


# SUSTAINABILITY SUKUK REPORT JANUARI 2025





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# Introduction

PT Bank Syariah Indonesia Tbk (BSI), as the largest Islamic bank in Indonesia, continues its efforts in developing sustainable business sectors. This is carried out through the implementation of environmentally friendly business activities, including (1) providing green financing programs, (2) environmentally friendly banking operations, and (3) the application of a green economy based on the regulations of the Financial Services Authority (OJK). In terms of social business activities, since its establishment in 2021, BSI has focused on developing financing for Islamic micro, small, and medium enterprises (MSMEs).

BSI implements programs to achieve sustainable business activity goals in line with the bank's Sustainable Finance Action Plan (RAKB) document. These programs include efforts to provide Islamic sustainable financial products and services tailored to market needs in Indonesia. BSI is committed to becoming one of the top 5 banks providing sustainable financial products and services while continuously developing Corporate

Social Responsibility (CSR) programs. These efforts are expected to benefit society inclusively while educating employees to prioritize sustainable finance principles in banking operations.

BSI is committed to implementing sustainable finance policies in its business activities as an effort to improve the quality of life within the Islamic financial ecosystem. As a manifestation of this commitment, BSI has pioneered Islamic sustainable finance activities in Indonesia by issuing the Sustainability-Based Mudharabah Sukuk I Bank BSI Phase I 2024 (Sustainability Sukuk) worth IDR 3 trillion in June 2024 to support financing that will help create a more environmentally conscious Indonesia in the future.

The initiative to issue this Sustainability Sukuk aligns with POJK Number 18 of 2023 concerning the Issuance and Requirements of Debt Securities and Sustainability-Based Sukuk, issued on October 10, 2023.

# Summary of Framework and Issuance of BSI Sustainability Sukuk

## A. BSI Sustainability Sukuk Framework

Before issuing the Sustainability Sukuk in June 2024, BSI had developed the Sustainability Sukuk Framework, which received a "Green/Sustainable" opinion from the SDGs Hub at the University of Indonesia. The alignment process of the Sustainability Sukuk framework refers to the provisions

of the Indonesian Financial Services Authority Regulation (POJK) Number 18 of 2023 concerning the Issuance and Requirements of Debt Securities and Sustainability-Based Sukuk.

Below is a summary of the Sustainability Sukuk Framework:

### Use of Proceeds from the Issuance

#### Environmentally Friendly Business Activities (KUBL)



Renewable Energy



Environmentally Friendly Transportation



Energy Efficiency



Sustainable Water and Wastewater Management



Pollution Prevention and Control



Climate Change Adaptation



Sustainable Natural Resource Management and Land Use



Products That Reduce Resource Use and Pollution (Eco-efficient)



Conservation of Land and Marine Biodiversity



Environmentally Friendly Buildings

#### Socially Oriented Business Activities (KUBS)



Affordable Basic Infrastructure Services in Terms of Access and Price



Job Creation



Access to Essential Services



Food Security and Sustainable Food Systems



Affordable Housing

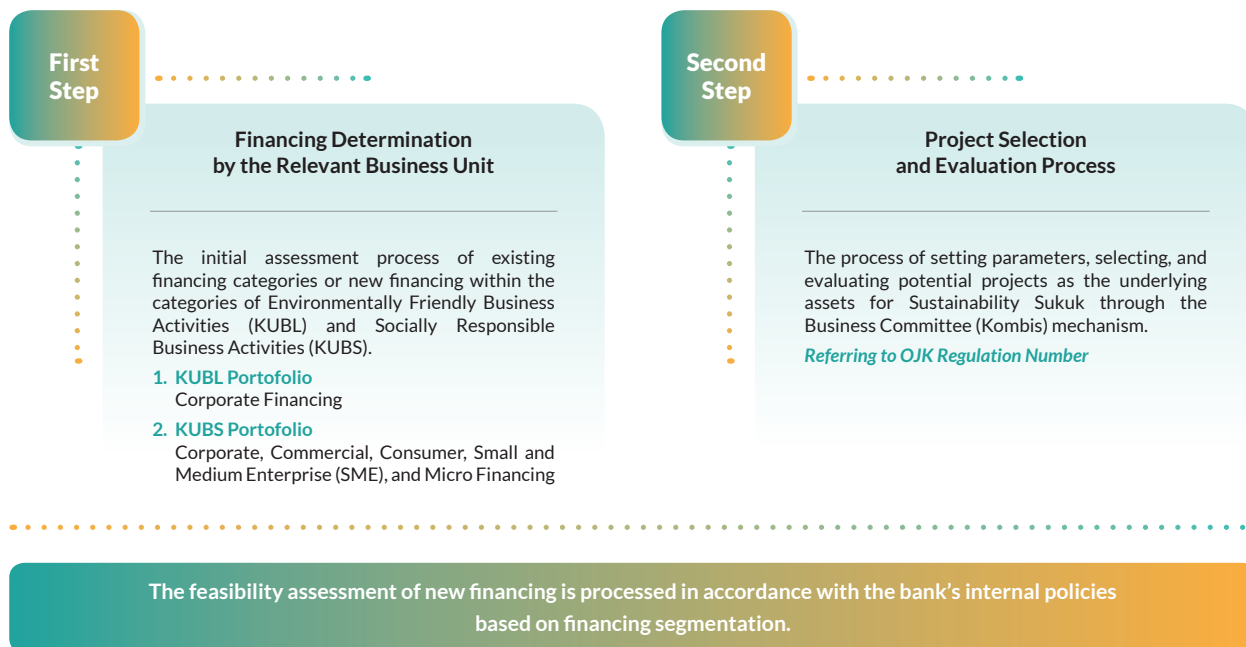


Socio-Economic Improvement and Empowerment



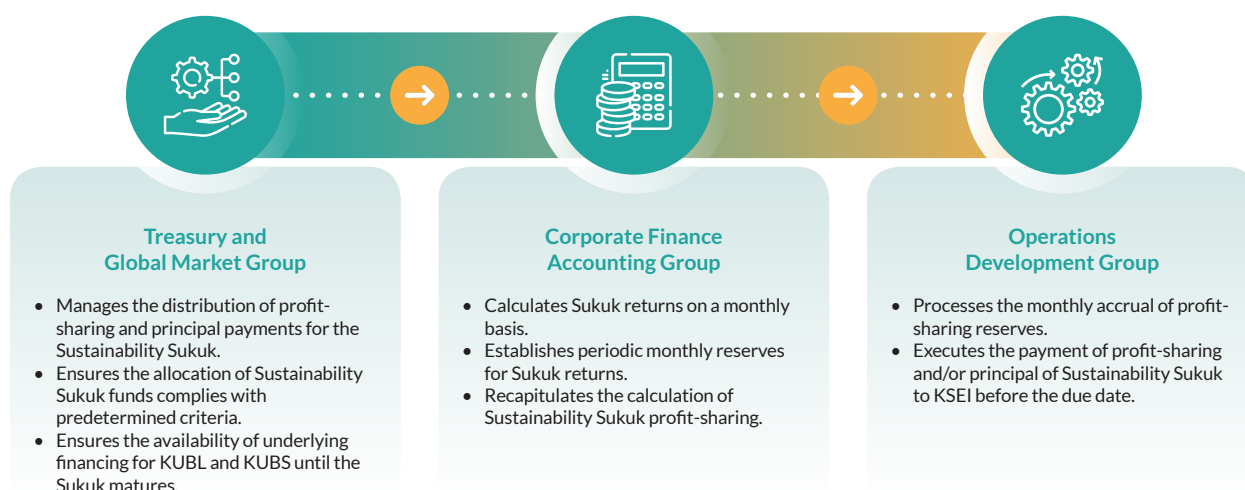
## Evaluation and Selection Process of BSI Sustainability Sukuk Projects

The selection process is carried out using a Two-Step Approach as follows:



## B. Management of Funds Obtained from the Issuance of BSI Sustainability Sukuk

The management of funds from the issuance of BSI Sustainability Sukuk is handled by three (3) work units with the following descriptions:





## C. Sustainability Sukuk BSI Reporting

### Allocation Report

BSI will issue the Sustainability Sukuk report annually, no later than one year after the funds from the initial issuance are received by BSI, to provide transparency to investors and regulators regarding the implementation of the Framework.

### Impact Report

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

### Green Category

Type of KUBL	Indicator
Renewable Energy	<ol style="list-style-type: none"> <li>1. Estimated annual renewable energy generation in MWh/GWh (electricity).</li> <li>2. Estimated annual reduction/avoidance of Greenhouse Gas emissions in CO2 equivalent tons.</li> <li>3. Installed renewable energy capacity in MW.</li> </ol>
Energy Efficiency	<ol style="list-style-type: none"> <li>1. Estimated annual energy savings in MWh/GWh (electricity) and GJ/TJ (other energy).</li> <li>2. Estimated annual reduction/avoidance of Greenhouse Gas emissions in CO2 equivalent tons.</li> </ol>
Pollution Prevention and Control	Total tons or m <sup>3</sup> of waste prevented, reduced, recycled, and reused.
Sustainable Natural Resource Management and Land Use	<ol style="list-style-type: none"> <li>1. Estimated 14 of protected and/or certified asyara</li> <li>2. Estimated number of trees planted in FSC/PEFC-certified reforestation projects.</li> </ol>
Conservation of Land and Marine Biodiversity	<ol style="list-style-type: none"> <li>1. Estimated number of protected and/or certified nautical miles.</li> <li>2. Estimated hectares acquired/protected and certified.</li> </ol>
Environmentally Friendly Transportation	<ol style="list-style-type: none"> <li>1. Estimated annual reduction/avoidance of Greenhouse Gas emissions in CO2 equivalent tons.</li> <li>2. Number of eco-friendly vehicles introduced.</li> <li>3. Estimated kilometers of new or upgraded railway lines, dedicated bus lanes, BRT corridors, LRT lines, and bicycle lanes.</li> </ol>
Sustainable Water and Wastewater Management	<ol style="list-style-type: none"> <li>1. Reduction of water consumption in economic activities.</li> <li>2. Wastewater treated according to appropriate standards, percentage of total waste prevented, minimized, reused, or recycled.</li> <li>3. Absolute water usage per year before and after project implementation.</li> <li>4. Population with access to clean drinking water.</li> </ol>
Climate Change Adaptation	Number of new facilities, systems, and equipment used to support climate resilience.
Products That Reduce Resource Use and Pollution (Eco-efficient)	<ol style="list-style-type: none"> <li>1. Amount of recycled waste.</li> <li>2. Estimated annual reduction/avoidance of Greenhouse Gas emissions in CO2 equivalent tons.</li> <li>3. Number of environmentally friendly buildings with green building certifications.</li> </ol>
Green Buildings Meeting National, Regional, or International Standards or Certifications	<ol style="list-style-type: none"> <li>1. Estimated annual reduction/avoidance of Greenhouse Gas emissions in CO2 equivalent tons.</li> <li>2. Percentage of energy use reduced/avoided.</li> </ol>



## Social Category

KUBS	Indicator
Affordable Basic Infrastructure Services in Terms of Access and Price	Number of households with access to road networks, electricity, water, and sanitation services.
Access to Essential Services	<ol style="list-style-type: none"> <li>1. Number of community service facilities funded.</li> <li>2. Number of people with access to affordable healthcare services.</li> <li>3. Number of community facilities financed.</li> <li>4. Number of students assisted.</li> </ol>
Affordable Housing	Number of low-income community groups receiving financial assistance for affordable housing.
Job Creation and Programs Designed to Prevent and/or Reduce Unemployment, Including Small, Medium, and Micro Business Financing	<ol style="list-style-type: none"> <li>1. Number of MSMEs receiving financing.</li> <li>2. Number of workers from MSMEs receiving financing.</li> <li>3. MSME financing portfolio based on sector distribution.</li> </ol>
Food Security and Sustainable Food Systems	<ol style="list-style-type: none"> <li>1. Total land area in km<sup>2</sup> and percentage growth of land or areas used for environmentally friendly agriculture or food production.</li> <li>2. Number of MSMEs engaged in sustainable and/or environmentally friendly food system management and processing.</li> </ol>
Socio-Economic Development and Empowerment	Number of MSMEs or individuals financed through the KUR program.
Other Socially Oriented Business Activities and/or Initiatives	Providing positive social impacts based on POJK parameters or other relevant regulations.

## D. Issuance of BSI Sustainability Sukuk

PT Bank Syariah Indonesia Tbk (BSI) has issued Mudharabah Sustainability Sukuk I Bank BSI Phase I Year 2024 (Sustainability Sukuk) on June 14, 2024, with a total nominal principal amount of IDR 3.000.000.000.000 (three trillion rupiah), consisting of 3 (three) series with different tenors: Series A for a tenor of 370 days, Series B for a tenor of 2 years, and Series C for a tenor of 3 years.

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

- The first Sustainability Sukuk issuance conducted by a Bank in Indonesia.
- BSI Sustainability Sukuk was in demand by investors during bookbuilding, as evidenced by an oversubscription of 3 (three) times.

### BSI Sustainability Sukuk Structure

Instrument Name	:	Mudharabah Sustainability Sukuk I Bank BSI Phase I Year 2024
Contract Structure	:	Mudharabah
Currency	:	Issued in Rupiah
Total Issuance	:	IDR3.000.000.000.000,- (three trillion rupiah) <ul style="list-style-type: none"> <li>• Series A : 370-day tenor IDR1.700.000.000.000,- equivalent to 6,65% pa.</li> <li>• Series B : 2-year tenor IDR220.000.000.000,- equivalent to 6,70% pa.</li> <li>• Series C : 3-year tenor IDR1.080.000.000.000,- equivalent to 6,80% pa.</li> </ul>
Maturity Date	:	<ul style="list-style-type: none"> <li>• Series A : June 24, 2025</li> <li>• Series B : June 14, 2026</li> <li>• Series C : June 14, 2027</li> </ul>
Rating	:	idAAA <sub>(sy)</sub> Pefindo Final Rating
Use of Proceeds	:	Allocation of financing funds for Environmentally Friendly Business Activities (KUBL) and Socially Oriented Business Activities (KUBS)
Listing	:	PT Indonesia Stock Exchange

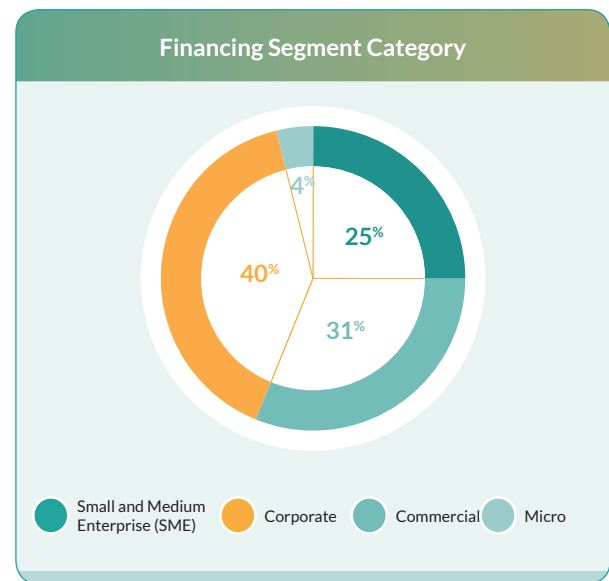
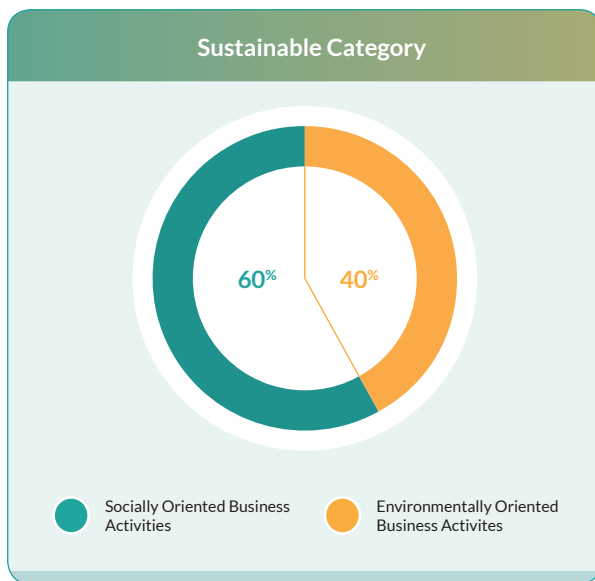


# Allocation Report

As of the end of December 2024, BSI has fully allocated (100%) the funds from the issuance of the Sustainability Sukuk. The total funds from the issuance have been distributed across 3 (three) out of 10 (ten) categories of Environmentally Friendly Business Activities (KUBL) and 4 (four) out of 6 (six) categories of Socially Responsible Business Activities (KUBS) based on the BSI Sustainability Sukuk issuance framework, which refers to

the provisions of the Financial Services Authority Regulation (POJK) Number 18 of 2023 on the Issuance and Requirements of Sustainable Debt Securities and Sukuk, issued on October 10, 2023.

The details of the allocation of funds from the issuance of the Sustainability Sukuk are as follows:



The description of fund distribution by financing segment based on the underlying Sukuk, referring to the Financial Services Authority Regulation (POJK) period 2024, is outlined as follows:

In IDR	
<b>A. Socially Oriented Business Activities (KUBS)</b>	
1. Access to Essential Services	1,124,845,667,482
2. Job Creation and Programs Designed to Prevent and/or Reduce Unemployment, including financing for small, medium, and micro enterprises	383,961,326,807
3. Food Security and Sustainable Food Systems	173,054,629,439
4. Socio-Economic Improvement and Empowerment	105,372,586,056
<b>Total KUBS</b>	<b>1,787,234,209,784</b>
<b>B. Environmentally Oriented Business Activities (KUBL)</b>	
1. Products That Reduce Resource Use and Generate Less Pollution (Eco-Efficient)	763,967,438,036
2. Renewable Energy	422,335,787,085
3. Sustainable Water and Wastewater Management	26,462,565,095
<b>Total KUBL</b>	<b>1,212,765,790,216</b>



The description of financing distribution refers to the Sustainable Development Goals (SDGs) and the BSI Sukuk Sustainability Framework, as outlined below:

Key Sustainable Development Goals (SDGs)	Eligible Financing Categories Funded by the Bank
 	<b>Products That Reduce Resource Use and Generate Less Pollution (Eco-Efficient)</b> Financing provided to the Corporate segment using a Musyarakah contract for industries that have generated less pollution (eco-efficient) through the introduction of environmentally friendly products with eco-labels or environmental certifications, as well as resource-efficient packaging and distribution. Financing recipients include paper processing companies and fertilizer industry companies.
 	<b>Renewable Energy</b> Financing provided to the Corporate segment using a Musyarakah contract for the renewable energy power generation industry. Financing recipients include mini-hydro power generation companies.
 	<b>Sustainable Water and Wastewater Management</b> Financing provided to the Corporate segment using a Musyarakah contract for the sustainable water and wastewater management industry. Financing recipients include water processing and supply companies.
  	<b>Access to Essential Services</b> Financing provided to the Commercial and Small and Medium Enterprise (SME) segments using a Musyarakah contract aimed at ensuring equal access to healthcare, medical treatment, and business activities related to education. Financing recipients include hospitals, foundations engaged in the health sector, pharmaceutical and medical equipment companies, universities, community empowerment foundations, Islamic boarding schools (pesantren), and educational institutions.
   	<b>Job Creation and Programs Designed to Prevent and/or Reduce Unemployment, Including Financing for Small and Medium Enterprises</b> This refers to the disbursement of financing in the Commercial, Consumer, and Small and Medium Enterprise (SME) segments using the Musyarakah contract, aimed at job creation and reducing unemployment.
 	<b>Food Security and Sustainable Food Systems</b> This involves the disbursement of financing in the Commercial and Small and Medium Enterprise (SME) segments using the Musyarakah contract to support food security and sustainable food systems. Beneficiaries of this financing include food processing companies and food trade enterprises.
   	<b>Socio-Economic Development and Empowerment</b> This entails the disbursement of financing in the Commercial, Small and Medium Enterprise (SME), and Micro segments using the Musyarakah contract, aimed at ensuring equal access to and control over assets, services, resources, and opportunities, as well as equitable participation and integration into markets and society. The financing is specifically targeted at the needs of micro, small, and medium enterprises.

# Impact Report

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

No	Financing Category	% Composition of Underlying Sukuk	Financing Segment	Description & Impact Indicator
1.	Access to Essential Services	37.49%	Financing in the Commercial and Small and Medium Enterprise (SME) segment with Musyarakah contract	<p>Financing Disbursement in the Commercial and Small and Medium Enterprise (SME) Segments Using the Musyarakah Contract, Specifically for Business Activities Providing (1) Healthcare Access and (2) Education.</p> <p>The outcomes of the financing disbursement can be summarized as follows:</p> <ul style="list-style-type: none"> <li>a. The number of institutions that have received financing facilities totals 152, consisting of 74 educational institutions, ranging from kindergarten (TK), elementary school (SD), Islamic junior high school (MTs), junior high school (SMP), senior high school (SMA), universities, and other educational facilities, as well as 78 healthcare institutions, including hospitals, clinics, and other healthcare facilities.</li> <li>b. The estimated number of people benefiting from healthcare services access is approximately 168.032 individuals per month.</li> <li>c. The estimated number of students or education facility beneficiaries as of December 2024 is approximately 80.222 students.</li> </ul>
2.	Job Creation and Programs Designed to Prevent and/or Reduce Unemployment including Small, Medium, and Microfinance Business Financing	12,80%	Financing in the Commercial, and Small and Medium Enterprise (SME) segments, with Musyarakah contract	<p>Financing Disbursement in the Commercial and Small and Medium Enterprise (SME) Segments Using the Musyarakah Contract for Business Activities Creating Job Opportunities in Agriculture, Processing, Trade, and Service Sectors. The details are as follows:</p> <ul style="list-style-type: none"> <li>a. The financing was distributed to 77 micro, small, and medium enterprises (MSMEs).</li> <li>b. The projected number of employees hired as a result of the financing disbursement as of December 2024 is approximately 1,914 people.</li> <li>c. The total financing portfolio allocated for job creation and programs to prevent and/or reduce unemployment amounts to <b>Rp.383.961.326.807</b>, consisting of Rp 81.752.687.673 for the Commercial sector and Rp 302.208.639.134 for the Small and Medium Enterprise (SME) sector.</li> </ul>
3.	Food Security and Sustainable Food Systems	5,77%	Financing in the Small and Medium Enterprise (SME) segment with Musyarakah contract	<p>Financing Disbursement in the Small and Medium Enterprise (SME) Segment Using the Musyarakah Contract, Specifically for Financing Customers Engaged in Food Supply and Processing.</p> <ul style="list-style-type: none"> <li>a. The number of livestock, fisheries, and food processing industry areas, as well as production capacity as of December 2024, is as follows: <ul style="list-style-type: none"> <li>1) Shrimp farming land covering approximately 10 hectares (equivalent to 0.1 km<sup>2</sup>) located in Aceh province, with an estimated production capacity of 4.6 million tons of shrimp per year.</li> <li>2) Layer chicken farming land covering approximately 7 hectares (equivalent to 0.07 km<sup>2</sup>) located in West Sumatra province, with an estimated production capacity of 1.2 tons per month.</li> <li>3) Cooking oil processing land covering approximately 10 hectares (equivalent to 0.1 km<sup>2</sup>) located in East Java province, with an estimated production capacity of 72,000 liters of cooking oil.</li> </ul> </li> <li>b. The estimated number of MSMEs engaged in fisheries, layer chicken farming, and cooking oil management is more than 100.</li> </ul>



No	Financing Category	% Composition of Underlying Sukuk	Financing Segment	Description & Impact Indicator
4.	Socio-economic Improvement and Empowerment	3,51%	Financing in Micro segment with Musyarakah contract	<ul style="list-style-type: none"> <li>a. Financing Disbursement in the Micro Segment Through BSI Usaha Mikro (BUM) and Micro Business Loan (KUR) Using the Musyarakah Contract</li> <li>b. Financing was provided to 557 recipients, consisting of 209 NOA (Number of Accounts) under BSI Usaha Mikro (BUM) and 348 NOA under Micro Business Loan (KUR).</li> </ul>
5.	Renewable Energy	14,08%	Financing in the Corporate segment with Musyarakah contract	<p>Financing Disbursement for One Mini Hydro Power Plant (PLTMH) and One Hydroelectric Power Plant (PLTA) with the following details:</p> <ul style="list-style-type: none"> <li>a. Estimated annual renewable energy generation in MWh/GWh (electricity) is as follows: <ul style="list-style-type: none"> <li>1) The Mini Hydro Power Plant (PLTMH) located in Bengkulu province is expected to generate approximately 63,955 MWh of electricity per year.</li> <li>2) The Hydroelectric Power Plant (PLTA) located in Bengkulu province is expected to generate approximately 84,519 MWh of electricity per year.</li> </ul> </li> <li>b. Estimated annual reduction/avoidance of greenhouse gas emissions in tons of CO2 equivalent is as follows: <ul style="list-style-type: none"> <li>1) The Mini Hydro Power Plant (PLTMH) located in Bengkulu province is expected to reduce annual greenhouse gas emissions by 56,920 tons of CO2/MWh-equivalent per year.</li> <li>2) The Hydroelectric Power Plant (PLTA) located in Bengkulu province is expected to reduce annual greenhouse gas emissions by 75,222 tons of CO2/MWh-equivalent per year.</li> </ul> </li> <li>c. Installed renewable energy capacity in MW is as follows: <ul style="list-style-type: none"> <li>1) The Mini Hydro Power Plant (PLTMH) located in Bengkulu province has an installed capacity of 3 x 3.33 MW.</li> <li>2) The Hydroelectric Power Plant (PLTA) located in Bengkulu province has an installed capacity of 4 x 4 MW.</li> </ul> </li> </ul>
6.	Sustainable Water and Wastewater Management	0.88%	Financing in the Corporate segment with Musyarakah contract	<ul style="list-style-type: none"> <li>a. Financing distribution to 2 (two) companies with water supply system business activities.</li> <li>b. The amount of water distributed is estimated at 13,564 cubic meters/day or 157 liters/second.</li> <li>c. The number of houses served by the water supply installation is estimated at 28,210 houses. With these assumptions, it is estimated that the installation can meet the needs of 84,630 people.</li> </ul>
7.	Products That Can Reduce Resource Consumption and Generate Less Pollution (Eco-Efficient)	25.47%	Financing in the Corporate segment with Musyarakah contract	<ul style="list-style-type: none"> <li>a. Financing disbursement in the Corporate segment using the Musyarakah contract for customers whose business processes already incorporate resources and technology to generate less pollution (eco-efficient). The financing was provided to two customers, one in the paper processing industry located in South Sumatra province and the other in the fertilizer industry located in Aceh province.</li> <li>b. The types of renewable energy used by the paper processing company include Wind Power Plants (PLTB) and Solar Power Plants (PLTS).</li> <li>c. The estimated reduction in hazardous waste accumulation from the operational processes of the fertilizer plant is 37.65 tons per year.</li> <li>d. The estimated annual greenhouse gas emissions avoided amount to 45,149,820,294 tons CO2 equivalent, consisting of 12,541,621 tons CO2 equivalent from the paper processing company and 19,814 tons CO2 equivalent from the fertilizer industry.</li> <li>e. Currently, neither of the two customers has buildings certified as green buildings.</li> </ul>

# Conclusion

PT Bank Syariah Indonesia Tbk (BSI) recognizes the importance of integrating sustainability values into the Bank's vision and mission. By applying Environmental, Social, and Governance (ESG) principles in its business activities, BSI aspires to contribute to sustainable economic growth.

As a key driver of sustainable finance in Indonesia's Islamic finance industry, BSI continuously strives to promote sustainable Islamic financial practices, including efforts to support a low-carbon economy. This commitment is demonstrated through BSI's support for customers operating in carbon-intensive sectors by providing financial solutions that encourage

decarbonization and help transform their operations into more responsible, environmentally friendly businesses with a lower carbon footprint.

As part of our commitment to contributing more to sustainable economic growth and ensuring accountability for the issued Sustainability Sukuk, BSI will continue to conduct monitoring to ensure transparency in fund utilization and the credibility of annual reports. Finally, to guarantee the credibility of the Sustainability Sukuk Report, BSI has appointed SDGs Hub Universitas Indonesia to provide an independent external review.

# Appendix

## Appendix 1. Key Calculation Assumptions

KUBL/KUBS Category	Project Type	Data Assumptions
Renewable Energy	Mini Hydro Power Plant (MHP) and Hydro Power Plant (PLTA)	<p>The calculation of the minimum Greenhouse Gas (GHG) emissions avoided is based on publicly available assumptions as follows:</p> <ul style="list-style-type: none"> <li>a. The Mini Hydro Power Plant (PLTMH) located in Bengkulu Province uses the 2019 Electricity Emission Factor from the Ministry of Energy and Mineral Resources (ESDM) of 0.89. With an energy output of 63,955 MWh, the estimated GHG emissions reduced/avoided amount to 56,920 tons of CO<sub>2</sub> equivalent per year.</li> <li>b. The Hydropower Plant (PLTA) located in Bengkulu Province also uses the 2019 Electricity Emission Factor from ESDM of 0.89. With an energy output of 84,519 MWh, the estimated GHG emissions reduced/avoided amount to 75,222 tons of CO<sub>2</sub> equivalent per year.</li> </ul>
Sustainable Water and Wastewater Management	Drinking water management	<p>The population with access to clean drinking water is determined based on the number of registered customers recorded by the company.</p>
Products That Can Reduce Resource Consumption and Generate Less Pollution (Eco-Efficient)	Pollution Reduction	<ul style="list-style-type: none"> <li>• For the customer engaged in the paper processing industry operating in South Sumatra Province, the emission factor is 0.86, and the energy generated is 52,499,768 gigajoules, equivalent to 14,583,278 watt-hours. As a result, the estimated GHG emissions reduced/avoided amount to 12,541,621 tons of CO<sub>2</sub> equivalent.</li> <li>• For the customer in the fertilizer industry operating in Aceh Province, the types of fertilizers produced include Urea Fertilizer (CH<sub>4</sub>N<sub>2</sub>O) and NPK. The estimated amount of GHG emissions is calculated by comparing the emissions under a business-as-usual scenario for similar industries with the actual emissions recorded at the fertilizer plant. This calculation is conducted by the Indonesian Classification Bureau (Biro Klasifikasi Indonesia).</li> </ul> <p>The results of the calculation are as follows:            = 839,651 tons of CO<sub>2</sub> equivalent – 819,837 tons of CO<sub>2</sub> equivalent            = 19,814 tons of CO<sub>2</sub> equivalent.</p>

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# SUSTAINABILITY SUKUK REPORT JANUARY 2025



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