Risk Management	Strengthening Banking Risk Management Competencies to Support Governance and the Implementation of Sustainable Finance	June 18, 2025	LSPKS
Firman Nugraha	Director of Treasury & International Banking	Level 7 Risk Management Training	Strengthening Banking Risk Management Competencies to Support Governance and the Implementation of Sustainable Finance	July 2, 2025	BSU
Muharto	Director of Information Technology (IT)	Level 7 Risk Management Training	Strengthening Banking Risk Management Competencies to Support Governance and the Implementation of Sustainable Finance	June 18 and 20, 2025	LPPI
Grandhis H. H.	Director of Risk Management	International Seminar on Bank Indonesia Risk Management 2025	Embedding Governance, Financial, and Operational Risk Management into Digital Transformation	November 13, 2025	Bank Indonesia

## SUSTAINABLE FINANCE IMPLEMENTATION

### Competency Development Supporting the Implementation of Sustainable Finance for Senior Executive Vice President (SEVP)

Name	Position	Type of Education and Training	Education and Training Materials	Date	Organizer
Kemas Erwan Husainy	SEVP Branding & Communication / Director of Retail Banking	Investor Gathering	Sustainability-Based Mudharabah Sukuk I of Bank BSI Phase II in 2025	May 5, 2025	BSI
Ana Nurul K	SEVP Operations	Mid-Year Outlook 2025	Managing Risk & Sustainability in Economic Uncertainty & Cyberheist	June 24, 2025	Infobank
M Misbahul Munir	SEVP Digital Banking	Level 7 Risk Management Recertification	Strengthening banking risk management competencies to support governance and the implementation of sustainable finance	June 24, 2025	LSPKS
Ida Triana W	SEVP Funding & Transaction	Briefing on the Level 7 Qualification Certification Scheme in Banking Risk Management	Strengthening banking risk management competencies to support governance and the implementation of sustainable finance	August 25, 2025	ASBISINDO
Ali	SEVP Wholesale Risk	Level 7 Risk Management Certification 2025	Strengthening banking risk management competencies to support governance and the implementation of sustainable finance	December 19, 2025	LSPKS

### RISK MANAGEMENT IN THE IMPLEMENTATION OF SUSTAINABLE FINANCE [OJK E.3, FS2, IFRS S1-RISK MANAGEMENT, IFRS S2-RISK MANAGEMENT, FN-CB-550a.1, FN-CB-550a.2]

In implementing sustainable finance, BSI adopts a risk management approach that is fully integrated with the Bank's overall risk management framework. The processes of identifying, measuring, monitoring, and controlling risks incorporate ESG aspect. Risks arising from sustainable finance activities are managed through four key pillars: (1) active oversight by the Board of Commissioners, the Board of Directors, and Sharia Supervisory Board; (2) adequate policies, procedures, and risk limits; (3) effective risk management processes; and (4) a comprehensive internal control system.

As part of risk governance, the Board of Commissioners, the Board of Directors, and Sharia Supervisory Board oversee sustainability-related risks and opportunities, including climate-related risks. Their oversight is carried out through the review of the RAKB, the Sustainability Report, and periodic evaluations of the Bank's sustainability strategy. This ensures that the highest governance bodies maintain a clear understanding of the Bank's ESG risk profile and possess the competence to guide strategic responses.

The Bank also has dedicated functions responsible for monitoring and evaluating ESG risks on an ongoing basis. Portfolio management incorporates ESG considerations, including credit exposure limits for high-carbon sectors. These principles are embedded in various internal guidelines such as the Portfolio Guideline, the Industry Acceptance Criteria, and the Business Procedure Standards applied across financing segments

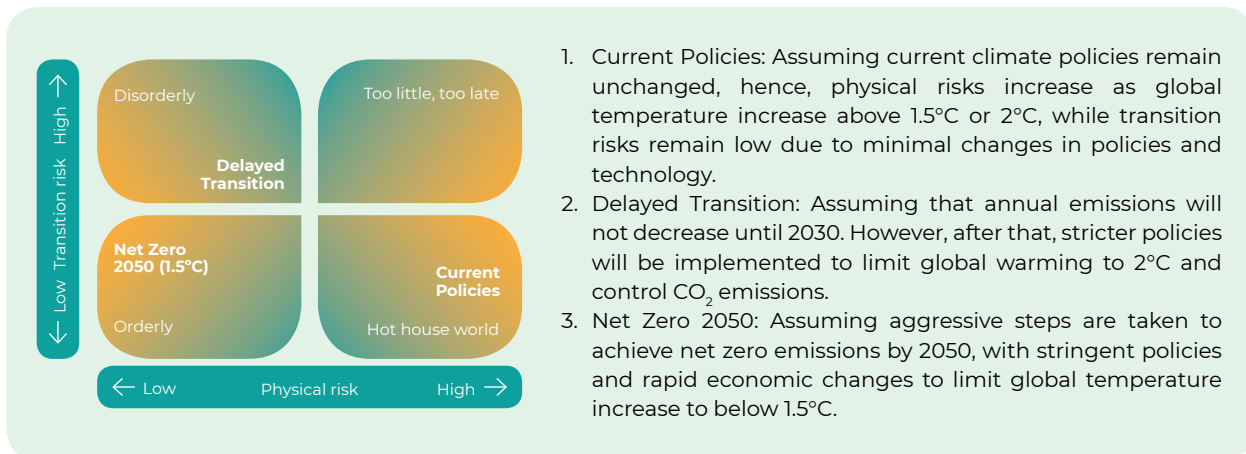
## SUSTAINABLE FINANCE IMPLEMENTATION

Climate-related risk management includes both physical and transition risks. Physical risks are associated with climate-induced natural events, while transition risks arise from shifts in government policies, stakeholder expectations, technological advancements, and social dynamics during the transition to a low-carbon economy. These changes require BSI to adjust policies and strategies to mitigate potential impacts on its business, reputation, and asset values.

### Climate Risk Stress Testing

Climate change-related risks have emerged as a new challenge for the banking industry, requiring the Bank to proactively assess their potential impact on financial performance and portfolio resilience. To this end, BSI continues to develop and implement the CRST to assess the resilience of the Bank's portfolio against various climate change scenarios over different time horizons. In line with the CRMS guidelines issued by OJK, BSI also participated in the 2nd Round Pilot Project Climate Risk Stress Test (CRST) in 2025 initiated by OJK. Through this participation, BSI conducted testing across its entire financing portfolio to assess the potential impact of climate change on the Bank's financial performance, strategy, governance, and risk management framework. This step reflects BSI's commitment to strengthening the resilience of its financing portfolio while also integrating climate risk into business decision-making in a structured and sustainable manner.

The CRST results serve as key inputs for adjusting BSI's portfolio strategy, including managing exposure to high-emission sectors and increasing allocation to priority green sectors. These insights also support BSI's contribution to the national Net Zero Emission target and enhance the Bank's preparedness for the transition toward a low-carbon economy.



In 2025, BSI analyzed the impact of climate risk covering 100% of its total financing portfolio, consisting of priority sectors and non-priority sectors. In conducting the climate resilience test, BSI used the framework and analytical scenarios established by OJK in the Climate Risk Management and Scenario Analysis for Banking (CRMS) Guidebook. The testing was carried out using scenarios designed to assess the impact of physical risks and transition risks on the Bank's financial performance and overall exposure.

To assess the impact of physical risks, scenarios involving extreme climate events such as floods and forest fires were used. Meanwhile, to assess the impact of transition risks, transition scenarios developed by the Network for Greening the Financial System (NGFS) were used, namely Current Policies, Delayed Transition, and Net Zero 2050.

## SUSTAINABLE FINANCE IMPLEMENTATION

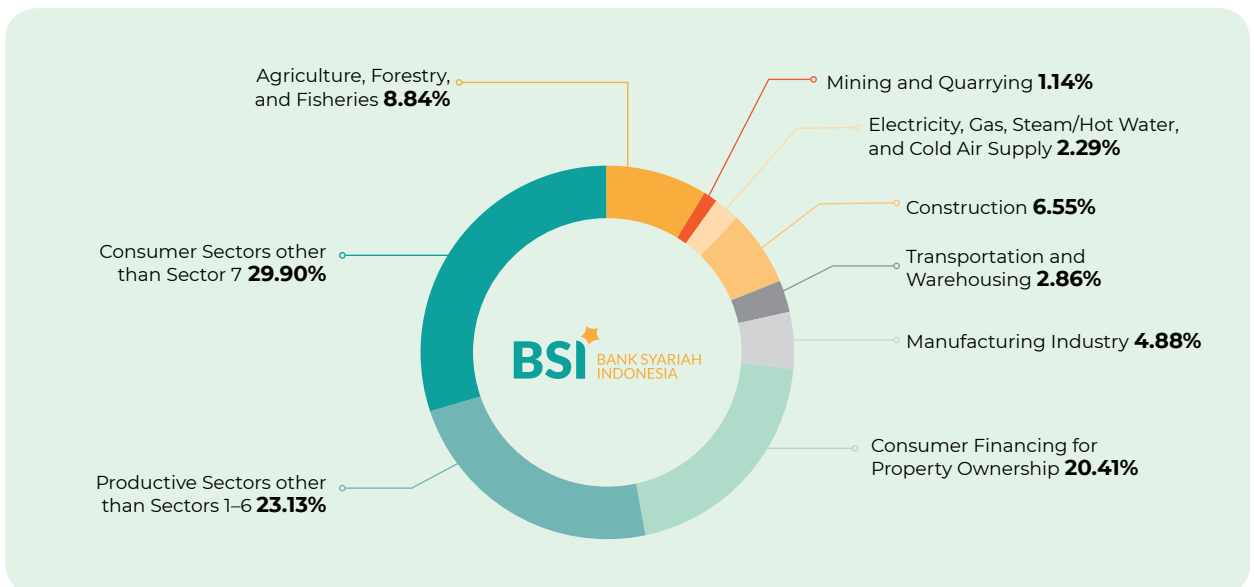
Climate scenario analysis in the priority sectors covered 46.97% of BSI's total financing exposure. These sectors include:

1. Agriculture, Forestry, and Fisheries
2. Mining and Quarrying
3. Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply
4. Construction
5. Transportation and Warehousing
6. Manufacturing
7. Consumer financing for property ownership

Details of sectoral portfolio composition are presented in the table below:

### CRST Portfolio

No.	Classification	Sector	Amount (in Million Rupiah)	%
1.		Agriculture, Forestry, and Fisheries	24,622,168	8.84%
2.		Mining and Quarrying	3,180,104	1.14%
3.		Electricity, Gas, Steam/Hot Water, and Cold Air Supply	6,389,043	2.29%
4.	Priority Sectors	Construction	18,241,498	6.55%
5.		Transportation and Warehousing	7,956,673	2.86%
6.		Manufacturing Industry	13,590,881	4.88%
7.		Consumer Financing for Property Ownership	56,834,046	20.41%
<b>Total Priority Sectors</b>			<b>130,814,413</b>	<b>46.97%</b>
8.	Non-Priority Sectors	Productive Sectors other than Sectors 1–6	64,408,711	23.13%
9.		Consumer Sectors other than Sector 7	83,258,141	29.90%
<b>Total</b>			<b>278,481,267</b>	<b>100.00%</b>



## SUSTAINABLE FINANCE IMPLEMENTATION

The CRST results indicate that climate risk impacts have not had a significant effect on the Bank's financial performance in the short, medium, or long term under all scenarios. These findings reflect that the Bank's current portfolio is relatively resilient to the climate scenarios tested.

In credit risk, the Agriculture, Forestry and Fisheries Sector and the Mining and Quarrying Sector were recorded as the two sectors contributing the largest financed emissions. This was due to the size of the portfolio in those sectors. In the long term, the Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply Sector becomes the only sector showing a potential material impact from climate risk. However, on a sectoral basis, climate risk has not yet significantly affected the Bank's portfolio.

For market risk, there was an increase in capital charge in line with the scenarios of changes in benchmark interest rates and a decline in Gross Domestic Product (GDP). For liquidity risk, the Bank's Liquidity Coverage Ratio (LCR) remained above the minimum requirement of 100% under both physical and transition scenarios. This indicates that the Bank has sufficient liquidity to face potential cash flow pressures arising from climate change.

Meanwhile, for operational risk, there is a potential decline in the value of assets/offices, but the impact is not sufficiently significant. This is because most of the Bank's branch offices are leased assets, so losses arising from the decline in value become the risk of the owner or the insurance company.

Overall, the Bank's capital remained strong, as reflected in its capital adequacy ratio, which stayed above the hurdle rate under all tested scenarios. These analytical results indicate that the Bank's current strategy is resilient to climate risk, although proactive measures are still needed to strengthen sectoral policies, develop transition plans, and enhance the integration of climate risk into risk management.

To strengthen its long-term resilience, BSI continues to enhance its internal capabilities in analyzing, utilizing, and integrating Climate Risk Stress Test (CRST) results into its risk management and decision-making processes. These efforts are carried out through improving data quality and

availability, strengthening modeling capacity, and enhancing cross-functional coordination within the Bank. CRST results are expected to be utilized more optimally as part of the existing risk management process.

In addition, to strengthen long-term preparedness, BSI continues to enhance internal capability in interpreting CRST outcomes, including improving data quality, modelling capacity, and cross-unit coordination. This approach ensures that CRST insights support the Bank's risk-management processes

### ISSUES IN THE IMPLEMENTATION OF SUSTAINABLE FINANCE [OJK E.5]

In implementing Sustainable Finance, BSI continues to face several challenges, particularly in achieving full integration of ESG aspects across business and operational activities. These challenges include the need to strengthen employee capacity, improve ESG data availability and consistency, and align internal processes with regulatory requirements, such as POJK 51, OJK's CRMS framework, and the Indonesia Green Taxonomy, as well as with evolving international standards.

To address these challenges, BSI established the ESG Coordinator Unit, which is responsible for developing the ESG framework, vision, commitments, strategies, and initiatives, including the integration of Sustainable Finance across business processes. ESG Contributor Units, spanning business, support, enabler functions, and regional offices, also serve an active role in implementing ESG initiatives within their respective scopes, ensuring a structured and coordinated approach across the organization.

In line with that, BSI continues to refine its internal mechanisms and strengthen cross-unit coordination as part of ongoing efforts to enhance the quality of ESG integration, without making commitments that exceed regulatory requirements. Strengthening ESG culture is also a key focus, with continued efforts to improve employee understanding of sustainability issues to support more effective governance and ESG implementation.



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# STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

[IFRS S1, IFRS S2]

## GOVERNANCE

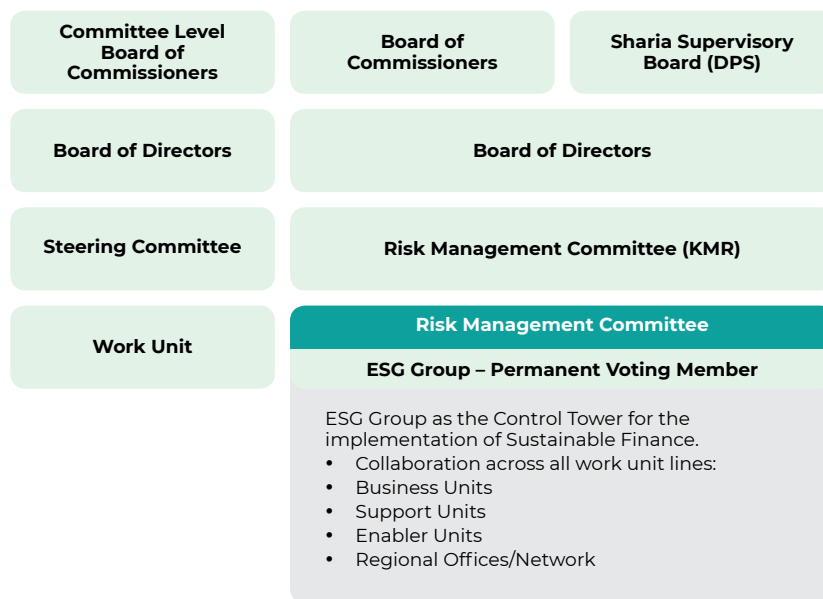


### SUSTAINABILITY GOVERNANCE STRUCTURE [S1.G.a, S2.G.b]

Maqashid Sharia in principle encompasses aspects of sustainable development. As an Islamic bank, BSI recognizes that its responsibility is not limited to economic aspects and profitability but extends to the holistic well-being of humanity and the environment. One of the Maqashid Sharia principles aligned with sustainability-related risks and opportunities, including climate, is *Hifdz Al-Bi'ah* (environmental preservation). *Hifdz Al-Bi'ah* provides a normative and strategic foundation for BSI in managing the impacts of climate change. For BSI, this principle is not merely ethical in nature but constitutes a fundamental corporate value that influences governance and sustainability-oriented products.

Sustainability at BSI is not merely a business responsibility but a tangible manifestation of the implementation of Sharia values in promoting societal welfare and environmental preservation. To realize this commitment in overseeing sustainability-related risks and opportunities, including climate, BSI has established an ESG Governance Structure as outlined in the ESG Guiding Principle. Through this approach, BSI not only strengthens business resilience but also creates sustainable value for customers, shareholders, and society.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES



### BOARD OF COMMISSIONERS & SHARIA SUPERVISORY BOARD OVERSIGHT

[S1.G.a, S1.G.b, S1.G.c, S1.G.d, S2.G.a1, S2.G.a2, S2.G.a3, S2.G.a4]

In implementing its commitment to sustainable business practices, BSI involves the active oversight of the Board of Commissioners and the Sharia Supervisory Board. The active oversight carried out by the Board of Commissioners and the Sharia Supervisory Board includes the following:

#### Board of Commissioners

1. Approving BSI's Sustainable Finance Action Plan (Rencana Aksi Keuangan Berkelanjutan/ RAKB), including climate-related initiatives.
2. Overseeing the implementation of Sustainable Finance, achievement of targets, and execution of sustainability initiatives to ensure they are properly implemented and achieved.
3. Implementing Mandiri Group's Integrated Governance in relation to the implementation of BSI's Sustainable Finance.

### Sharia Supervisory Board

1. Approving BSI's Sustainable Finance Action Plan (RAKB), including climate-related initiatives, in accordance with Sharia principles.
2. Overseeing the implementation of Sustainable Finance, achievement of targets, and execution of sustainability initiatives to ensure they are properly implemented and achieved in accordance with Sharia principles.
3. Implementing Mandiri Group's Integrated Governance in relation to the implementation of BSI's Sustainable Finance in accordance with Sharia principles.

### RISK MONITORING COMMITTEE (KPR)

[S1.G.d, S2.G.a4]

BSI continues to grow and align its business processes with evolving sustainability demands, including the integration of sustainability-related risks and opportunities, including climate. BSI has reported the progress of the 2025 RAKB and proposed initiatives for the 2026 RAKB to the Risk Monitoring Committee (Komite Pemantau Risiko/ KPR).

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

The Risk Monitoring Committee supports the Board of Commissioners in carrying out its oversight duties and functions, particularly in matters related to the implementation of risk management policies. In carrying out its duties and responsibilities, the Risk Monitoring Committee is guided by the Risk Monitoring Committee Charter issued through the Board of Commissioners' Decree of PT Bank Syariah Indonesia Tbk No. 04/KEP-KOM/001/2024 concerning the guidelines and working procedures (charter) of the Risk Monitoring Committee of PT Bank Syariah Indonesia Tbk dated July 1, 2024. The Charter outlines the duties and responsibilities of the Risk Monitoring Committee, which include the following:

1. Conduct monitoring and evaluation, at a minimum, of:
  - a. The alignment between risk management policies and their implementation.
  - b. The implementation of work plans and duties of the Risk Management Committee and the Risk Management Work Unit.
  - c. The adequacy of processes for risk identification, measurement, monitoring, control, and risk management information systems.
  - d. The Bank's compliance with the Articles of Association, regulations of the Banking and Capital Market Supervisory Authority, and other laws and regulations related to risk management.
2. Conduct monitoring and review, at a minimum, of:
  - a. Risk Profile Reports.
  - b. Risk-based Bank Soundness Reports.
  - c. Other reports related to the management of 10 (ten) types of risks, namely Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Legal Risk, Compliance Risk, Reputational Risk, Strategic Risk, Rate of Return Risk, and Investment Risk.
  - d. The Bank's Financing Policy and other policies required by regulators to be submitted to the Board of Commissioners by the Board of Directors.
3. Provide recommendations to the Board of Commissioners, at a minimum, regarding:

- a. Matters that may support the improvement of the effectiveness of risk management implementation in the Bank.
  - b. The alignment between the Bank's risk management policies and their implementation to ensure that risks are adequately managed.
  - c. The implementation of work plans and duties of the Risk Management Committee and the Risk Management Work Unit.
4. Conduct periodic meetings with related work units to discuss matters within its scope of supervision.
  5. Report the results of monitoring and review periodically and provide input on matters that require the attention of the Board of Commissioners.
  6. Prepare the Risk Monitoring Committee Guidelines and Working Procedures and conduct periodic reviews at least once every 3 (three) years.

### JOINT MEETING [S1.G.c, S2.G.a3]

To support growth and ensure the relevance of its business processes through the integration of sustainability-related risks and opportunities, including climate, BSI approved the 2026 RAKB initiatives at a Joint Meeting. The Joint Meeting consists of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors. Based on the results of the Joint Meeting regarding the 2026 RAKB initiatives, a total of 15 proposed 2026 RAKB initiatives were approved to continuously align business processes with the integration of sustainability-related risks and opportunities, including climate.

### BOARD OF DIRECTORS OVERSIGHT

[S1.G.e, S2.G.a5]

In implementing its commitment to sustainable business practices, including climate-related practices, BSI involves the Board of Directors. The implementation of these practices by the Board of Directors includes the following:

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

1. Determining BSI's sustainability direction (commitment, framework, strategy, and roadmap).
2. Preparing the Sustainable Finance Action Plan (RAKB), including climate-related initiatives.
3. Communicating Sustainable Finance to regulators and shareholders.

### MANAGEMENT ROLE [S1.G.f, S2.G.b1, S2.G.b2, S2.G.b3]

As a tangible manifestation of BSI's commitment to sustainable business practices, management has strategically implemented a proactive approach to sustainability-related risks and opportunities, including climate, as reflected in the following initiatives:

- 2021:
  - » Establishment of the Sustainable Finance Department within the Corporate Secretary & Communication Group (CSG) during the merger.
- 2024:
  - » Transformation of the Sustainable Finance Department into the Sustainability & Social Department within CSG through the Board of Directors' Decree No. 04/151-KEP/DIR dated May 16, 2024.
  - » Development of the Sustainability & Social Department within CSG into the Environmental, Social, and Governance (ESG) Group through the Board of Directors' Decree No. 04/239-KEP/DIR dated June 11, 2024.
  - » ESG became one of the members of the Risk Management Committee Working Group through the Board of Directors' Decree No. 04/503A-KEP/DIR dated October 14, 2024.

### RISK MANAGEMENT COMMITTEE (RMC) [S1.G.f, S2.G.b1]

In line with increasing business complexity, BSI's growth must be supported by the implementation of effective risk management and Good Corporate Governance (GCG) practices to ensure that

business activities do not result in losses beyond the Bank's capacity or disrupt BSI's business continuity. Therefore, on October 14, 2024, through the Board of Directors' Decree No. 04/503A-KEP/DIR, BSI enhanced the organizational structure of the Bank's Risk Management Committee (RMC).

The RMC is a committee established to assist the President Director in carrying out control functions through the discussion of risk appetite, methodology, and strategic determination related to the implementation of risk management. In proposing matters for committee meetings, the RMC is supported by the Risk Management Committee Working Group, consisting of Group Heads or equivalent positions established by the Board of Directors.

The Environmental, Social, and Governance (ESG) Group Head serves as one of the Permanent Voting Members in the RMC Working Group for discussions related to Sustainable Finance. This includes sustainability-related risks and opportunities, including climate.

In 2025, three Working Group (WG) meetings and one RMC meeting were held to discuss sustainability-related risks and opportunities, including climate. Topics proposed during the WG meetings included the socialization of the Indonesian Sustainable Finance Taxonomy (Taksonomi Keuangan Berkelanjutan Indonesia/TKBI), RAKB progress, and the results of Climate Risk Management & Scenario Analysis (CRMS). Meanwhile, topics discussed at the RMC included the determination of new industry classifications (including the KUBL sector) and the establishment of green financing criteria.

BSI addresses sustainability-related risks and opportunities, including climate, through collaboration between the ESG Group and Business Units, Support Units, Enabler Units, and Regional/Network Offices. The ESG Group functions as the control tower for the implementation of sustainable finance, including coordinating and consolidating with relevant work units in implementing sustainable finance programs, preparing BSI's RAKB documents, and submitting them to the regulator. The functions of

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

the Business Units, Support Units, Enabler Units, and Regional/Network Offices in implementing sustainable finance as stated in the Person in Charge of Implementing Sustainable Finance.

### CONTROL AND PROCEDURES FOR THE IMPLEMENTATION OF SUSTAINABLE FINANCE [S1.G.f, S2.G.b2, S2.G.b3]

In exercising control over sustainability-related risks and opportunities, including climate, management has issued guidelines for integrating ESG aspects at BSI through the Sustainable Finance Standard Operating Procedures (SOP) and the ESG Guiding Principle.

### SUSTAINABLE FINANCE SOP [S1.G.f, S2.G.b2]

The Sustainable Finance SOP represents one of BSI's commitments to implementing sustainable finance principles in accordance with applicable regulations. The Sustainable Finance SOP was issued as a follow-up to the Company's governance framework and serves as the standard procedure for ESG activities to achieve sustainable finance. The objectives of the Sustainable Finance SOP are as follows:

1. To create standardization in the implementation of Sustainable Finance functions and/or activities across all BSI work units.
2. To build and maintain BSI's positive image while upholding BSI's shared values.
3. To support the implementation of BSI's vision, mission, and cultural values.
4. To support BSI's activities in implementing Sustainable Finance governance effectively, efficiently, and consistently on an ongoing basis.
5. To support community empowerment based on Sharia principles.
6. To implement and uphold the principles and values of Sustainable Finance.
7. To ensure effective communication between BSI and shareholders or investors, as well as all stakeholders.
8. To ensure the availability of information facilities for shareholders or investors and all stakeholders to support the achievement of BSI's vision and mission.

The scope of the SOP includes (1) Implementation of Sustainable Finance Actions, (2) Sustainable Banking, (3) Sustainable Operations, (4) Sustainable Beyond Banking, and (5) Preparation and Reporting of the Sustainable Finance Action Plan (RAKB).

### ESG GUIDING PRINCIPLE

In addition to the Sustainable Finance SOP, BSI has issued the ESG Guiding Principle as guidance for all BSI personnel. The ESG Guiding Principle serves as a guideline to provide understanding to all BSI components in integrating ESG aspects comprehensively into business and operational activities. The objectives of the ESG Guiding Principle are as follows:

1. To provide guidance on integrating ESG aspects within BSI, covering both business and operational activities.
2. To provide an explanation of BSI's commitments and strategies related to the implementation of Sustainable Finance and the achievement of Net Zero Emissions (NZE) targets.
3. To enhance understanding and capability regarding ESG aspects across BSI's business and operational functions for all BSI employees.
4. To increase awareness of ESG integration in Islamic finance practices more broadly.
5. To serve as a reference for developing sustainability strategies, including the formulation of policies and procedures related to Sustainable Finance and ESG implementation.

The scope of the ESG Guiding Principle includes (1) Governance and Organization, (2) General Definitions, and (3) the BSI Sustainability Framework.

# STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

## STRATEGY



### CLIMATE-RELATED RISKS AND OPPORTUNITIES, AND FINANCIAL IMPACTS

[S1.S.a, S1.S.b, S1.S.e, S2.S.a1, S2.S.a2, S2.S.a3, S2.S.d1, S2.S.d2]

BSI recognizes that in conducting sustainable business practices, their implementation involves sustainability-related risks and opportunities, including climate. Currently, BSI has considered climate as one of the sustainability-related risks and opportunities.

This consideration represents BSI's efforts to mitigate and adapt to climate change. Climate-related risks and opportunities are assessed using the framework of the Task Force on Climate-Related Financial Disclosures (TCFD), as illustrated in the following figure:



## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

### Climate-Related Risks [S1.S.a, S2.S.a1, S2.S.a2]

Climate risk refers to the potential negative impacts of climate change on BSI, including transition risks and physical risks. The climate risk management process is managed in an integrated manner within the Bank's risk management system. The process begins with the identification of climate-related risks and opportunities; the measurement of climate risks by establishing several metrics related to physical and transition risks; the assessment of the financial impacts of climate risks on the Bank; and the evaluation of climate risk impacts, followed by the development of strategic measures required to manage such impacts.

Transition risk refers to risks arising from changes in government policy direction, technological advancements, and social dynamics as the global economy shifts toward a low-carbon economy. Physical risk refers to risks caused by severe natural disasters (acute physical risks) and risks that are gradually affected by long-term changes in climate patterns, such as increases in temperature and sea levels (chronic physical risks). Both climate risk factors may affect business models and value chains, strategy, and financial conditions, including BSI's credit, market, operational, and liquidity risks.

Climate Risk Factor	Risk Type	Key Driver	Potential Financial Impact
Transition	Credit	1. Lower-carbon economy 2. Carbon Pricing 3. Carbon Tax	Changes in stricter regulatory policies toward a lower-carbon economy may affect customers' financial performance and repayment capacity, particularly customers whose businesses are sensitive to extreme climate events.
		Changes in Customer Preferences	Decline in Bank funding and portfolio due to changes in customer preferences.
	Market	Macroeconomic changes due to climate scenario adjustments	Interest rate increases caused by climate policy changes may lead to higher yields of government and corporate securities and declining market prices of securities, affecting the Bank's income.
		Changes in Customer Preferences	Changes in customer behavior toward environmentally friendly and sustainable products may reduce demand for non-sustainable securities, resulting in a decline in securities value.
	Operational	Lower-carbon technology & infrastructure	Increased investment costs due to shifts toward environmentally friendly technology and infrastructure.
		ESG Knowledge Gap	Increased costs for employee training/certification and hiring expertise.
	Liquidity	Regulations related to prudential principles limiting funding sources from the money market	<ol style="list-style-type: none"> <li>1. Decline in HQLA due to changes in market value based on market risk assessment.</li> <li>2. Corporate debtor fund withdrawals for carbon costs / investment capital expenditure.</li> <li>3. Decline in cash inflow in line with projected increase in credit risk NPF.</li> </ol>

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

Climate Risk Factor	Risk Type	Key Driver	Potential Financial Impact
Physical	Credit	Acute Physical Risks: 1. Storms 2. Floods 3. Forest Fires	1. Physical damage to customer collateral/property leading to increased Loss Given Default (LGD) and decreased customer asset value. 2. Decline in land productivity, particularly in agriculture and plantation sectors, resulting in reduced customer repayment capacity.
	Operational		1. Infrastructure damage to branch offices, ATMs, data centres, and Bank equipment. 2. Operational disruptions. 3. Leading to productivity loss.
	Liquidity		Increased fund withdrawals after disasters by individual customers, MSMEs, and corporations.

### Climate-Related Opportunities [S1.S.a, S2.S.a1]

As a financial institution with a unique Sharia-based proposition in sustainable finance, BSI views climate change not only as a risk but also as an opportunity to create balanced economic, social, and environmental value. These opportunities are aligned with BSI's efforts to support the transition toward a low-carbon economy based on Maqashid Sharia in creating long-term value. The climate-related opportunities identified by BSI include resource efficiency, energy sources, products/services, markets, and resilience.

Opportunity Type	Climate-Related Opportunities	Potential Financial Impact
Resource Efficiency	1. Reduction in water and energy usage through Green Building units and Green Business Culture. 2. Reduction in paper usage through E-Doc and use of recycled paper.	Reduces operational costs through resource efficiency.
Energy Source	Use of 145 electric vehicles to support operational activities.	Reduces the impact of future increases in fossil fuel prices.
Products and Services	Sustainability Sukuk, and ESG Mutual Fund.	Increases revenue through low-emission products and services.
Markets	Access to new markets through low-emission products and services.	Increases revenue through access to new markets.
Resilience	The use of 8 solar panel units at the Company's operational facilities and 3 solar panel units in BSI assisted villages to generate electricity.	Reduces electricity usage costs.

### Investment, Funding, and Resource Implications [S2.S.d3]

To address climate-related risks and opportunities, BSI allocates financial and non-financial resources progressively, including:

- development of sustainable funding instruments, including sustainable sukuk;
- capital expenditures for green infrastructure and low-carbon operational technologies;
- human capital investments through ESG and climate-risk training programs.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

### CLIMATE RISK MANAGEMENT & SCENARIO ANALYSIS

#### Mitigation of BSI's Climate Risk Impacts through Climate Risk Management and Scenario Analysis (CRMS) [S1.S.f, S2.S.e1, S2.S.e2, S2.S.e3]

BSI participated again in the Climate Risk Management and Scenario Analysis (CRMS) Pilot Project in 2025. In the previous year, BSI used 51.63% of its total portfolio, whereas in 2025, BSI used 100% of its total portfolio in the Pilot Project. This participation was based on SEOJK No. S-37/D.03/2024 dated November 4, 2024 concerning the Implementation of the Advanced Phase of CRMS Reporting by All Commercial Banks in 2025 and SEOJK No. S-79/PB.01/2025 dated May 28, 2025 concerning the Update of Macroeconomic Data for CRMS Book 4 and the Extension of the 2025 CRMS Reporting Deadline.

The implementation of CRMS refers to the guidelines issued by the Financial Services Authority (Otoritas Jasa Keuangan/OJK). The implementation is carried out in stages by considering infrastructure readiness and compliance with external regulations. In implementing CRMS, BSI conducts Climate Risk Stress Testing (CRST), which is a comprehensive process to evaluate the extent to which risks related to climate change may affect the Bank's financial performance, strategy, governance, and risk management framework.

#### Scope of Scenario Analysis [S2.S.e3, S2.S.e4, S2.S.e5]

The analysis conducted by BSI includes the evaluation of the impacts of climate change on credit risk, market risk, liquidity risk, and operational risk in the short term (1 year), medium term (3 years), and long term (up to 2050), as follows:

Risk Category	Exposure	Condition	Projection	Time Horizon	Credit Risk	Market Risk	Operational Risk	Liquidity Risk
Transition Risk	Indonesia	Short Term	Baseline	3 Years (2025–2027)	Productive Financing (including MSMEs)	Debt Securities	Qualitative Analysis	Qualitative Analysis
			Stress					
		Long Term	Net Zero 2050	30 Years (2030, 2040, 2050)	Productive Financing (including MSMEs)		Qualitative Analysis	Qualitative Analysis
			Delayed Transition					
	Current Policies							
Physical Risk	Indonesia	Forest Fire	Baseline	1 Year (2025)	Productive Financing (including MSMEs)	Debt Securities	Qualitative Analysis	Qualitative Analysis
			Stress					
		Flood	Baseline	1 Year (2025)	Property Ownership Financing		Qualitative Analysis	Qualitative Analysis
			Stress					

Based on the results of the CRMS implementation, BSI has developed a climate scenario analysis that considers two main risk categories, namely Transition Risk and Physical Risk, in the context of operations in Indonesia.

For Transition Risk, BSI conducts analysis in the short and medium term (2025–2027) as well as the long term (2030, 2040, and 2050). Transition Risk affects other bank risks, including credit risk, market risk, operational risk, and liquidity risk. Credit risk may increase due to a rise in the Probability of Default (PD) in the productive financing portfolio, including MSMEs. This may lead to an increase in Allowance

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

for Impairment Losses (CKPN) as an anticipatory measure against declining credit quality and the potential increase in Non-Performing Loans (NPL) when customers fail to adapt to the green economic transition.

Market risk may increase due to shifts in interest rates that affect the decline in asset quality buckets or credit ratings resulting from macroeconomic changes. Operational risk may increase due to rising Operating Expenditure (OpEx) and operational costs resulting from higher energy and utility costs during the transition toward a low-carbon economy. Liquidity risk may increase due to a decline in High Quality Liquid Assets (HQLA) resulting from a decrease in the value of corporate and government securities with high carbon exposure.

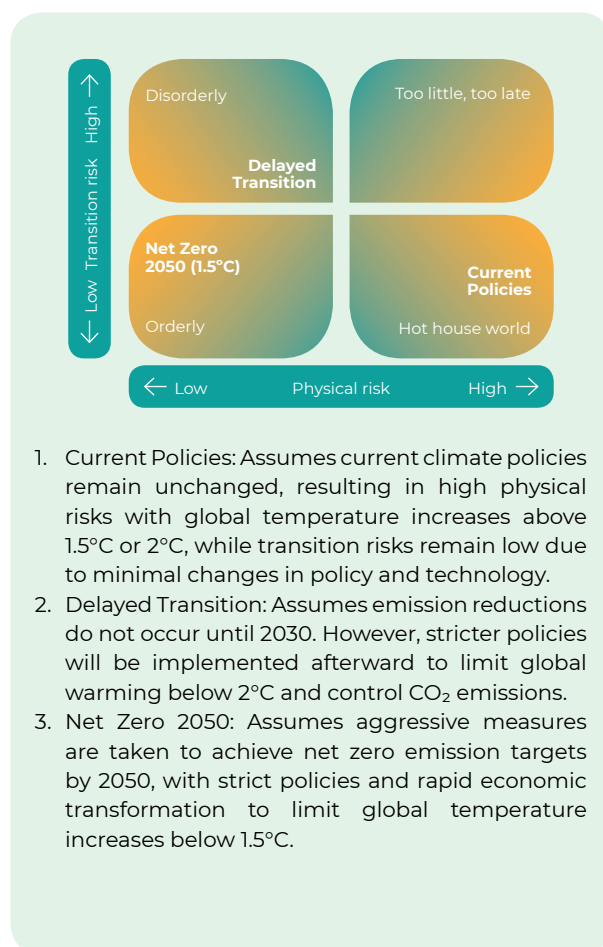
For Physical Risk, BSI conducts analysis only for the long term, specifically 2050, in accordance with CRMS. Not only Transition Risk affects bank risks, but Physical Risk also impacts credit risk, operational risk, and liquidity risk.

Credit risk may increase by considering the impact of disaster events with a relatively high level of severity that cause damage to the physical assets of debtors. In addition, such disasters may reduce the productivity of debtors' business activities. Operational risk may increase because disaster events may directly or indirectly affect the Bank's assets and operational activities, thereby generating additional costs that must be incurred by the Bank. Liquidity risk may increase because climate change may affect customers' deposit withdrawals and credit demand during natural disasters.

### Scenario Design and Analysis

Climate Risk Stress Testing (CRST) is conducted to assess the Bank's resilience to climate change, including transition risk and physical risk. Climate risks may directly affect financial risks, including BSI's credit, market, operational, and liquidity risks. The scenarios used by BSI follow the guidance provided by OJK in the CRMS Book, namely the Network for Greening the Financial System (NGFS) Phase 4, with transition specifications such as Net Zero 2050 (orderly transition pathway), Delayed Transition (disorderly transition pathway), and Current Policies (hot house transition pathway).

The selection of these three scenarios is aligned with common practices in other countries as well as Indonesia's policy direction for transition and emission reduction targets.



In conducting the CRST calculation, BSI used macroeconomic data and projections released by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) in June 2025. These data and projections were used as the primary reference in the calculation. The macroeconomic indicators used by BSI include Gross Domestic Product (GDP), Foreign Exchange Rate (FX Rate), Oil Price, Inflation, and Carbon Price.

# STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES



## Scenario Calculation Approach Implemented by BSI [s2.s.b2]

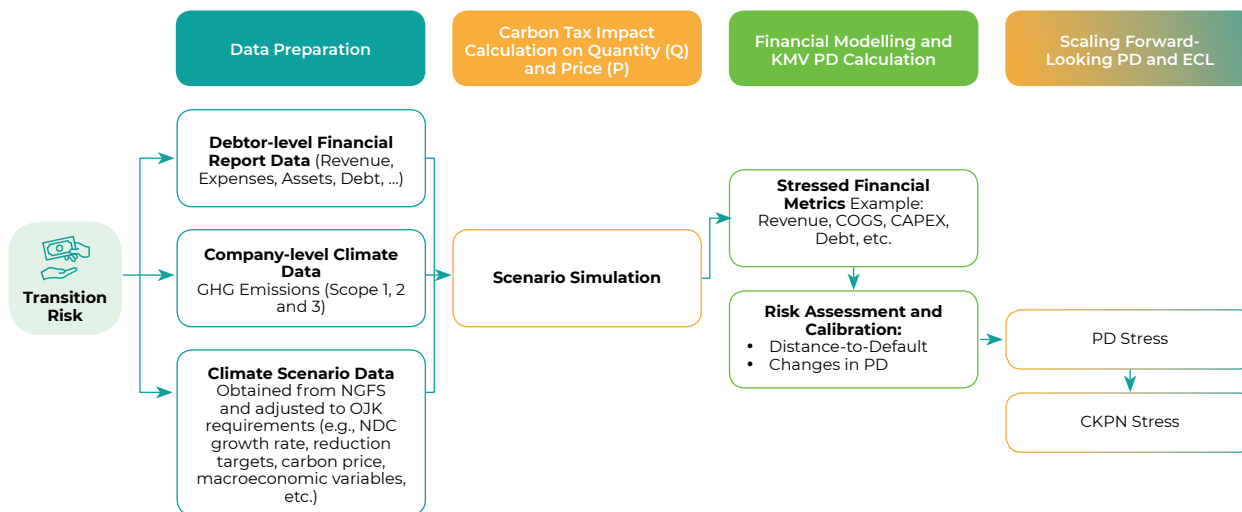
The calculation approach implemented by BSI refers to OJK’s scenarios in estimating the impact of climate and environmental changes on the Bank’s financial risks. The following outlines the scenario calculation approach implemented by BSI based on OJK’s scenarios.

Risk Type	OJK Scenario	Calculation Approach
Credit	Divides climate risk into two risk factors, namely transition risk and physical risk. In addition, OJK provides several scenario references that can be considered from NGFS Phase 4.	<ol style="list-style-type: none"> <li>1. Transition risk: Expected credit loss (CKPN) calculation is based on shifts in Probability of Default (PD) according to the defined scenarios, which are divided into short-term scenarios (3-year projection) and long-term scenarios (30-year projection).</li> <li>2. Physical risk: Expected credit loss (CKPN) calculation is based on shifts in Loss Given Default (LGD), taking into account fire and flood risks for a 1-year projection.</li> </ol>

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

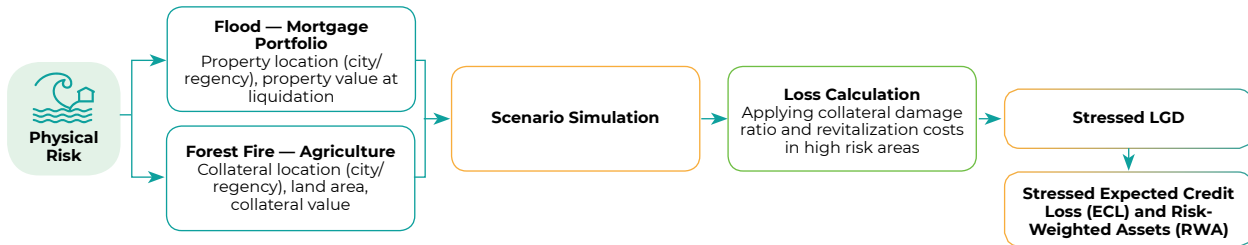
Risk Type	OJK Scenario	Calculation Approach
Market	Interest rate shifts resulting from transition risks and stress assumptions, namely a decline in asset quality/credit rating. Assessment is conducted on capital adequacy (RTFB) with coverage of government and corporate bond obligations in rupiah currency.	<ol style="list-style-type: none"> <li>Yield curve calculation based on changes in benchmark interest rates in accordance with NGFS and OJK scenario references, which are then considered in RTFB calculations. These changes impact the value of General Interest Rate Risk Sensitivity (GIRR) and CSR Sensitivity (Non-Securitization).</li> <li>Increased risk weight due to rating bucket deterioration, which may affect CSR Sensitivity (Non-Securitization), Credit Valuation Adjustment (CVA), and Default Risk Capital (DRC).</li> </ol>
Operational	Provides several scenario references that can be considered.	<ol style="list-style-type: none"> <li>Occurrence of floods and fires that may directly or indirectly affect the Bank's asset value and operational activities, resulting in additional costs.</li> <li>Operational risk calculation based on costs incurred in Bank operational assets (branch offices and machines) if a disaster occurs.</li> <li>Projection of potential costs based on historical data.</li> </ol>
Liquidity	Provides several scenario references that can be considered.	<ol style="list-style-type: none"> <li>Increase in cash outflows due to debtor withdrawals caused by natural disasters (physical risk).</li> <li>Changes in macroeconomic yield curves, increase in NPL in credit risk, and corporate deposit withdrawals (transition risk).</li> </ol>

In accordance with the scenarios adopted by OJK, BSI assesses transition risk on PD and analyzes its impact on ECL. In addition, BSI assesses physical risk on LGD and analyzes its impact on ECL. The following presents the framework used by BSI for calculating the climate scenarios.



The measurement of transition risk impacts is conducted by calculating simulations of the effects of transition risk variables, such as carbon emissions and carbon price, on customers' financial conditions. Changes in variables such as carbon emissions and carbon price may result in a decline in customers' repayment capacity and affect customers' PD under each scenario. The impact of transition risk variables will vary across different customer business sectors.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

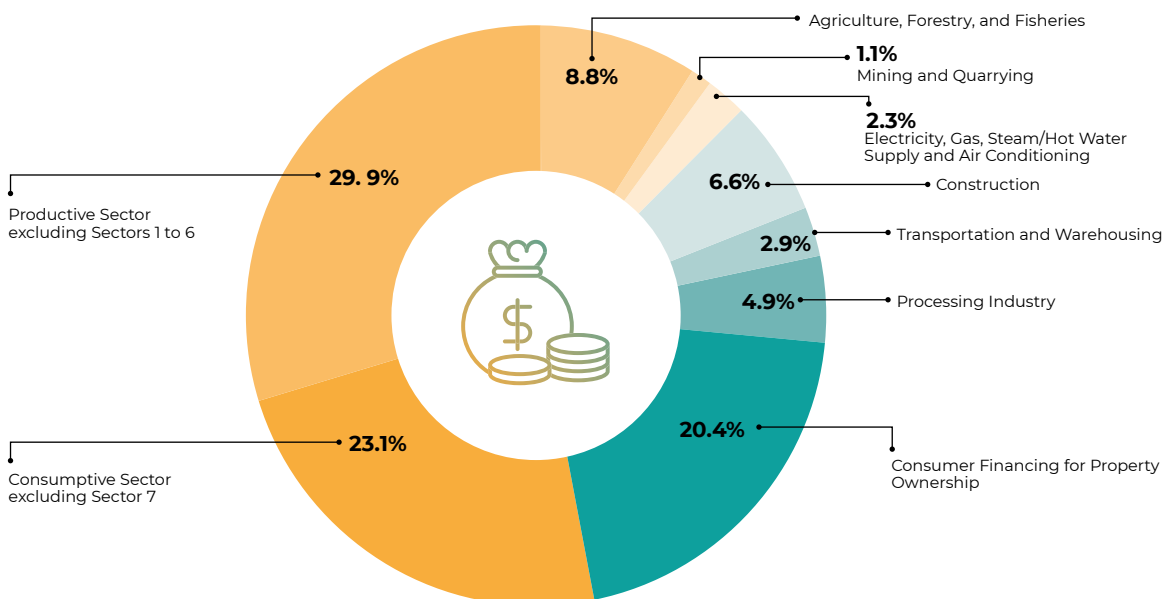


The measurement of physical risk impacts is conducted in accordance with OJK guidelines, namely by analyzing the impact of flood disasters assumed to occur in Mortgage Financing (KPR) and the impact of fires assumed to occur in financing for the Agriculture, Forestry, and Fisheries sectors. The impact of physical risk is assumed to increase the Loss Given Default (LGD) of affected customers. In conducting CRMS, BSI uses data from the Indonesian Disaster Risk Index (Indeks Risiko Bencana Indonesia/IRBI) to identify high-risk areas.

### Results of Climate Scenario Analysis [S1.S.c, S2.S.b1, S2.S.f1, S2.MT.d1]

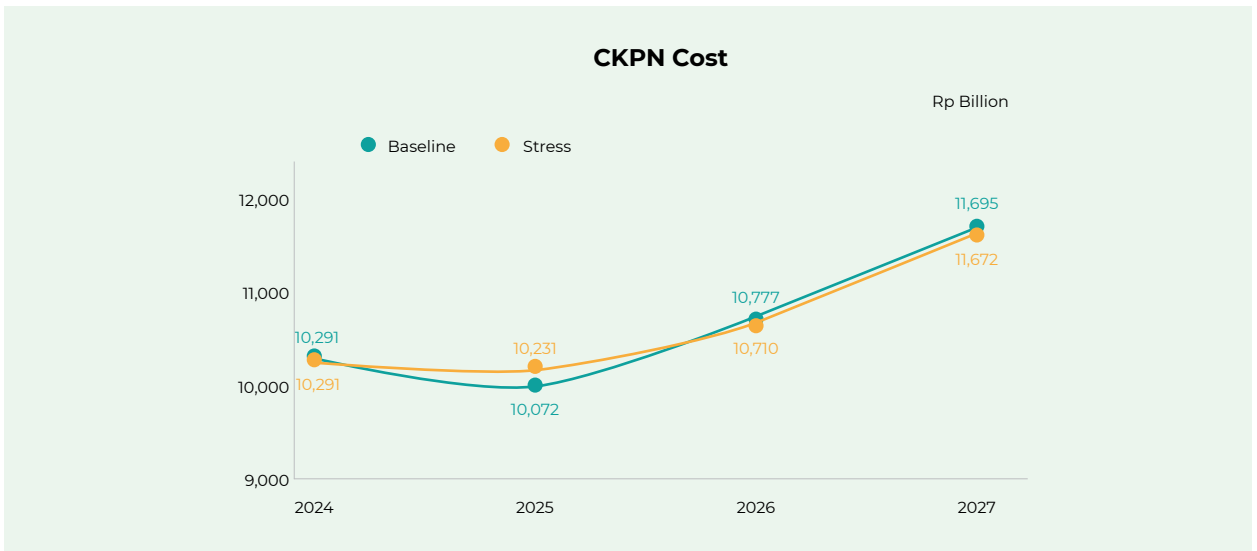
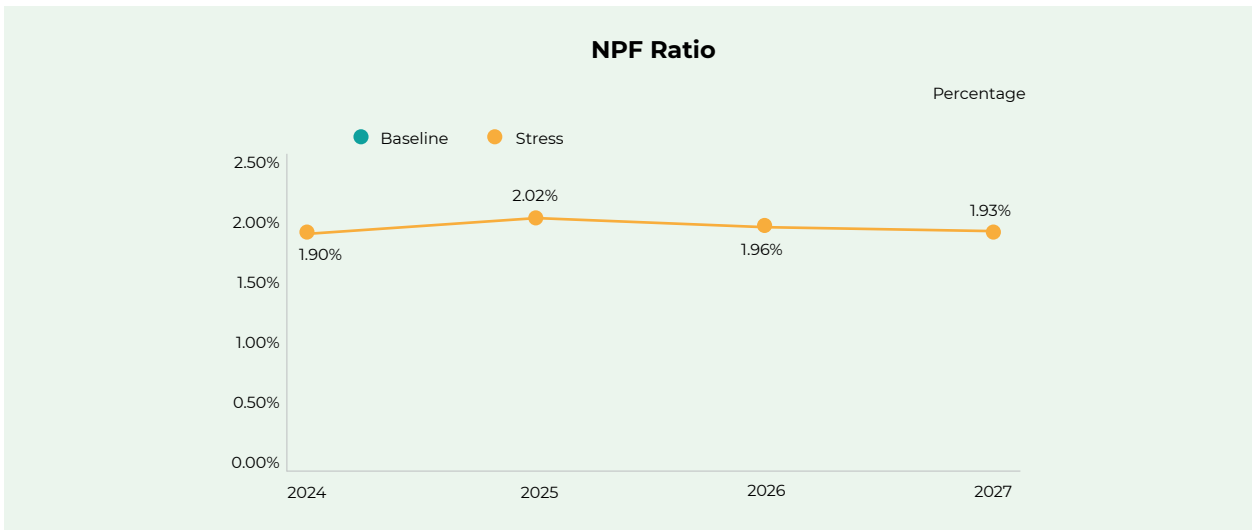
BSI has conducted a climate scenario analysis covering priority and non-priority sectors, representing a total financing coverage of 100%. Priority sectors are those that contribute to accelerating the transition toward a low-carbon economy in Indonesia’s Nationally Determined Contributions (NDC). The Government of Indonesia has identified five main greenhouse gas (GHG) emission reduction sectors in line with the NDC targets, namely Energy, Waste Management, Industrial Processes and Product Use (IPPU), Agriculture, and Forestry.

Aligned with these sectors, priority sectors have been identified as those with the highest GHG emission intensity. These sectors are included in the scope of portfolio analysis in the 2025 CRST, namely: (1) Agriculture, Forestry, and Fisheries; (2) Mining and Quarrying; (3) Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply; (4) Construction; (5) Transportation and Warehousing; (6) Manufacturing; and (7) Consumer Financing for Property Ownership. In addition, BSI conducts scenario analysis for non-priority sectors, namely Productive Sectors other than Sectors 1–6 and Consumer Sectors other than Sector 7. The following presents the percentage for each sector used in the scenario analysis:



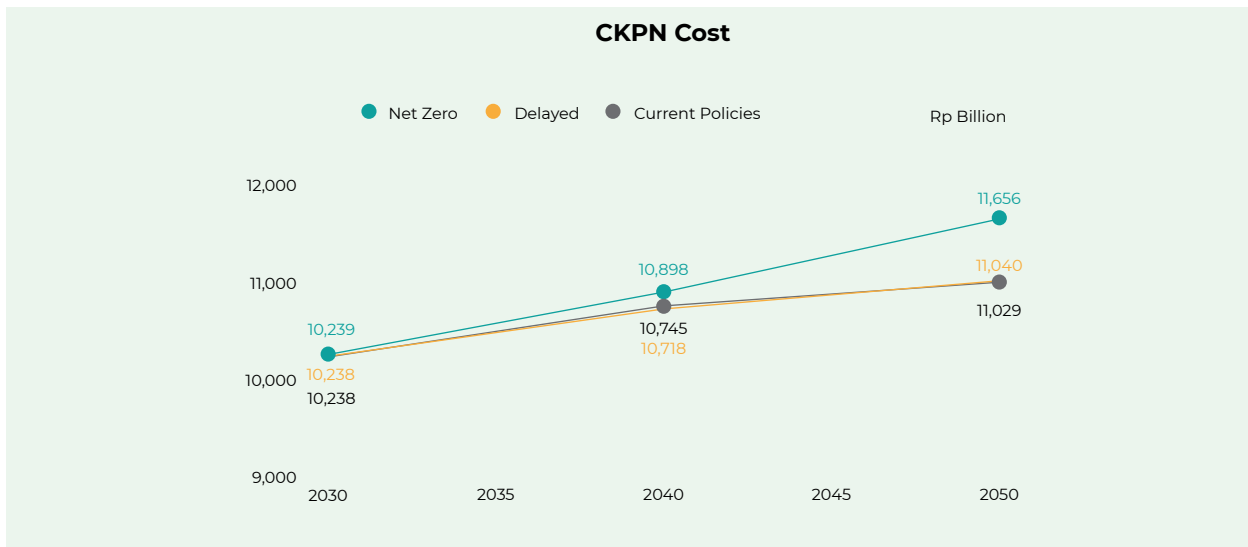
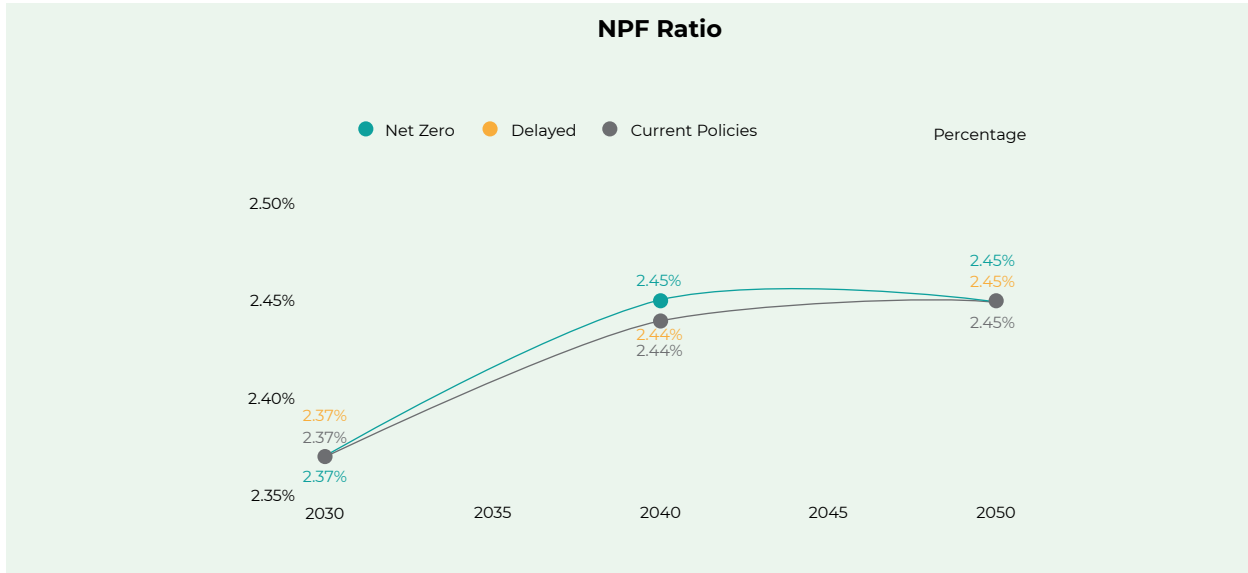
## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

Based on the results of the climate scenario analysis on transition risk, the impact of climate risk on BSI's portfolio is not yet significantly evident in the short and medium term, under both baseline and stress conditions. From a provisioning perspective, there is an increase in the Allowance for Impairment Losses (CKPN) that BSI needs to set aside to anticipate potential increases in credit risk in line with financing growth. The following presents the projected NPF Ratio and CKPN in the short and medium term.



Based on the results of the climate scenario analysis, there is an impact of climate risk on BSI's portfolio in the long term across all scenarios, although the impact is not yet significantly evident. This is primarily influenced by macroeconomic conditions projected to remain relatively favorable across most scenarios. On the other hand, some BSI customers have financial structures that are not sufficiently strong, which in the long term may affect their ability to meet obligations to the Bank. The following presents the projected NPF Ratio and CKPN in the long term.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES



BSI's highest NPF is projected to occur in 2040 and 2050 at 2.45%. In addition to the impact of climate risk, this condition is primarily driven by movements in economic factors and the condition of financing customers whose financial structures, as of December 2024, were already in a condition requiring special attention.

Bank's operational costs. Based on the results of the CRST analysis, the impact of physical risk is not highly significant on the decline in asset value or Bank offices. This is because most bank branch offices are leased assets, so losses resulting from impairment become the responsibility of the asset owner or insurance company.

In addition to the impacts of transition climate risk factors, BSI has conducted climate scenario analysis based on physical climate risk factors. The impact of these risk factors may affect the decline in the value of the Bank's assets and increase the

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

### BSI'S STRATEGY IN ADDRESSING CLIMATE-RELATED RISKS AND OPPORTUNITIES

[S1.S.d, S2.S.c1, S2.S.c2, S2.S.c3, S2.S.c4, S2.MT.e1]

In managing climate-related risks and opportunities, BSI has developed Strategic Planning Risk Management as an effort to mitigate and adapt to climate change. This strategy is designed to anticipate impacts on business models and value chains; decision-making strategies; and financial position, financial performance, and cash flows. Through this Strategic Planning Risk Management, BSI anticipates impacts on financial indicators such as the Capital Adequacy Ratio (CAR), Operating Expenditure (OpEx), Capital Expenditure (CapEx), assets, and liabilities.

#### Strategic Planning Risk Management

[S1.S.d, S2.S.c1, S2.S.c2]

1. Establishment of a Risk Management framework that considers ESG aspects.
2. Formulation of policies supporting sustainable financing distribution.
3. Establishment of financing portfolio management strategies in stages, including:
  - a. Implementation of limit for brown sector.
  - b. Increase in financing in low-carbon segments aligned with the Bank's strategy.
4. Measurement and analysis of climate risks through CRMS periodically.
5. Investment in Government and Corporate securities focused on environmentally friendly sectors.
6. Increase in green fund, including through issuance of sustainable sukuk.
7. Investment in sustainable technology and infrastructure.
8. Risk transfer through insurance for losses due to physical risk (flood and fire).
9. Relocation of branch offices/ATMs located in flood-prone areas.

#### Financial Impact

1. - **CAR:** Increase in provisioning expenses (CKPN) due to customer loan default at the Bank and decline in bond rating.
2. + **OpEx:** Cost increase due to investment on human capital & green equipment.
3. + **CapEx:** Cost increase due to investment in green technology & green infrastructure.
4. + **Assets:** Increase in Bank value will impact increase in assets.
5. - **Assets:** Stranded Assets
6. - **Liabilities:** Changes in climate policy that are not responded by the Bank and changes in customer behaviour will impact the decline in funding portfolio.

The determination of Strategic Planning Risk Management is based on considerations of climate-related risks and opportunities. In addition, BSI has developed an action plan to strengthen business resilience in addressing climate challenges based on the results of the CRMS reported to the Financial Services Authority (Otoritas Jasa Keuangan/OJK). This action plan is not only designed as a form of risk mitigation but also as a measure to capture opportunities in the transition toward a low-carbon economy.

The first action plan is to establish a financing portfolio management strategy in line with the results of the sensitivity analysis. This strategic plan is implemented through the management of financing portfolios in sectors with high sensitivity to climate risk toward green and low-carbon sectors. Currently, BSI has established limits on sectors that generate high carbon emissions (brown sectors), such as coal, the oil and gas industry, and oil and gas mining.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

The second action plan is to invest in government securities or corporate securities in environmentally friendly sectors. This strategic plan aims to strengthen asset quality and build overall portfolio resilience. The third action plan is to ensure liquidity adequacy by placing funds in high-quality liquid assets and increasing fund collection with low run-off rates in accordance with Liquidity Coverage Ratio (LCR) components and through the issuance of sustainable sukuk. Overall, the CRMS results indicate that the Bank's capital remains above the regulatory threshold; therefore, no specific action plan related to capital is required.

risk measurement, and the increasing need for data at portfolio and industry levels, the Company continues to enhance the quality, coverage, and consistency of the data used.

The Company continuously strengthens its data infrastructure, measurement methodologies, and data collection and validation processes to support more comprehensive and reliable disclosures. These improvement efforts include enhancing historical data availability, refining scenario analysis parameters, and improving financial impact measurement models in line with evolving international practices and standards.

### ENHANCEMENT OF QUANTITATIVE DATA FOR CLIMATE-RELATED RISKS AND OPPORTUNITIES [S2.S.d4]

In conducting the identification, measurement, and analysis of climate-related risks and opportunities, the Company has utilised available quantitative data, relevant assumptions, and parameters as the basis of its analysis. However, in view of the dynamic nature of climate change, the evolving global methodologies for climate



## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

### RISK MANAGEMENT



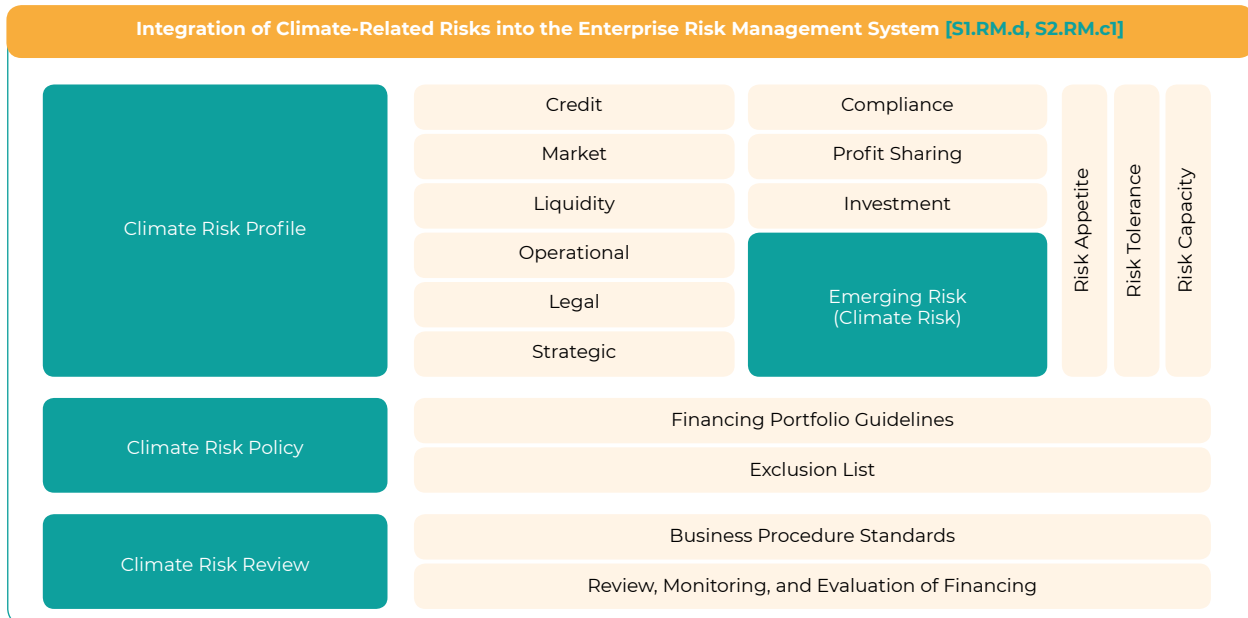
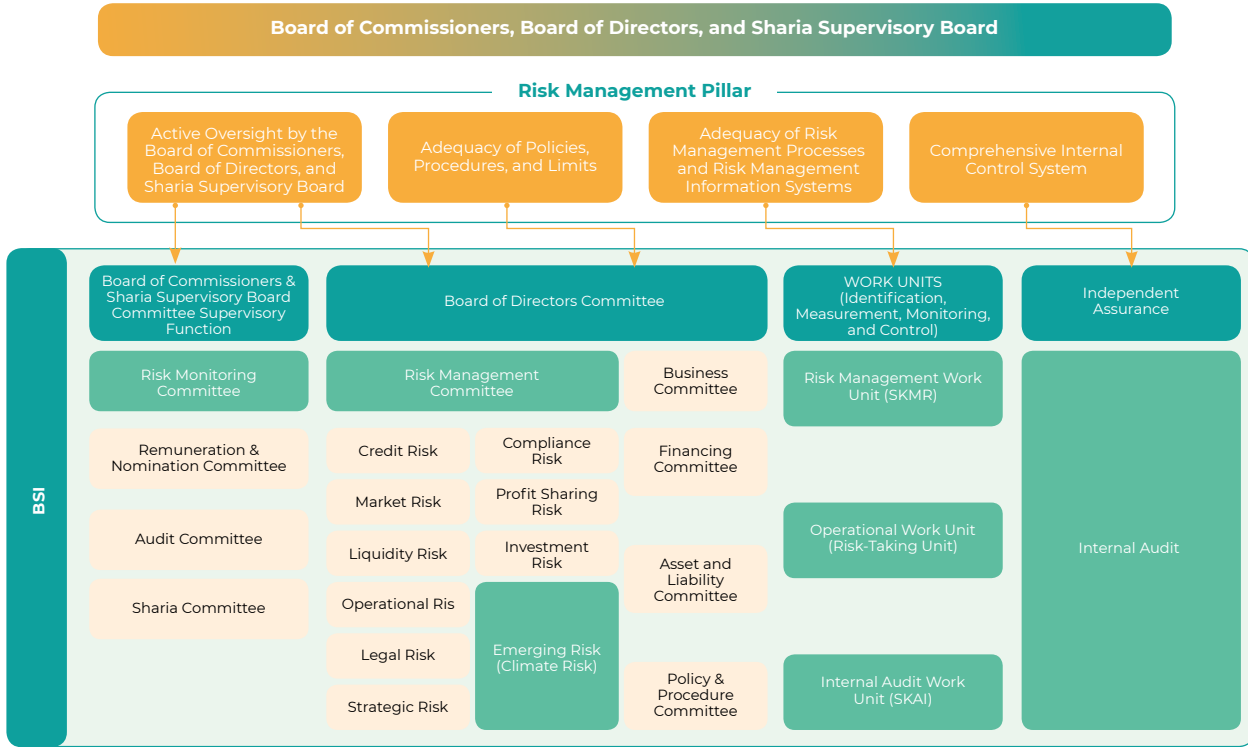
#### RISK MANAGEMENT FRAMEWORK [S1.RM.d, S2.RM.c1]

BSI continuously strengthens its governance and risk management foundation as a pillar of business sustainability in carrying out its role as a financial institution that is resilient to sustainability-related risks and opportunities, including climate. This is realized through the development of a risk management framework that is adaptive, measurable, and aligned with the dynamics of the banking industry. Strengthening risk control capacity is implemented in an integrated manner across all organizational lines, ensuring that the Bank's business activities remain within the corridor of prudential principles in responding to macroeconomic changes, including sustainability-related risks and opportunities, including climate.

BSI has implemented effective risk management in accordance with Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector and POJK No. 42 of 2024 concerning the Implementation of Risk Management for Financing Institutions. BSI has applied governance principles that include transparency, accountability, responsibility, independence, and fairness. In addition, BSI monitors developments in industry dynamics to ensure the continued relevance of good governance implementation.

In implementing risk management, BSI optimizes all complementary organizational functions to create effective controls. Furthermore, the optimization of these functions supports the integration of information used for reporting and decision-making. BSI implements effective risk management through active oversight by the Board of Commissioners, Board of Directors, and Sharia Supervisory Board; adequacy of risk policies, procedures, and limits; adequacy of risk identification, measurement, monitoring, and control processes as well as risk management information systems; and a comprehensive internal control system. The following presents BSI's risk management organizational structure.

# STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

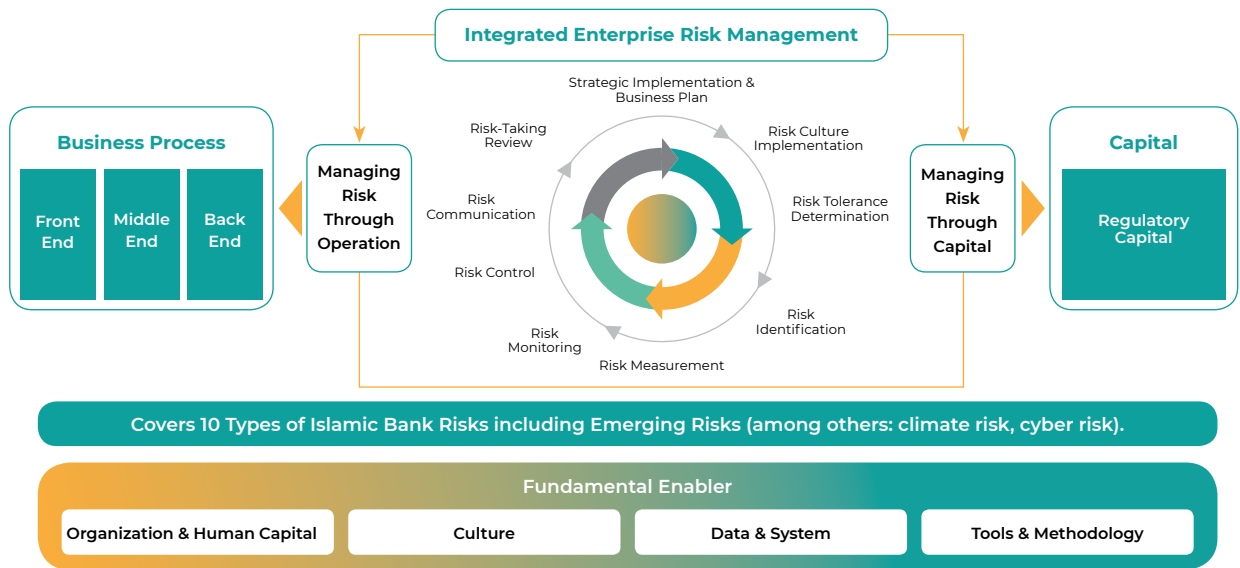


## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

### CLIMATE RISK IN RISK MANAGEMENT POLICY [S1.RM.a, S2.RM.a3, S2.RM.a4]

Amid economic dynamics and the development of global climate issues, BSI continues to maintain the relevance of its initiatives through the strengthening of a future-oriented Islamic economy. One of the measures undertaken by BSI is the implementation of risk management for emerging risks within the Bank's Risk Management Policy.

Emerging risk refers to newly developing risks with limited historical data that have the potential to significantly affect the Bank's business continuity. One of the emerging risks identified by BSI is Environmental, Social, and Governance (ESG) risk. Within these risks are physical and transition risks associated with climate risk. Through this approach, BSI manages climate risk that affects the Bank's capital, incorporating principles of risk identification, risk measurement, risk monitoring, risk control, risk communication, risk-taking review, strategic implementation and business planning, implementation of risk culture, and application of risk tolerance. The following presents the integration of Enterprise Risk Management, which includes emerging risks in the form of climate risk.



### RISK IDENTIFICATION, MEASUREMENT, MONITORING, CONTROL, AND RISK MANAGEMENT INFORMATION SYSTEM [S1.RM.a, S1.RM.b, S1.RM.c, S2.RM.a1, S2.RM.a3, S2.RM.a5]

The internal and external banking environment continues to develop rapidly. This has increased the complexity of BSI's business activity risks, thereby requiring the implementation of adequate risk management. BSI continues to expand its business both organically and non-organically to realize its vision. Organic and non-organic growth creates risks for the Bank's conglomeration, thus requiring effective integrated risk management. Effective and adequate Risk Management Policies can support optimal business growth while upholding prudential principles. BSI periodically evaluates its Risk Management Policy in line with developments in the Bank's internal and external environment. One of the developments in the Bank's external environment is climate change.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

Currently, BSI has implemented risk identification, measurement, monitoring, control, and risk management information systems, including emerging risks. One of these emerging risks is climate risk. The following outlines BSI's implementation of such risk management practices.

### Risk Identification

- The Bank identifies the characteristics of risks inherent in all Bank activities, including emerging risks (including climate risk).
- The Bank identifies risks arising from the Bank's products and business activities.
- The Bank periodically identifies all risks, including Sharia risk.
- The Bank develops methods or systems to conduct risk identification processes for all products and business activities.
- The Bank identifies risks by ensuring that risks arising from new products and business activities have undergone appropriate risk management implementation before such products or activities are launched.

### Risk Measurement

- The Bank periodically evaluates the appropriateness of assumptions, data sources, and procedures used to measure risk. Evaluations are conducted at least quarterly or at any time, adjusted to the Bank's business developments and external conditions that directly affect the Bank's condition.
- The Bank conducts periodic risk measurement for products, portfolios, and all Bank business activities.
- The Bank adjusts its risk measurement system in the event of changes in business activities, products, transactions, or material risk factors that may affect the Bank's financial condition.
- The Bank conducts both quantitative and qualitative risk measurements using models/methods established by regulators and/or developed by the Bank.
- The Bank applies risk measurement models/methods in alignment with data reporting systems required by Bank Indonesia and/or the Financial Services Authority (Otoritas Jasa Keuangan/OJK).
- The Bank conducts validation to address potential weaknesses arising from the use

of risk measurement models/methods. Such validation is carried out by the internal audit function and/or other work units independent from the units applying the risk measurement models/methods.

- The Bank periodically or as necessary evaluates the risk measurement system to ensure the appropriateness of assumptions, accuracy, fairness and integrity of data, and procedures used to measure risk.
- The Bank conducts stress testing and periodically reviews the results of stress testing to take appropriate actions when projected conditions exceed acceptable tolerance levels. The results of stress testing and reviews serve as inputs in establishing or modifying the Bank's risk policies and limits. In addition, the Bank has conducted Climate Risk Stress Testing (CRST) to assess BSI's preparedness in addressing climate risk.

### Risk Monitoring

- The Bank evaluates risk exposure through monitoring and reporting of material risks or risks that affect the Bank's capital condition.
- The Bank adjusts reporting processes in the event of material changes in business activities, products, transactions, risk factors, information technology, and the Bank's risk management information systems.
- The Bank establishes risk monitoring systems and procedures, including monitoring the level of risk exposure, risk tolerance, compliance with internal risk limits, stress testing results, and consistency of implementation with established policies and procedures.
- The Bank prepares backup systems and effective procedures to prevent disruptions in the risk monitoring process and periodically checks and reassesses such backup systems.
- The Bank monitors the consistency of risk management implementation with established policies and procedures.
- Each work unit is responsible for monitoring risk exposure within its respective unit.

### Risk Control

- The Bank establishes an adequate risk control system in accordance with established policies and procedures.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

- The Bank's risk control process is adjusted to risk exposure, the level of risk to be assumed, risk tolerance, and Sharia principles.

### Risk Management Information System

The Bank develops a risk management information system that includes reports or information such as:

- Risk exposure, both quantitative and qualitative, on a composite basis, by risk type, and by functional activity type;
- Compliance with policies and procedures as well as established limits;
- Realization of risk management implementation compared with established targets.

### USE OF INPUTS, PARAMETERS, AND CLIMATE SCENARIO ANALYSIS [S2.RM.a2]

In conducting the identification and assessment of climate-related risks, the Company utilises various inputs, parameters, and relevant data sources to support comprehensive risk analysis. The data used includes internal Company information, financing portfolio data, customer industry sector characteristics, and relevant external references, including scientific publications, global climate change scenarios, and evolving international practices.

The Company continuously enhances the quality and coverage of data, including improving the granularity of operational and industry sector data, to support the accuracy of risk measurement and decision-making processes. Data validation and quality control processes are performed periodically as part of strengthening the Company's risk management framework.

### INTEGRATION OF CLIMATE RISK INTO BANK RISKS [S1.RM.d, S2.RM.a4, S2.RM.c1]

Climate risk is one of the emerging risks identified by BSI. The CRMS conducted in 2025 indicates that climate risk affects other bank risks, including credit risk, market risk, operational risk, and liquidity risk. The climate risk management process is managed in an integrated manner within the Bank's risk management system. This process begins with the identification of climate risk; the measurement of climate risk by establishing several metrics related to physical and transition risks; the assessment of the financial impact of climate risk on the Bank; and the evaluation of climate risk impacts, followed by the development of strategic measures required to manage such impacts. The following presents the integration of climate risk into other bank risks, including the types of climate risk, impacts, and risk management measures.

Climate Risk Factors	Impact	Risk Management
<p><b>Transition Risk</b> Risks arising from changes in government policy direction, technological advancements, and social dynamics as the global economy shifts toward a low-carbon economy.</p>	<p>Transition risks also have a significant impact on banking risks, including:</p> <ol style="list-style-type: none"> <li>1. Credit Risk                             <ul style="list-style-type: none"> <li>• Changes in regulatory policies by the government/authorities that are more stringent, such as regulations on carbon emissions, carbon tax, and technological transition, may affect customers' financial performance and their ability to repay the Bank, particularly customers whose businesses are sensitive to extreme climate events or changes in climate policies.</li> <li>• Changes in consumer preferences that prioritize ESG aspects may lead to a decline in customer revenue and ultimately increase the risk of default for customers who are unable to adjust their business plans to transition policies and technological changes toward green practices.</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li>1. Establishment of a risk management framework that considers LST/ESG aspects.</li> <li>2. Establishment of financing portfolio management strategies by considering LST aspects through portfolio guidelines.</li> <li>3. Gradual reduction of financing distribution limits to customers whose business sectors generate high carbon emissions.</li> <li>4. Formulation of policies that support financing distribution toward green financing.</li> </ol>

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

Climate Risk Factors	Impact	Risk Management
	<ol style="list-style-type: none"> <li>2. Market Risk           <ul style="list-style-type: none"> <li>• Exchange rate increases caused by changes in climate policies, thereby affecting the Bank's Net Open Position (NOP).</li> <li>• Changes in customer behavior shifting toward environmentally friendly and sustainable products may potentially result in a decline in demand for non-sustainable securities, leading to a decrease in the value of such securities.</li> <li>• Interest rate increases or changes in other macroeconomic assumptions based on NGFS scenarios may lead to higher yields on government and corporate securities, as well as a decline in the market price of securities when performing mark-to-market.</li> </ul> </li> <li>3. Liquidity Risk           <p>Transition risks impact the decline in the valuation of High-Quality Liquid Assets (HQLA), as well as the Bank's cash outflow and cash inflow. This decline is caused by factors such as reduced securities valuation, increased run-off rate, and inflow rate.</p> </li> <li>4. Operational Risk           <p>Transition risks result in potential additional costs that must be incurred by the Bank to undertake:</p> <ul style="list-style-type: none"> <li>• investment in new sustainable technologies or infrastructure;</li> <li>• employee training related to climate risk and/or ESG;</li> <li>• recruitment of new employees to manage climate risk;</li> <li>• implementation of sustainable financing or funding;</li> <li>• other initiatives such as cooperation services with third parties in climate risk management.</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li>5. Measurement and analysis of climate risks through Climate Risk Stress Test (CRST).</li> <li>6. Investment in government securities and corporate securities in environmentally friendly sectors.</li> <li>7. Increase in funding through the collection of third-party funds with low run-off rates in accordance with LCR components and the issuance of sustainable sukuk.</li> <li>8. Investment in new sustainable technologies or infrastructure.</li> <li>9. Enhancement of employee competencies related to ESG and climate risk.</li> </ol>
<p><b>Physical Risk</b> Risks resulting from the direct impact of severe natural disasters (acute physical risk) and risks that are gradually affected by climate change over the long term, such as increases in sea surface temperature (chronic physical risk) and changes in rainfall patterns.</p>	<p>Physical risks have the potential to significantly impact banking risks, including:</p> <ol style="list-style-type: none"> <li>1. Credit Risk           <p>Floods and land fires impact on:</p> <ul style="list-style-type: none"> <li>• Physical damage to customer collateral/property resulting in a decline in collateral/property value, which leads to an increase in Loss Given Default (LGD).</li> <li>• Decreased land productivity, particularly in the agriculture and plantation sectors, resulting in reduced customer repayment capacity.</li> </ul> </li> <li>2. Liquidity Risk           <p>Forest fires or floods may lead to unexpected fund withdrawals, resulting in greater-than-expected outflows.</p> </li> <li>3. Operational Risk           <p>Floods and fires may damage bank assets such as branch offices, ATMs, and data centres, or disrupt overall bank operations. This will increase the potential for losses due to reduced revenue generated as a result of natural disasters.</p> </li> </ol>	

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

### Changes in the Risk Management Process from the Previous Period [S2.RM.a6]

The Company continuously develops and enhances its climate-related risk management processes in line with evolving risk measurement methodologies, the dynamic nature of global climate change, and increasing regulatory and stakeholder expectations. These enhancements include strengthening the integration of climate risks into the enterprise risk management framework, improving risk monitoring processes, and developing more comprehensive risk assessment approaches.

The Company also conducts periodic evaluations of the effectiveness of its policies, procedures, and controls to ensure alignment with evolving international best practices and applicable reporting standards.

### FINANCING POLICY THAT SUPPORTS SUSTAINABLE BUSINESS GROWTH OF CUSTOMERS [S1.RM.a, S2.RM.b1]

To ensure that customers' business growth remains sound and resilient, BSI views the implementation of financing policies as not only focused on commercial aspects but also taking into account the long-term sustainability of customers' businesses. Through a structured approach oriented toward prudential principles, BSI aims to provide financing support that promotes productivity, strengthens competitiveness, and creates sustainable value for customers and the economy. This policy serves as the foundation to ensure that every financing decision is managed responsibly.

In the Financing Analysis Memorandum (Nota Analisa Pembiayaan/NAP), customers are analyzed from governance and economic aspects. The NAP serves as a medium to propose and analyze financing applications from prospective/existing customers to obtain approval from the Bank's Financing Committee. The following outlines the governance, economic, social, and environmental aspects analyzed for BSI's prospective/existing customers.

### Governance and Economic Aspects

The governance and economic aspects analyzed include management, technical, financial, marketing, and legal aspects.

- Management aspect refers to criteria related to the company's organization/management, including the capability and experience of company management in the relevant business field.
- Technical aspect refers to criteria related to production aspects, including production facilities, production capacity, business location, workforce, and raw materials.
- Financial aspect refers to criteria related to the company's financial condition, including profitability, liquidity, and solvency.
- Marketing aspect refers to criteria related to marketing aspects, including types of products sold, marketing facilities, and distribution channels.
- Legal aspect refers to criteria related to the legal status of prospective/existing customers, including personal legality, business licensing legality, and collateral legality.

### Social Aspect

The social aspect refers to criteria related to social aspects of the customer's business. This includes activities involving any form of forced labor or exploitation of minors or violations of human rights (such as prostitution, human trafficking, and labor smuggling).

### Environmental Aspect

The environmental aspect refers to criteria related to environmental aspects of the customer's business, including but not limited to business permits and environmental legality. The following are examples of environmental aspects that must be fulfilled by prospective/existing customers in the Palm Oil, Oil & Gas, Coal, and Manufacturing sectors in accordance with the Operational Technical Guidelines (Petunjuk Teknis Operasional/PTO) Industry Acceptance Criteria (IAC).

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

Sector	Criteria to be Fulfilled
Palm Oil	<ol style="list-style-type: none"> <li>1. Plantation land is not located within protected forest areas</li> <li>2. Has AMDAL (Environmental Impact Assessment) approval</li> <li>3. Holds ISPO/RSPO certification or at minimum has a cooperation contract with an ISPO Certification Institution</li> <li>4. Minimum PROPER Blue rating</li> </ol>
Oil & Gas	<ol style="list-style-type: none"> <li>1. Has AMDAL environmental approval</li> <li>2. Has a Plan of Development (POD) approved by SKK Migas</li> </ol>
Coal Financing Policy	<ol style="list-style-type: none"> <li>1. Only at the production stage (not exploration)</li> <li>2. Holds a Mining Business License (IUP)</li> <li>3. Has CNC (Clean and Clear) status from the relevant authority</li> <li>4. Has AMDAL approval</li> </ol>
Manufacturing Industry Financing Policy	<ol style="list-style-type: none"> <li>1. Has AMDAL environmental approval</li> <li>2. Has waste management facilities</li> </ol>

### LIST OF BUSINESS SECTORS INCLUDED IN THE EXCLUSION LIST [S1.RM.a, S2.RM.b]

As an Islamic bank, BSI is committed to avoiding and prohibiting financing that violates Sharia principles and fundamental Sharia values, such as the principles of justice and balance (*'adl wa tawazun*), public benefit (*maslahah*), universalism (*alamiyah*), and activities involving prohibited objects, *riba*, *maysir*, *gharar*, *risywah*, *bathil*, or actions that are unjust (*dzalim*). In addition, BSI prohibits financing that is invalid or has incomplete contractual arrangements, contradicts DSN MUI fatwas and Sharia Supervisory Board (DPS) opinions, is speculative in nature, is intended for stock trading transactions, or involves businesses prohibited by government regulations. The following are business activities that are avoided and prohibited from financing:

1. Illegal logging activities, including the production and trade of timber or other forestry products from forests that are not sustainably managed.
2. Activities involving any form of forced labor or exploitation of minors or violations of human rights (such as prostitution, human trafficking, and labor smuggling).
3. Activities involving the production, trade, distribution, or import of weapons outside official business entities/institutions that have obtained special authorization or legal approval from the government.
4. Activities involving the production or trade of narcotics, psychotropic substances, and addictive substances outside official business

entities/institutions that have obtained authorization or legal approval from the government.

5. Activities involving production, distribution, trade, or slaughter of pigs or other animals are prohibited under Sharia.
6. Production or trade of alcoholic beverages.
7. Activities that negatively impact UNESCO World Heritage Sites or nationally and/or internationally protected areas.
8. Trade in wildlife or wildlife products (such as ivory, horns, and shark fins).
9. Marine fishing activities using nets longer than 2.5 km.
10. Production or trade of radioactive materials (except medical equipment and other equipment considered safe by the International Finance Corporation/IFC).

### FINANCING APPROVAL PROCESS FLOW [S1.RM.a, S2.RM.a1, S2.RM.a3]

One form of risk management implementation includes the adequacy of procedures to support BSI's business operational activities. In this regard, BSI has established Financing Business Procedure Standards (Standar Prosedur Bisnis/SPB) in accordance with business characteristics. Governance and economic, social, and environmental aspects constitute key requirements that must be fulfilled in the provision of financing to prospective/existing customers. The following outlines the financing process flow implemented by BSI.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES



The financing disbursement process begins when the Business Unit determines target prospective/existing customers and offers financing facilities. The determination of these targets is identified based on potential industry sectors regulated through the Portfolio Guideline Business Procedure Standards (SPB). Potential industry sectors are those that demonstrate favorable prospects and in which BSI has experience in managing the respective industry. When prospective/existing customers express interest, the Business Unit collects customer data and information.

Before submission to the Financing Committee, is discussed in a Technical Meeting regarding technical aspects related to legal aspects, Sharia aspects, and compliance with internal and external requirements. Subsequently, the Financing Committee meeting, supported by the committee secretary, makes a decision on the financing proposal for the prospective/existing customer. If the financing proposal is approved, the Financing Operation Unit prepares the contract, collateral binding and insurance arrangements, and financing disbursement.

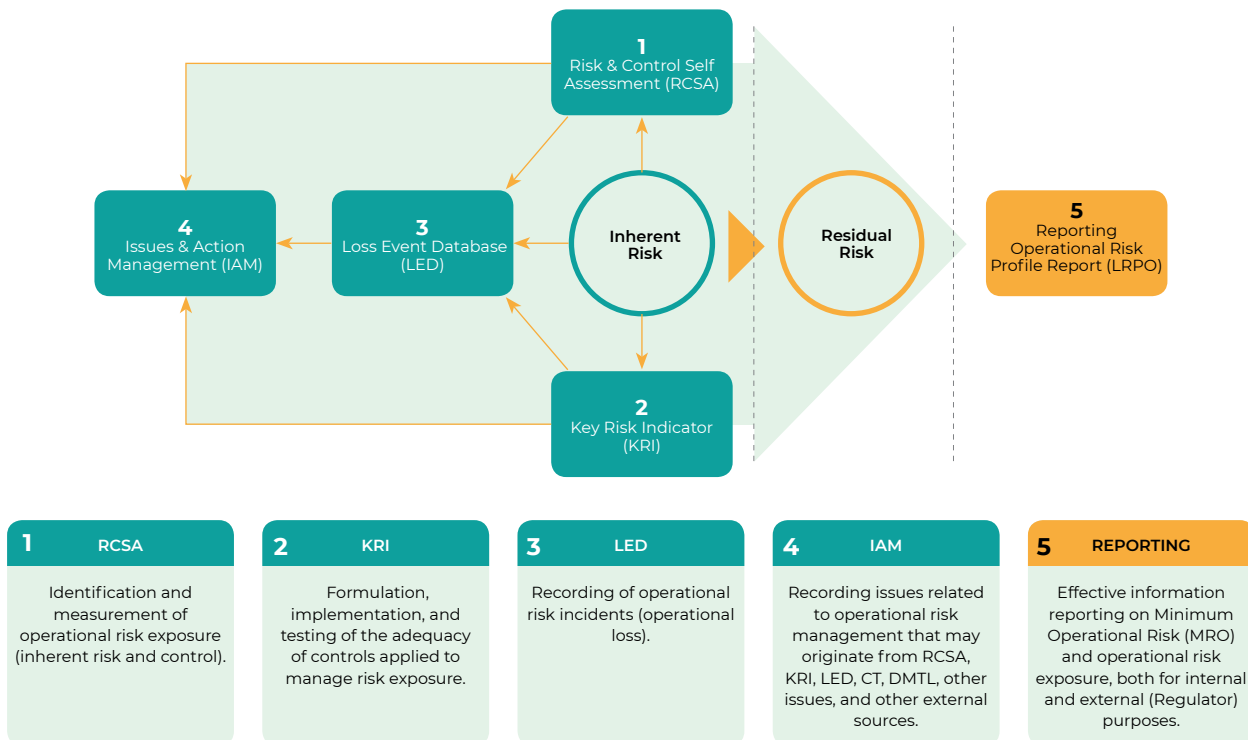
As an Islamic bank that continuously optimizes its growth, BSI maintains its financing portfolio through monitoring and observation activities. This is conducted to identify at an early stage any deviations that may result in a decline in financing quality, enabling BSI to promptly develop action programs to improve financing quality through the Financing Recovery Unit.

### OPERATIONAL RISK MANAGEMENT FRAMEWORK FOR CLIMATE RISK

[S1.RM.a, S1.RM.b, S2.RM.a1, S2.RM.a5]

BSI has implemented a comprehensive and structured operational risk management framework to manage risks inherent in its operational activities. One of the operational risk incidents identified by BSI includes natural disasters such as fires, floods, tsunamis, earthquakes, and others. These operational risk incidents are categorized as physical risk factors of climate risk. BSI manages climate-related operational risks through stages of identification, measurement, monitoring, and control, supported by Operational Risk Management Tools (ORM tools), including Risk & Control Self-Assessment (RCSA), Key Risk Indicator (KRI), Loss Event Database (LED), Issue & Action Management (IAM), and Control Testing (CT). The following presents the operational risk management framework using ORM Tools as outlined in the Operational Risk Management Control Procedure Standards (Standar Prosedur Pengendalian/SPP) and the Operational Technical Guidelines (Petunjuk Teknis Operasional/PTO) for Operational Risk Management Tools.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES



This framework begins with a proactive approach through RCSA. RCSA is forward-looking, where work units identify potential operational risks in the future based on their core business processes. In RCSA, work units map processes, identify key risks and controls, and conduct assessments by calculating Inherent Risk (IHRR), which is the multiplication of likelihood and impact. Subsequently, the effectiveness of the controls is assessed (Control Score). The final result is the Composite Risk Score, which represents the residual risk level after controls are implemented. The results of the RCSA assessment are then reviewed and may be adjusted by Senior Operational Risk (SOR) to ensure accuracy.

Based on the RCSA results, particularly for risks with Medium to High and High Inherent Risk ratings, work units then establish Key Risk Indicators (KRI). KRIs function as an early warning system to monitor indicators that may trigger or worsen risk exposure. For each KRI, three threshold levels are established, namely Green (safe condition), Yellow (requires close monitoring), and Red (above tolerance limits). KRI monitoring is conducted monthly, and the results are also reviewed by SOR.

KRI status serves as a critical evaluation tool to anticipate potential issues.

Despite preventive and monitoring efforts, operational risk incidents may still occur. Therefore, the Loss Event Database (LED) functions as a tool to record each incident in a reactive manner. Each operational loss event must be recorded by the work unit. Operational Risk Incident charges (Pembebanan Insiden Risiko Operasional/PIRO) may only be carried out after verification and approval by the authorized parties. These incidents are classified into seven basic types of loss events, one of which is damage to physical assets, which falls under climate-related risk. Damage to physical assets refers to losses arising from the loss or damage of physical assets caused by natural disasters or other events.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

Findings derived from RCSA, Control Testing, KRI, LED reports, and DMTL from internal/external audit results are subsequently followed up through Issue & Action Management (IAM). IAM is a tool used to monitor and manage all issues that require follow-up actions. Work units are required to periodically update the implementation status of corrective action plans.

These four main pillars (RCSA, KRI, LED, and IAM) are then integrated and comprehensively reported in the LPRO. The LPRO serves as a central document providing a comprehensive overview of the operational risk profile of a work unit, which is then submitted to the Risk Management Committee Structure (Struktur Komite Manajemen Risiko/SKMR) responsible for operational risk. Through this process, BSI not only has mechanisms to identify, assess, monitor, and record risks but also a system that ensures all issues are followed up to completion, creating a continuous and sustainable risk management cycle, including climate risk.

Currently, to continue adapting to the dynamics of climate change, BSI has established new Industry Classifications (including the KUBL sector) and defined Green Financing Criteria. In addition, financing disbursed by BSI has been categorized based on TKBI sectors. For operational risk, BSI has incorporated natural disasters into the Operational Risk Management Control Procedure Standards (Standar Prosedur Pengendalian/SPP). Through these climate adaptation measures, BSI demonstrates its full support for Indonesia's commitment to the Paris Agreement, which was ratified under Law No. 16 of 2016, by implementing sustainable business practices.

### ADAPTATION TO CLIMATE RISK IMPACTS [S1.RM.b, S2.RM.a5]

BSI continuously strengthens its capacity and resilience in responding to the dynamics of climate change, including variability and extreme events. Through strengthening processes, policies, and risk management, BSI seeks to minimize potential impacts and losses, ensuring that operations and customer services remain optimally maintained amid evolving climate challenges. As previously explained, under the Risk Management Policy, BSI has incorporated emerging risks related to ESG risks, including climate risk. In addition, BSI has established a dedicated work unit to ensure alignment with developments in ESG risks, including climate risk, namely the ESG Group, established through the Board of Directors' Decree No. 04/239-KEP/DIR dated June 11, 2024.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

### METRICS AND TARGET



#### OPERATIONAL EMISSIONS MANAGEMENT AND PERFORMANCE [S2.MT.b1, S2.MT.b2, S2.MT.c1, S2.MT.c5, S2.MT.h1, S2.MT.h5, S2.MT.i3]

BSI proactively measures and monitors operational emissions as a basis for achieving its commitment under the Sustainable Operation pillar in the Sustainability Framework, "Net Zero Emission in Operation." This commitment represents BSI's support for Indonesia in achieving the Net Zero Emission (NZE) target by 2060 or earlier. As "The First Sharia Bank in Indonesia Implementing Digital Carbon Tracking," BSI has calculated and monitored its operational emissions using Digital Carbon Tracking. Digital Carbon Tracking is an application/platform system developed to record, calculate, and monitor BSI's carbon emissions on a bankwide basis in units of tCO<sub>2</sub>e. The calculation and monitoring of operational emissions demonstrate BSI's efforts in managing climate-related risks and opportunities.

Currently, Digital Carbon Tracking can only calculate Scope 1 and Scope 2 emissions. Scope 1 emissions are direct greenhouse gas (GHG) emissions that occur from sources owned or controlled by the entity. At BSI, Scope 1 emissions originate from the use of fuel across all BSI operational areas. Scope 2 emissions are indirect GHG emissions from the generation of purchased or acquired electricity, steam, heating, or cooling consumed by the entity. At BSI, Scope 2 emissions originate from electricity consumption across all BSI operational areas. Further information on Digital Carbon Tracking can be accessed on BSI's ESG Landing Page at [https://ir.bankbsi.co.id/esg/green\\_initiatives.html](https://ir.bankbsi.co.id/esg/green_initiatives.html).

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

Based on the results of calculations conducted in 2025, the operational emissions generated by BSI amounted to 89,730.95 tCO<sub>2</sub>e. The calculation of operational emissions was derived from all BSI outlets, totaling 1,190 outlets. The following represents BSI's operational emissions generated each year. Compared to 2024, BSI's operational emissions increased by 7.5%. This increase was driven by the operation of BSI Tower and business expansion, such as the addition of outlets and ATMs. However, when viewed based on emissions intensity per revenue, BSI's operational emissions intensity declined, from 2.70 tCO<sub>2</sub>e/Rp billion in 2024 to 2.55 tCO<sub>2</sub>e/Rp billion in 2025. This indicates that business expansion continues to be accompanied by resource efficiency.

Since BSI was established in 2021 until 2025, the Company has continuously strengthened these initiatives. Cumulatively, BSI has 2 Green Buildings, 145 electric vehicles, 15 charging stations located across the head office and BSI outlets, 8 solar panels at BSI outlets and 3 solar panels at Desa Binaan BSI, 70 recycled bottle vending machines operating at 133 collection points locations in the Greater Jakarta (Jabodetabek) as well as the planting and distribution of 65,000 trees.

### OPERATIONAL EMISSIONS MEASUREMENT METHODOLOGY [S1.MT.c, S2.MT.c2, S2.MT.c3]

In calculating operational emissions through Digital Carbon Tracking, BSI refers to the methodology of the Greenhouse Gas (GHG) Protocol Corporate Accounting and Reporting Standard for greenhouse gas emissions inventory. In addition, BSI applies the methodology of ISO 14064-1:2018 – Greenhouse Gas Part 1: Specification with guidance at the organizational level for the quantification and reporting of greenhouse gas emissions. This methodology integrates principles such as Relevance, Completeness, Consistency, Transparency, and Accuracy. The following presents the equation used to calculate BSI's operational GHG emissions.

$$\text{GHG Emissions} = \text{Operational Activity} \times \text{Emission Factor} \times \text{GWP}$$

**Description:**

Activity: The amount of energy or fuel consumption from emission sources.

Emission Factor: A coefficient that indicates emissions per unit of activity, specific to a particular country.

GWP: Global Warming Potential, a factor used to convert various types of GHG into CO<sub>2</sub>e.

### FINANCING EMISSIONS MANAGEMENT AND PERFORMANCE [S1.MT.b, S2.MT.a2, S2.MT.c6, S2.MT.k2]

BSI gradually measures and manages financing emissions as part of its commitment to the Sustainable Banking pillar in the Sustainability Framework, "Unique in Sustainable Product Innovation." This commitment reflects BSI's support in promoting sustainable financing and supporting the transition toward a low-carbon economy. Financing emissions are included in Scope 3 GHG emissions. Scope 3 GHG emissions are indirect greenhouse gas emissions (not included in Scope 2 GHG emissions) that occur within the entity's value chain. Financing emissions represent indirect emissions arising from the business activities of customers financed by BSI. In 2025, BSI measured financing emissions using the 2024 financing portfolio. The following presents financing emissions in priority and non-priority sectors based on the mapping conducted under CRMS.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

Industry Sector	Outstanding (in trillion Rupiah)	Financed Emissions (in tCO <sub>2</sub> -eq)	Emission Intensity (in tCO <sub>2</sub> -eq/ trillion Rupiah)
1. Agriculture, Forestry, and Fisheries	6.12	5,890,141	962,441.34
2. Mining and Quarrying	2.04	4,394,519	2,154,175.98
3. Electricity, Gas, Steam/Hot Water Supply and Air Conditioning	6.18	3,840,453	621,432.52
4. Construction	16.92	13,316	787.00
5. Transportation and Warehousing	6.58	189,502	28,799.70
6. Processing Industry	7.26	1,207,045	166,259.64
7. Consumer Credit for Property Ownership	0.03	3,962	132,066.67
8. Productive Sector excluding Sectors 1 to 6	17.01	613,398	36,061.02
9. Consumptive Sector excluding Sector 7	0.03	9,980	332,666.67
<b>Grand Total</b>	<b>62.17</b>	<b>16,162,316</b>	<b>259,969.70</b>

To manage these emissions, BSI has developed a framework to integrate climate-related risks and opportunities into financing policies, processes, and portfolios. These management efforts reflect BSI's role in supporting the national transition toward Net Zero Emissions by 2060 or earlier. In managing its portfolio, BSI has established limits on sectors that generate high carbon emissions (brown sectors), such as coal, the oil and gas industry, and oil and gas mining. In addition, BSI has implemented risk management for emerging risks (climate risk) within the Bank's Risk Management Policy. BSI has also incorporated governance, social, and environmental aspects into financing proposals submitted by prospective/existing customers.

### FINANCING EMISSIONS MEASUREMENT METHODOLOGY [S1.MT.b; S1.MT.c; S2.MT.a2; S2.MT.c2; S2.MT.c3; S2.MT.c4]

In measuring financing emissions, BSI refers to internationally recognized practices and methodologies, namely those developed by the Partnership for Carbon Accounting Financials (PCAF), to ensure the consistency, transparency, and relevance of the emissions data generated. The calculations conducted by BSI are based on Tier 4 data quality, which involves using proxy emission values from several companies that already have emissions data for companies with similar characteristics that have not yet published or calculated their emissions data. Although Tier 4 data quality is used, the calculations cover Scope 1, Scope 2, and Scope 3 (upstream and downstream) emissions of financed customers. Based on the asset classes categorized by PCAF, BSI has conducted measurements for corporate bond and equity investment asset classes. The following presents the equation used to calculate BSI's financed GHG emissions.

## STRENGTHENING BSI'S GOVERNANCE ON CLIMATE-RELATED RISKS AND OPPORTUNITIES

$$\text{Financed Emissions} = \sum_c \frac{\text{Outstanding Amount}_c}{\text{EVIC or Total Equity} + \text{Debt}_c} \times \text{Company Emissions}$$

**Description:**

OS Amount: Financing provided to prospective/customers.

EVIC: Enterprise Value Including Cash.

Total Equity: Total equity of the prospective/customer.

Debt: Total debt of the prospective/customer.

Company Emissions: Emissions generated by the prospective/customer.

### Internal Carbon Pricing [S2.MT.f1-f2]

The Company considers developments in carbon pricing mechanisms within its risk management and business decision-making processes. The potential implementation of internal carbon pricing is evaluated progressively, taking into account regulatory developments, market conditions, and the Company's internal readiness.

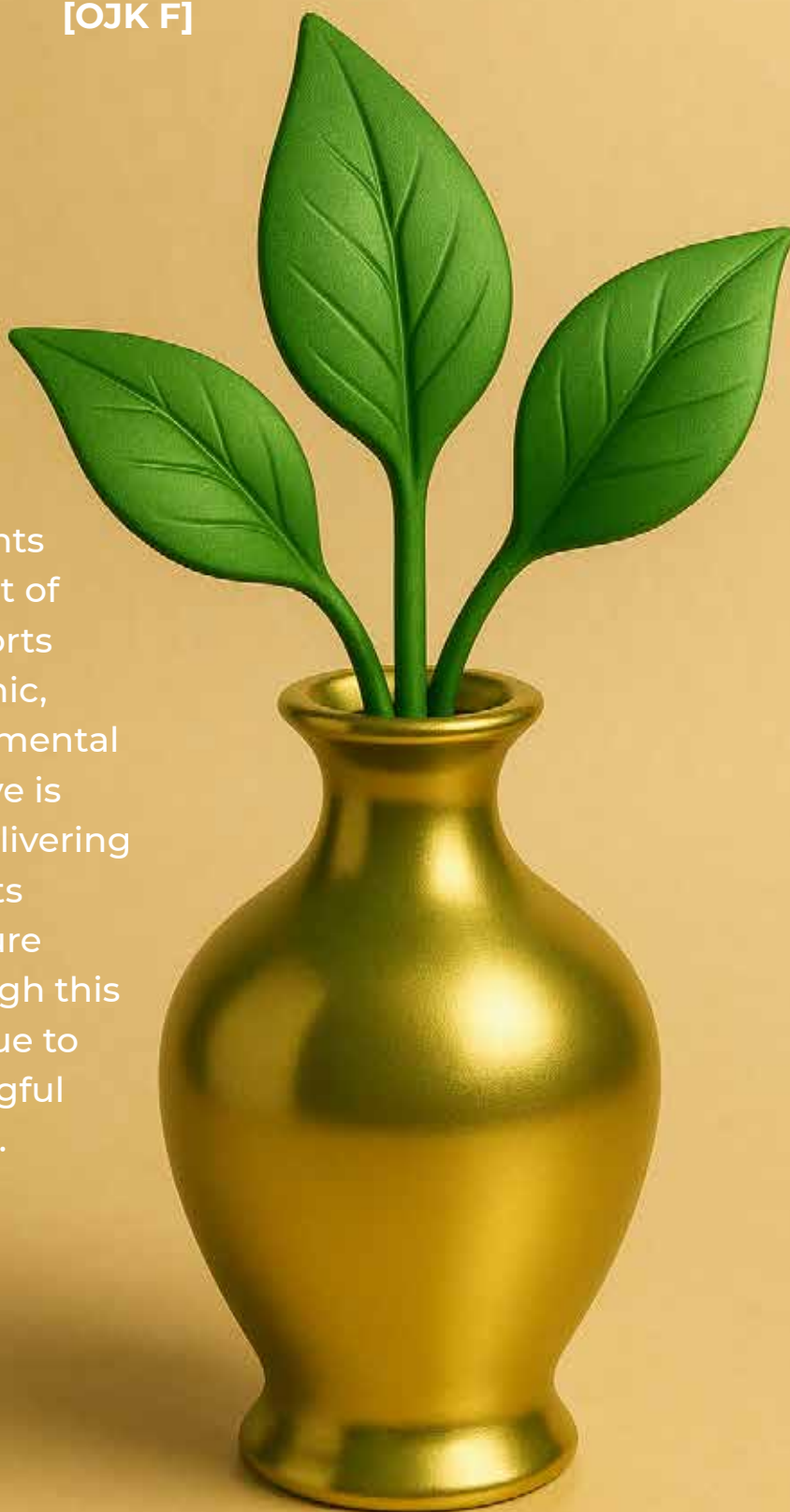
### Carbon Credits / Offset [S2.MT.k1-k7]

The Company monitors developments in carbon credit mechanisms and offset schemes as part of its efforts to support the transition toward a low-carbon economy. The use of such mechanisms, where relevant, takes into account credibility, environmental integrity, and alignment with applicable standards and regulations. At present, BSI is awaiting a DSN-MUI fatwa regarding carbon exchange transactions in order to align BSI's business growth with sustainability-related risks and opportunities, particularly climate risk.

# SUSTAINABLE PERFORMANCE

[OJK F]

This chapter presents the tangible impact of the Company's efforts in creating economic, social, and environmental value. Each initiative is directed toward delivering sustainable benefits for society and future generations. Through this journey, we continue to contribute meaningful value for Indonesia.








# BUILDING A SUSTAINABILITY CULTURE [OJK F.1]

To strengthen the implementation of sustainable finance, BSI continues to foster a sustainability-oriented culture involving all employees and customers. A series of green campaigns is regularly carried out at the head office and across branch networks nationwide. These campaigns aim to reduce the use of energy and natural resources, minimize single-use plastics, and promote environmentally responsible habits.

Key programs under the BSI Green Campaign include:

### GREEN BUSINESS CULTURE THROUGH

				
<b>Electricity Savings</b>	<b>Fuel Savings</b>	<b>Water Savings</b>	<b>Paper Savings</b>	<b>Waste Reduction</b>
<ol style="list-style-type: none"> <li>1. Use electricity only as needed, such as:                             <ul style="list-style-type: none"> <li>• Not turning on lights in rooms that are not in use</li> <li>• Unplugging electronic devices when not in use</li> </ul> </li> <li>2. Open window curtains to maximize natural lighting during the day</li> </ol>	<ol style="list-style-type: none"> <li>1. Use public transportation when possible</li> <li>2. Use electric vehicles when possible</li> <li>3. Use vehicles efficiently</li> </ol>	<ol style="list-style-type: none"> <li>1. Control water flow (water discharge)</li> <li>2. Use water efficiently when performing wudhu</li> <li>3. Use a greywater recycling system for toilet flushing</li> </ol>	<p>Maximize communication through soft files via Microsoft Teams in accordance with the Operational Technical Guidelines for File Sharing and Collaboration and the Operational Technical Guidelines for the Digital Internal Correspondence Application (E-Doc BSI) of PT Bank Syariah Indonesia Tbk dated 27 September 2023</p>	<ol style="list-style-type: none"> <li>1. Bring and use a tumbler during activities</li> <li>2. Meeting organizers are encouraged to remind invited guests to bring their tumbler</li> <li>3. Provide glasses &amp; pitchers in meeting rooms</li> <li>4. Provide 3R (reduce, reuse, recycle) waste sorting bins</li> <li>5. Avoid food waste/excess food</li> </ol>

BSI also implements a paper-saving policy as part of its sustainability commitment. Most paper waste comes from reports and bank correspondence. Efficiency measures include:

- Double-sided printing and the use of reusable paper.
- Digital processing of print requests through online applications and the Procurement Management System.
- Implementing E-DOC BSI to digitalize web-based correspondence.

BSI also encourages employees to use reusable eating and drinking utensils to reduce plastic waste generated from pantry facilities.

In addition, as part of its efforts to embed sustainability principles across the organization, BSI complements its Green Business Culture (GBC) learning program, such as webinars, ESG training modules, knowledge-sharing forums, and thematic campaigns, by ensuring that environmental responsibility is reflected in daily workplace practices. This approach reinforces BSI's commitment to making eco-conscious behavior an integral part of operational standards and organizational culture.

## ECONOMIC PERFORMANCE



### COMPARISON OF PRODUCTION TARGETS AND PERFORMANCE, PORTFOLIO, FINANCING TARGETS, INVESTMENTS, REVENUE, AND PROFILE/LOSS [OJK F.2. IFRS SI-METRIC AND TARGET]

BSI delivered stronger financial performance in 2025 compared to 2024. The Bank recorded higher financing, investment, margin and profit-sharing income, and profit after tax. Growth was also reflected across key business segments, including Retail Banking & Consumer, Wholesale Banking, and Third-Party Funds (DPK), all of which posted positive increases throughout 2025.

## ECONOMIC PERFORMANCE

### Realized Production, Investment, Revenue, and Profit & Loss

(in billions of rupiah)

Description	2023 Realization	2024 Realization	2025 Realization	2025 Growth (YoY)
Third Party Funds	293,776	327,454	380,488	16.20 %
Financing	240,316	278,481	318,844	14.49 %
Placement with BI and SB	86,906	100,780	83,695	-16.95 %
Margin Income and Profit Sharing	22,252	25,298	28,265	11.74 %
Profit After Tax	5,704	7,006	7,568	8.02 %
MSME Financing	45,374	52,415	52,578	0.31 %

The detailed breakdown of financing under the Retail Banking & Consumer segment is presented in the following table, illustrating portfolio performance and growth across each product category:

(in billions of rupiah)

Description	2023 Realization	2024 Realization	2025 Realization	2025 Growth (YoY)
Retail Banking and Consumer	172,805	201,263	228,045	13.31%
SME	19,346	21,635	24,591	13.67%
Micro	22,912	27,745	27,667	-0.28%
Gold Business	7,198	12,825	22,907	78.60%
Griya	52,517	56,834	60,259	6.03%
Vehicles	4,186	5,387	6,410	18.99%
Multipurpose	51,336	59,984	68,433	14.09%
Pension	14,626	16,051	16,921	5.42%
Card	684	802	857	6.83%

The detailed of financing under the Wholesale Banking segment, covering both Corporate and Commercial financing along with their year-to-year performance, is presented in the following table:

(in billions of rupiah)

Description	2023 Realization	2024 Realization	2025 Realization	2025 Growth (YoY)
Corporate	52,714	58,720	70,843	11.87%
Commercial	14,797	18,498	19,957	13.25%
<b>Total</b>	<b>67,511</b>	<b>77,218</b>	<b>90,800</b>	<b>17.59%</b>

Furthermore, to provide a clearer overview of DPK performance, the following table outlines the annual realization and 2025 growth across current accounts, savings, and time deposits:

## ECONOMIC PERFORMANCE

(in billions of rupiah)

Description	2023 Realization	2024 Realization	2025 Realization	2025 Growth (YoY)
Demand Deposit	53,201	56,336	71,828	27.50%
Saving Deposits	124,726	140,534	162,628	15.72%
Wadiah Saving Deposit	47,026	55,280	63,311	14.53%
Non Wadiah Saving Deposit	77,700	85,254	99,317	16.49%
Deposit	115,848	130,584	146,033	11.83%

To provide a clearer understanding of BSI's financing allocation, the table below outlines the financing realization and sectoral proportions across key economic sectors throughout the reporting period:

(in billions of rupiah)

Sector	2023	%	2024	%	2025	%
Agriculture, Hunting, and Forestry	17,124	7.13	23,550	8.46	22,819	7.16%
Fishery	765	0.32	720	0.26	606	0.19%
Mining and Exploration	2,393	1.00	2,976	1.07	3,034	0.95%
Manufacturing industry	11,806	4.91	12,765	4.58	12,943	4.06%
Electricity, Gas, and Water	4,768	1.98	6,756	2.43	6,842	2.15%
Construction	19,833	8.25	18,843	6.77	17,220	5.40%
Wholesale and Retail Trade	17,484	7.28	19,747	7.09	30,649	9.61%
Provision of Accommodation, Food and Beverages	2,758	1.15	3,204	1.15	3,683	1.16%
Transportation, Storage, and Communication	8,346	3.47	8,647	3.11	12,280	3.85%
Financial Intermediaries	5,870	2.44	5,807	2.09	6,265	1.96%
Real Estate, Leasing, and Business Services	3,868	1.61	5,299	1.90	6,270	1.97%
Government Administration, Defence, and Mandatory Social Insurance	-	0.00	-	0.00	254	0.08%
Education Services	4,499	1.87	4,929	1.77	5,238	1.64%
Healthcare and Social Services	6,818	2.84	9,402	3.38	11,049	3.47%
Community, Socio-Cultural, Entertainment, and Other Individual Services	3,315	1.38	3,732	1.34	3,681	1.15%
Personal Services of Households	160	0.07	168	0.06	148	0.05%
Activities with Unclear Boundaries	4,499	1.87	-	0.00	-	0.00%
Household	130,481	54.30	151,918	54.55	175,849	55.15%
Other Non-Business Sectors	30	0.01	19	0.01	13	0.00%
<b>Total</b>	<b>240,316</b>	<b>100</b>	<b>278,481</b>	<b>100</b>	<b>318,844</b>	<b>100.00%</b>

## ECONOMIC PERFORMANCE

### TARGET COMPARISON AND PORTFOLIO PERFORMANCE, FINANCING TARGETS OR INVESTMENTS IN FINANCIAL INSTRUMENTS OR PROJECTS ALIGNED WITH SUSTAINABLE FINANCE [OJK F.3] [GRI FS3, FS6, FS7, FS8, FS10] [FN-CB-000.A, FN-CB-000.B, FN-CB-410A.2] [S2.MT.d3, S2.MT.e1]

#### Sustainable Finance

In line with POJK 51/2017 and SEOJK 16/2021, BSI continues to integrate environmental, social, and governance principles into its strategies and financing activities. Through its RAKB, BSI expands financing and investment portfolios that support inclusive and responsible development.

BSI's Sustainable Finance performance in 2025 focuses on:

#### 1. Financing According to Sustainable Business Activity Criteria (KKUB)

In 2025, BSI further strengthened its sustainable financing implementation through a more integrated and structured approach aligned with the Bank's core business strategy, including the expansion of real asset-based portfolios and the application of updated ESG policies. The development of products and services that meet the KKUB remains a key priority within BSI's RAKB, supporting the transition toward a low-carbon economy.

BSI's adoption of KKUB refers to the Technical Guidelines of POJK No. 51/POJK.03/2017 and is reinforced by several new policies issued during 2024–2025, such as the ESG Guiding Principle, SOP on Sustainable Finance, Exclusion List, and BSI's participation in the Piloting of the Indonesian Sustainable Finance Taxonomy for green sectors. These frameworks ensure that sustainability risk assessments, taxonomy classification, and alignment with sharia and ESG principles are embedded into the Bank's end-to-end financing process.

Portfolio expansion in sustainable sectors is also supported by the growth of financing in relevant industries such as energy, sustainable agriculture, public services, and sectors contributing to economic transition. The integration of real asset-based services through the Bullion Bank further reinforces BSI's sustainable portfolio, particularly in gold financing, which is conservative, asset-backed, and supports wider financial inclusion.


In assessing financing eligibility, BSI applies green finance criteria, where every prospective borrower must meet the following environmental impact assessment requirements:



There is no pollution in the production process.



There is no pollution, and waste is managed based on regulations.



There are no complaints from residents in the business environment.



Compliance with all applicable government regulations, such as possessing a business license.

## ECONOMIC PERFORMANCE

Once all sustainability and eligibility criteria are met, BSI proceeds with a structured set of monitoring and evaluation activities conducted regularly. These stages include:

1. Conducting evaluation and monitoring of customer business development every three months.
2. Supervision and evaluation are conducted through various communication channels, including video conferences, on-the-spot visits, consultant assistance, watchlist quarterly reviews, and annual reviews.
3. If the results indicate a high potential ESG risk, the Bank may conduct a review of the financing provided.
4. If a customer is under supervision due to indications of environmental or social issues, the Bank will provide assistance, quarterly watchlist reviews, and annual reviews.
5. The Bank also enhances internal capacity by providing training on sustainable finance awareness, developing e-Modules, and conducting digital learning sessions on sustainable finance for Business and Support Units.
6. In the future, the Bank plans to provide education or training programs related to ESG for debtors.

Aligned with these efforts, BSI continues to expand its portfolio of sustainability-oriented financing. The following table presents the development of the Bank's sustainable financing portfolio, including green financing and social financing components:

### Portfolio in Environmentally Friendly Projects

(in billions of rupiah)

Description	2023	2024	2025
<b>Sustainable Financing Portfolio</b>	57,704	66,499	73,922
Green Financing Portfolio	12,235	14,084	15,657
Social Financing Portfolio	45,469	52,415	58,265

To provide a clearer understanding of BSI's sustainable financing allocation, the following table outlines the Green Financing and Social Financing portfolios:

### Financing in the Category of Sustainable Business Activities

(in billions of rupiah)



Description	2023	2024	2025
<b>Green Financing (KUBL)</b>			
a. Renewable Energy	1,072	609	710
b. Energy Efficiency	-	-	-
c. Pollution Prevention and Control	-	-	-
d. Sustainable Management of Living Natural Resources and Land Use	4,806	6,865	5,777
e. Conservation of Terrestrial and Aquatic Biodiversity	-	-	-
f. Environmentally Friendly Transportation	47	317	948
g. Sustainable Water and Wastewater Management	94	91	91
h. Climate Change Adaptation	-	-	-
i. Products that Reduce Resource Use and Generate Less Pollution (Eco-Efficient)	5,807	5,813	6,442

## ECONOMIC PERFORMANCE

Description	2023	2024	2025
j. Environmentally Friendly Buildings that Meet National, Regional, or International Standards or Certifications	163	134	101
k. Other Environmentally Friendly Business Activities	245	256	1,588
<b>Total Green Financing (KUBL)</b>	<b>12,235</b>	<b>14,084</b>	<b>15,657</b>
<b>Social Financing (KUBS)</b>			
<b>Total Social Financing (KUBS)</b>	<b>45,469</b>	<b>52,415</b>	<b>58,265</b>
<b>ESG Financing/Sustainable Financing (KKUB)</b>	<b>57,704</b>	<b>66,499</b>	<b>73,922</b>
<b>ESG Financing Ratio (KKUB) Sustainable Financing to Total Financing</b>	<b>24.07%</b>	<b>23.88%</b>	<b>23.18%</b>

### Financing of Electric Vehicle (EV)

As part of its portfolio aligned with sustainable finance principles, BSI offers financing solutions for electric vehicles. The details of the EV financing portfolio are presented as follows:

Type of Vehicle	2023		2024		2025	
	In Millions of Rupiah	NoA	In Millions of Rupiah	NoA	In Millions of Rupiah	NoA
 Electric Car	41,406	131	171,862	635	395,342	1,748
 Electric Motorbike	0	0	63	6	22	7
<b>Total</b>	<b>41,406</b>	<b>131</b>	<b>171,925</b>	<b>641</b>	<b>395,364</b>	<b>1,755</b>

### 2. Investment in Securities

As part of its commitment to responsible investment, BSI allocates funds to various Sharia-compliant securities. The details of these investments are presented in the table below:

(in billions of rupiah)

Description	2023	2024	2025
Investment in Government Syariah Securities ( <i>Surat Berharga Syariah Negara</i> - SBSN)	1,372.91	1,572.91	2,445.37
Sharia State Treasury Certificate (SPNS)	895	2,006.62	2,908.90
Bank Indonesia's Sukuk	448.43	201.51	689.02
Mutual Fund	1,600.00*	2,500.00*	2,846.71
Sharia Asset-Backed Securities – Participation Certificates (EBAS - SP)	27.3	27.3	27.3

\*) restated

## ECONOMIC PERFORMANCE

















### 3. Sustainability Sukuk

BSI continues to strengthen the implementation of its sustainable finance policies as part of the Bank's tangible contribution to developing a more responsible and long-term value-oriented Islamic economic ecosystem. The issuance of BSI's Sustainability Sukuk has been aligned with POJK No. 18 of 2023 concerning the issuance of sustainability-based debt securities and sukuk, ensuring that the instrument complies with regulatory standards and environmental, social, and governance principles.

This commitment was first realized through BSI's strategic milestone as the pioneer issuer of the Sukuk Mudharabah Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Phase I Year 2024, amounting to Rp3 trillion, issued in June 2024. The instrument was designed to expand funding capacity for financing activities that support environmentally friendly and sustainable development in Indonesia.

Entering 2025, BSI further strengthened its commitment to the development of sustainable financial instruments through the successful issuance of the Sukuk Mudharabah Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Phase II Year 2025, valued at Rp5 trillion. At the same time, BSI also completed the redemption of the 2024 Sustainability Sukuk Series A, amounting to Rp1.7 trillion on 24 June 2025, demonstrating disciplined and credible funding governance. The combination of the 2025 Phase II issuance and the 2024 Phase I redemption further reinforce BSI's position as a market leader in sustainability-based Islamic financial instruments in Indonesia.

The allocation of proceeds is governed based on the classification of sustainable activities in accordance with OJK regulations as of December 2025. The following diagram presents a summary of the KUBL and KUBS categories that serve as the primary reference for allocating funds from the Sukuk issuance:

Use of Proceeds from Issuance	
Environmentally Sustainable Business Activities (KUBL)	Socially Oriented Business Activities (KUBS)
 Renewable Energy	 Affordable Basic Infrastructure Services in Terms of Both Access and Price
 Energy Efficiency	 Access to Essential Services
 Pollution Prevention and Control	 Affordable Housing
 Sustainable Management of Living Natural Resources and Land Use	 Job Creation
 Conservation of Terrestrial and Aquatic Biodiversity	 Food Security and Sustainable Food Systems,
 Environmentally Friendly Transportation	 Socio-Economic Improvement and Empowerment.
 Sustainable Water and Wastewater Management	
 Climate Change Adaptation	
 Products that Reduce Resource Use and Generate Less Pollution (Eco-Efficient)	
 Environmentally Friendly Buildings	

## ECONOMIC PERFORMANCE

(in billions of rupiah)

Description	As of December, 2025
<b>Socially-Oriented Business Activities (KUBS)</b>	
Access to Essential Services	4,019
Job Creation and Programs Designed to Prevent and/or Reduce Unemployment, including small, medium, and micro-enterprise financing	739
Food Security and Sustainable Food Systems	205
Socio-Economic Improvement and Empowerment	78
<b>Total KUBS</b>	<b>5,043</b>

(in billions of rupiah)

Description	As of December, 2025
<b>Environmentally-Sustainable Business Activities (KUBL)</b>	
Sustainable Biological Natural Resource Management and Land Use	1,143
Products That Reduce Resource Use and Generate Less Pollution (Eco-Efficient)	1,124
Renewable Energy	650
Sustainable Water and Wastewater Management	38
<b>Total KUBL</b>	<b>2,956</b>

#### 4. BSI Waqf Deposit

BSI Waqf Deposito is a sharia investment innovation that combines commercial Islamic financial instruments with the principles of Islamic social finance. Structured as a time deposit, the customer's principal is designated as a Temporary Cash Waqf, while the returns generated from the deposit are managed by a Nazir and allocated to pre-defined social programs.

Through this product, customers are encouraged to engage in a form of worship-based investment that remains temporary in nature yet delivers long-lasting benefits. The principal amount remains intact, while the rewards, channeled through the use of deposit returns for community welfare, are intended to continue flowing, in line with the Islamic concept of *amal jariyah* (ongoing charity). BSI Waqf Deposito is designed to enable customers to perform temporary waqf while creating meaningful social impact and supporting broader community development, in alignment with sharia values that prioritize shared benefit and sustainability. BSI Waqf Deposit is one of BSI's innovative products with a unique value proposition and serves as evidence of the role of Islamic banking in implementing sustainable finance.

#### BSI Waqf Deposit Series Bogor Agricultural Institute (IPB) Alumni

Education cost assistance for underprivileged students at one of the state universities



**Rp20,168 JT**

Total BSI Waqf Deposit



**254**

Waqif

## ECONOMIC PERFORMANCE

**BSI Waqf Deposit Series BSI Employees**

Education cost assistance for the children of underprivileged BSI employees

**Rp10,568 JT**Total BSI Waqf  
Deposit**3,338**

Waqif

**BSI Waqf Deposit Series Sharia Economic Community (MES) Informal Workers**

Social protection assistance through JAMSOSTEK for informal workers

**Rp429 JT**Total BSI Waqf  
Deposit**16**

Waqif

**BSI Waqf Deposit Series Bandung Institute of Technology (ITB) Alumni**

Funding support for the construction of the Cirebon Mosque

**Rp76 JT**Total BSI Waqf  
Deposit**18**

Waqif

**BSI Waqf Deposit Series UIN Ar Raniry Banda Aceh Alumni**

Education cost assistance for underprivileged students at a state university

**Rp248 JT**Total BSI Waqf  
Deposit**40**

Waqif

**BSI Waqf Deposit Series North Sumatera University (USU) Alumni**

Education cost assistance for underprivileged students at a state university

**Rp948 JT**Total BSI Waqf  
Deposit**44**

Waqif

## ECONOMIC PERFORMANCE

### BSI Waqf Deposit Series Ikatan Cendekia Muslim Indonesia (ICMI) Alumni

Education cost assistance for underprivileged students at a state university



**Rp1,081 JT**

Total BSI Waqf Deposit



**39**

Waqif

### BSI Waqf Deposit Series Insan Cita Indonesia University (UICI) Alumni

Education cost assistance for underprivileged students at a state university



**Rp3,717 JT**

Total BSI Waqf Deposit



**8**

Waqif

### BSI Waqf Deposit Series BSI Employees Edition 2

Education cost assistance for the children of underprivileged BSI employees



**Rp3,749 JT**

Total BSI Waqf Deposit



**654**

Waqif

### BSI Waqf Deposit Series IPB Alumni Edition 2

Education cost assistance for the children of underprivileged BSI employees



**Rp14,313 JT**

Total BSI Waqf Deposit



**46**

Waqif

### BSI Waqf Deposit Series Waqf Initiative Wakaf (Waqf)

Empowerment of land for an Islamic boarding school (Rumah Tahfidz)



**Rp114 JT**

Total BSI Waqf Deposit



**14**

Waqif

## ECONOMIC PERFORMANCE

**BSI Waqf Deposit Series Tazkia Main Trust Foundation**

Social Assistance Programme by Tazkia

**Rp210 JT**Total BSI Waqf  
Deposit**5**

Waqif

**BSI Waqf Deposit Series Gajah Mada University Alumni Family (KAGAMA) Alumni**

Construction of a KAGAMA Transit House

**Rp61 JT**Total BSI Waqf  
Deposit**31**

Waqif

**BSI Waqf Deposit Series Maqashid Sharia**

Sharia Economic Literacy Programme through the Qur'an, Maqashid Sharia, and Ibrah

**Rp 3.878 JT**Total BSI Waqf  
Deposit**381**

Waqif

**BSI Waqf Deposit Series Kota Wisata Darussalam Foundation**

Social Assistance Programme by the Kota Wisata Darussalam Foundation

**Rp 3 JT**Total BSI Waqf  
Deposit**2**

Waqif

**5. ESG Mutual/Mashalat Fund**

As part of its Sustainable Finance efforts, BSI introduced the ESG Mutual/*Maslahat* Fund, a Sharia-compliant money market mutual fund designed to embed ESG principles into both its investment process and the utilization of its investment returns. Through this structure, a portion of the investment yield is allocated to socially and environmentally oriented programs managed by BSI *Maslahat*, enabling investors to achieve financial returns while contributing to measurable social impact.

The *Maslahat* Fund operates in collaboration with investment managers, including *Mandiri Manajemen Investasi* and *Succor Asset Management*. Investors, retail, institutional, and BSI as the anchor investor, subscribe to the *Maslahat* Money Market Mutual Fund, which consists of three

## ECONOMIC PERFORMANCE

classes (A, B, and C). Each class has different investment thresholds and fee structures, including a Maslahat Portion of 0.10% derived from the management fee that is specifically allocated for social programs. The fund is supported by underlying instruments such as Sharia Time Deposits and Sharia Government Bonds with a tenor of less than one year and an indicative yield of 4.5–5%.

Funds accumulated under the *Maslahat* scheme are then distributed to ESG-focused initiatives based on BSI Maslahat's priority programs. One of the planned initiatives is the Clean Water and Sanitation Infrastructure Project, which aims to expand access to sustainable clean water and sanitation facilities. This program aligns with several SDGs, particularly Goals 3 (Good Health and Well-being), 6 (Clean Water and Sanitation), and 11 (Sustainable Cities and Communities). Beyond delivering direct community benefits, the initiative also enhances corporate reputation, increases public exposure through multiple media channels, and strengthens transparency through dedicated reporting.

In addition to delivering social impact, the Maslahat Fund maintains strong governance standards through a structured financing line mechanism and clean basis guidelines based on the Standard Business Procedure (SPB) for financial institutions. This ensures that fund management from investor subscription to program execution is conducted responsibly and in full compliance with Sharia principles. Through this integrated approach, the ESG Mutual/*Maslahat* Fund becomes a meaningful sustainable finance instrument that supports BSI's long-term commitment to advancing impactful Sharia investment products.

Going forward, BSI will begin formally reporting the achievements of the ESG Mutual/*Maslahat* Fund in the 2026 Sustainability Report. This reporting shall cover the accumulated Maslahat funds, the social and environmental impacts generated, and relevant ESG performance outcomes.



## BYOND – Bringing Gold Investment Closer to Everyone

 <b>Gold ownership starts from Rp 50,000</b>	 <b>Print gold starts from 2 gram</b>	 <b>Realtime Buy &amp; Sell Available 24/7</b>	 <b>Seamless Rp Grams Transaction</b>
AFFORDABILITY, LIQUID & SAFETY			
 <b>Competitive Pricing</b>	 <b>Trusted, Authentic Safe &amp; Secure</b>	 <b>Backed by Physical Gold</b>	 <b>Hassle Free</b>

## ECONOMIC PERFORMANCE

### BSI Bullion Bank

In 2025, BSI's Bullion Bank emerged as one of the strongest contributors to portfolio growth and the Bank's sustainable finance strategy. Since its official launch on February 26, 2025, the gold business has expanded rapidly, responding to rising public demand for safe-haven, sharia-compliant investment instruments. Through integrated services, gold trading, safekeeping, gold installment financing, gold pawning, and fully digital access via BYOND by BSI, the Bullion Bank enhances financial inclusion by enabling customers to invest progressively, securely, and at affordable entry levels.

Throughout 2025, the total gold portfolio reached Rp22.9 trillion, growing 78.60% YoY, consisting of Gold Installment Financing at Rp12.89 trillion and Gold Pawning at Rp10.02 trillion. Gold Savings also recorded significant expansion, with managed balances reaching 1.184 tons, sales volume reaching 2.184 tons, and 531,329 gold accounts, nearly 76.5% of which are Gen Z and millennial customers.

The Bullion Bank also supported fee-based income growth, contributing Rp270.14 billion of BSI's FBI in 2025, in line with the Bank's strategy to grow low-risk portfolios and stabilize income. From the funding perspective, the gold ecosystem contributes to customer acquisition and strengthens CASA through product bundling between gold savings and hajj savings.

BSI's role as Indonesia's first licensed Bullion Bank, authorized for Gold Safekeeping and Gold Trading by the OJK, also aligns with national priorities for gold downstreaming, strengthening transparency and efficiency across the gold value chain. BSI continues to enhance digital infrastructure to ensure access to physical gold, secure storage, and affordable minimum investment starting from Rp50,000 or 0.05 grams.

Overall, the 2025 performance highlights the Bullion Bank's strategic importance in supporting BSI's sustainable financing targets, expanding sharia financial inclusion, and contributing to the development of Indonesia's halal economic ecosystem.

### BSI Bullion Bank Performance Highlights 2025

	CICL EMAS	GADAI EMAS	E-MAS
New Customer	358,400	21,263	531,329
Disbursement	Rp14,413 Billion Δ 92.38% YoY	Rp32,478 Billion Δ 52.87% YoY	1.843 tons Δ 315.44% Ytd

## IMPROVING ISLAMIC ECOSYSTEM

Strengthening the Islamic ecosystem is a key priority for BSI in advancing the development of Islamic finance and banking in Indonesia. This initiative aligns with the national vision to position Indonesia as a global hub for sharia-based economic and business activities. To support this goal, BSI continues to implement a number of strategic efforts, including:

- Digitalizing the hajj and umrah ecosystem through enhanced features and integrated service platforms.
- Developing innovative sharia banking products with social and sustainable impact, such as waqf-based deposit products.
- Collaborating with stakeholders, including regulators and educational institutions, to support policy advancement and improve public literacy in Islamic finance.
- Facilitating free halal certification (self-declare) for MSMEs to help them meet sharia-compliant business requirements.

## ECONOMIC PERFORMANCE

Overall, BSI's achievements in strengthening the Islamic ecosystem in 2025 indicate improvement compared with 2024, summarized as follows:

### Achievement of BSI Islamic Ecosystem

Description	Unit	Achievements		
		2023	2024	2025
Employee Zakat	In Billions of Rupiah	33	36	250
Ziswaf	In Billions of Rupiah	1.523	1.709	39
Government and Non-government Ziswaf	Customers	31.630	57.195	2,065
Hajj Ecosystems	In Billions of Rupiah	14.638	17.656	61,267
Total Outstanding Hajj and Umroh Ecosystems	Customers	4.495.944	4.855.450	19,614
Islamic School Ecosystems	In Billions of Rupiah	5.588	8.730	5,782,427
Total Outstanding Islamic School Ecosystems	Customers	331.305	498.182	9,349
Mosque Ecosystems	In Billions of Rupiah	4.674	6.977	551,597
Total Outstanding Mosque Ecosystems	Customers	550.303	1.034.276	7,550
Islamic Boarding School ecosystems	In Billions of Rupiah	1.122	1.437	1,229,121
Total Outstanding Islamic Boarding School Ecosystems	Customers	66.354	134.076	2,051
Halal Industry	In Billions of Rupiah	984	1.565	142,249
Total Outstanding Halal Industry	Customers	61.269	97.393	1,216
				98,014

### DIRECT ECONOMIC VALUE GENERATED AND DISTRIBUTED [GRI 201-1]

The direct economic value generated reflects the measurable economic benefits derived from the Company's operational activities and the resources it manages. Meanwhile, the economic value distributed refers to the allocation of these benefits to various stakeholders within the economic system. For BSI, the economic value generated primarily originates from fund management income as a mudharib and other business revenues. The economic value distributed includes general and administrative expenses, employee salaries and benefits, dividend payments, and allocations for social investment and CSR programs.

The difference between the economic value generated and the economic value distributed constitutes the economic value retained, representing the portion of economic benefits retained within the Bank. In 2025, the economic value retained increased by 12.03% to Rp17,949,913 billion, compared to Rp16,022,279 billion recorded in 2024. All figures related to Direct Economic Value Generated and Distributed (EVG&D) are compiled based on BSI's audited financial statements for the 2025 fiscal year, ensuring the consistency, accuracy, and reliability of the information presented.

## ECONOMIC PERFORMANCE

### Direct Economic Value and Distributed

(In billions of Rupiah)

Description	2023*	2024	2025
<b>Economic Value Generated</b>			
Revenue from Fund Management as Mudharib	22,251,743	25,298,203	28,265,491
Other Business Income	4,204,466	5,556,479	6,936,596
<b>Total Economic Value Generated</b>	<b>26,456,209</b>	<b>30,854,682</b>	<b>35,202,087</b>
<b>Distributed Economic Value</b>			
General and Administrative Expenses	5,169,938	6,342,626	8,109,463
Salaries and Benefits Expenses	5,035,215	5,284,136	5,496,617
Dividend	426,018	855,561	1,050,883
Tax Expenses	1,695,729	2,044,507	2,193,890
People's Investments	255,100	305,573	400,035
<b>Total Distributed Economic Value</b>	<b>12,582,000</b>	<b>14,832,403</b>	<b>17,252,174</b>
<b>Retained Economic Value</b>	<b>13,874,209</b>	<b>16,022,279</b>	<b>17,949,913</b>

Notes:

\*Community investment funds are the distribution of Ziswaf funds and charity funds through the National Zakat Collection Institution (LAZNAS)dg

### GOVERNMENT FINANCIAL ASSISTANCE [GRI 201-4]

Throughout the 2025 reporting year, BSI did not receive any form of financial assistance from the Government. This includes the absence of tax incentives, tax credits, subsidies, or any other type of financial support.

This condition applies across all jurisdictions where BSI operates, both in Indonesia and in its overseas branch offices. Accordingly, BSI's business activities in 2025 were carried out without reliance on government-provided financial support.

### STRENGTHENING ECONOMIC INFRASTRUCTURE AND INDIRECT ECONOMIC IMPACTS [GRI 203-1, 203-2]

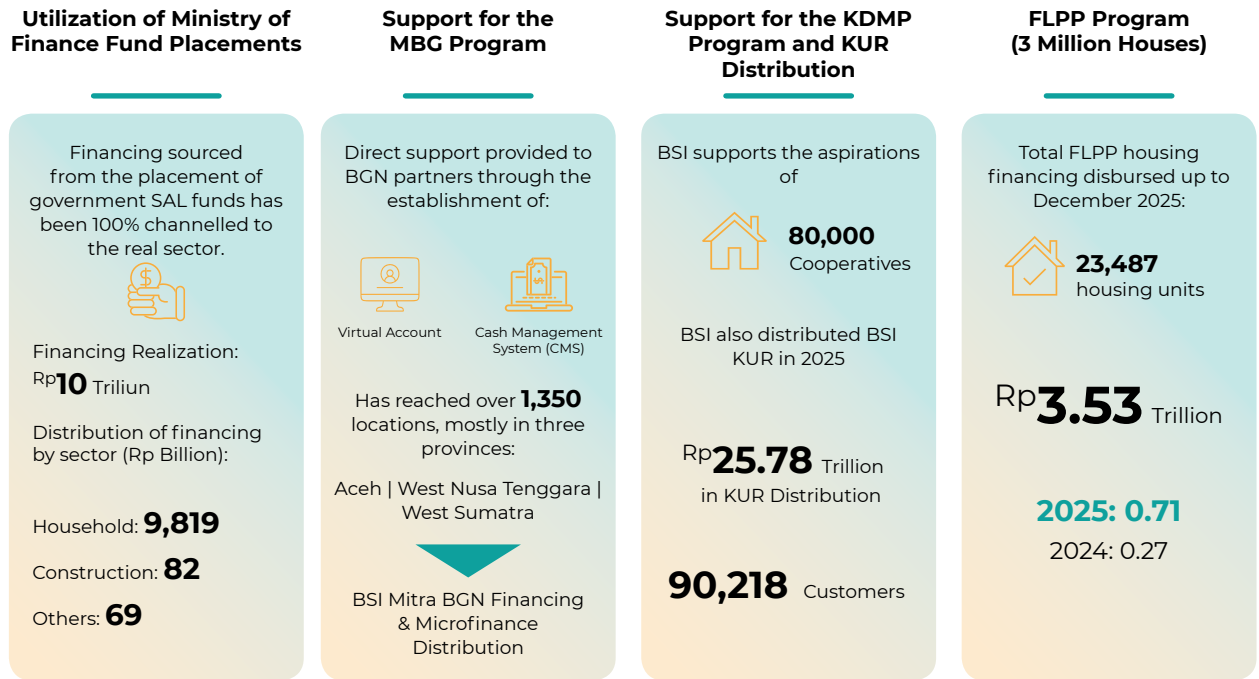
As the largest Islamic bank in Indonesia, BSI serves an active role in supporting the development of economic infrastructure while generating significant indirect economic impacts for communities. This contribution is realized through participation in various strategic government programs aimed at strengthening economic stability, expanding financial inclusion, and promoting more equitable welfare across Indonesia.

BSI's support for economic infrastructure development is reflected in the optimization of government fund placements channeled back to the real sector, support for financial management systems for government partners, and the provision of affordable housing financing through the Housing Financing Liquidity Facility Program (FLPP), as well as financing infrastructure projects under the Government and Business Entity Cooperation (KPBU) scheme. These initiatives contribute to the availability of adequate housing, the strengthening of the financial ecosystem, and enhanced capacity among economic institutions and actors at both national and regional levels.

At the same time, BSI's financing activities and services generate significant indirect economic impacts through the distribution of People's Business Credit (KUR), support for cooperatives and MSMEs, and microfinancing that fosters productive business growth. The resulting impacts include improved access

## ECONOMIC PERFORMANCE

to financing, job creation, strengthened local supply chains, and enhanced Islamic financial literacy and inclusion. Through this approach, BSI contributes to inclusive and sustainable economic growth aligned with national development priorities.



### PROCUREMENT OF GOODS AND SERVICES PRACTICES [GRI 204-1, 414-1]

To support inclusive economic growth and strengthen local economic participation, BSI continues to prioritize domestic suppliers in its procurement activities. In this report, local suppliers are defined as vendors operating and domiciled within the Republic of Indonesia. Significant operational areas refer to BSI's Regional Offices across Indonesia that function as the Bank's primary business centers.

The increased engagement of local suppliers contributes to stronger domestic economic circulation, job creation, and reduced reliance on imports. The value of procurement contracts awarded in 2025 is presented below:

Description	2025	
	Total Contract Value (In Millions of Rupiah)	Percentage (%)
Local Suppliers	Rp1,003,953,245,489,480	0.0012%
Foreign Suppliers	Rp12,271,166,695	99.9988%
<b>Total</b>	<b>Rp1,003,965,516,656,170</b>	<b>100%</b>

BSI upholds a procurement process that is fair, transparent, and accountable. All procurement activities are conducted by the Procurement & Fixed Asset Group Unit in accordance with the 2024 Procurement Standard Operating Procedure and the Operational Technical Guidelines for the procurement of goods and services.

## ECONOMIC PERFORMANCE

Throughout the process, BSI adheres to nine core principles:

1. **Sharia:** The fulfilment of Sharia principles is a key focus in procurement activities.
2. **Effective:** Procurement must align with the established needs/plans and provide optimal benefits for the Bank.
3. **Efficient:** The procurement process is carried out to achieve quality in accordance with established standards, within the agreed timeframe, and at the best possible price.
4. **Competitive/Open:** The procurement process is open to Goods and Services Providers that meet the requirements, ensuring fair competition and adherence to transparent regulations and procedures.
5. **Transparent:** All provisions and information regarding the procurement process, including technical and administrative requirements, evaluation procedures, evaluation results, and the selection of prospective Goods and Services Providers, are transparent.
6. **Fair and Reasonable:** Providing equal treatment to all prospective Suppliers of Goods and Services without any tendency to favor a particular party.

7. **Accountable:** The procurement process, results, and payments must be accountable.
8. **Responsible:** The procurement process is carried out carefully and in compliance with applicable regulations.
9. **Independent:** Procurement decisions are made objectively and free from any external pressure.

BSI also requires suppliers to comply with all prevailing laws and regulations. Vendor assessments are conducted through the National Public Procurement Agency (LKPP) to verify that suppliers are not involved in negative practices such as OHS violations, discrimination, child labor, forced labor, or payment below regional minimum wage. In addition, for the development of the BSI Aceh Landmark and BSI Tower Jakarta, BSI incorporated sustainability criteria through the use of environmentally friendly materials.

### Supplier Satisfaction Survey

In 2025, BSI continued to conduct its supplier satisfaction survey as part of efforts to evaluate the procurement process and maintain service quality for its partners. The assessment used a Likert scale evaluation method with the following categories:

Likert Scale Score	Category
< 1,00	Unsatisfactory
1,01 - 2,00	Less Satisfactory
2,01 - 3,00	Quite Satisfactory
3,01 - 4,00	Satisfactory
4,01 - > 5	Very Satisfactory

The supplier satisfaction score for 2025 is presented below:

Indikator Assessment Indicators	Skor	Category
Supplier Selection Mechanism	4.33	Very satisfactory
Execution of Procurement Process Stages	4.45	Very satisfactory
Completion Process for Payment of Work	4.27	Very satisfactory
Others:		
1. The Procurement & Fixed Asset Group (PFA) has acted fairly (without favoring any vendor) in the procurement of goods and services	4.63	Very satisfactory
2. PFA's service in providing overall office facilities (waiting area, meeting rooms, information counters, cleanliness, prayer room, toilets, etc.).		
3. Security and overall services in the PFA environment.		

# ENVIRONMENTAL PERFORMANCE



## GENERAL ASPECT

### Environmental Costs [OJK F.4] [GRI 201-2]

BSI continues to demonstrate its commitment to environmental stewardship. Although the Bank's daily operations do not directly affect the natural environment, BSI remains proactive in supporting environmental preservation efforts. This includes a productive tree-planting initiative in Semoyo Village, Yogyakarta, aimed at rehabilitating local ecosystems.

BSI has also taken steps toward clean energy adoption by integrating electric vehicles into its operations to reduce fossil fuel consumption, complemented by the installation of charging stations. The expenditures related to these environmental efforts are presented below:

Description	Cost
Green Initiative - Green Building Development	
BSI Aceh Landmark	324,600,000,000
BSI Tower Jakarta	693,000,000,000
Rental Fees of Electric Vehicle	1,813,400,000
Installation Costs of Wall Charging	45,010,500
<b>Total</b>	<b>1,019,458,410,500</b>

## ENVIRONMENTAL PERFORMANCE

### MATERIAL ASPECT

#### Use of Environmentally Friendly Materials [OJK F.5]

As part of its commitment to more sustainable operations, BSI continues to maximize the use of digital technology to reduce reliance on conventional materials, particularly paper. The shift from physical documents to electronic documents serves as a key initiative to minimize environmental footprint while improving process efficiency. In addition to digitalization, BSI also incorporates various environmentally friendly materials to support its business activities, including:

- Using recycled plastic on the top table of the office desk at BSI Tower.
- MDF board on Custom furniture.
- Glass that can reduce heat in the Aceh Landmark Building.
- Using refrigerant with ODP 0 such as R134A and CO<sub>2</sub> based APAR at BSI Tower.
- Using recycled materials such as reinforced steel.
- Using modular or prefab materials that aim to reduce waste during construction, such as facade glass material with a unitize system.
- Using sintered stone material, which is a mixture of natural mineral materials that are compacted and burned at high temperatures which are used for floors and walls.
- Using marmoleum for BSI Tower floor materials, marmoleum is a natural floor made from natural materials.

### ENERGY ASPECT

#### Amount and Intensity of Energy Used [OJK F.6] [GRI 302-1, 302-2, 302-3]

As a financial institution, BSI's operational energy needs are sourced from two primary inputs: electricity, which supports office activities, and fuel for operational vehicles. Consistent with the nature of the banking industry, BSI does not consume or sell energy in the form of heating, cooling, or steam, nor does it currently measure energy originating from outside the organization. The Bank also does not sell electricity. Energy consumption is calculated by collecting electricity and fuel consumption data from all operational regions and converting it into gigajoules.

To disclose its energy intensity, BSI uses total internal energy consumption (electricity and fuel) in gigajoules as the numerator, with financing, revenue, and number of employees serving as denominators. This method reflects only the energy used within the organization, as BSI has not yet calculated energy consumption beyond its operational boundaries.

In line with its emission-reduction and energy-efficiency commitments, BSI has also begun utilizing renewable energy through the installation of Solar Power Plants (PLTS) at several operational locations, including the Mataram Branch, Surabaya Branch, Mayestik Branch, Landmark Aceh, and the BSI Pejompongan Sport Center. For 2025 and 2024, energy consumption data covers electricity and fuel consumption across all BSI operational areas, while 2023 data reflect energy consumption from The Tower headquarters. The detailed energy consumption figures are presented as follows:

## ENVIRONMENTAL PERFORMANCE

### Energy Consumption Intensity

Energy	Units	2023	2024	2025*
Electricity	kWh	2,117,286	80,779,932	86,473,880
	Gigajoules	7,616	290,808	311,306
Fuel	Liter	157,329	7,112,582	7,791,836
	Gigajoules	6,027	243,250	266,106
Total	Gigajoules	13,643	534,058	577,412
Total Financing	In Billions of Rupiah	240,316	278,481	318,844
Total Income from Fund Management as Mudharib	In Billions of Rupiah	22,250	25,298	28,265
Total Employees	People	17,909	17,234	16,581
Energy Consumption Intensity	Financing: Gigajoules/ Trillions of Rupiah	0.06	1.92	1.81
	Fund Management Income as Mudharib:: Gigajoules/ Trillions of Rupiah	0.61	21.11	20.43
	Employees: Gigajoules/ Person	0.76	30.99	34.82

Note:

\*Measuring energy consumption using digital carbon tracking

Convert kWh to Gigajoule: [convertunits.com](https://convertunits.com)

Convert Liter to Gigajoule: <https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule>

### Renewable Energy Consumption Intensity

Renewable Energy Utilization	Units	2023	2024	2025*
Use of Solar Panels at Landmark, Aceh	kWp	-	37.4	42,300.00
Use of Solar Panels at BSI Tower	kWh	-	-	30,880.00
Use of Solar Panels at BSI KC Makassar	kWh	-	-	-
Use of Solar Panels at KC Mataram	kWh	52,926.8	58,795.20	42,913.10
Use of Solar Panels at KC Bogor Pajajaran	kWh	-	-	3,676.50
Use of Solar Panels at KC Tasikmalaya	kWh	-	-	6,378.70
Use of Solar Panels at KC Basuki R. Surabaya	kWh	-	12,400.00	27,430.00
Use of Solar Panels at Sportfield Pejompongan	kWh	-	-	-

### Efforts and Achievements of Energy Efficiency and Use of Renewable Energy [OJK F.7] [GRI 302-4, 302-5]

In 2025, BSI further advanced its energy-efficiency initiatives and renewable-energy adoption as part of its broader Sustainable Operations transformation. By strengthening green infrastructure and digitizing energy monitoring, the Bank ensured that its operational practices align with environmentally responsible principles. Key initiatives include operating 2 Gold-certified Green Buildings, BSI Aceh Landmark and BSI Tower Jakarta, and expanding solar PV utilization to 8 operational sites, including BSI Tower, the Bogor Area, KC Tasik, BSI Village Makassar, NTT, and Sabang.

Efficiency improvements were also achieved through the deployment of 145 electric vehicles, installation of five additional charging stations, and the use of 100% LED lighting across the network. All BSI offices now apply energy-saving air-conditioning systems with inverter and refrigerant-volume technology, combined with optimized temperature settings to enhance energy performance. These efforts are complemented by water treatment systems, solar power installations, and other environmentally friendly facilities.

## ENVIRONMENTAL PERFORMANCE

The expanded implementation of Digital Carbon Tracking in 2025 serves as the primary foundation for BSI's energy and emissions measurement. This development ensures more accurate and periodic energy calculations, covering all operational points. The Bank is now able to continuously monitor energy reduction trends and the effectiveness of its sustainability initiatives. All these efforts reflect BSI's readiness to enter the Net Zero Emission roadmap that has been established and is being gradually implemented.

In addition, energy reduction in 2025 can now be measured accurately and compared against 2024 energy consumption. Accordingly, the 2025 energy data reflect changes resulting directly from various energy efficiency initiatives, enabling BSI to report quantitative in energy consumption relative to the 2024 baseline. Following are the details of BSI energy consumption:

Description	Unit	2024 (Baseline)	2025
Electricity Consumption	GJ	290,807.76	311,305.97
Fuel Consumption	GJ	243,250.30	266,106.23
<b>Total Energy Consumption</b>	<b>GJ</b>	<b>534,058.06</b>	<b>577,412.20</b>

### Reduction of Energy Requirements of Products and Services [GRI 302-5]

In addition to reducing operational energy consumption, BSI recorded a decline in the energy requirements of its products and services through accelerated digitalization. In 2025, increased consumption of BYOND by BSI, BSI Mobile, digital transactions, and e-statements reduced energy previously associated with in-branch services, physical document processing, and branch operations. The Company estimated the potential reduction in energy consumption from digital services, calculated from the decrease in energy use per transaction as transactions shift to digital channels. The calculation was conducted using the Digital Carbon Tracking method by comparing energy consumption between digital and physical transactions.

#### BSI has 2 Unit Green Building Gold Certified, BSI Aceh Landmark and BSI Tower Jakarta

- BSI Green Building Concept, emphasizing efficiency & indoor comfort
- Energy-efficient LED lighting, with total wattage up to 77.25% below SNI limits
- High performance double-glazed glass to reduce heat and cooling load
- Solar panels totaling 37.4 kWp supporting clean energy use
- Alternative water sources: rainwater & recycled water for irrigation & flushing
- High-efficiency AC systems with optimized Coefficient of Performance (COP)



## WATER ASPECT

## ENVIRONMENTAL PERFORMANCE

### Water Use [OJK F.8]

All operational activities rely on water supplied by PDAM for domestic purposes including toilets, kitchens, ablution areas, and other building functions. With growing emphasis on resource efficiency, BSI ensures that water is managed responsibly to support long-term availability across all operational sites.

Throughout the year, BSI expanded the use of water treatment systems and recycled water, particularly in new facilities and Gold-Certified Green Buildings such as BSI Aceh Landmark and BSI Tower Jakarta. These facilities incorporate rainwater harvesting and recycled water for irrigation and toilet flushing, aligning with BSI's green building concept. BSI also introduced Water Station RO in Bandung and Surabaya, reducing single-use plastic while optimizing water consumption through refill stations.

Internal water-saving campaigns continued in 2025, supported by signage in toilets and ablution areas and the implementation of greywater reuse initiatives, such as reusing ablution water for plant irrigation at Masjid BSI Cipali. Wastewater from operational facilities is treated through WWTP (IPAL) systems to ensure compliance with regulatory standards.

To improve measurement accuracy, BSI expanded its water consumption tracking in 2024 and 2025 to cover The Tower, Wisma Mandiri, Graha Mandiri, and Dana Reksa, providing more complete data compared to 2023. Water consumption for the past three years is shown as follows:

Source	2023**	2024*	2025*
Water from Third Party	1,824	48,401	109,488
<b>Total</b>	<b>1,824</b>	<b>48,401</b>	<b>109,488</b>

Notes:

- \* Water consumption in 2024 and 2025 includes water consumption from The Tower, Wisma Mandiri, Graha Mandiri and Dana Reksa.
- \*\* Water consumption in 2023 only includes water consumption from The Tower Head Office.

### Water Station of Bank Syariah Indonesia

In 2025, BSI expanded its Water Station initiative as part of its sustainable operations agenda and commitment to reducing plastic waste in public spaces. After the initial installation at Gasibu Field in Bandung, BSI introduced an additional Water Station in Surabaya, enabling broader community access to safe and free drinking water. This initiative helps reduce single-use plastic bottle consumption, lowers carbon emissions associated with packaged water, and supports SDG 6 (Clean Water and Sanitation) and SDG 11 (Sustainable Cities and Communities).

Each BSI Water Station uses multi-stage filtration technology to convert groundwater or municipal supply into safe potable water. All units undergo laboratory testing and drinking water certification prior to operation. Real-time monitoring is enabled through IoT-based systems that track water quality and machine performance continuously. The Water Station program is also integrated into BSI's broader sustainability initiatives that encourage environmentally responsible behavior, promote circular economy practices, and strengthen resource efficiency within the communities BSI serves.

## ENVIRONMENTAL PERFORMANCE

## Usage of Free Drinking Water Facilities

## 1. Masjid BSI Rest Area Cipularang KM 88A

**9,025**

Drinking Water in Liters

**15,041**Bottled Drinking  
Water Size 600 ml

## 2. BSI Mosque Rest Area Cipali KM 116A

**20,012**

Drinking Water in Liters

**33,353**Bottled Drinking  
Water Size 600 ml

## 3. Gasibu Running Track, Area VIP

**196,326**

Drinking Water in Liters

**327,210**Bottled Drinking  
Water Size 600 ml

## 4. Plaza Setda A, Gd. Sate, Pemprov Jabar

**51,610**

Drinking Water in Liters

**86,018**Bottled Drinking  
Water Size 600 ml

## 5. Blok F, Pasar Tanah Abang, Central Jakarta

**14,272**

Drinking Water in Liters

**23,788**Bottled Drinking  
Water Size 600 ml

## 6. Trans Studio Bandung Grand Mosque

**9,328**

Drinking Water in Liters

**15,547**Bottled Drinking  
Water Size 600 ml

## 7. Tasikmalaya Grand Mosque

**5,304**

Drinking Water in Liters

**8,840**Bottled Drinking  
Water Size 600 ml

## 8. Taqwa Grand Mosque, Cirebon City

**14,074**

Drinking Water in Liters

**23,457**Bottled Drinking  
Water Size 600 ml

## 9. Indramayu Grand Mosque

**7,400**

Drinking Water in Liters

**12,333**Bottled Drinking  
Water Size 600 ml

## 10. Al-Furqan Mosque, Indonesian University of Educatio

**2,843**

Drinking Water in Liters

**4,738**Bottled Drinking  
Water Size 600 ml

## TOTAL CONVERSION

**330,194**

Drinking Water in Liters

**550,323**Bottled Drinking  
Water

From the initial installation through to the end of the 2025 reporting period, the 10 Clean Drinking Water Station facilities provided by BSI and BSI Maslahat made a tangible contribution to reducing plastic waste from bottled drinking water. This initiative successfully reduced the use of 550,323 plastic bottles, while also lowering carbon emissions by 35.77 tons of CO<sub>2</sub>e.

## ENVIRONMENTAL PERFORMANCE

### BIODIVERSITY ASPECTS

#### Impact of Operating Areas Near or In Conservation Areas or Having Biodiversity and Biodiversity Conservation Efforts [OJK F.9, F.10]

By the end of 2025, none of BSI operational locations are situated within or near conservation areas or regions recognized for high biodiversity sensitivity. Although the Bank's operations do not directly impact protected ecosystems, BSI continues to undertake biodiversity-enhancing initiatives as part of its environmental stewardship.

Throughout 2025, BSI expanded its reforestation efforts by planting various tree species, including fruit trees, trembesi, tabebuya, and MPTS, in areas such as West Sumatra, Karawang, and Pati. These initiatives contribute to restoring green cover, enhancing local ecological resilience, and reducing land degradation.

BSI also continued its "Sedekah Pohon untuk Negeri" program in collaboration with BYOND by BSI, focusing on the planting of endemic tree species in Way Kambas National Park, Lampung. This effort supports habitat rehabilitation for the Sumatran Elephant and other endemic species threatened by habitat loss. In total, BSI planted 15,000 trees in 2025 across its various structured and ongoing biodiversity programs.

### EMISSION ASPECT

#### Digital Carbon Tracking Initiative

"The First Sharia Bank in Indonesia Implemented Digital Carbon Tracking"

### DIGITAL CARBON TRACKING INITIATIVE

#### Regulatory Compliance

1. **SEOJK No.16/SEOJK.04/2021 – Technical Guidelines for Sustainability Reporting**
2. **RAKB BSI 2024–2025**
  - Digital Carbon Tracking is established as a core activity in the implementation of Sustainable Finance.
  - Serves as the foundation for developing BSI's Net Zero Emission Roadmap.
3. **Compliance with International Standards**
  - Emission calculations follow the GHG Protocol (Corporate Standard).
  - Aligned with emission disclosure practices required for SUSBA, S&P Global ESG Rating, and UNEP-FI PRB.

#### Value Creation

1. Pioneer: BSI is the first Islamic bank in Indonesia to develop a bankwide Digital Carbon Tracking system.
2. Sharia-Aligned: Encourages efficiency and sustainability as part of the principles of *maslahah* and *amanah*.
3. Innovative:
  - Automated emissions calculation across the entire office network.
  - Integration of data on energy, solar power plants, EVs, RO Water Stations, Green Buildings, and other operational facilities.
  - Periodic dashboards for central and regional management.
4. Strategic: Serves as the basis for 2024 and 2025 calculations and supports the preparation of the Net Zero Emissions Roadmap.
5. Transparent: Enhances the quality of reporting to the public, regulators, and global ESG rating agencies.

# ENVIRONMENTAL PERFORMANCE

### Digital Carbon Tracking

A bankwide digital platform for recording and calculating BSI's carbon emissions in Tons of CO<sub>2</sub>-eq, covering:

- Scope 1: Fuel consumption from operational vehicles and generators.
- Scope 2: Electricity consumption across the entire network (head office, branches, and green buildings).

This system serves as the basis for evaluating emission performance, setting reduction targets, and monitoring the implementation of Sustainable Operations.

### Calculation Methodology

The system applies internationally recognized standards:

GHG Protocol – Corporate Standard for Scope 1 & 2.

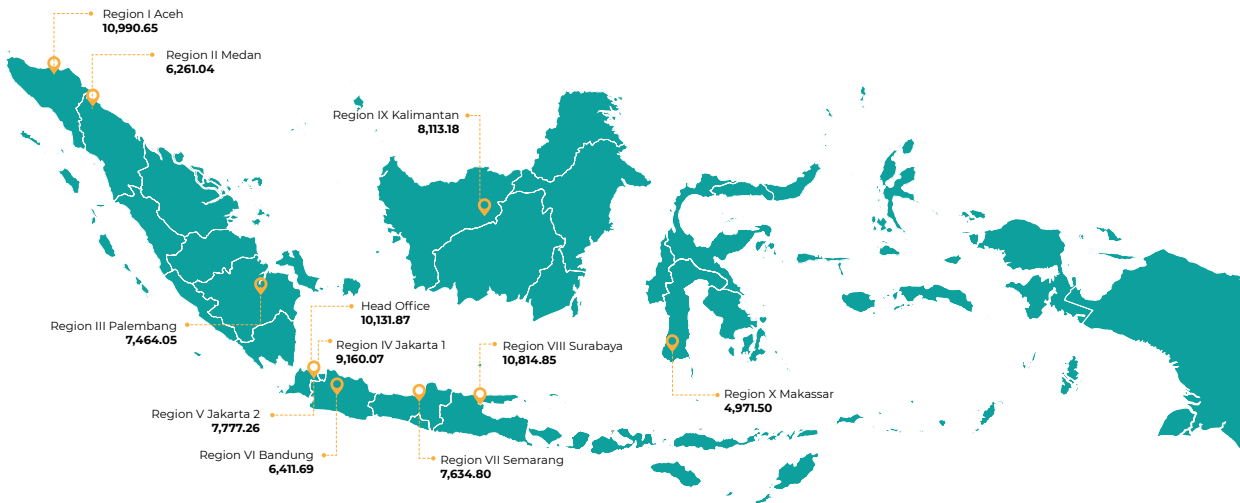
### Past vs Now (2025)

#### Past (before 2024)

- Emission calculations were performed manually.
- Data coverage was limited to the head office (The Tower).
- No automatic integration between units.

#### Now (2025)

- Emission calculations cover the entire BSI network (bankwide).
- Implemented through the Digital Carbon Tracking platform.
- Verified by an independent party to increase accuracy and credibility.
- Integrated with BSI's Sustainable Operations programs.



Region	GHG Emissions Scope 1, 2, and 3 (ton CO <sub>2</sub> -eq)	
Head Office	10,132	
Region I Aceh	10,991	
Region II Medan	6,261	
Region III Palembang	7,464	
Region IV Jakarta 1	9,160	
Region V Jakarta 2	7,777	
Region VI Bandung		6,412
Region VII Semarang		7,635
Region VIII Surabaya		10,815
Region IX Kalimantan		8,113
Region X Makassar		4,971
<b>Total</b>		<b>89,731</b>

## ENVIRONMENTAL PERFORMANCE

### Amount and Intensity of Emissions Produced Based on Type [OJK F.11] [GRI 305-1, 305-2, 305-3, 305-4] [FN-CB-410b.1, FN-CB-410b.2, FN-CB-410b.3, FN-CB-410b.4] [S1.MT.a; S1.MT.f; S2.MT.a1; S2.MT.b2; S2.MT.i3; S2.MT.k2]

As part of its sustainable operations commitment, BSI manages and monitors greenhouse gas emissions through the Digital Carbon Tracking platform, a bankwide system that periodically records and calculates emissions in tons of CO<sub>2</sub>-eq. The year 2024 serves as the initial year of complete implementation covering all BSI operational locations. Prior to this, in 2023, GHG measurements were still limited to energy use at BSI Headquarters (The Tower) before the platform was adopted across the network.

Emission calculations for 2024 and 2025 follow the operational control boundary and apply Global Warming Potential (GWP) factors aligned with the Greenhouse Gas Protocol guideline and methodology developed by the Partnership for Carbon Accounting Financials (PCAF). The inventory includes CO<sub>2</sub>, converted using updated CO<sub>2</sub>-eq methodologies. BSI does not generate biogenic CO<sub>2</sub> emissions, thus no separate disclosure is required.

BSI's GHG emissions consist of:

- Scope 1: direct emissions from fuel used in operational vehicles.

- Scope 2: indirect emissions from electricity consumption across all offices, using the location-based approach.
- Scope 3: other indirect emissions include air travel calculated using the GHG Protocol methodology and financing emissions calculated using the methodology developed by the Partnership for Carbon Accounting Financials (PCAF).

In 2025, BSI strengthened its emissions inventory through automated integration with solar PV (PLTS), usage of electrical vehicle, Water Station RO facilities, and certified green buildings. These enhancements improve data reliability for the development of the Net Zero Emission Roadmap and Climate Risk Stress Testing.

In addition to total emissions, BSI calculates GHG intensity to assess emission efficiency relative to business performance. Intensity metrics include tons of CO<sub>2</sub>-eq per billion rupiah of revenue and per employee, with Scope 3 intensity reported separately according to GRI requirements. This consistent methodology ensures comparability across reporting periods. The detailed figures for BSI's GHG emissions and their intensities for 2023–2025 are presented in the table below:

### GHG Emission Scope 1 and Scope 2 Intensity

Description	Unit	2023	2024	2025
GHG Emissions Scope 1	Ton CO <sub>2</sub> -eq	145	17,685	19,374
GHG Emissions Scope 2	Ton CO <sub>2</sub> -eq	1,577	65,719	70,356
Total GHG Emissions Scope 1 and 2	Ton CO <sub>2</sub> -eq	1,722	83,404	89,731
Total Revenue	In Billions of Rupiah	26,456	30,854	35,202
Total Employees	Person	24,875	23,977	25,165
	<b>Ton CO<sub>2</sub>-eq/ Billions of rupiah</b>	<b>0.07</b>	<b>2.70</b>	<b>2.55</b>
	<b>Ton CO<sub>2</sub>-eq/Person</b>	<b>0.07</b>	<b>3.48</b>	<b>3.57</b>

## ENVIRONMENTAL PERFORMANCE

## GHG Emission Intensity Scope 3

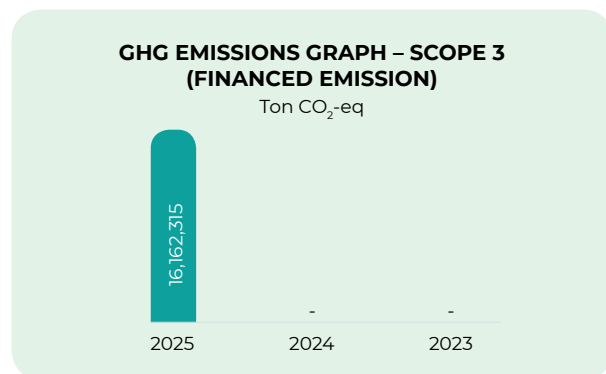
Description	Unit	2023	2024	2025
GHG Emissions Scope 3 (Business Travel)	Ton CO <sub>2</sub> -eq	598	583	480
GHG Emissions Scope 3 (Financed Emissions)	Ton CO <sub>2</sub> -eq	-	-	16,162,315
<b>Total GHG Emissions Scope 3</b>	<b>Ton CO<sub>2</sub>-eq</b>	<b>598</b>	<b>583</b>	<b>16,162,795</b>
Total Revenue	In Billions of Rupiah	26,456	30,854	35,202
Total Employees	Person	24,875	23,977	25,165
<b>GHG Emissions Intensity Scope 3 (Business Travel)</b>	<b>Revenue: Ton CO<sub>2</sub>-eq/Billions of Rupiah<sup>1</sup></b>	<b>0.023</b>	<b>0.019</b>	<b>0.014</b>
	<b>Employee: Ton CO<sub>2</sub>-eq/Person</b>	<b>0.024</b>	<b>0.024</b>	<b>0.019</b>
<b>GHG Emissions Intensity Scope 3 (Financed Emissions)</b>	<b>Revenue: Ton CO<sub>2</sub>-eq/Billions of Rupiah<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>459.12</b>

### Efforts and Achievements in Emission Reduction That Have Been Made [OJK F.12] [GRI 305-5]

BSI continued to strengthen its GHG emissions management as part of its commitment to sustainable operations and responsible business practices. Throughout 2025, the Bank carried forward various emissions reduction initiatives through the use of renewable energy such as solar panels, the implementation of 100% LED lighting, the adoption of inverter air-conditioning technology, the expansion of its electric vehicle (EV) fleet, and the provision of RO Water Stations to reduce emissions associated with packaged drinking water consumption. These measures complement other energy efficiency initiatives as described in the Energy Aspect of this report.

In the 2025 reporting year, the emissions management results reflected developments arising from methodological enhancement and broader data coverage. For Scope 1 and Scope 2 emissions, a significant decline has not yet been observed because emissions accounting is now conducted on a bankwide basis through the Digital Carbon Tracking system, resulting in broader, more representative, and more accurate data coverage than in previous periods. Through this approach, BSI's emissions inventory provides an increasingly comprehensive view of the Bank's operational carbon footprint.

Meanwhile, the increase in Scope 3 emissions was primarily attributable to the inclusion of additional emissions categories in the reporting period, particularly financed emissions. The broader measurement boundary enabled 2025 Scope 3 emissions reporting to present a more comprehensive picture of BSI's emissions profile while strengthening transparency in the Bank's sustainability disclosures. BSI's GHG inventory was prepared using the GHG Protocol methodology with Global Warming Potential (GWP) conversion for CO<sub>2</sub>, while financed emissions were calculated with reference to the methodology developed by the Partnership for Carbon Accounting Financials (PCAF), thereby supporting consistency, reliability, and year-to-year comparability.



## ENVIRONMENTAL PERFORMANCE

### ODS and Non-GHG Emission Control [GRI 305- 6, 305-7]

As of December 2025, BSI does not produce, import, or export Ozone Depleting Substances (ODS). To support environmentally responsible operations, all air conditioning systems across BSI's offices now use R32 refrigerant, which has zero ODS value and offers higher cooling efficiency than conventional alternatives. The transition to R32 aligns with BSI's broader energy efficiency initiatives, including inverter-based AC systems and the adoption of green building standards.

As a financial services company without industrial combustion or manufacturing activities, BSI does not generate significant non-GHG emissions such as NOx, SOx, VOC, POP, HAP, or particulate matter. Consequently, non-GHG emissions are not material to BSI's operations, and no measurements of non-GHG emissions were conducted across the network in 2025.

## WASTE AND EFFLUENT ASPECTS

### Amount of Waste and Effluent Produced Based on Type [OJK F.13] [GRI 306-1, 306-3]

BSI acknowledges that its operational activities generate both non-hazardous and hazardous waste. Non-hazardous waste mainly consists of paper used in administrative processes and correspondence, as well as plastic waste from internal consumption, such as food packaging and disposable utensils. Reduction efforts have been strengthened through document digitalization, the use of E-Doc, and Green Business Culture initiatives, including Water Station RO installations to minimize single-use plastic bottles.

Hazardous waste generated includes electronic waste, used printer cartridges, batteries, and fluorescent lamps. Throughout 2025, these waste streams did not result in any significant adverse environmental or social impacts as they were managed by licensed waste processors in accordance with regulatory requirements.

BSI is currently conducting a comprehensive mapping of waste sources and flows to identify activities with potentially significant impacts, including new waste-generation points such as Recycle Bottle Vending Machines. The mapping process covers waste classification, points of generation, and disposal mechanisms. Quantitative data on total waste volumes will be reported once the mapping and internal verification processes are completed.

### Waste and Effluent Management Mechanism

[OJK F.14, F.15] [GRI 306-2, 306-3, 306-4, 306-5]

BSI manages waste and effluent in line with sustainability principles and the maqashid shariah value of Hifdz Al-Bi'ah (environmental stewardship). Operational waste consists of non-hazardous materials such as paper, plastic packaging, and food residues, as well as hazardous waste including electronic equipment, batteries, fluorescent lamps, and used toner cartridges. All waste streams are processed by licensed third-party providers, and BSI does not conduct on-site disposal, burning, or landfilling. Liquid waste is treated through the building's wastewater treatment plant (WWTP), with part of the treated water reused for sanitation.

Throughout 2025, BSI continued mapping all waste sources, types, and flow pathways to identify activities with potentially significant impacts and to ensure that all handling practices meet regulatory requirements. This process also covers new waste-generation points arising from green building facilities and other sustainability initiatives. Quantitative data on total waste generation, composition, diversion, and disposal will be reported once mapping and standardized data recording are fully implemented across all operational units.

During 2025, no spills of hazardous materials or other incidents with significant environmental or health impacts were recorded.

## ENVIRONMENTAL PERFORMANCE

### Reverse Vending Machine (RVM)

As part of its commitment to plastic waste reduction and circular economy practices, BSI continued its collaboration with PlasticPay by expanding the deployment of RVM across public areas and BSI branch locations. Initiated in 2021, this initiative encourages communities to sort, and deposit used plastic beverage bottles, enabling them to be recycled into higher-value products while reducing landfill burden and environmental pollution. Through the PlasticPay application, users can deposit bottles, scan the barcode, and earn reward points, valued at Rp1 per point, which can be redeemed for merchandise. The digital platform provides real-time recording and monitoring of collected plastic waste, ensuring transparency and measurable program outcomes.

By 2025, BSI operated 70 RVM and Collection Point units across 90 locations, collecting 27.198,09 kg of plastic bottles with participation from 15.473 individuals, contributing to an estimated reduction of 143,99 tons of CO<sub>2</sub>-eq emissions. The collected bottles were subsequently processed into various recycled products that support sustainable consumption and production. The recycled products generated from the collected plastic bottles are shown in the illustration below:



As part of the expansion of its technology-based plastic waste management program, in 2025 BSI and PlasticPay successfully deployed additional RVM and Collection Points with detail as follow:

	Unit	2023	2024	2025
Location Points	Unit	50	70	90
Plastic Waste Reduction	Kg	20,487	21,432	27,198
Carbon Footprint Reduction	Ton CO <sub>2</sub> -eq	108.4	113.4	144

## ASPECTS OF COMPLAINTS RELATED TO THE ENVIRONMENT

### Number and Material of Environmental Complaints Received and Resolved [OJK F.16]

Throughout 2025, BSI did not receive any complaints related to environmental issues. This outcome indicates that the Bank's operations did not generate environmental impacts that triggered public or stakeholder reports.

# SOCIAL PERFORMANCE



## COMMITMENT TO PROVIDE EQUIVALENT SERVICES FOR PRODUCTS AND/OR SERVICES TO CONSUMERS

[OJK F.17] [GRI 416-1, FS13, FS14, FS15, FS16] [FN-CB-240a.4]

BSI is committed to ensuring that all sharia banking products and services are accessible to every customer without discrimination based on gender, ethnicity, physical condition, or belief. All customers are entitled to equal treatment, supported by operational standards, consumer protection regulations, and sharia principles.

This commitment is implemented through compliance with the Consumer Protection Law, POJK No. 22/2023, and Bank Indonesia's consumer protection regulations. BSI has adopted the Customer Protection & Complaint Handling SOP which issued in 2024, to guide the delivery of safe, transparent, and fair services throughout the product lifecycle.

BSI ensures equal access by providing disability- and elderly-friendly services, safeguarding customer data and assets, and conducting regular self-assessments to evaluate compliance effectiveness. Digital enhancements, including BYOND by BSI, BSI Mobile, expanded agent networks, and strengthened customer care, further support convenient and inclusive service access.

## SOCIAL PERFORMANCE

To ensure efficient issue resolution, BSI offers multiple complaint channels such as BSI Call 14040, BYOND by BSI, BSI Mobile, email, branch offices, and the Head Office. Complaint resolution performance was in line with the regulator's SLA, reaffirming BSI's commitment to consumer protection and service quality.

### BSI Agents

As part of its strategy to expand sharia financial access and strengthen nationwide financial inclusion, BSI continues to broaden its BSI Agent network, particularly in underserved and blank-spot areas where branch offices are not present. Operating under the national Laku Pandai scheme, BSI Agents provide convenient access to essential banking services closer to local communities.

### TYPES OF SERVICE



#### Banking

Balance Check, Cash Withdrawal, Transfer and Cash Deposit



#### Payment & Purchase

Credit and Data Packages, e-wallet Top Up, BPJS, PDAM & PBB, and others

### ISLAMIC ECOSYSTEM



#### Hajj Service

Hajj Registration and Payment



#### Donation

Zakat & Infaq



#### Product Referral

- Pawn
- Opening a Hajj Savings Account



#### Government Programs

- Family Hope Program
- Basic Food Assistance Program
- PIP Program
- Farmer Card Program

### MAIN FEATURES



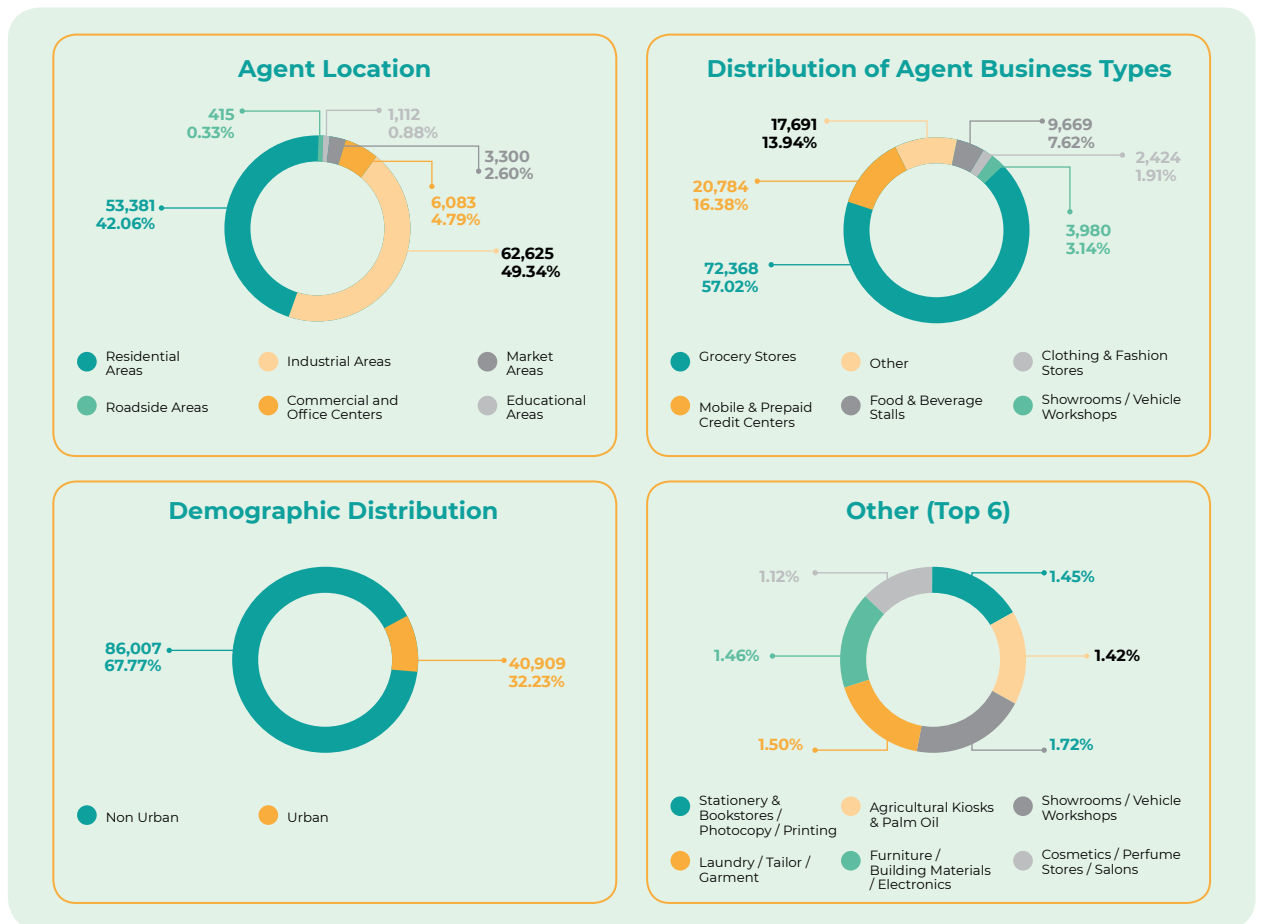
- |   |  |  |   |
|---|--|--|---|
| X |  | Deposit/Withdrawal/Transfer of BSI & Other Banks | ✓ |
| ✓ |  | Payment & Purchase                               | ✓ |
| X |  | Hajj Services (Hajj Registration and Payment)    | ✓ |
| ✓ |  | Donation   | ✓ |
| ✓ |  | Product Referral (Savings and Pawn)              | ✓ |



## SOCIAL PERFORMANCE

In 2025, the number of BSI Agents increased to 129,916 agents across Indonesia, growing 6,39% from 119,295 agents in 2024. This expansion aligns with BSI's strategic initiatives to enhance digital ecosystems, support micro-businesses, and widen access to sharia-based financial services through integrated channels such as BYOND by BSI and digital microfinance solutions. The detailed performance of BSI Agents for 2023–2025 is presented in the table below:

Description	Satuan	2023	2024	2025
Number of Agents	Agent	86,200	119,295	126,916
Number of Active Agents	Agent	86,200	40,884	59,245
Number of Transactions	Million times	19.6	26.9	30.7
Transaction Amount	In Trillions of Rupiah	43.80	59.02	75.25



As part of its commitment to strengthening sharia financial inclusion, BSI expanded its coverage in 2025 by serving 176 previously unserved (blank spot) districts through 3,063 BSI Agents. This initiative ensures that essential financial services reach remote and rural areas. The number of agents in each province is presented in the table below:

## SOCIAL PERFORMANCE

No.	Province	Number of Districts	Number of Agents
1.	Bali	3	19
2.	Bengkulu	4	135
3.	DKI Jakarta	1	13
4.	Gorontalo	5	95
5.	Jambi	2	62
6.	Central Java	1	19
7.	East Java	2	424
8.	West Kalimantan	4	110
9.	South Kalimantan	1	12
10.	Central Kalimantan	10	579
11.	East Kalimantan	1	1
12.	North Kalimantan	2	4
13.	Bangka Belitung Island	5	72
14.	Riau Island	1	15
15.	Lampung	3	199
16.	Maluku	9	42
17.	North Maluku	5	42
18.	West Nusa Tenggara	1	5
19.	East Nusa Tenggara	20	11
20.	Papua	7	18
21.	West Papua	7	4
22.	Southwest Papua	5	22
23.	Highland Papua / Papua Mountains	8	3
24.	South Papua	4	6
25.	Central Papua	8	4
26.	West Sulawesi	3	13
27.	South Sulawesi	5	202
28.	Central Sulawesi	6	146
29.	Southeast Sulawesi	13	179
30.	North Sulawesi	11	257
31.	West Sumatera	4	175
32.	South Sumatera	4	120
33.	North Sumatera	11	55
<b>Total</b>		<b>176</b>	<b>3,063</b>

BSI Agents serve a critical role in expanding access to sharia financial services for unbanked and underbanked communities across Indonesia. Through the national Laku Pandai program, BSI provides the Basic Saving Account (BSA), enabling

customers to open an account easily without visiting a branch, supporting national efforts to accelerate financial inclusion and promote equitable access to banking services.

## SOCIAL PERFORMANCE

### Financial Inclusion and Literacy

As part of its commitment to equitable and inclusive sharia financial services, BSI strengthened its disability-friendly infrastructure throughout its branch network, including designated parking areas, ramps, priority queue numbers, wheelchairs, accessible toilets, and safe waiting areas. Employee capability is enhanced through disability service training to ensure excellent and inclusive customer care.

In 2025, BSI expanded its disability empowerment and sharia financial literacy programs through the following initiatives:

- DifaMart and Mithik Livestock, which support persons with disabilities to advance as independent entrepreneurs and access sharia financial services.
- Mudik Bersama BUMN, providing transportation support for 385 disabled participants along with education on digital sharia banking and financial products.

- International Day of Persons with Disabilities 2025 at Masjid BSI Cipularang, offering entrepreneurship and financial literacy training to visually impaired communities in partnership with Masjidpreneur and Pertuni.
- Strengthened digital financial inclusion, including BYOND by BSI onboarding, sharia QRIS literacy, and basic financial education tailored for underprivileged communities and entrepreneurs with disabilities.

To extend its impact to broader vulnerable groups, BSI also serves as a key distributor of government social assistance programs. In 2025, BSI facilitated payments to 3.4 million Beneficiary Families (KPM) with total disbursements amounting to 3.4 trillion, reaffirming BSI's role in supporting national welfare distribution and social inclusion. The following are details of the distribution of government assistance:

No.	Types of Government Program Assistance	Distribution of Government Assistance	
		Σ KPM	Assistance Value (Rp)
1.	Family Hope Programme (PKH)	359,377	939,516,675,000
2.	Staple Food Programme	566,167	972,316,800,000
3.	Staple Food Economic Stimulus Programme	538,121	215,248,400,000
4.	Temporary Direct Cash Assistance for People's Welfare (BLTS Kesra)	489,698	440,728,200,000
5.	Social Rehabilitation Assistance Programme (ATENSI)	24,074	37,081,800,000
6.	Integrated Prosperous Housing Programme (RST)	54	1,080,000,000
7.	Subsidised Fertiliser Distribution Programme	435,542	In the form of quota (kg)
8.	Smart Indonesia Programme (PIP) – Ministry of Education, Culture, Research, and Technology	323,223	180,692,400,000
9.	Smart Indonesia Programme (PIP) – Madrasah	95,717	71,735,625,000
10.	Smart Indonesia Programme (PIP) – Islamic Boarding Schools	37,522	33,187,200,000
11.	School Operational Assistance (BOS) – Madrasah	740	110,977,846,802
12.	School Operational Assistance (BOS) – Islamic Boarding Schools	95	24,470,155,000
13.	Operational Assistance for Early Childhood Education Units (BOP) – Raudhatul Athfal	326	8,593,500,000
14.	Indonesia Smart College Card (KIPK) – Ministry of Religious Affairs	1,077	12,975,600,000
15.	Indonesia Smart College Card (KIPK) – Ministry of Religious Affairs (PUSPENMA)	2,959	19,529,400,000
16.	Affirmative Scholarship	10	120,000,000

## SOCIAL PERFORMANCE

No.	Types of Government Program Assistance	Distribution of Government Assistance	
		Σ KPM	Assistance Value (Rp)
17.	Incentive Assistance for Hafidz Al-Qur'an	670	1,675,000,000
18.	Assistance for Islamic Boarding School Halaqah	60	3,000,000,000
19.	Assistance for Qur'anic Recitation (Qira'atil Kutub)	763	2,647,000,000
20.	Partnership Assistance for Islamic Religious Education Boarding Schools	40	4,000,000,000
21.	Assistance for Rehabilitation of Islamic Boarding School Dormitories	20	4,000,000,000
22.	Wage Subsidy Assistance	525,853	315,511,800,000
23.	Disaster Relief Assistance	1,036	4,319,812,344
<b>Total</b>		<b>3,403,144</b>	<b>3,403,407,214,146</b>

To expand sharia financial inclusion and improving agent capabilities, BSI conducted a series of BSI Agent Socialization & Gathering events in 2025 for both active agents and prospective agents nationwide.

This initiative forms an essential element of BSI's efforts to strengthen accessible, safe, and inclusive sharia financial services. The implementation across 2025 is outlined as follows:

Activity Name	Implementation Date	Objective
Gathering of BSI Agents with Sahid Tour Solo Umrah Travel Agents	January 15, 2025	To introduce BSI Agent as a solution for access to financial services within the Islamic ecosystem and agency business as an additional source of business income
Gathering of BSI Agents with Prospective Agents and Existing Agents in Balikpapan	February 6, 2025	To provide updates on BSI Agent features and programs to improve BSI Agent services and performance
Socialization of BSI Agent together with BPJS Kesehatan Partners of Cirebon City and Regency	February 11, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – Bandung City Area Management	February 12, 2025	To provide updates on BSI Agent features and programs to improve BSI Agent services and performance
Socialization of BSI Agent to Nurul Iman Islamic Boarding School, Parung, Bogor	February 21, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to the MUI Jakarta Cash Waqf Community	February 26, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent in the FSPP Banten Province Working Meeting	March 13, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to the Persis Jakarta Community	March 15, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering & Iftar with BSI Agent – Banten Area Management	March 21, 2025	To provide updates on BSI Agent features and programs to improve BSI Agent services and performance
Socialization of BSI Agent to Leaders of Islamic Boarding Schools and Asatidz at Al UMM Bogor	April 16, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Acquisition & Education on BSI Agent Features for Nurul Iman Islamic Boarding School, Parung, Bogor	April 16, 2025	Education on BSI Agent features and services for transaction activities

## SOCIAL PERFORMANCE

Activity Name	Implementation Date	Objective
Socialization of BSI Agent to Leaders of Tapak Sunan Islamic Boarding School, Jakarta	April 17, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Boarding School Management, Asatidz, and Santri of Nurul Iman Islamic Boarding School, Parung, Bogor	April 23, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Boarding School Management & Asatidz of Daarussufwah Depok	April 24, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Students of Sultan Ageng Tirtayasa University	April 24, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – Surabaya City and Surabaya Raya Area Management	April 24, 2025	To provide updates on BSI Agent features and programs to improve BSI Agent services and performance
Socialization of BSI Agent to Leaders of Mama Bakry Islamic Boarding School, Sadeng, Bogor	April 30, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Leaders of Darul Furqon Islamic Boarding School, Bogor	April 30, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to UIN Suska Riau	May 3, 2025	Acquisition of BSI Agents and education on BSI Agent features and services
Socialization of BSI Agent to Boarding School Management and Asatidz of Aluqa Bogor Islamic Boarding School	May 5, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Boarding School Management and Asatidz of Markazu Qur'an Bogor Islamic Boarding School	May 5, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – Purwokerto Area Management	May 6, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Gathering of BSI Agents – Semarang City Area Management	May 7, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Socialization of BSI Agent to MTA Solo Management	May 7, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Kebayoran Lama Market Management	May 7, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to the Rector and Management of STAMI Depok	May 8, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – Padang Area Management (Outside Padang City Cluster)	May 9, 2025	To enhance agent loyalty and provide updates on features and programmes to improve BSI Agent services and performance
Gathering of BSI Agents – Bandung City & Bandung Raya Area Management	May 9, 2025	To enhance agent loyalty and provide updates on features and programmes to improve BSI Agent services and performance
Gathering of BSI Agents – Padang Area Management (Within Padang City Cluster)	May 12, 2025	To enhance agent loyalty and provide updates on features and programmes to improve BSI Agent services and performance
Socialisation of BSI Agent to Village-Owned Enterprises (BUMDes) throughout Buleleng	May 15, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent on Village Fund Management and BSI Agency Services to BUMDes, Central Lombok Regency	May 26, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income

## SOCIAL PERFORMANCE

Activity Name	Implementation Date	Objective
Socialization of BSI Agent to BMT Laznas Yogyakarta	May 26, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Boarding School Management & Asatidz of Ibnu Taimiyah Islamic Boarding School, Bogor	May 26, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to BMT of Universitas Muhammadiyah Yogyakarta (UMY)	May 27, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents together with SRC Bandung Community	June 4, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to MUI Jakarta	June 30, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Sidogiri Islamic Boarding School, Pasuruan	July 22, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Gontor Islamic Boarding School, Ponorogo	July 23, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to Gontor Islamic Boarding School Management, BMT Al Husna, BMT Dana Barokah, SDIT Al Umar, Religious Counsellors of the Ministry of Religious Affairs, and Agents within the Gontor Islamic Boarding School Environment	July 23, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering and Fellowship of BSI Agents – Balikpapan Area	July 24, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Gathering and Fellowship of BSI Agents – Banjarmasin Area	July 24, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Gathering and Fellowship of BSI Agents – Pontianak Area	July 24, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Socialization of BSI Agent to the Management of Salafiyah Islamic Boarding School, Situbondo	July 24, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering and Fellowship of BSI Agents – Solo Area	July 25, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Gathering and Fellowship of BSI Agents – Pekalongan Area	July 25, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Socialization of BSI Agent to the Management of Al Azhar University, Jakarta	July 25, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – Bekasi Area Management	August 20, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Socialization of BSI Agent to SRC Sehan, Fatmawati Area	August 21, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of Village Fund Management and BSI Agency Services to BUMDes, North Lombok Regency	August 27, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization to All BSI Agents regarding APU PPT and Transaction Security in BSI Agent	August 27, 2025	To educate all Agents on AML/CFT (APU PPT) and transaction security in BSI Agent services
Socialization of BSI Agent at SMK Negeri Lebak, Banten	September 9, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income

## SOCIAL PERFORMANCE

Activity Name	Implementation Date	Objective
Socialization of BSI Agent to the Management of Padang University	September 10, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – KCP Nusantara Area Management	September 11, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Gathering of BSI Agents – Samarinda Cluster Management	September 12, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Training of BSI Agents for KSPPS BMT UGT Nusantara	September 16, 2025	Education on BSI Agent features and services for transaction activities
Socialization of BSI Agent to the Farmer Community of Cikalong Bandung Regency	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – Bandung Raya Area Management	September 19, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Socialization of BSI Agent to MSME Community of Medan City	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to BUMDes with EPIKS OJK Medan	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent and Cooperation Initiation with Antam	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent with KBIH Tour & Travel Cheria Holiday	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent and Distribution of PIP to Islamic Boarding Schools managed by KC Cianjur & Sukabumi Pelabuhan Ratu	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents & “Ngopi Emas” with Customers – Clustered Coffee Shops	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents & “Ngopi Emas” with Customers – Rawamangun Area	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – KC Rimbo Bujang Area Management	September 19, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Socialization of BSI Agent to SOS & EPIKS OJK Bandar Lampung Area	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to LAZISNU Bandar Lampung Area	September 19, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent & Acquisition at UIN Padang	September 19, 2025	Agent acquisition and education on BSI Agent features and services to be used as a Mini Bank
Socialization of BSI Agent to EPIKS OJK Ciamis	September 30, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to MUI Jakarta	September 30, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Capacity Building Training for Human Resources and Institutional Strengthening for KDKMP, KOPWAN & KSPPS – Department of Cooperatives and MSMEs of Sidoarjo Regency	October 8, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – Palu Area Management	October 8, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance

## SOCIAL PERFORMANCE

Activity Name	Implementation Date	Objective
Socialization of BSI Agent to Cooperatives and KBIH of Bandung City	October 17, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to TDA Banjarmasin Community	October 29, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Gathering of BSI Agents – KCP Kapuas Area Management	October 30, 2025	To enhance agent loyalty and provide updates on features and programs to improve BSI Agent services and performance
Socialization & Gathering of BSI Agents with KDKMP (Red-and-White Village Cooperative Community), Nganjuk Regency	October 30, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to OCE OKE Jakarta Community	November 11, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to KDKMP Bogor	November 17, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to MPDI Jakarta Management	November 27, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to EPIKS OJK Jakarta	December 9, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of BSI Agent to KBIH and the Ministry of Religious Affairs of Tangerang City	December 9, 2025	To introduce BSI Agent as a solution for access to public financial services and agency business as an additional source of business income
Socialization of Year-End Program to All BSI Agents (Online)	December 9, 2025	Socialization of a program to increase BSI Agent transactions
Socialization of BSI Agent to SRC Bogor Association during the 17th SRC Anniversary Event	December 9, 2025	Education on BSI Agent features and socialization of BSI Agent programs to increase transactions

## LABOR ASPECT

### Equal Employment Opportunity

[OJK F.18] [GRI 202-2, 405-1]

Throughout 2025, BSI strengthened its inclusive and equitable employment framework. BSI ensures that every individual receives equal opportunity in recruitment, training, career advancement, remuneration, and performance assessment. The Bank strictly enforces non-discrimination policies, guaranteeing that employment decisions are based solely on merit, competency, and performance.

To support local economic development, BSI institutionalized a structured local hiring approach. Local community talent refers to individuals originating from or residing in the same province of operation. In addition, BSI defines senior management as positions at the Regional CEO and Group Head levels, which hold strategic decision-making authority. Significant locations of operation are defined as regions with the highest

employee concentration or greatest business contribution to the Bank. All ratio calculations are based on full-time employee data.

In 2025, a total of 567 Branch Managers serving at 567 branch offices (54.9%) were local residents, reflecting BSI's commitment to supporting regional economic growth through the absorption of local labor.

To ensure career development equality, BSI implements comprehensive Human Capital regulations including the Human Capital SPO, Learning Management PTO, Placement & Assignment PTO, and Promotion PTO. These frameworks ensure that training, capability building, and internal mobility are accessible to all employees. In addition, BSI enhanced monitoring of workforce diversity, including gender representation within senior management and workforce distribution across age groups. Details of management and employee diversity can be seen in the following table:

## SOCIAL PERFORMANCE

Position Level	Gender				Age Group							
	Male	%	Female	%	Total	<30	%	30-50	%	>50	%	Total
<b>Management</b>												
Board of Commissioners	7	87.50%	1	12.50%	8	0	0.00%	3	37.50%	5	62.50%	8
Sharia Supervisory Board	6	100.00%	0	0.00%	6	0	0.00%	1	16.70%	5	83.30%	6
Board of Directors	10	100.00%	0	0.00%	10	0	0.00%	6	60.00%	4	40.00%	10
Executive Manager (PE)	2	25.00%	6	75.00%	8	0	0.00%	1	12.50%	7	87.50%	8
<b>Sub Total</b>	<b>25</b>	<b>78.13%</b>	<b>7</b>	<b>21.87%</b>	<b>32</b>	<b>0</b>	<b>0.00%</b>	<b>11</b>	<b>34.38%</b>	<b>21</b>	<b>65.63%</b>	<b>32</b>
<b>Employee</b>												
Senior Manager	67	0.40%	25	0.15%	92	0	0.00%	63	0.38%	29	0.17%	92
Middle Manager	412	2.48%	132	0.80%	544	0	0.00%	448	2.70%	96	0.58%	544
Manager	1,851	11.16%	632	3.81%	2,483	44	0.27%	2,259	13.62%	180	1.09%	2,483
Officer	3,510	21.17%	2,170	13.09%	5,680	736	4.44%	4,779	28.82%	165	1.00%	5,680
Staff	3,958	23.87%	3,824	23.06%	7,782	1,269	7.65%	6,494	39.17%	19	0.11%	7,782
<b>Sub Total</b>	<b>9,798</b>	<b>59.01%</b>	<b>6,783</b>	<b>40.91%</b>	<b>16,581</b>	<b>2,049</b>	<b>12.36%</b>	<b>14,043</b>	<b>84.69%</b>	<b>489</b>	<b>2.95%</b>	<b>16,581</b>
<b>Grand Total</b>	<b>9,823</b>	<b>59.13%</b>	<b>6,790</b>	<b>40.87%</b>	<b>16,613</b>	<b>2,049</b>	<b>12.33%</b>	<b>14,054</b>	<b>84.60%</b>	<b>510</b>	<b>3.07%</b>	<b>16,613</b>

BSI also reinforced its commitment to inclusive hiring for persons with disabilities. Through the “program bibit,” inclusive internship pathways, and a structured mentoring system within the Change & Culture Academy, employees with disabilities receive proper support throughout the recruitment and onboarding process. In 2025, BSI employed 1 (one) female employees with disabilities assigned to back-office and support roles aligned with their competencies.

These initiatives reflect BSI’s dedication to building an inclusive, equitable, and diverse workforce while contributing to the socio-economic advancement of communities across its operational footprint. The following details the composition of employees with disabilities:

Year	Gender				Age Group							
	Male	%	Female	%	Total	<30	%	30-50	%	>51	%	Total
<b>2025</b>	-	-	<b>1</b>	<b>100%</b>	<b>1</b>	<b>1</b>	<b>100%</b>	-	-	-	-	<b>1</b>
2024	7	54%	6	46%	13	13	100%	-	-	-	-	13
2023	7	54%	6	46%	13	13	100%	-	-	-	-	13

As part of strengthening employee welfare and engagement, the Bank implements an annual increment and bonus policy as a form of appreciation for employees’ performance and contributions. In addition, the Bank provides Umrah appreciation for top-performing employees as recognition of outstanding commitment and achievements.

To support holistic employee well-being, the Bank organizes a range of integrated well-being programs covering physical, mental, social, and financial aspects. Physical well-being initiatives include Health Talks, Virtual Sport Competitions (walking and running), and Activity Challenges to promote healthy lifestyles. Mental well-being is supported through psychological consultation services and various spiritual initiatives, while financial well-being and literacy are enhanced through Financial Talks.

Furthermore, the Bank facilitates various employee clubs as platforms for employees to pursue their interests and talents, contributing to stronger engagement, inclusivity, and a sense of togetherness in the workplace.

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### Employee Recruitment and Turnover [GRI 401-1]

To meet its need for high-quality and professional human resources, BSI conducts recruitment based on the principles of equality, fairness, and transparency. All recruitment and selection processes, guided by the BSI Recruitment & Selection PTO, are carried out without discrimination based on gender, age, race, religion, physical condition, or other personal backgrounds.

BSI recognizes that strong talent drives business performance. As such, the Bank collaborates with various external partners such as universities, career centres, media platforms, and head-hunters to attract the best candidates. In 2025, BSI hired 352 new employees.

### Composition of New Employee Recruitment Based on Age Group

(in People)

Age Group	2023	2024	2025
21-30 years old	229	512	290
31-40 years old	24	49	45
41-50 years old	17	15	12
>50 years old	5	33	5
<b>Total</b>	<b>275</b>	<b>609</b>	<b>352</b>

### Composition of New Employee Recruitment Based on Gender

(in People)

Gender	2023	2024	2025
Male	147	369	223
Female	128	240	129
<b>Total</b>	<b>275</b>	<b>609</b>	<b>352</b>

### Composition of New Employee Recruitment by Nationality

(in People)

Nationality	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Indonesia	128	147	275	369	240	609	223	129	352
Foreign	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>128</b>	<b>147</b>	<b>275</b>	<b>369</b>	<b>240</b>	<b>609</b>	<b>223</b>	<b>129</b>	<b>352</b>

### Composition of New Employee Recruitment Based on Work Area

(in People)

Work Area	2023	2024	2025
Java	266	586	331
Outside Java	9	23	21
<b>Total</b>	<b>275</b>	<b>609</b>	<b>352</b>

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### New Employee Recruitment by Job Level

(in People)

Job Level	2023	2024	2025
Senior Manager	15	7	3
Middle Manager	15	23	13
Manager	15	42	32
Officer	212	491	265
Staff	18	46	39
<b>Total</b>	<b>275</b>	<b>609</b>	<b>352</b>

In addition to supporting organizational growth, recruitment is also undertaken to maintain operational continuity by replacing departing employees. During 2025, the Company recorded 1,001 employee departures, an increase compared to 566 employees in 2024.

### Composition of Retired Employees Based on Age Group

(in People)

Age Group	2023	2024	2025
21-30 years old	212	176	238
31-40 years old	323	268	452
41-50 years old	96	68	152
>50 years old	57	54	159
<b>Total</b>	<b>688</b>	<b>566</b>	<b>1,001</b>

### Composition of Retired Employees Based on Gender

(in People)

Gender	2023	2024	2025
Male	373	280	590
Female	315	286	411
<b>Total</b>	<b>688</b>	<b>566</b>	<b>1,001</b>

### Composition of Employees Retiring Based on Work Area

(in People)

Work Area	2023	2024	2025
Java	464	337	557
Outside Java	224	229	444
<b>Total</b>	<b>688</b>	<b>566</b>	<b>1,001</b>

Employee turnover occurs for various reasons, including retirement, end of contract, resignation, health conditions, and other personal factors. Employees intending to resign are required to provide at least one month's notice, in line with Manpower Law No. 13/2003 and the prevailing Collective Labor Agreement (CLA).

To ensure consistent and transparent reporting, the employee turnover rate is calculated using a standard method: the total number of employees who left the organization during the reporting period divided by the average total workforce for the year. This calculation includes all forms of employment separation, resignation, retirement, and death, and is presented by age group, gender, and work area.

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### Employee Turnover Rate

(in People)

Description	2023	2024	2025
New Employee (Recruitment)	275	609	352
Resign	606	477	751
Pension	61	72	93
Deceased	21	17	18
<b>Employee Turnover Rate</b>	<b>3.77%</b>	<b>3.21%</b>	<b>5.09%</b>

### Employee Turnover Based on Age Group

(in People)

Age Group	2023	2024	2025
21-30 years old	212	176	238
31-40 years old	323	268	452
41-50 years old	96	68	152
>50 years old	57	54	159

### Employee Turnover Based on Gender

(in People)

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Male	373	280	590
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### Employee Turnover Based on Work Area

(in People)

Work Area	2023	2024	2025
Java	266	586	557
Outside Java	9	23	444

### Training and Competency Development

[OJK F.22] [GRI 404-1, 404-2]

As part of its commitment to developing high-calibre talent, BSI continuously encourages every employee to enhance their capabilities through structured and tiered training and development programs. Competency development focuses on fundamental, managerial, and leadership aspects, delivered through various methods including classroom training, mentoring, job rotation, leadership coaching, and feedback sessions.

All development initiatives adopt the experience–engagement–education approach as stipulated in the Human Capital SPO, supported by enhanced learning curricula through digital learning platforms, the Learning Management System, new leadership development programs, and the integration of ESG modules for all employees in alignment with the 2025 RAKB.

- **Experience:** Development through hands-on exposure including job assignments, rotation or transfer, strategic project involvement, temporary assignments, internships, and on-the-job learning.
- **Engagement:** Learning through interpersonal interaction, including coaching, counselling, and mentoring facilitated by assigned leaders or trainers.
- **Education:** Systematic competency development delivered through structured classes, self-paced learning, and digital learning channels.

Align with that approach, BSI conducts various learning formats including seminars, workshops, knowledge sharing, and competency-based training. To ensure relevance and alignment, Training Needs Analysis is conducted through performance planning, review, and evaluation. This mechanism ensures

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that every training initiative supports KPI achievement and aligns with each employee's development and career progression.

### Number of Training Participants Based on Job Level

Job Level	Number of Participants (in people)		
	2023	2024	2025
Senior Manager	2,369	1,534	1,077
Middle Manager	13,381	7,866	7,390
Manager	71,757	73,023	30,403
Officer	178,424	120,222	69,301
Staff	255,105	167,341	92,027
<b>Total</b>	<b>521,036</b>	<b>369,986</b>	<b>200,197</b>




### BSI Employee Training and Development Statistics

Description	Unit	2023	2024	2025
Training Program	Type	1,118	688	462
Number of Training Participants	People	521,036	369,986	200,197
Average Training Hours Per Employee	Hours/Employees	78	15	69
Training Fees	In Billions of Rupiah	90,64	141.59	141.77

### Average Employee Training Hours [OJK F.22]

Description	Number of Employees Receiving Training			Training Hours			Average Training Hours Per Employee		
	2023	2024	2025	2023	2024	2025	2023	2024	2025
<b>Overall</b>	<b>17.862</b>	<b>17.308</b>	<b>16.489</b>	<b>1.392.792</b>	<b>258.103</b>	<b>1.182.406</b>	<b>78</b>	<b>15</b>	<b>69</b>
<b>Based on Gender</b>									
Male	10,543	10,228	9,739	594,990	141,623	698,433	56	13.8	69.15
Female	7,367	7,080	6,750	797,802	116,480	483,973	108	16.4	69.45
<b>Based on Job Category</b>									
Senior Manager	95	91	90	14,938	233	5,473	157.24	3	54
Middle Manager	446	483	528	53,475	1,939	39,464	119.90	4	73
Manager	2,235	2,343	2,456	246,884	12,771	180,665	110.46	5	71
Officer	5,798	5,760	5,653	496,120	202,423	437,064	85.57	35	74
Staff	9,288	8,631	7,765	581,375	40,737	519,740	62.59	5	64

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 <b>Number of Employees Trained</b>		 <b>Training Hours</b>		 <b>Average Training Hours per Employee</b>	
<b>2023</b>	17,862	<b>2023</b>	1,392,792	<b>2023</b>	78
<b>2024</b>	17,308	<b>2024</b>	258,103	<b>2024</b>	15
<b>2025</b>	16,540	<b>2025</b>	1,182,406	<b>2025</b>	69

In 2024, the average training hours declined due to adjustments in reporting methodology, where only training sessions classified under the official learning services categories in the PTO Learning Management were recorded. Cultural activities such as Taujih, PHBI, and internal podcasts were excluded from the count. In addition, the number of employees in 2024 was lower than in previous years, while the training strategy prioritized IT, Operations, and Sales, programs that were mostly delivered offline and required higher costs. The completion of the large-scale SPPUR training in 2021–2023, which previously contributed significantly to training hours, also influenced the decline.

By 2025, training hours increased again, supported by the expansion of BSI's digital learning platform, additional technical and functional curricula aligned with digital transformation, and mandatory ESG learning modules. Improvements to the LMS, the introduction of micro-learning, and the strengthening of leadership development programs further enhanced employee participation.

As part of comprehensive career lifecycle support, BSI provides a Pre-Retirement Preparation Program for employees transitioning into retirement. The program follows a formal, structured policy with clear participant criteria and schedules, and spouses are invited to join as part of the holistic transition process. In 2025, the program was attended by 90 employees, with participant details as follows:

Training	Number of Participants (in people)		
	2023	2024	2025
Retirement Preparation Training	90	216	90

### Employee Performance Assessment [GRI 404-3]

BSI implements a performance appraisal system based on transparency and accountability to ensure that each employee contributes optimally to the Bank's strategic objectives. The assessment process refers to the Employee Performance Evaluation Policy and is carried out in a structured manner, beginning with the formulation of Corporate Goals, cascading them to business units, and finalizing individual performance targets.

This framework ensures alignment between corporate goals, unit performance, and individual contributions, while fostering a productive and results-oriented culture. Through consistent evaluation, BSI provides employees with feedback and clear development direction to strengthen engagement and support overall performance improvement.

The annual performance management cycle consists of three stages: performance planning to establish individual KPIs; mid-year review to assess progress and identify areas for improvement; and year-end evaluation to measure overall achievement throughout the year.

Two-way communication between managers and employees is emphasized across the process to maintain a collaborative relationship and ensure constructive feedback. All stages of the appraisal process are conducted digitally through the Employee Information System (SIP), enabling efficient access to performance data.

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The year-end performance evaluation results serve as the basis for preparing employee development plans for the following year. In 2025, a total of 16,581 employees received a performance and career development review, consisting of 9,798 male employees and 6,783 female employees. Based on the assessment results, 5,365 employees received promotions and 3,059 employees underwent transfers or job rotations.

### Employee Routine Review and Career Path

Year	Number of Employees Undergoing Review	Assessment Results and Relevance of Career Development		
		Promotion	Mutation/Rotation	Demotion
2025	100% (16,581 employees)	5,365	3,059	0
2024	100% (17,234 employees)	5,150	5,699	0
2023	100% (17,909 employees)	2,435	4,869	0
2022	100% (18,581 employees)	1,144	5,690	0

### Freedom of Association [GRI 2-30, 402-1]

BSI strives to foster a harmonious and mutually beneficial relationship with all employees across its operations. To ensure an inclusive and supportive work environment, the Bank provides open communication channels through which employees may express opinions, concerns, and suggestions. This reflects BSI's commitment to respecting workers' rights and promoting social fairness.

Company Regulation negotiated between management and the Employee Union applies to all BSI employees, whether union members or not. As a result, employment terms, rights, and obligations for non-union employees remain governed by the CLA and national labor regulations, ensuring fair and consistent treatment for everyone.

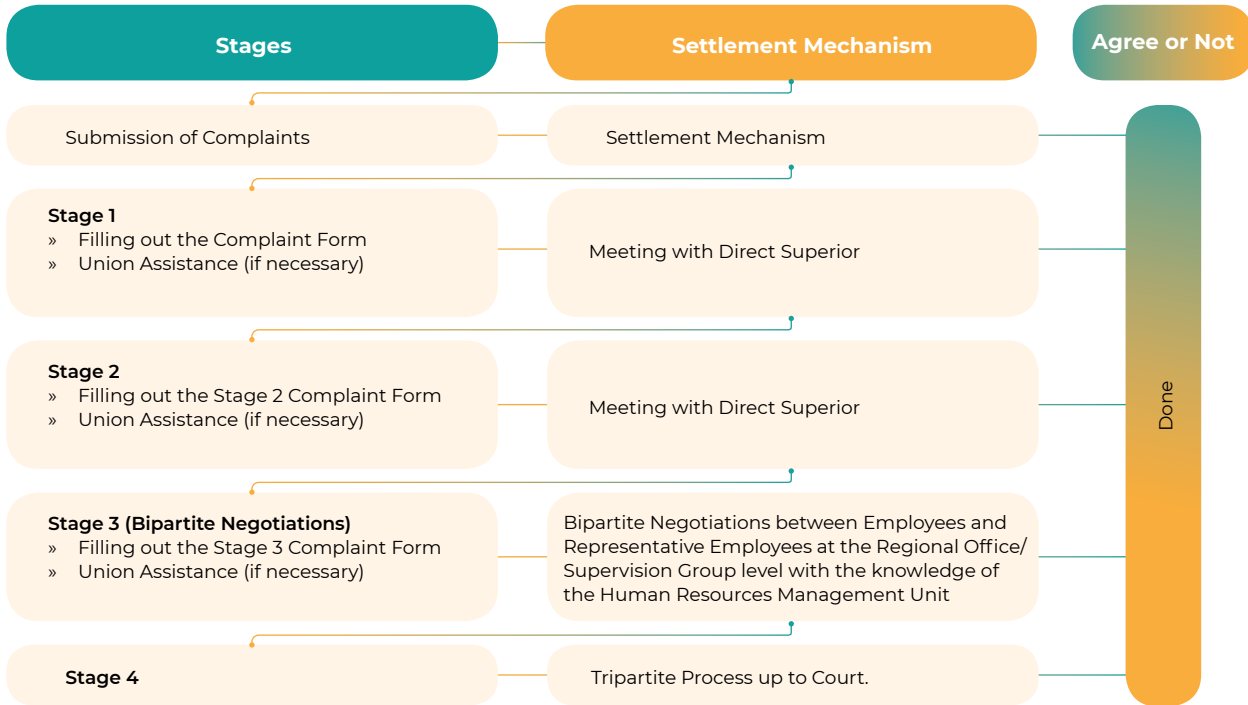
BSI guarantees employees' freedom to associate, assemble, and voice their views within the boundaries of applicable laws. The Bank has established the BSI Employee Union as its official labor organization. As of the end of 2025, the union's membership totaled 8,732 employees, representing 52.66% of the workforce.

### Number of Labor Union Participants

Labor Union	Number of Employees as of December 2025	Number of Labor Union Members	Percentage
Member of BSI Labor Union	16,581	8,732	52.66%

To maintain a supportive work environment, BSI provides a formal grievance mechanism outlined in Article 55 of the BSI Corporate Regulation, which guides employees in submitting, discussing, and resolving workplace issues through deliberation. This mechanism reinforces BSI's commitment to constructive and transparent employee relations. The following is the mechanism for handling employee grievances:

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To maintain a harmonious industrial relationship, BSI applies a notice mechanism for any adjustment to operational hours as stipulated in the Branch SPO of PT Bank Syariah Indonesia. Any change must be communicated to the branch office no later than 10 (ten) working days before implementation and to all employees at least 3 (three) working days beforehand to ensure sufficient preparation time.

This notice requirement is further outlined in the BSI Employee Union CLA, which obliges management to engage in transparent communication and consult employee representatives prior to finalizing any decision. Through this approach, employees are assured of clarity regarding operational changes and the protection of their labor rights.

### Child Labor and Forced Labor [OJK F.19] [GRI 409-1]

BSI strengthened its safeguards against child labor and forced labor by enhancing labor policies and tightening oversight across its supply chain. Recruitment procedures continue to enforce a minimum hiring age of 24 (twenty-four) years, supported by regulated working hours of 8 (eight) hours per day and 40 (forty) hours per week, as stipulated in the Company Regulations.

To reinforce responsible procurement, BSI expanded its supplier due-diligence procedures. All partners are required to submit compliance documents affirming that their operations are free from underage labor and forced labor practices. These commitments are reviewed regularly through supplier evaluations aligned with BSI's sustainable procurement framework.

Monitoring throughout 2025 confirmed that no BSI operations or suppliers were identified as having significant risks related to child labor or forced labor. In addition, no adverse social impacts associated with these issues were observed across the Bank's supply chain. This outcome underscores the effectiveness of BSI's oversight mechanisms and its commitment to responsible and ethical employment practices.

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### Parental Leave [GRI 401-3]

BSI implement maternity and paternity leave policies to promote employee well-being and support family welfare. The maternity leave provisions outlined in the BSI Leave and Permission PTO were updated to fully align with Law No. 4 of 2024 on Maternal and Child Welfare, which emphasizes protection for mothers and children during the critical first 1,000 days of life. Female employees are entitled to 90 days of maternity leave, with additional leave available under conditions permitted by law.

BSI also enhanced support for male employees by reinforcing its paternity leave policy, 2 (two) working days if the delivery takes place in the same city as the employee's last placement, and 4 (four) working days if the delivery takes place outside the city, with a travel distance exceeding 80 km from the employee's last placement city. This policy reflects the Bank's commitment to fostering shared parental roles and family readiness. Throughout 2025, 317 female employees utilized maternity leave, while 295 male employees took paternity leave to accompany their spouses during childbirth.

Description	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Number of employees entitled to leave	5,816	9,438	5,719	9,206	6,665	9,578
Number of employees taking leave	372	398	391	343	317	295
Number of employees returning after leave	368	398	388	343	317	295
The number of employees who continue to work up to 12 months after taking leave	343	398	373	343	317	295
Return to work rate	98.92%	100.00%	99.23%	100.00%	100.00%	100.00%
Retention rate	93.21%	100.00%	96.13%	100.00%	100.00%	100.00%

### 3P Remuneration Determination System

Pay for Position employees are compensated according to their position/title.

Pay for Person employees are compensated according to their individual skills.

Pay for Performance employees are compensated according to their performance.

### Employee Remuneration, Compensation, and Benefits [OJK F.20] [GRI 202-1, 401-2, 405-2]

BSI committed to implement a remuneration system that is competitive, transparent, and aligned with the principle of equality. The remuneration framework provides both financial and non-financial rewards that are proportionate to employee contributions, while considering the Bank's capacity and prevailing labor market standards. Periodic benchmarking ensures that BSI remains competitive within the Islamic banking industry.

In its implementation, BSI refers to/adopts the higher amount between the Provincial Minimum Wage (UMP) and the Regency/Municipal Minimum Wage (UMK).

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BSI also performs periodic analysis of salary and remuneration ratios between male and female employees across job categories. The female-to-male employee remuneration ratio is 100% across all job categories, as the compensation structure is determined based on position, responsibilities, and performance without gender differentiation. Beyond wages, BSI provides a comprehensive suite of benefits, including health coverage, pension programs, leave entitlements, and employee welfare facilities.

For outsourced personnel supporting Bank operations, BSI requires all manpower service providers to pay wages above the UMP/UMK provide statutory employee benefits, and protect worker rights. Compliance is monitored through contractual agreements and routine evaluations.

To ensure remuneration equity and fairness, BSI conducts periodic benchmarking and industry salary surveys, utilizing market references and human resources consultants. Remuneration is determined based on job grade, roles and responsibilities, performance, and alignment with regional cost of living standards and applicable minimum wage regulations (UMP/UMK) across operational areas.

BSI ensures that its remuneration policies are implemented in compliance with regulatory requirements, including OJK provisions on sustainability and gender-related disclosures, as part of the Bank's commitment to fair and transparent employment practices.

In addition, BSI fosters an inclusive organizational culture by actively rejecting bias, including gender bias, in the management of remuneration, compensation, and employee benefits. These efforts are reinforced through internal initiatives and collaboration with Danantara to promote gender equality and a respectful and inclusive workplace.

The Company ensured that the compensation of the lowest-paid employees in all provinces within the reporting scope met or exceeded the applicable 2025 Provincial Minimum Wage (UMP). In general, the compensation of the lowest-paid employees reflected a relatively high ratio, amounting to

178% of the lowest UMP. Meanwhile, employee compensation in cities/regencies with higher minimum wages was adjusted in accordance with the applicable UMP/UMK provisions.

The Company also implemented an equal remuneration policy for the lowest-paid employees without distinction by gender. This is reflected in the ratio of the compensation of the lowest-paid employees to the UMP/UMK, which shows the same figure for male and female employees across all provinces within the reporting scope. Accordingly, there was no difference in entry-level compensation between male and female employees at the reported operational locations, with a ratio of 100%. This calculation used the 2025 UMP/UMK as the minimum reference in each province and was determined by comparing the compensation of the lowest-paid employees against the applicable UMP/UMK at each respective location.

Building upon its competitive remuneration framework, BSI strengthened its employee reward strategy in 2025 through a total reward approach that integrates financial, non-financial, and long-term welfare components. This remuneration structure is designed to drive employee performance, support capability development, and ensure the sustainability of talent aligned with the Bank's digital transformation and Sustainable Finance agenda. The policy also serves as a strategic instrument to retain high-performing employees and attract top-tier talent within the Islamic banking industry.

BSI upholds the principles of fairness and competitiveness through a performance-driven remuneration system that incorporates risk considerations and organizational priorities. To maintain market competitiveness, the Bank regularly participates in Annual Salary Surveys conducted by reputable independent institutions. All remuneration decisions are made without discrimination based on gender, ethnicity, religion, physical condition, or personal background, and instead rely on performance achievements, tenure, and Key Performance Indicator (KPI) results. This ensures equal opportunities for all employees in accessing compensation and benefits.

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The reward structure includes annual bonuses, comprehensive healthcare, leave entitlements, employee financing, and other welfare benefits aligned with individual and corporate performance. In addition, BSI provides non-financial appreciation programs such as Umrah rewards for top-performing employees, innovation-based recognition, social assistance programs, and Employee Financing Facilities (FPP) which expanded in 2025. These initiatives reinforce the Bank's hasanah-based culture and enhance employee engagement across operational areas.

As part of long-term retention efforts, BSI continues to implement the Retention Program for selected permanent employees. Differences in benefit entitlements between permanent employees and outsourced personnel remain, in line with regulatory requirements. Permanent staff receive comprehensive benefits, including BPJS, supplemental insurance, pension programs, and family leave, while BSI ensures outsourcing providers comply with minimum wage standards, labor protections, and regulatory obligations.

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Forms of Benefits	Permanent Employee	Contract Employee
Basic Salary	√	√
Life Insurance/BPJS Health	√	√
Health Benefits, including birth allowance	√	√
Work Accident (JKK) and Disability Insurance - Included in BP Jamsostek Facility	√	√
Pension Insurance (JP) - Included in BP Jamsostek Facility	√	√
Share Ownership Opportunity	√	-
Religious Holiday Allowance	√	√
Annual Leave Allowance	√	√

### Defined Benefit Plan and Other Retirement Plans [GRI 201-3]

As part of its commitment to safeguarding employees' long-term welfare, BSI administers several pension programs in compliance with applicable regulations. These programs are designed to ensure that employees receive adequate benefits upon retirement. One of the main schemes is the Financial Institution Pension Fund (DPLK) with a defined contribution program, which is provided to permanent employees through monthly contributions shared by both the employee and the Bank, supplemented with additional welfare benefits.

In addition to DPLK, BSI also implements the Old-Age Security Program (JHT) through BPJS Employment and the Pension Security Program (BPJS Pension). The contribution formulation remains the same: employees contribute 5% and the Company contributes 10% for the Defined Contribution Program, while JHT contributions consist of 2% from employees and 3.7% from the Company, and Pension Security (BPJS Pension) consists of 1% from employees and 2% from the Company. In 2025, the contribution administration mechanism became increasingly integrated with the Human Capital Information System (HCIS) and

the DPLK website, enabling contribution records, investment/development, participation status, and benefit simulations to be accessed more transparently by employees.

In 2025, BSI also strengthened the actuarial process for employee benefits by conducting an assessment using the PSAK 219 method as of December 31, 2025. The results showed a defined benefit obligation of Rp404.347 billion and plan assets of Rp137.497 billion, with a 100% funding level in the Islamic money market. Under the defined contribution program managed by the selected DPLK, the total contribution amounted to Rp200.343 billion. All pension obligations were presented accurately in the consolidated statement of financial position in accordance with the latest accounting standards and the employment risk policy updated in 2025.

Throughout 2025, BSI also completed a full reconciliation of employee retirement participation data to ensure accurate enrollment in the appropriate pension schemes. A detailed breakdown of employee participation in each retirement program is presented in the following table:

Description	2023	2024	2025
Defined Benefit Pension Program (PPUKP DPLK BRI or Pooled Fund)	17,151	16,645	16,293
Defined Contribution Retirement Program	17,871	17,408	17,074
Old Age Security Program	17,855	17,271	16,609
Pension Security Program	17,855	17,271	16,609

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**A Decent and Safe Work Environment [OJK F.21]**

BSI remains committed to providing a safe, healthy, and supportive working environment as an integral part of its sustainability agenda. Throughout 2025, the Bank strengthened the implementation of Occupational Health and Safety (OHS) through routine monitoring, enhanced safety procedures across all units, and regular assessments of workplace readiness, all aimed at achieving zero accidents. These efforts address not only physical safety but also psychological well-being and mental health through targeted support programs and internal awareness initiatives.

To ensure comprehensive employee protection, BSI provides health insurance coverage, BPJS Kesehatan and BPJS Ketenagakerjaan participation, and further integrated employee welfare information into the Human Capital Information System (HCIS), enabling more transparent and efficient monitoring of employees' entitlements and benefits.

In addition, BSI ensures the creation of a safe, harmonious, and ethical working environment through the implementation of the Respectful Workplace Policy (RWP). The policy was formally issued in January 2026 to strengthen the Company's commitment to fostering a respectful and integrity-driven workplace culture. The RWP applies to the Board of Directors, Board of Commissioners/Sharia Supervisory Board, all employees, and external business partners, and serves as a guideline to prevent harassment, violence, discrimination, and other inappropriate conduct.

Throughout 2025, the Company undertook various preparatory activities for the implementation of the policy, including the development of the policy framework, strengthening of internal control mechanisms, and the design of socialization programs to be implemented following the policy's issuance.

With these initiatives, BSI ensures the creation of a safe, inclusive, and supportive working environment for all BSI personnel.

**Occupational Health and Safety**

[GRI 403-1, 403-2, 403-7, 403-8]

BSI continually enhances its OHS practices to foster a safe, healthy, and productive work environment. Throughout 2025, OHS implementation was aligned with national regulations, including the Manpower Law, Job Creation Law, and Occupational Safety Law, and embedded in the Bank's Human Capital SOPs and Company Regulations. All employees, contractors, and individuals carrying out activities in BSI operational areas must adhere to these requirements.

Although BSI's OHS system has not yet adopted international standards such as ISO 45001, the Bank applies core OHS processes consistently, including hazard identification, risk assessment, and risk control in accordance with national regulations. To enhance monitoring, BSI expanded its risk data integration in 2025, enabling more comprehensive oversight across operational units.

As part of strengthening risk management, BSI conducted a bankwide Risk and Threat Assessment (RTA) across all branches and head-office facilities. RTA evaluates building readiness, physical and digital security infrastructure, data center reliability, and workplace conditions based on site-specific risk profiles. Results are used to update SOPs, improve safety facilities, and ensure the implementation of corrective actions.

In addition to preventive measures, BSI conducted emergency preparedness activities including evacuation drills, facility inspections, and upgrades to safety equipment. Employees may stop work when encountering unsafe conditions without fear of reprisal and may report hazards through secure internal channels. All incidents undergo formal investigation using root cause analysis followed by corrective and preventive actions aligned with the hierarchy of controls.

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To support employee well-being, BSI provides comprehensive health protection including BPJS Kesehatan, BPJS Employment Security, supplemental insurance, and mental health initiatives integrated within the Bank's development programs. Regular communication and training reinforce OHS awareness throughout the organization.

BSI also manages OHS risks arising from business partners. All building operators, security personnel, cleaning services, technicians, cash-in-transit providers, and data center operators must comply with OHS provisions stipulated contractually, including the use of PPE, technical competency certification, and adherence to building safety procedures. Monitoring is performed through OHS inductions, onsite inspections, and hazard reporting; work activities may be suspended until corrective actions are completed.

In 2025, all BSI OHS programs covered 100% of employees, 100% of third-party workers on-site, and all significant operational locations. Through this framework, BSI ensures that its OHS management system remains effective, measurable, and aligned with sustainability principles.

	Environmental and Procedural Factors	Human and Communication Factors
<b>Safety</b>	<p>The RTA program ensures that all BSI office facilities meet OHS standards according to the Human Capital Standard Operating Procedures, namely:</p> <ul style="list-style-type: none"> <li>• Light Fire Extinguisher (APAR).</li> <li>• Fire hydrant and fire pump.</li> <li>• Smoke control system.</li> <li>• Alarm system.</li> <li>• Water sprinkle.</li> <li>• Evacuation route instructions.</li> <li>• Creation of Emergency Respond Plan.</li> <li>• Provision of emergency response SOP (Standard Operating Procedure).</li> <li>• Ensuring that the building protection system functions automatically and integrated during General Alarm/Fire Drill</li> <li>• Ensuring that evacuation facilities are equipped with designation signs and meet building operational standards during earthquakes, fires, and bomb threats.</li> </ul>	<p>Routinely carrying out communication, safety program campaigns, and routine OHS socialization for all BSI employees regarding OHS procedures and evacuation procedures in emergency moments, including:</p> <ul style="list-style-type: none"> <li>• Fire drill</li> <li>• Improving the understanding of the use of APAR and APAB and first response of a fire</li> <li>• Earthquake handling</li> <li>• Handling of terrorism threats</li> <li>• Appointment of Floor Captain for each floor</li> <li>• Establishment of ERT (Emergency Response Team)</li> <li>• Creating a WhatsApp Group for communication purposes</li> <li>• Conducting emergency response training</li> <li>• Conducting training on the use of APAR</li> <li>• Conducting emergency simulations</li> </ul>
<b>Health</b>	<p>BSI is committed to maintaining a comfortable and healthy workplace for employees and visitors by implementing Standard Operating Procedures (SOPs) for workplace maintenance, which include:</p> <ul style="list-style-type: none"> <li>• Regular fogging</li> <li>• Installation of UV-C air filters</li> <li>• Ensuring proper air circulation, including SAG and RAG functionality</li> </ul> <p>Employee Wellbeing Program</p> <ul style="list-style-type: none"> <li>• Psychological Wellbeing Program</li> <li>• Financial Wellbeing Program</li> <li>• Physical Wellbeing Program</li> <li>• Workplace Wellbeing Program</li> </ul>	<p>Implementing Various Health Campaigns and Regular Medical Check-ups for All BSI Employees, focusing on:</p> <ul style="list-style-type: none"> <li>• Lung and respiratory health</li> <li>• Prevention of heart disease and hypertension</li> <li>• Dental health</li> <li>• Digestive issues, such as GERD, ulcers, gallstones, and diarrhea</li> <li>• Preventing diabetes complications through a healthy lifestyle</li> <li>• Eye health</li> <li>• Low back pain</li> <li>• Maintaining health during Ramadan</li> </ul>

## SOCIAL PERFORMANCE

Environmental and Procedural Factors	Human and Communication Factors
<p>To continuously support the development of top-tier human resources, BSI consistently implements various programs to create a meaningful employee experience, including:</p> <ul style="list-style-type: none"> <li>• Psychological wellbeing (for example: mental health counseling with psychologists, employee clubs that want to channel hobbies, Bipartite LKS Forum)</li> <li>• Physical wellbeing (e.g., health clinics, wellness or health education programs, and in-house medical check-ups.)</li> <li>• Financial Wellbeing (e.g., financial planning education programs and competitive remuneration and benefits packages for employees.)</li> <li>• Workplace Wellbeing (e.g., availability of lactation rooms, daycare facilities, and a fitness center.)</li> </ul>	<p>Organizing Health Awareness and Communication Activities, such as:</p> <ul style="list-style-type: none"> <li>• Healthy Talk</li> <li>• Let's Walk &amp; Be Health</li> <li>• Newsletter dan Infosehat</li> </ul>

### Worker Participation in The OHS System

[GRI 403-4, 403-5]

BSI enhances employee participation in the OHS system through regular consultations, management reviews, and reporting channels such as Employee Care, Logic, and internal social platforms. Employees are encouraged to provide feedback and report unsafe conditions as part of continuous improvement.

To strengthen preparedness, floor wardens are appointed on each floor and trained in OHS, including emergency simulations, hazard identification, fire-extinguisher use, and evacuation procedures. In addition, all employees receive basic OHS training covering workplace risks, unsafe condition reporting, and emergency response.

Through active involvement and competency development, BSI ensures that employees contribute directly to maintaining safety and improving OHS performance across all work units.

### BSI Health Program [GRI 403-3, 403-6]

To promote employee well-being, BSI provides comprehensive health insurance coverage for employees, their spouses, and up to three children. Beyond medical protection, BSI implements a structured Wellness Program, designed to foster healthy lifestyles through education, preventive healthcare services, and physical activities that enhance employee productivity.

The Wellness Program includes several key initiatives:

- **Wellness Fair**  
Conducted at Regional Offices and Head Office, featuring:
  1. Health insurance education
  2. Health screening (Mini MCU, physiotherapy, eye examination, QRA, nutrition consultation)
  3. Healthy food & beverage booths
  4. Doctor Corner
  5. Workout activities such as, Zumba/aerobics sessions
- **In-House MCU**  
In collaboration with partner hospitals, BSI provides Medical Check Up services at office locations to make health assessments more accessible.
- **Let's Walk & Be Healthy**  
A virtual walking competition promoting daily physical activity and improved fitness.
- **Health Talk**  
Hybrid educational sessions with medical experts covering topics such as staying healthy during Ramadan, productive living, skin wellness, and maintaining immunity during seasonal changes.
- **Newsletter & InfoSehat**  
Digital publications offering health tips, doctor consultations, new provider information, and updates on wellness initiatives.

## SOCIAL PERFORMANCE

BSI operates the BSI Medical Unit on the 10th floor of The Tower as a primary care service for employees, providing immediate treatment for common medical concerns. In addition, the BSI Club organizes routine sports activities to promote a healthy lifestyle and foster employee engagement.

From the occupational health perspective, BSI delivers services to identify, manage, and minimize health risks through regular monitoring, workplace assessments, and follow-up actions. These services are conducted by qualified medical personnel in line with internal procedures and national regulations.

BSI ensures equal access to health services for all employees, including mechanisms to report health-related risks without retaliation. This approach ensures that BSI's health services are preventive, corrective, and fully support employee well-being.

### OHS Training [GRI 403-5]

To prevent workplace accidents and occupational illnesses, BSI consistently implements a range of OHS training programs for employees and relevant personnel. These programs are designed to strengthen preparedness, enhance emergency response capabilities, and improve risk awareness across the organization.

The OHS training conducted in 2025 includes:

- Business Continuity Management Contingency Plan (BCMCP) training and certification to strengthen each unit's ability to manage incidents and maintain business continuity.
- Wellness Program, providing preventive health education and lifestyle improvement.
- Disaster Leadership Management certification to develop leadership competency during emergency situations.
- Security Personnel Training, covering:
  - » Conflict handling techniques,
  - » Office security procedures,
  - » Earthquake emergency response,
  - » Proper use of fire extinguishers,
  - » Response to threatening or critical actions.

These training initiatives form an essential part of BSI's OHS system, ensuring that all employees understand safety responsibilities and are able to act effectively in emergency conditions.

### OHS Performance [GRI 403-9, 403-10]

Throughout 2025, BSI successfully maintained a safe working environment through the consistent and structured implementation of various Occupational Health and Safety (OHS) programs. As a result, there were no work-related incidents or fatalities involving employees or external parties such as contractors, subcontractors, and business partners. BSI also did not receive any reports of occupational diseases during the reporting period.

In line with the increase in workplace incidents in 2025, the Company conducted a comprehensive evaluation of its Occupational Health and Safety (OHS) management system to identify root causes and strengthen risk controls. The Company enhanced OHS training and awareness programs, increased supervision of high-risk activities, and reinforced incident reporting and investigation mechanisms to prevent similar occurrences.

In addition, the Company strengthened routine inspections and coordination across business units to ensure the consistent implementation of safety standards. These efforts form part of the Company's commitment to creating a safe working environment, protecting employee well-being, and continuously reducing workplace incident rates.

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The details of workplace incident rates are as follows:

Year	Work Accident Rate			
	Light	Moderate	Severe	Fatal/Death
2025	Nil	23	Nil	1
2024	Nil	Nil	Nil	Nil
2023	Nil	Nil	Nil	Nil
2022	Nil	Nil	Nil	Nil

Creating Purpose for the Employee - BSI is more than just Financial Institution but also has spiritual and social values

**B**

**BANK**  
BSI Financial Friend

**S**

**SYARIAH**  
BSI Spiritual Friend

**I**

**INDONESIA**  
BSI Social Friend,  
contributing for Indonesia

### Good Working Environment Line

Digilab-for Digital incubation



## SOCIAL PERFORMANCE

### BSI creates work life balance for employee



## COMMUNITY ASPECTS

### Operations Impact on The Surrounding Community [OJK F.23] [GRI 203-1, 413-1, 413-2, 411-1]

In 2025, BSI further strengthened its positive contribution to surrounding communities through integrated social and economic development initiatives. Beyond generating employment opportunities, BSI implemented a range of programs focused on local economic empowerment, human capital enhancement, and community capacity building. Key initiatives included the expansion of the BSI Village Program, the enhancement of BSI MSME Centers, and various MSME incubation efforts designed to support local livelihoods and foster financial inclusion.

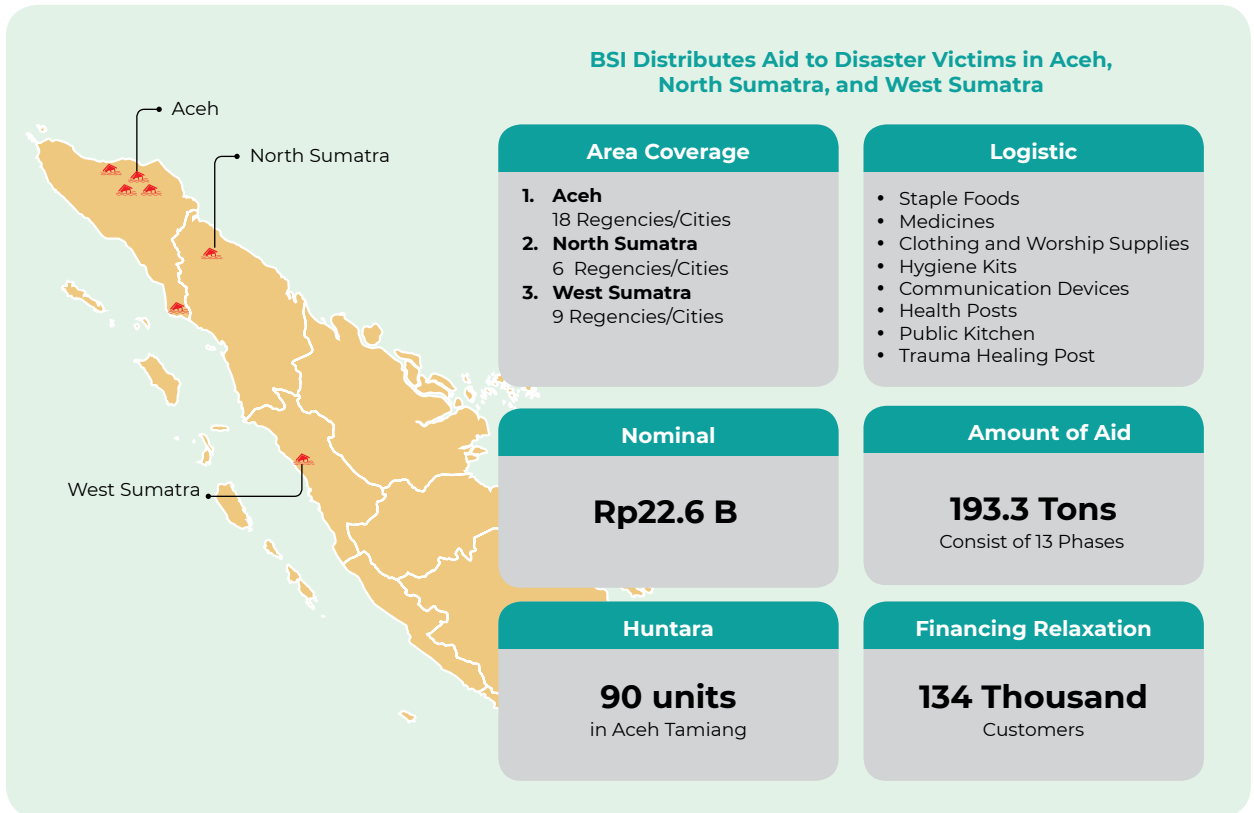
BSI also expanded its support for social infrastructure during 2025, including improvements to educational facilities, establishment of new MSME centers, deployment of clean water facilities through RO-based Water Stations, and provision of essential infrastructure across village development programs. All infrastructure support was provided on a pro bono basis in line with BSI's social program policy,

contributing to improved access to essential services, broader economic opportunities, and enhanced community well-being.

Environmental contributions were also strengthened through productive tree-planting initiatives, the Sedekah Pohon program, wide-scale deployment of RVM PlasticPay collection points, and green lifestyle campaigns aimed at reducing plastic waste and promoting environmental awareness. These initiatives collectively enhanced environmental stewardship within BSI's operational footprint.

Throughout 2025, BSI recorded no incidents of Indigenous Peoples' rights violations or other significant adverse impacts on local communities. Consequently, no remediation, formal review, or follow-up actions were required. This underscores BSI's commitment to conducting its operations responsibly and with full respect for community rights.

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As part of its social responsibility and disaster response commitment, BSI actively delivered humanitarian assistance to flood-affected communities in Aceh, North Sumatra, and West Sumatra through close collaboration with central and regional governments. Assistance was distributed in a structured manner across 33 affected regencies and cities, with total support amounting to Rp22.6 billion and 193.3 tons of logistics, including basic necessities, medicines, worship equipment, hygiene kits, communication tools, and health post services. Beyond emergency relief, BSI also supported post-disaster recovery through the construction of 90 temporary housing units and financing relief for 134 thousand affected customers. This initiative reflects BSI's commitment to delivering tangible, measurable, and sustainable social impact for communities affected by disasters.

**Social Contribution and Community Empowerment [OJK F.25] [GRI 203-2, 413-1, 413-2]**

As an Islamic financial institution, BSI carries out its social responsibility through comprehensive initiatives that deliver tangible benefits to communities, the environment, and stakeholders.

All programs are designed and implemented in line with the principles of Maqashid Sharia and aligned with the relevant Sustainable Development Goals (SDGs).

In practice, BSI actively engages communities across its operational areas through needs-based local programs, including the BSI Village Program and BSI MSME Centers. These initiatives are developed based on stakeholder mapping and engagement to ensure that social and economic interventions are well-targeted and sustainable. Although banking operations do not generate direct physical impacts on the surrounding environment or communities, BSI conducts periodic evaluations at its head office, regional offices, and branches. Based on these assessments, no actual or potential significant impacts on local communities were identified throughout 2025.

From an economic perspective, BSI continues to strengthen its contribution through MSME empowerment and community development initiatives that generate indirect economic benefits. The BSI Village Program and BSI MSME Centers support income growth, expanded market

## SOCIAL PERFORMANCE



access, and improved Islamic financial literacy. In addition, in collaboration with BSI Maslahat, BSI implements empowerment initiatives for vulnerable groups, including persons with disabilities, contributing to broader social welfare improvements.

All community-based social programs are implemented in collaboration with Yayasan Bangun Sejahtera Indonesia Maslahat (BSI Maslahat) as the Bank's official strategic partner. BSI Maslahat is responsible for the professional, transparent, and accountable collection, distribution, and utilization of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) funds. These programs reach various beneficiary groups, including the poor, the needy, converts, debtors, those striving in the cause of goodness, and travelers in need. Zakat distribution is conducted in cooperation with BAZNAS RI, including through the establishment of the BAZNAS BSI Zakat Collection Unit (UPZ) in 2021 to strengthen internal zakat governance.

BSI's commitment to community social programs ensures that all managed funds generate optimal and well-targeted benefits. In addition to economic empowerment, the initiatives encompass improvements in educational facilities, development of MSME infrastructure, provision of clean water access through RO Water Stations, and participation in other community-based social activities aimed at enhancing overall quality of life.

The implementation of BSI's social programs is grounded in the prevailing legal and policy

framework, including Law No. 40 of 2007 on Limited Liability Companies, Law No. 25 of 2007 on Investment, Law No. 23 of 2011 on Zakat Management, the Bank's internal policies, and DSN-MUI Fatwa No. 123/2018. Overall, the primary objectives of these programs are to foster harmonious relationships with communities, ensure responsible business practices, strengthen public support, empower MSMEs, and contribute to improvements in environmental quality, education, health, and community welfare.

In its implementation, BSI also applies several measures to assess the contribution of its social programs to improving access to basic services, expanding economic opportunities, and enhancing the quality of life of surrounding communities. Such assessment takes into account the number and coverage of beneficiaries, the alignment of programs with local community needs, the type of support provided, and the sustainability of the resulting benefits. In addition, BSI also considers indicators such as the number of MSMEs or community groups assisted, the implementation of training and empowerment initiatives, improved access to facilities or basic services, as well as the potential enhancement of community capacity, self-reliance, and well-being as part of its program effectiveness evaluation.

To provide a clearer overview of the impact and distribution of social programs throughout 2025, the following section presents the realization of social fund disbursement and the distribution of ZISWAF funds by program category:

## SOCIAL PERFORMANCE

### Realization of Distribution of Corporate Social Program Implementation

Description	2023	2024	2025
Distribution of Corporate Social Program Implementation	268,617,144,447	385,375,965,605	400,035,566,113

Pillar	Composition (%)	Disbursement (Rp Billion)	No of People Impacted ('000)
Economic Pillar	6.6%	26.4	591.1
Education Pillar	28.7%	114.8	23
Humanitarian Pillar	37.2%	148.8	599.1
Health Pillar	3%	11.8	27.3
Dakwah & Advocay Pillar	9.5%	38.2	45.9
Amil	15%	60	-

#### BSI MSME Center

The role of the BSI UMKM Center has become increasingly significant as a hub for capacity building and empowerment of MSMEs, which make up a major portion of BSI's Social Financing (KUBS). With continued growth in MSME financing, UMKM Centers serve as platforms for business incubation, advisory, financial literacy training, and market access support. As of 2025, BSI operates four UMKM Centers in Aceh, Yogyakarta, Surabaya, and Makassar, supporting a total of 5,649 MSMEs, primarily in the wholesale and retail trade. BSI also plans to expand the UMKM Center network to reach more regions across Indonesia.

### Financing in The Micro, Small, and Medium Enterprise Sector (MSME)

BSI continues to strengthen its support for micro, small, and medium enterprises by expanding financing capacity and enhancing business development programs. This initiative is part of BSI's long-term commitment to sustaining national economic resilience. These initiatives also form part of BSI's KUBS portfolio, where MSMEs serve as key beneficiaries within the Bank's sustainable financing framework.

As of December 2025, MSME financing disbursement reached Rp52.58 trillion, representing a 16.52% increase compared to the total financing disbursed in 2025 (y.o.y.). Meanwhile, the realization of Macroprudential Inclusive Financing reached Rp107.66 trillion, or 33.86% of total financing (excluding financing to other banks). The realization remained above the minimum threshold stipulated by the regulator, which is at least 30%.

Recognizing MSMEs as the backbone of Indonesia's economy, BSI remains committed to empowering MSMEs so they can grow stronger and compete on a global scale. The Bank continuously works to widen access to markets and financing while providing the necessary mentoring and business guidance to help MSMEs scale up.

A significant portion of BSI's MSME financing, approximately 32.13%, is allocated to wholesale trading and retail sectors. BSI also ensures that sharia-compliant financing remains accessible through its extensive network of 1,190 service points across Indonesia.

## SOCIAL PERFORMANCE

### MSMEs Portfolio Per Sector

(in billions of rupiah)

Sector	2023	%	2024	%	2025	%
Agriculture, Hunting, and Forestry	9,482	20.85%	11,422	21.79%	11,815	22.49%
Fishery	757	1.67%	715	1.36%	587	1.11%
Mining and Exploration	253	0.56%	261	0.50%	378	0.72%
Manufacturing industry	3,057	6.72%	3,516	6.71%	2,749	5.23%
Electricity, Gas, and Water	163	0.36%	592	1.13%	316	0.60%
Construction	1,548	3.40%	1,558	2.97%	1,616	3.07%
Wholesale and Retail Trade	14,651	32.22%	16,527	31.53%	16,893	32.13%
Provision of Accommodation, Food and Beverages	2,452	5.39%	3,028	5.78%	3,304	6.28%
Transportation, Storage, and Communication	983	2.16%	1,412	2.69%	1,496	2.85%
Financial Intermediaries	1,198	2.63%	1,014	1.93%	724	1.38%
Real Estate, Leasing, and Business Services	1,653	3.64%	1,752	3.34%	1,855	3.53%
Education Services	3,042	6.69%	3,350	6.39%	3,315	6.30%
Healthcare and Social Services	2,961	6.51%	3,501	6.68%	3,865	7.35%
Community, Socio-Cultural, Entertainment, and Other Individual Services	3,133	6.89%	3,630	6.93%	3,529	6.71%
Personal Services of Households	136	0.30%	137	0.26%	137	0.26%
<b>Total</b>	<b>45,469</b>	<b>100.00%</b>	<b>52,578</b>	<b>100.00%</b>	<b>52,578</b>	<b>100.00%</b>

Description	Satuan	2023	2024	2025
MSMEs Distribution	In trillion rupiah	45.47	52.42	52.58
Fostered MSMEs	MSMEs	3,009	4,478	5,649
People's Business Loan (KUR) Financing	In trillion rupiah	20.98	25.69	25.78

Beyond financing, BSI actively supports MSME development through comprehensive training and mentoring programs. BSI currently operates MSMEs Centers in 4 (four) major cities, Aceh, Yogyakarta, Surabaya, and Makassar, with plans to expand into additional regions to broaden access for MSME players across Indonesia.

These MSMEs Centers act as business incubators, offering training, coaching, and advisory services, including assistance with business licensing and halal certification. BSI also encourages its MSME partners to participate in various national and international expos and facilitates business matching sessions with overseas buyers to help MSMEs penetrate global markets. This approach enhances MSMEs' integration into broader value chains and strengthens their long-term competitiveness.

The presence of MSMEs Centers supports BSI's efforts to identify promising MSMEs and help them strengthen their capabilities. In 2025, the number of MSMEs supported through the UMKM Center reached 5,649 enterprises, with most operating in the wholesale and retail trade.

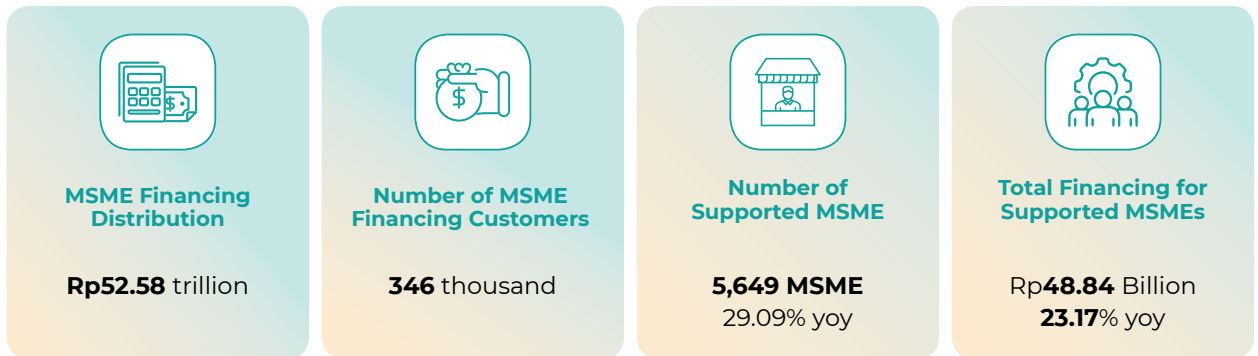
## SOCIAL PERFORMANCE

Aligned with this, BSI disbursed Rp48.84 billion in financing to MSME beneficiaries through the UMKM Centers by December 2025. This financing is focused on resilient, sustainable, and digitally oriented businesses that are ready to scale and compete on a broader stage.

BSI also leverages digital technology to strengthen the MSME ecosystem. The BSI MSME Portal supports business owners in improving product quality so they can compete in global markets, while the Salam Digital Portal provides easy digital access to micro-financing services. The use of this technology ensures that KUBS services not only reach customers physically, but also meet the needs of MSME players in an increasingly digitalized business environment.

To expand market access and partnerships, BSI hosts key events such as the BSI UMKM Festival and BSI International Expo and offers entrepreneurial development programs including Talenta Wirausaha BSI (TWB) and Aceh Muslimpreneur (AMP).

Through these initiatives, BSI aims to continuously accelerate MSME growth and support Indonesia in strengthening its position on the global economic stage.



### BSI Entrepreneurship Talents

PT Bank Syariah Indonesia Tbk (BSI) organizes the BSI Entrepreneurial Talent (TWB) program as a competition and capacity-building platform designed to nurture promising young entrepreneurs across Indonesia. The program reflects BSI's commitment to strengthening the MSME sector by empowering the younger generation with innovative business ideas and supporting those who seek to scale up their existing ventures.

BSI's focus on MSME empowerment aligns with its aspiration to position the sharia economy as a key driver of national economic growth. Through TWB and other strategic initiatives, BSI ensures that MSMEs are not only resilient but also capable of achieving sustainable long-term growth. TWB offers a complete series of activities including competition stages, training, mentoring, awards, and business capital support for early-stage entrepreneurs (start-ups) and those entering the scale-up phase.

Participants may register under four categories: beginner, start-up, empowered, and santri. The beginner category is intended for individuals developing initial business ideas; the start-up category for entrepreneurs with an annual turnover of around Rp500 million; the empowered category for those with at least two years of operation and turnover above Rp500 million; and the santri category specifically for entrepreneurs from pesantren communities.

## SOCIAL PERFORMANCE

Business sectors eligible for participation include food & beverages, fashion, technology, creative economy & services, and agribusiness. The TWB process consists of several stages: kick-off, onboarding, workshops, selection & judging, bootcamp, grand final, and awarding.

The TWB program has been implemented from 2022 to 2025. The number of TWB applicants in 2024–2025 reached 9,961 participants, increasing compared to 8,386 participants in 2023 and 5,416 participants in 2022. BSI hopes that TWB can strengthen an inclusive, sustainable, and globally competitive Islamic entrepreneurship ecosystem. BSI also positions Indonesia's younger generation as a driving force of regional economic growth through the creation of new jobs and sustainable business innovation.

BSI remains committed to supporting the empowerment of MSMEs nationwide through financing, digital service enhancements, and entrepreneurship development programs. This aligns with the third pillar of Asta Cita under the leadership of President Prabowo Subianto, which prioritizes high-quality job creation, entrepreneurship development, strengthening the creative industry, and expanding infrastructure growth.

### BSI Aceh Muslmpreneur

BSI Aceh Muslmpreneur (BSI AMP) is a capacity-building program designed to empower young entrepreneurs in Aceh through structured sharia-based mentorship and business development. Since its inception in 2023, the program has encouraged the growth of innovative and competitive MSMEs aligned with Islamic principles, enabling Aceh's entrepreneurs to elevate their businesses and access global markets.

BSI AMP aims to cultivate high-quality entrepreneurial talent capable of contributing significantly to both regional and national economic progress. Participants are divided into three categories, Starter (business ideation stage), Scale-Up (annual turnover ≤ Rp200 million with less than two years of operation), and Sustainable (annual turnover > Rp200 million with more than two years of operation). Each participant undergoes a rigorous selection process that includes curation, intensive training, and comprehensive business mentoring to ensure readiness for sustainable growth.

BSI's support for MSME development in Aceh also extends to financing programs, business advisory initiatives, and services through the BSI UMKM Center. This strong growth reflects the growing enthusiasm and commitment of Aceh's young entrepreneurs.

Through BSI AMP, BSI aims to create broader opportunities for young Acehnese entrepreneurs to achieve economic independence, build competitiveness, and contribute meaningfully to regional economic development. The program demonstrates that structured capacity building and entrepreneurship empowerment can produce tangible and positive outcomes for MSMEs in Aceh.

## SOCIAL PERFORMANCE

**Inspiration Story****Joni Anwar Afrizul – BSI Scholarship Student**

Joni Anwar Afrizul is a student of the Chemical Engineering Study Program, Faculty of Industrial Technology, Institut Teknologi Bandung (ITB). He is the eldest of five siblings and comes from a rural area in Padang City, West Sumatra. Born to a father who works as a farmer and a mother who is a homemaker, his family's economic condition once made Joni feel that attending a well-known public university was something difficult to achieve. He even once thought that his education would stop after graduating from high school and that he would continue by helping his parents in the rice fields. During his elementary to junior high school years, he lived like children in general, spending more time playing and not yet showing outstanding academic achievements. Limited learning facilities at home, including inadequate lighting, made him never imagine that he could continue his education to university level.

His life journey began to change when he pursued his education at MAN Insan Cendekia Padang Pariaman. There, awareness of his family's economic condition made him even more motivated to strive to improve his family's status. Since Grade 10, Joni began actively joining the chemistry olympiad team and trained with great dedication. These consistent efforts bore fruit when he succeeded in winning the Silver Medal at the 2024 National Science Olympiad (OSN) in Chemistry. In addition, he also achieved various accomplishments in other science competitions such as the Madrasah Science Competition (KSM), KoSSMI, the Ruangguru Science Competition (KSR), as well as various university-level chemistry competitions. This series of achievements led Joni to receive the BSI Scholarship while he was still in high school, which then became the starting point for the emergence of hope to continue his education to the university level.

With the full support of both his parents, Joni was determined to leave his hometown to pursue his dream of studying at ITB. He was once disappointed because he did not pass through the SNBP pathway, but he did not give up and continued striving through the SNBT pathway. In the preparation process, Joni also received support from the BSI Scholarship through a free tutoring program that helped him prepare for the examination. Thanks to his continuous efforts, the unceasing prayers from himself and his parents, as well as support from BSI, Joni finally succeeded in passing through the SNBT pathway and officially became part of one of the best universities in Indonesia.

**Sri Martini & Siti Saroh – Humanitarian Program "Ibu Tangguh"**




Losing a spouse during the pandemic became the hardest turning point for many women who serve as heads of their households, including Sri Martini from Bojong Gede, Bogor Regency, and Siti Saroh from Depok, West Java. In the midst of deep grief, both had to find the strength to carry on for the sake of their children and families. Mrs. Sri continued her small business selling ayam geprek to meet daily needs, while Mrs. Siti tried making banana chips and selling them in front of her house while caring for her one-year-old child. Despite all the limitations, both chose not to give in to circumstances.

Through the support of the Ibu Tangguh Program, their lives gradually began to change. Mrs. Sri received business capital assistance and entrepreneurial guidance that helped her develop her business to the point where she was able to open her own nasi uduk stall and convenience shop. Meanwhile, Mrs. Siti succeeded in growing her chips business into a shop called Salsa Snack Store, which now also accommodates various snack products from local producers. From a small business that began amid great struggle, Mrs. Siti is now able to generate monthly revenue of around Rp10 million.






Their stories serve as proof that new strength can emerge from adversity. With perseverance, the courage to rise again, and the right support, women heads of households are able to build economic independence and a better future for their children. Mrs. Sri Martini and Mrs. Siti Saroh are not only resilient mothers, but also an inspiration that from simple efforts, great hope can grow and bring benefits to many people around them.

## SOCIAL PERFORMANCE

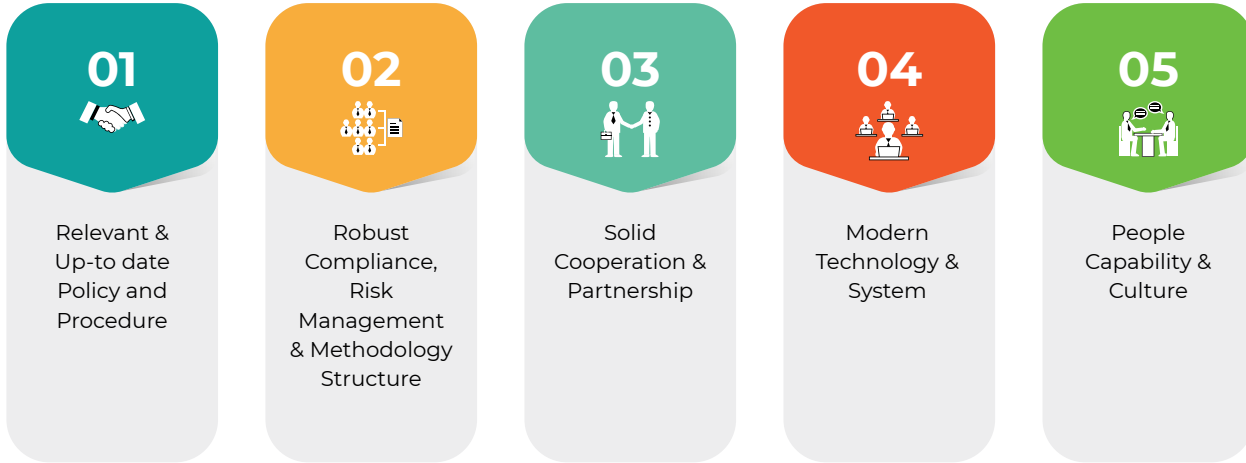
## Corporate Social Responsibility Program Implementation Activities and Sustainable Development Goals [GRI 413-1]

Types of Activities	Sustainable Development Goals	Description	Achievements
<b>ECONOMIC PILLAR</b>			
DESA BSI		<p>Desa BSI is a program for empowering fostered areas that focuses on village economics development by optimizing local resources, such as agriculture, livestock, and plantations. It also strengthens institutional and marketing aspects, as well as implementing appropriate technology. The Desa BSI Program aims to contribute to community empowerment and social development in villages in Indonesia, including:</p> <ol style="list-style-type: none"> <li>1. The development of the village economy through strengthening local resources to improve community welfare.</li> <li>2. Increasing community income (mustahik) by optimizing local economic resources through the application of appropriate technology.</li> </ol> <p>Through the Desa BSI program, BSI and BSI Maslahat aspire to build more villages in Indonesia that have potential economic resources, hence, they can become developed villages in terms of economy, social, and spirituality. In helping fostered villages, BSI implements strategies from upstream to downstream aspects, starting from managing and utilizing ZIS funds to mustahik beneficiaries of the program, coaching programs for developing business clusters to access to easy financing and markets. Through this program, BSI wants to facilitate mustahik (beneficiaries) through strengthening and developing local economic resources, hence, they can provide sustainable benefits.</p>	<p>BSI has contributed by intervening in 4,019 households (12,021 individuals) classified as low-income through the BSI Village Program across 23 villages during the 2018–2025 period, including interventions for 922 households that successfully moved above the poverty line:</p> <ul style="list-style-type: none"> <li>• 3 villages under the 2018–2021 program period (200 households / 728 individuals)</li> <li>• 17 villages under the 2021–2023 program period (1,503 households / 5,329 individuals)</li> <li>• 3 new villages during the 2024–2025 period (380 households / 1,313 individuals)</li> <li>• 54 MSMEs supported during 2022–2025, benefiting 1,936 households (5,251 individuals)</li> </ul>
<b>EDUCATIONAL PILLAR</b>			
PESANTREN BERDAYA BSI		<p>The Pesantren Berdaya Program aims to increase the independence of Islamic boarding schools through the development of economic resources and entrepreneurship. The businesses developed are adjusted to the potential of each Islamic boarding school, such as laundry and others.</p>	<p>BSI has intervened to support 2,830 underprivileged santri beneficiaries across 19 regencies in 8 provinces, involving 35 Islamic boarding schools (pesantren) during the 2022–2025 period.</p>
BSI SCHOLARSHIP		<p>BSI Scholarship is a bachelor's degree scholarship program that aims to form future leaders of the community who are characterized by integrity and can serve as role models in building the community, especially in the field of sharia economic industry. This program consists of BSI Inspiration which uses zakat funds and BSI Prestasi which uses infaq funds. In addition to tuition assistance, the BSI Scholarship program also has coaching programs such as mentorship, sharia economic literacy, character development, Islamic studies, and leadership.</p> <p>The program aims to:</p> <ol style="list-style-type: none"> <li>1. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.</li> <li>2. Give equal access to technical, vocational and higher education.</li> <li>3. Expand higher education scholarships for developing countries.</li> </ol> <p>This BSI Scholarship program consists of two types, namely the BSI Achievement Scholarship program and the BSI Inspiration Scholarship program. The BSI Achievement Scholarship program is a scholarship program aimed at outstanding students from various campuses and departments that have been determined. While the BSI Inspiration Scholarship Program is a scholarship aimed at equalizing education for underprivileged students.</p>	<p>BSI has provided educational scholarships to 10,221 university students and junior and senior high school students during the 2021–2025 period across Indonesia, covering 107 universities and 256 schools nationwide.</p>

## SOCIAL PERFORMANCE

Types of Activities	Sustainable Development Goals	Description	Achievements
RUMAH QUR'AN BSI		4. The BSI Rumah Qur'an Program reflects the Company's commitment to strengthening Islamic values and enhancing the quality of human capital through Qur'anic education. The program aims to provide learning and mentoring services for hafizh Al-Qur'an within the community as part of the Company's contribution to sustainable social development.	During the 2023–2025 period, BSI delivered Qur'anic education to 138 male and female hafizh santri across 8 locations in 5 provinces, and successfully graduated 53 santri who completed the memorization of 30 juz of the Qur'an.
<b>HEALTH PILLAR</b>			
CARE AND RESCUE		The CARE AND RESCUE program is BSI initiative that aims to provide humanitarian assistance and disaster management. This program aims to: <ol style="list-style-type: none"> <li>1. Meet emergency needs during disasters.</li> <li>2. Create preparedness for potential hazards.</li> <li>3. Assist in the recovery of communities and areas after disasters.</li> </ol>	BSI has contributed by providing assistance to 27,000 beneficiaries and 107 institutions across Indonesia.
<b>HUMANITY PILLAR</b>			
DIRECT ASSISTANCE		The direct assistance program is proof of the Company's commitment to building a sharia economy that is beneficial to the community, both socially and economically. This program aims to provide health service facilities in the form of advocacy, examination, and treatment to the community in the form of direct assistance.	BSI has delivered benefits to 599,000 beneficiaries during 2025 through disaster response programs and humanitarian health services, including: <ol style="list-style-type: none"> <li>1. Disaster relief assistance in Aceh, North Sumatra, and West Sumatra;</li> <li>2. Free drinking water provision at BSI Mosques;</li> <li>3. Free meal packages through the Warteg Mobile program; and</li> <li>4. Humanitarian assistance for Palestine and other initiatives.</li> </ol>
<b>DAKWAH AND ADVOCACY PILLAR</b>			
MOSQUE EMPOWERMENT		The Mosque Empowerment Program aims to foster mosque-based economic empowerment to be self-sufficient and independent with the potential around the mosque. This program aims to increase inclusive and sustainable economic growth, productive and comprehensive employment opportunities, and decent work for all.	BSI has intervened to support 30 individuals and facilitated the establishment of 12 business units across three assisted mosques located in various regions of Indonesia through the BSI Mosque Empowerment Program, a mosque-based economic empowerment initiative.
MASJID BSI		The BSI Mosque Program aims to provide adequate, comfortable, and inclusive worship facilities for the community. The program is designed to support religious activities while also offering a safe and comfortable resting space for congregants and visitors, as part of the Company's contribution to strengthening social and religious functions within society.	Through this initiative, BSI provides worship facilities that also serve as community destinations, offering a welcoming environment for prayer and short respite. To date, BSI Mosques comprise 9 locations across 6 provinces.

## SOCIAL PERFORMANCE

**DATA SECURITY AND CUSTOMER PRIVACY PROTECTION**

[GRI 418-1] [FN-CB-230a.1, FN-CB-230a.2]

As digital adoption progresses, BSI places strong emphasis on ensuring that customer personal data is protected against misuse, unauthorized access, and cyber threats. Data security is a core component of BSI's governance, supporting trust and safeguarding the integrity of Sharia banking services.

BSI enforces the Privacy Policy of PT Bank Syariah Indonesia Tbk, which governs the entire lifecycle of personal data, collection, processing, storage, updating, consumption, and deletion. The policy aligns with the Personal Data Protection Law (Law No. 27 of 2022), the Banking and Sharia Banking Laws, and relevant OJK and Bank Indonesia regulations.

To ensure adherence to international security standards, BSI has implemented the ISO/IEC 27001:2022 Information Security Management System, enabling structured controls such as encryption, access restriction, continuous monitoring, and threat detection. External monitoring partners also support BSI in reporting relevant findings to the Ministry of Communication and Informatics (KOMINFO).

**Compliance with PDP Law and Strengthening Customer Privacy Protection**

Under Law No. 27/2022 on Personal Data Protection (PDP Law), BSI, as both a data controller and processor, must fulfill the following legal obligations:

- Maintain a lawful basis for personal data processing.
- Record all personal data processing activities.
- Protect and ensure the confidentiality and integrity of personal data.
- Appoint a Data Protection Officer.
- Conduct Data Protection Impact Assessments (DPIA) for high-risk processing.
- Process data only for specific, lawful, transparent, and clearly defined purposes.
- Present valid consent from Data Subjects when required.

To meet these obligations, BSI conducts periodic PDP compliance gap assessments.

As a follow-up to the implementation of PDP at BSI, a Data Protection Work Unit (DPR) has been established.

## SOCIAL PERFORMANCE

### Data Protection Enhancements and 2025 Incident Summary

BSI's data protection framework is managed through the Data Protection Group, covering governance, data lifecycle, security controls, incident response, and compliance documentation. Security safeguards include multi-layered risk mitigation, access controls, encryption, cyber monitoring, and external escalation protocols.

Customer cybersecurity complaints are reviewed internally and escalated to KOMINFO when required. External parties working with BSI are also required to follow strict information security standards.

Throughout 2025, BSI recorded zero substantiated privacy complaints and no incidents of data leakage, theft, or loss across its operational network, demonstrating the effectiveness of the Bank's strengthened privacy governance and security controls.

### Customer Complaints [OJK F.24]

To strengthen consumer protection and enhance service quality, BSI continues to improve its integrated customer complaint-handling system across all operational units. The Customer Care Group oversees complaint verification, escalation, and resolution. Throughout 2025, BSI successfully resolved 85.59% of complaints within a maximum of 4 (four) working days, faster than the Service Level Agreement (SLA) set by the regulator, while 14.41% were resolved on time.

All customer channels are supported by real-time monitoring to ensure transparency and consistent service quality. Customers may submit complaints through:

- BSI Call 14040
- BYOND by BSI
- BSI Mobile
- Email [contactus@bankbsi.co.id](mailto:contactus@bankbsi.co.id)
- BSI Branch Offices nationwide
- BSI Head Office

A comprehensive explanation of the complaint-handling mechanism, including documentation requirements, process flow, and SLA, can be accessed on [bankbsi.co.id](http://bankbsi.co.id). Regular evaluations ensure timely response, customer data protection, and fair resolution aligned with applicable regulations. The complaint mechanism available on the [bankbsi.co.id](http://bankbsi.co.id) website and Annual Report is as follows:

### Customer Complaint Handling Bank Sariah Indonesia



Customers can submit complaints verbally through BSI Call 14040 and receive a complaint reference number. Written complaints can be submitted through all **Bank Sariah Indonesia branch offices, the Head Office, BSI Mobile, BYOND by BSI, and email: [contactus@bankbsi.co.id](mailto:contactus@bankbsi.co.id).**



Customer complaints will be processed by Bank Sariah Indonesia's complaint handling unit.



Customers will receive a resolution update within a maximum of 10 working days, which may be extended for another 10 working days if necessary.

## SOCIAL PERFORMANCE

## Complaint Submission Requirements

## Types of Customer Complaints

**Verbal Complaints**  
(BSI Call 14040)

**Written Complaints**  
Branch Offices, Head Office, Letter,  
Email: contact us@bankbsi.co.id, BSI Mobile.

## Customer

## Required Documents:

- Valid customer identification
- Other supporting documents related to the complaint

## Customer Representatives

**Representative Complaints:**  
Not allowed

## Required Documents

- Original and photocopy of the representative's valid identification
- Stamped power of attorney stating that the customer grants authority to an individual, institution, or legal entity to act on their behalf
- Other supporting documents related to the complaint

"Customers may also submit complaints through the Alternative Dispute Resolution Institution (LAPS), Bank Indonesia's mediation services, or the Financial Services Authority (OJK) if the complaint has already been attempted to be resolved by Bank Sariah Indonesia."

Throughout 2025, BSI received a total of 445,114 customer complaints, all of which were fully resolved. The details of the customer complaints are presented below:

Types of Complaints	2023		2024		2025	
	Total	Settlement Status	Total	Settlement Status	Total	Settlement Status
External Crimes	5,150	Completed	8,390	Completed	15,111	Completed
Services	1,118	Completed	-	Completed	26	Completed
Products	28,461	Completed	12,357	Completed	22,155	Completed
Process/Transactions and Facilities	435,122	Completed	338,533	Completed	407,822	Completed
<b>Total</b>	<b>469,851</b>	<b>Completed</b>	<b>359,280</b>	<b>Completed</b>	<b>445,114</b>	<b>Completed</b>

# RESPONSIBILITY FOR SUSTAINABLE PRODUCT/SERVICE DEVELOPMENT

## INNOVATION AND DEVELOPMENT OF SUSTAINABLE FINANCIAL PRODUCTS/SERVICES [OJK F.26]

Throughout 2025, BSI continued to expand its sustainable products and services to support the implementation of Sustainable Finance and the transition toward a green economy in line with national regulations and global ESG standards. One major milestone was the strengthening of sustainable Islamic financing instruments through the BSI Sustainability Sukuk, the first Sharia-compliant ESG sukuk in Indonesia backed by KUBL and KUBS portfolios. This instrument is designed to generate economic, social, and environmental impact while supporting national sustainable-financing objectives.

In 2025, BSI further advanced this initiative by issuing the Sustainability Second Tier Sukuk, serving as a long-term funding instrument to reinforce the Bank's capital structure while channelling greater support to green projects and environmentally responsible business activities. This issuance underscores BSI's commitment to expanding a credible and measurable pipeline of Sharia-based ESG products.

On the digital front, BSI implemented major enhancements to the BYOND by BSI SuperApps, including advanced security features, automated transaction analytics, and expanded social-spiritual services. Cybersecurity capabilities were strengthened to ensure customer data protection in alignment with ISO/IEC 27001:2022 and the Personal Data Protection Law (PDP Law). These developments reinforce BYOND's role as an inclusive, accessible, and user-centric Sharia financial platform.

As part of strengthening BSI's social-finance offerings, BSI launched the ESG Mutual/Maslahat Fund, a sustainable investment instrument that provides customers with an option to invest in a portfolio integrating sharia principles and ESG criteria. This product helps expand public access to responsible investment while supporting the acceleration of green and social financing.

These initiatives form a strategic foundation for BSI's Sustainable Finance portfolio and solidify the Bank's position as a leading ESG-driven Islamic financial institution committed to supporting the national energy transition and sustainable development agenda.

## PRODUCTS/SERVICES EVALUATED FOR CUSTOMER SAFETY

[OJK F.27] [GRI 416-1, 416-2, 417-1, 417-2, 417-3]

In 2025, BSI further strengthened its governance on product safety evaluation and compliance as part of its commitment to responsible banking and customer protection. All new products and services underwent a comprehensive assessment under the New Products and/or Activities SOP (SPO PAB), which includes structural reviews, operational and cyber-risk assessments, health and safety impact analysis, and regulatory compliance checks. The results of these assessments form the basis for securing approval from OJK prior to product launch.

BSI also enhanced its evaluation standards for all digital products in line with strengthened cybersecurity measures, the integration of features within BYOND by BSI, and the implementation of ISO/IEC 27001:2022. All significant product categories, including sustainable financing, digital services, third-party funds, and sharia-based social products, along with the sustainable investment instrument ESG Mutual/Maslahat Fund, have undergone comprehensive health and safety assessments as well as compliance reviews for product communication and advertising (100%).

## RESPONSIBILITY FOR SUSTAINABLE PRODUCT/SERVICE DEVELOPMENT

To uphold transparency, all marketing materials and product information follow sharia principles, and advertising ethics. Group Marketing Communication conducts media monitoring and manages public clarification to prevent potential misinformation regarding products.

Throughout 2025, BSI recorded no incidents of non-compliance, no product withdrawals, and no violations related to health and safety impacts of products or marketing communication. All product-related complaints were resolved without resulting in regulatory fines or sanctions.

### PRODUCTS/SERVICES IMPACT [OJK F.28]

In 2025, BSI further strengthened its assessment of product and service impacts as part of sustainable finance implementation, customer protection, and responsible risk governance. Each product is evaluated not only for its financial value, but also for its environmental, social, and customer-related impacts.

From the positive impact perspective, BSI's products and services contribute significantly through the expansion of sustainable financing portfolios aligned with KKUB criteria, the issuance of sustainability instruments such as the Sustainability Sukuk Tier-2. In addition, the introduction of the ESG Mutual/Maslahat Fund strengthens BSI's sustainable finance ecosystem by offering sharia-compliant investment options with measurable social and environmental benefits. These initiatives support emissions reduction, environmental conservation, MSME empowerment, and broader access to Islamic financial and investment services. The use of Digital Carbon Tracking further enhances the accuracy and transparency of BSI's climate-related impact measurement across its financing portfolio.

Socially, BSI's digital ecosystem, such as BYOND by BSI, the BSI Agent network, and community-based services, expands safe and inclusive financial access, particularly for vulnerable groups and customers in underserved areas. These services strengthen financial inclusion, enhance Sharia literacy, and support local economic development.

BSI also acknowledges potential negative impacts, particularly those relating to Personal Data management. To mitigate these risks, the Bank applies a comprehensive Privacy Policy and has strengthened its governance structure by establishing PMO, appointing PPDP, and forming a dedicated Data Protection Unit. All data processing activities are aligned with the Personal Data Protection Law (UU PDP) and ISO/IEC 27001:2022 standards.

In addition, BSI ensures full transparency of product features, risks, benefits, and terms through multiple communication channels to minimize customer misunderstanding and prevent negative impacts arising from misinformation. This approach reinforces product integrity and supports informed decision-making for all users of BSI's products and services.

## RESPONSIBILITY FOR SUSTAINABLE PRODUCT/SERVICE DEVELOPMENT

### NUMBER OF RECALLED PRODUCTS

[OJK F.29]

To maintain high service standards, BSI implemented enhanced Product Review and Quality Assurance processes across all product categories, including funding products, financing services, digital platforms (BYOND by BSI), ESG Mutual/Maslahat Fund, KKUB, and capital market instruments such as the Sustainability Tier-2 Sukuk. In 2025, all products were confirmed to comply with operational, regulatory, and safety requirements. Consequently, BSI recorded zero product recalls during the reporting period.

### CUSTOMER SATISFACTION SURVEY ON PRODUCTS/SERVICES [OJK F.30]

In strengthening customer experience, BSI expanded the scope of its annual Satisfactory, Loyalty, and Engagement (SLE) Survey to cover branch services, digital platforms, BSI Agents, Call Center 14040, social finance products, and sustainable finance solutions. The 2025 SLE score increased to 66.50% with a "Engaged" category, supported by enhanced features in BYOND by BSI, improvements in branch service processes, wider BSI Agent outreach, and stronger data protection controls under ISO/IEC 27001:2022 and the Data Protection Unit.

BSI also introduced satisfaction measurement for sustainability-related products such as green/ KKUB financing, Sustainability Sukuk, and digital zakat services. These insights guide continuous service improvements and product innovations for subsequent years.

#### Customer Satisfaction Survey

Description	Customer Satisfaction (In Percentage)					
	2023		2024		2025	
	Score	Category	Score	Category	Score	Category
Satisfaction, Loyalty, and Engagement (SLE) Index	60.60%	Rationally Royal	64.91%	Engaged	66.50%	Engaged

# INDEPENDENT WRITTEN VERIFICATION

[OJK G.1] [GRI 2-5]



To strengthen accountability and reporting quality, BSI continues to enhance its sustainability-reporting process by adhering to Financial Services Authority Regulation No. 51/POJK.03/2017, OJK Circular No. 16/SEOJK.04/2021, and the global Consolidated GRI Standards 2021. In 2025, BSI also ensured that all disclosures related to Sustainable Finance, ESG performance, and operational sustainability were aligned with global best practices and updated methodologies used in Digital Carbon Tracking and sustainability-risk assessments.

To ensure the credibility and reliability of this report, BSI appointed PT BSI Group Indonesia as an independent assurance provider, conducting verification based on the AA1000 Assurance Standard v3 Type 2 at a moderate assurance level. The appointment was approved by the

Directors and acknowledged by the Board of Commissioners, reflecting strong governance oversight in the assurance process.

Throughout the assurance process, BSI ensured the absence of conflicts of interest and implemented a comprehensive internal review involving the ESG Group, Compliance, Risk Management, and Data Protection units. This reinforces that the 2025 Sustainability Report has been prepared objectively, transparently, and in alignment with BSI's commitment to continuous improvement in sustainability disclosures.

# FEEDBACK FORM

## [OJK G.2 GRI 2-26]

PT Bank Syariah Indonesia Tbk (BSI) publishes this Sustainability Report for the 2025 Financial Year as an accountability medium to stakeholders regarding its economic, social, and environmental performance, as well as the implementation of sustainable finance. The report is prepared with reference to OJK regulations and GRI Standards and serves as a transparent communication channel between BSI and its stakeholders.

As part of our commitment to continuously improving the quality of our disclosures, we highly value your feedback, comments, and suggestions after reviewing this report. Your responses may be submitted via e-mail or by mailing back this form, and will be used as input to further enhance BSI's Sustainability Report in the coming years.

1. Please check (√) the box for agree or disagree.

Question	Agree	Disagree
This report provides useful information on the Company's economic, social, and environmental performance.		
The disclosed data and information are easy to understand, complete, transparent, and balanced.		
The presented data and information are useful for decision-making.		
This report is engaging and easy to read.		

2. Please rate the material topics in this Sustainability Report (1 = Most Important, 2 = Important, 3 = Not Important, 4 = Very Unimportant).

(.....) Economic Performance      (.....) Product and Service Portfolio      (.....) Customer Privacy

3. Please provide your comments, suggestions, or recommendations for this report.

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### Stakeholder Identity

Name :  
 Occupation :  
 Institution/Company :  
 Contact (phone, email) :

### Stakeholder Category

(.....) Shareholders and Investors      (.....) Customers      (.....) Employees  
 (.....) Government      (.....) Media      (.....) Business Partners  
 (.....) Community and Society      (.....) Others, please specify: \_\_\_\_\_

Please send your feedback and comments regarding the information presented in this report to:

**Muhammad Syukron Habiby**  
 Senior Vice President  
 Environmental Social & Governance Group  
 PT Bank Syariah Indonesia (Persero) Tbk

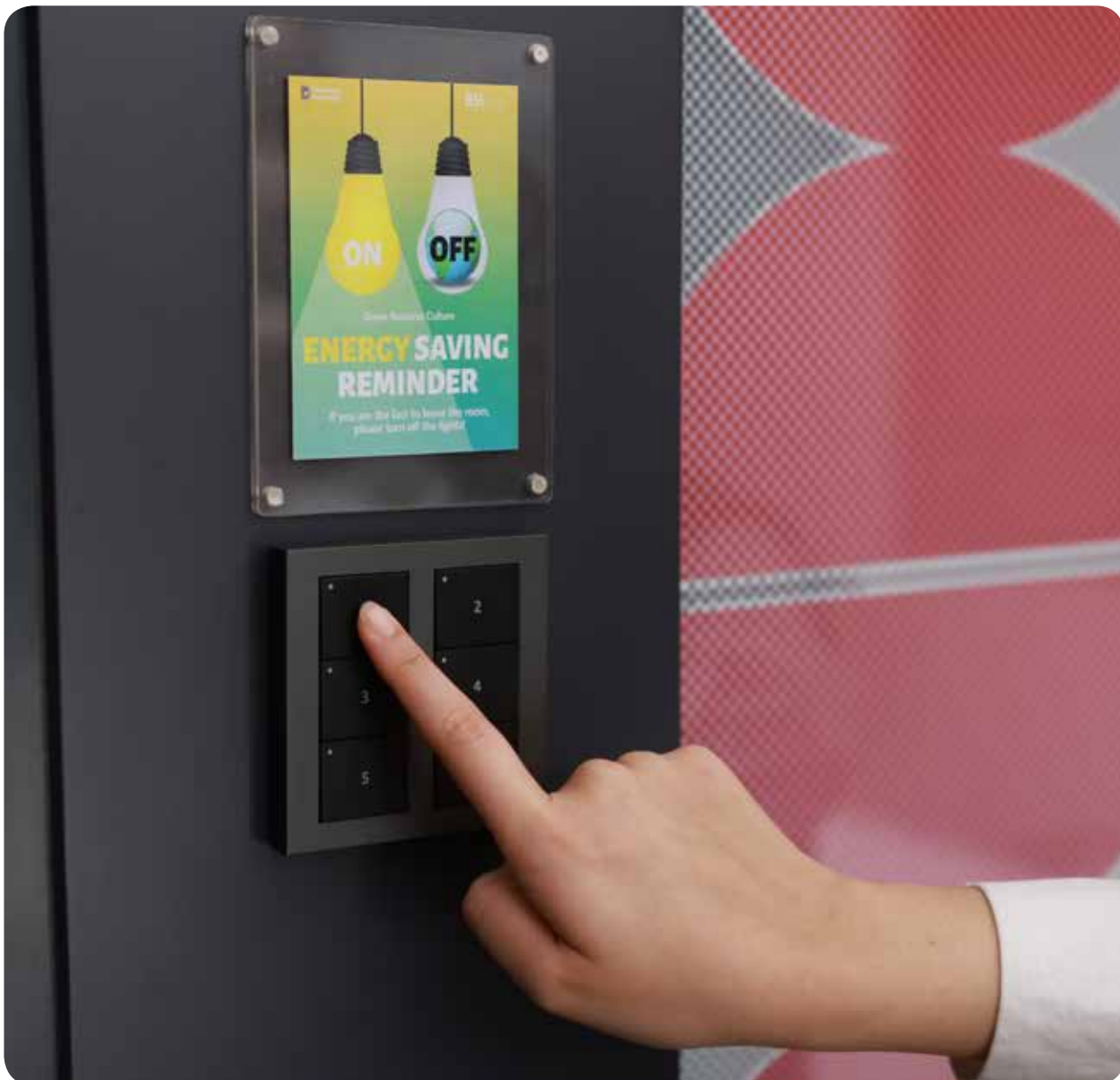
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# RESPONSES TO PREVIOUS YEAR'S SUSTAINABILITY REPORT FEEDBACK

[OJK G.3]

In 2025, BSI did not receive any comments, feedback, or concerns regarding the previous Sustainability Report through any stakeholder communication channels, including email, the corporate website, the Customer Care Group, or

regular stakeholder engagement platforms. The absence of feedback indicates that no material issues or information gaps were identified that required follow-up action related to the prior year's report.



# LIST OF DISCLOSURES ACCORDING TO OJK REGULATION NUMBER 51/POJK.03/2017

[OJK G.4]

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# CONTENT INDEX OF THE CONSOLIDATED SET OF GRI STANDARDS

<b>Statement of Use</b>	PT Bank Syariah Indonesia (Persero) Tbk has reported the information cited in the GRI content index for the period January 1, 2025 – December 31, 2025, in accordance with the Consolidated Set of GRI Standards.
<b>GRI 1 Used</b>	GRI 1 Foundation 2021
<b>Applicable GRI Sector Standards</b>	G4 Financial Sector Supplement

GRI – Standard	Disclosure		Page	Omitted Information			GRI Sector Standard Reference Number
	Index No.	Titles		Requirements Not Disclosed	Reason	Explanation	
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# SUSTAINABILITY ACCOUNTING STANDARD BOARD (SASB) STANDARDS COMMERCIAL BANK

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# IFRS S1 AND S2 INDEX

This IFRS S1 and IFRS S2 index is presented to provide a clear and structured reference to the alignment between PT Bank Syariah Indonesia (Persero) Tbk's sustainability disclosures and the requirements of the IFRS Sustainability Disclosure Standards. The index identifies the relevant sections of this report that address governance, strategy, risk management, and metrics and targets related to sustainability-related risks and opportunities, including climate-related matters.

The purpose of this index is to enhance transparency, traceability, and comparability of disclosures, and to support users' understanding of how sustainability-related risks and opportunities may affect PT Bank Syariah Indonesia (Persero) Tbk's prospects, financial performance, and enterprise value resilience over the short, medium, and long term.

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# LINKAGE BETWEEN GRI STANDARDS AND SDGS

PT Bank Syariah Indonesia(Persero) (Persero) Tbk is committed to contributing to the achievement of the Sustainable Development Goals (SDGs) in Indonesia. This support is reflected through the linkage between BSI's programs/activities, the GRI Standards, and the SDGs, following the SDG Compass guidelines published by GRI, the United Nations Global Compact, and the World Business Council for Sustainable Development (WBCSD), as shown in the table below:

SDGs	GOAL	RELEVANT GRI STANDARD	DISCLOSURE	INDICATOR TITLE
	End poverty in all its forms everywhere.	GRI 413: Local Communities 2016	413-2	Operations that have actual or potential significant negative impacts on local communities
		GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage
		GRI 203: Indirect Economic Impact	203-1	Infrastructure investments and services supported
			203-2	Significant indirect economic impacts
		G4 Sector Supplement for Finance	FS6	Percentage of the portfolio by business line, region, and size (e.g., micro/SME/large), and sector.
			FS7	Monetary value of products and services designed to deliver specific social benefits for each business line.
			FS13	Access points in low-population or economically disadvantaged areas by type.
			FS14	Initiatives to improve access to financial services for disadvantaged people
	End hunger, achieve food security and improved nutrition and promote sustainable agriculture.	GRI 411: Indigenous Peoples' Rights	411-1	Incidents of violations involving indigenous peoples' rights
		GRI 413: Local Communities 2016	413-2	Operations that have actual or potential significant negative impacts on local communities
	Ensure healthy lives and promote well-being for all at all ages.	GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG Emissions
			305-2	Energy Indirect (Scope 2) GHG Emissions
			305-3	Other Indirect (Scope 3) GHG Emissions
			305-6	Emissions of Ozone-Depleting Substances (ODS)
			305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions
		GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts
		GRI 306: Waste 2020	306-1	Waste generation and significant waste related impacts
			306-2	Management of significant waste-related impacts
			306-3	Waste Generated
			306-4	Waste diverted from disposal
306-5	Waste directed to disposal			



## LINKAGE BETWEEN GRI STANDARDS AND SDGS

SDGs	GOAL	RELEVANT GRI STANDARD	DISCLOSURE	INDICATOR TITLE
		GRI 401: Employment 2016	401-2	Benefits provided to full-time employees that are not given to temporary or part-time employees
		GRI 403: Occupational Health and Safety 2018	403-6	Promotion of worker health injuries
			403-9	Work-related
			403-10	Work-related ill health
	Ensure inclusive and equitable quality education and increase lifelong learning opportunities for all by 2030	GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee
	Achieve gender equality and empower all women and girls.	GRI 2: General Disclosures 2021	2-9	Governance Structure and Composition
			2-10	Nomination and selection of the highest governance body
		GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage
		GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported
		GRI 401: Employment 2016	401-1	New employee hires and employee turnover
			401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees
			401-3	Parental Leave
		GRI 404: Training and Education 2016	404-1	New employee hires and employee turnover
			404-3	Percentage of employees receiving regular performance and career development reviews
		GRI 405: Diversity and Equal Opportunity 20	405-1	Diversity of governance bodies and employees
405-2	Ratio of basic salary and remuneration of women to men			
	Ensure communities achieve universal access to clean water and sanitation.	GRI 306: Waste 2020	306-1	Waste generation and significant waste related impacts
			306-2	Management of significant waste-related impacts
	Guarantee access to affordable, reliable, sustainable and modern energy for all levels of society.	GRI 302: Energy 2016	302-1	Energy consumption within the organization
			302-2	Energy consumption outside of the organization
			302-3	Energy Intensity
			302-4	Reduction of energy consumption
			302-5	Reductions in energy requirements of products and services



## LINKAGE BETWEEN GRI STANDARDS AND SDGS

SDGs	GOAL	RELEVANT GRI STANDARD	DISCLOSURE	INDICATOR TITLE
	Striving to improve inclusive and sustainable economic growth, productive and comprehensive employment opportunities and decent work for all.	GRI 2: General Disclosures 2021	2-7	Employees
			2-30	Collective bargaining agreements
		GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed spending on local suppliers
		GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts
		GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers
		GRI 302: Energy 2016	302-1	Energy consumption within the organization
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		GRI 401: Employment 2016	401-1	New employee hires and employee turnover
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		GRI 402: Labor/ Management Relations 2016	402-1	Minimum notice periods regarding operational changes
		GRI 403: Occupational Health and Safety 2018	403-1	Occupational Health and safety management system
			403-2	Hazard identification, risk assessment, and incident investigation
			403-3	Occupational health services
			403-4	Worker participation, consultation, and communication on occupational health and safety
			403-5	Worker training on occupational health and safety
			403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships
			403-8	Workers covered by an occupational health and safety management system
403-9	Work-related injuries			
403-10	Work-related ill health			
GRI 404: Training and Education 2016	404-1		Average hours of training per year per employee	
	404-2	Programs for upgrading employee skills and transition assistance programs		
	404-3	Percentage of employees receiving regular performance and career development reviews		
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees		
	405-2	Ratio of basic salary and remuneration of women to men		




## LINKAGE BETWEEN GRI STANDARDS AND SDGS

SDGs	GOAL	RELEVANT GRI STANDARD	DISCLOSURE	INDICATOR TITLE	
		G4 Sector Supplement for Finance	FS6	Percentage of the portfolio by business line, region, size (e.g., micro/SME/large), and sector.	
			FS7	Monetary value of products and services designed to deliver specific social benefits for each business line.	
			FS13	Access points in low-populated or economically disadvantaged areas by type.	
			FS14	Initiatives to improve access to financial services for disadvantaged people.	
			FS16	Initiatives to enhance financial literacy by type or beneficiary.	
	Building resilient infrastructure, improving inclusive and sustainable industries, and encouraging innovation.	GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	
		GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	
		G4 Sector Supplement for Finance	FS6	Percentage of the portfolio by business line, region, size (e.g., micro/SME/large), and sector.	
			FS7	Monetary value of products and services designed to deliver specific social benefits for each business line.	
	Reducing Intra and Inter-Country Gaps	GRI 2: General Disclosures 2021	2-7	Employees	
		GRI 401: Employment 2016	401-1	New employee hires and employee turnover	
		GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	
			404-3	Percentage of employees receiving regular performance and career development reviews	
		GRI 405: Diversity and Equal Opportunity 2016	405-2	Ratio of basic salary and remuneration of women to men	
		G4 Sector Supplement for Finance	FS1	Policies with specific environmental and social components applied to business lines	
			FS2	Procedures for assessing and screening environmental and social risks in business lines.	
				FS3	The process for monitoring the client's implementation and compliance with environmental and social requirements, including in agreements or transactions.
				FS4	Processes for improving staff competency to implement environmental and social policies and procedures in business lines.
				FS5	Interactions with clients/ investors/business partners regarding environmental and social risks and opportunities.
		FS7	Monetary value of products and services designed to deliver specific social benefits for each business line.		
		FS9	Scope and frequency of audits and risk assessment procedures.		
			FS10	Percentage and number of companies held in the institution's portfolio that have interacted with organizations reporting on environmental or social issues.	



## LINKAGE BETWEEN GRI STANDARDS AND SDGS

SDGs	GOAL	RELEVANT GRI STANDARD	DISCLOSURE	INDICATOR TITLE		
			FS13	Policies for the fair design and sale of financial products and services.		
			FS14	Initiatives to enhance financial literacy by type of beneficiary.		
			FS15	Policies for the fair design and sale of financial products and services.		
			FS16	Initiatives to enhance financial literacy by type of beneficiary.		
	Making cities and settlements inclusive, safe, resilient and sustainable	GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported		
		GRI 306: Waste 2020	306-1	Waste generation and significant waste related impacts		
			306-2	Management of significant waste-related impacts		
			306-3	Waste Generated		
			306-4	Waste diverted from disposal		
			306-5	Waste directed to disposal		
		GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported		
		G4 Sector Supplement for Finance	FS7	Monetary value of products and services designed to deliver specific social benefits for each business line.		
			Ensure responsible production and consumption patterns	GRI 302: Energy 2016	302-1	Energy consumption within the organization
					302-2	Energy consumption outside of the organization
	302-3			Energy intensity		
	302-4			Reduction of energy consumption		
	302-5			Reductions in energy requirements of products and services		
GRI 305: Emissions 2016	305-1			Direct (Scope 1) GHG Emissions		
	305-2			Energy Indirect (Scope 2) GHG Emissions		
	305-3			Other Indirect (Scope 3) GHG Emissions		
	305-6			Emissions of Ozone-Depleting Substances (ODS)		
	305-7			Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions		
GRI 306: Waste 2020	306-1			Waste generation and significant waste related impacts		
	306-2			Management of significant waste-related impacts		
	306-3			Waste Generated		
	306-4			Waste diverted from disposal		
	306-5			Waste directed to disposal		
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service labeling and information				

## LINKAGE BETWEEN GRI STANDARDS AND SDGS

SDGs	GOAL	RELEVANT GRI STANDARD	DISCLOSURE	INDICATOR TITLE
	Take immediate action to combat climate change and its impacts because climate change is a global challenge that affects everyone.	GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change
		GRI 302: Energy 2016	302-1	Energy consumption within the organization
			302-2	Energy consumption outside of the organization
			302-3	Energy intensity
			302-4	Reduction of energy consumption
			302-5	Reductions in energy requirements of products and services
		GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG Emissions
			305-2	Energy Indirect (Scope 2) GHG Emissions
			305-3	Other Indirect (Scope 3) GHG Emissions
			305-6	Emissions of ozone-depleting substances (ODS)
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), significant air emissions			
	Preserve and sustainably utilize marine and ocean resources for sustainable development	GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG Emissions
			305-2	Energy Indirect (Scope 2) GHG Emissions
			305-3	Other Indirect (Scope 3) GHG Emissions
			305-6	Emissions of ozone-depleting substances (ODS)
			305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions
	Protecting, Restoring and Increasing Sustainable Use of Land Ecosystems, Managing Forests Sustainably, Stopping Desertification, Reversing Land Degradation, and Stopping Biodiversity Loss	GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG Emissions
			305-2	Energy Indirect (Scope 2) GHG Emissions
			305-3	Other Indirect (Scope 3) GHG Emissions
			305-6	Emissions of ozone-depleting substances (ODS)
			305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions

## LINKAGE BETWEEN GRI STANDARDS AND SDGS

SDGs	GOAL	RELEVANT GRI STANDARD	DISCLOSURE	INDICATOR TITLE
	Strengthening Inclusive and Peaceful Societies for Sustainable Development, Providing Access to Justice for All, and Building Effective, Accountable, and Inclusive Institutions at All Levels	GRI 2: General Disclosure 2021	2-9	Governance structure and composition
			2-10	Nomination and selection of the highest governance body
			2-11	Chair of the highest governance body
			2-12	Role of the highest governance body in overseeing impact management
			2-15	Conflict of interest
			2-16	Communication of critical concerns
			2-23	Policy commitments
			2-25	Processes to Remediate Negative Impacts
			2-26	Mechanisms for seeking advice and raising concerns
		2-29	Approach to stakeholder engagement	
		GRI 205: Anti-Corruption 2016	205-1	Operations assessed for risks related to corruption
			205-2	Communication and training about anticorruption policies and procedures
			205-3	Confirmed incidents of corruption and actions taken
		GRI 403: Occupational Health and Safety 2018	403-4	Worker participation, consultation, and communication on occupational health and safety
			403-9	Work-related injuries
			403-10	Work-related ill health
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories		
GRI 417: Marketing and Labeling 2016	417-2	Incidents of non-compliance concerning product and service health and safety impacts		
	417-3	Incidents of non-compliance concerning marketing communications		
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and loss of customer data		
	Strengthening Implementation Means and Revitalizing the Global Partnership for Sustainable Development			

# Independent Assurance Statement

## No. 0467/KSP-IV/2026

### To the management and stakeholders of PT Bank Syariah Indonesia (Persero) Tbk

We were appointed by PT Bank Syariah Indonesia (Persero) Tbk ('BSI') to perform an assurance engagement on its Sustainability Report 2025 ('the Report'). The engagement was carried out by our assurance team, which possesses extensive professional expertise, technical competence, and relevant experience in sustainability reporting. The team comprised certified sustainability reporting specialists and certified sustainability reporting assurers, ensuring a high level of proficiency and quality in the execution of the engagement.

### Independence

We conducted the assurance engagement independently and objectively. We were not involved in the preparation of any key part of the Report, nor did we provide any services to BSI during 2025 that could compromise our independence or create a conflict of interest in connection with this assurance engagement.

### Assurance Standards, Levels, and Criteria

Our assurance procedures were performed in accordance with the AA1000 Assurance Standards v3 (AA1000AS v3) issued by AccountAbility and the International Standard on Assurance Engagements ISAE 3000 (Revised), 'Assurance Engagements other than Audits or Reviews of Historical Financial Information', issued by the International Auditing and Assurance Standards Board.

Through the design of our evidence-gathering procedures to achieve a moderate level of assurance in accordance with AA1000AS v3, readers may obtain reasonable confidence that the risk of material misstatement or error has been reduced to a low level, though not eliminated entirely. Moreover, BSI's adherence to the AccountAbility Principles (AP) was evaluated in accordance with the criteria of AA1000AP (2018) on Inclusivity, Materiality, Responsiveness, and Impact. In addition, the Report, within the agreed scope, was assessed according to the GRI Standards criteria.

### Limitations

Our scope of work was confined to reviewing the accuracy and reliability of specified data, as well as conducting interviews with data providers, persons in charge of data collection and processing, as well as persons in charge of sustainability performance-related information.

### Responsibility

BSI is responsible for the preparation of the Report and all information and statements contained therein, including the establishment of sustainability management objectives, performance management processes, data collection systems, and other related performance initiatives.

In conducting this engagement, our responsibility to the management of BSI is limited to verifying the statements relating to its sustainability performance, as defined within the agreed scope, and to providing our conclusion based on the work performed.

### Methodology

To assess the accuracy of selected statements and specific data sets disclosed in the Report, as well as the systems and processes used to manage and report them, several procedures were applied during the assurance engagement.

These procedures included reviewing the Report, relevant internal policies, supporting documentation, management and information systems, and conducting interviews with personnel responsible for sustainability management and reporting. The process also involved tracing data back to the original source data and performing more detailed verification on selected data samples.

### Scope of Assurance

We provided a Type 2 assurance engagement under AA1000AS v3. This involved:

- 1) Assessment of BSI's adherence to the AA1000AP (2018); and
- 2) Assessment of the accuracy and quality of the specified sustainability performance information contained in the Report, in relation to the agreed scope of the GRI Standards:
  - 203. Indirect Economy Impact
  - 404. Training and Education
  - 417. Marketing and Labelling

### Conclusions

Conclusions in regard to adherence to the AA1000AP (2018) principles of Inclusivity, Materiality, Responsiveness, and Impact include the following findings:

### Inclusivity

BSI has shown its commitment to creating an inclusive work environment by promoting diversity, equal opportunities, and respect for all employees. The assessment indicates that comprehensive policies and procedures are in place that take into account the different needs and backgrounds of all stakeholders.

Moreover, BSI has implemented initiatives and programs aimed at creating a diverse and inclusive workplace, such as training and awareness programs on diversity and inclusion. Additionally, BSI has established appropriate channels and mechanisms for feedback and suggestions from stakeholders. By continuing its efforts to promote inclusion and diversity, BSI can enhance stakeholder trust and engagement, as well as improve long-term business sustainability.

### Materiality

BSI has shown a strong commitment to materiality principles in its sustainability framework. The assessment of BSI's materiality process emphasizes transparency, engagement, and focus on significant sustainability topics essential to BSI and its stakeholders. BSI has successfully identified key material issues relevant to its operations and incorporated them into its sustainability reporting process.

However, BSI should continue to enhance its materiality assessment process by incorporating a more robust stakeholder engagement framework. For instance, BSI could leverage enabling technologies to develop materiality mechanisms that improve accessibility, availability, and reliability of information to support stakeholder understanding of the company's progress towards achieving its sustainability objectives.

### Responsiveness

BSI has established clear mechanisms for responding to stakeholder concerns transparently and ensuring prompt follow-up. Additionally, BSI has demonstrated a proactive approach regularly seeking feedback and establishing appropriate customer service methods.

However, to further enhance stakeholder engagement, BSI should continue prioritizing trust-building efforts and strengthening its relationships with the communities, investors, and other key stakeholders.

### Impact

BSI has demonstrated a strong commitment to addressing stakeholder concerns and actively engaging with the local community. The company's approach to assessing and managing its social, environmental, and economic impacts on its investors, society, and other key stakeholders reflects a robust commitment to sustainability and ethical business practices.

### Conclusion on the accuracy and quality of the specified sustainability performance.

Based on our limited assurance engagement, we have not identified any indications that the data in the Report, within the agreed scope, have been materially misstated.

All key assurance findings are presented in this report, while detailed observations and follow-up recommendations have been provided separately to BSI management.

Jakarta, 6 April 2026

**PT SUCOFINDO (PERSERO)**

Engagement Leader



**AA1000**  
Licensed Report  
000-432/V3-VFE0U

### Syaeful Bahrie

Certified Assurance Practitioner No. 10024117

Certified Sustainability Reporting Assurer No. A-PK2I3-2501-008

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