

# MEMPERKUAT DASAR KEUANGAN BERKELANJUTAN

*Strengthening Sustainable Finance Foundation*







## MEMPERKUAT DASAR KEUANGAN BERKELANJUTAN

### **Strengthening Sustainable Finance Foundation**

PT Bank Rakyat Indonesia (Persero), Tbk atau BRI terus memperkuat pelaksanaan prinsip-prinsip keuangan berkelanjutan (*Sustainable Finance/SF*), untuk dapat berkontribusi lebih besar pada pertumbuhan berkelanjutan yang dihasilkan dari keselarasan antara kepentingan ekonomi, sosial dan lingkungan hidup. Selain terus mengembangkan dan memperkuat produk dan/atau jasa keuangan sesuai prinsip SF, BRI juga memperluas jangkauan pelayanan berbasis digital dan meraih lebih banyak nasabah pada seluruh lapisan, sejalan dengan prinsip literasi dan inklusi keuangan.

PT Bank Rakyat Indonesia (Persero), Tbk or BRI continues to strengthen the implementation of sustainable finance (SF) principles, to contribute more to sustainable growth as a result from alignment between economic, social and environmental interests. In addition to continuing to develop and strengthen financial products and/or services under SF principles, BRI also expands the range of digital-based services and reaches out to more customers from all walks of life, in line with the principles of financial literacy and inclusion.



# DAFTAR ISI

## Table of Contents

|     |                                                                                                                                    |     |                                                                                                                    |
|-----|------------------------------------------------------------------------------------------------------------------------------------|-----|--------------------------------------------------------------------------------------------------------------------|
| 06  | <b>STRATEGI DAN IKHTISAR<br/>KEUANGAN BERKELANJUTAN</b><br>Sustainable Finance Strategies<br>And Highlights                        | 46  | <b>MEMPERKUAT<br/>PEMBENTUKAN<br/>PERBANKAN<br/>BERKELANJUTAN</b><br>Strengthening To Shape<br>Sustainable Banking |
| 14  | <b>SAMBUTAN DIREKTUR UTAMA</b><br>Message From President Director                                                                  | 75  | <b>MEMPERKUAT MENJAGA<br/>ALAM LESTARI</b><br>Strengthening Nature<br>Preservation                                 |
| 22  | <b>TENTANG LAPORAN</b><br>About The Report                                                                                         | 90  | <b>MEMPERKUAT SINERGI<br/>DENGAN MASYARAKAT</b><br>Strengthening Synergy<br>With People                            |
| 35  | <b>PROFIL BRI</b><br>BRI Profile                                                                                                   | 125 | <b>MEMPERKUAT<br/>TATA KELOLA<br/>BERKELANJUTAN</b><br>Strengthening Sustainable<br>Governance                     |
| 148 | <b>DUKUNGAN BRI TERHADAP<br/>TUJUAN PEMBANGUNAN<br/>BERKELANJUTAN</b><br>BRI In Supporting Sustainable<br>Development Goals (SDGS) |     |                                                                                                                    |
| 156 | <b>PERNYATAAN ASSURANCE<br/>INDEPENDEN</b><br>Independent Assurance<br>Statement                                                   |     |                                                                                                                    |
| 158 | <b>REFERENSI POJK DAN INDEKS<br/>ISI STANDAR GRI</b><br>POJK References and GRI<br>Standard Content Index                          |     |                                                                                                                    |
| 165 | <b>LEMBAR UMPAN BALIK</b><br>Feedback Form                                                                                         |     |                                                                                                                    |

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## STRATEGI DAN IKHTISAR KEUANGAN BERKELANJUTAN

### Sustainable Finance Strategies and Highlights

## Strategi Keuangan Berkelanjutan

### Sustainable Finance Strategies

#### KOMITMEN BRI PADA KEUANGAN BERKELANJUTAN

#### BRI COMMITMENT TO SUSTAINABLE FINANCE

- Penerapan prinsip kehati-hatian dalam menjalankan fungsi dan kegiatan usaha. [102-12][FS9]
  - Mengelola operasional yang efisien dan ramah lingkungan. [FS1]
  - Konsisten menerapkan kebijakan pembiayaan kredit pada sektor-sektor usaha ramah lingkungan dan tersertifikasi pengelolaan analisis dampak lingkungan. [FS2]
  - Dukungan kepada pengembangan sektor-sektor ekonomi prioritas yaitu sektor-sektor yang memiliki *multiplier effect* tinggi seperti energi, pertanian, industri pengolahan, infrastruktur, serta usaha Usaha Mikro, Kecil dan Menengah (UMKM). [FS6][FS10]
  - Pengembangan kompetensi staf pada pemahaman kebijakan serta prosedur sosial dan lingkungan serta penerapannya dalam setiap kegiatan usaha yang dijalankan BRI. [FS4]
  - Menyediakan dukungan akses keuangan bagi seluruh masyarakat termasuk mereka yang kurang mampu dan di daerah terpencil. [FS13][FS14]
  - Berpartisipasi dalam upaya bersama meningkatkan kesejahteraan masyarakat dan mendorong partisipasi mereka dalam pelestarian lingkungan.
- Implementation of prudential principle in carrying out business functions and operations. [102-12] [FS9]
  - Managing efficient and environmentally friendly operations. [FS1]
  - Consistent in applying loan financing policies in environmentally friendly business sectors and certified management of environmental impact analysis. [FS2]
  - Support for the development of priority economic sectors, namely sectors with high multiplier effects such as energy, agriculture, processing industries, infrastructure, as well as micro, small and medium enterprises (MSMEs). [FS6] [FS10]
  - Staff competency development in understanding social and environmental policies and procedures, as well as their application in every business activity conducted by BRI. [FS4]
  - Providing financial access support for all communities including those who are disadvantaged and live in remote areas. [FS13] [FS14]
  - Participating in joint efforts to improve people's welfare and encourage their participation in environmental preservation.

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## DUKUNGAN KAMI PADA KEUANGAN BERKELANJUTAN INDONESIA <sup>[FS16]</sup> OUR SUPPORT TO SUSTAINABLE FINANCE IN INDONESIA

Sesuai Rencana Jangka Menengah Peta Jalan Keuangan Keberlanjutan Otoritas Jasa Keuangan (OJK) 2015 – 2019, pada tahun 2018 BRI turut membentuk Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) beserta tujuh Bank lainnya yang masuk dalam kelompok ‘First Movers on Sustainable Banking’. Pada kepengurusan IKBI, BRI ditunjuk sebagai Ketua. Peran ini merupakan dukungan dan komitmen BRI terhadap pencapaian tujuan pembangunan keberlanjutan melalui penerapan keuangan berkelanjutan di Indonesia.

Pembentukan IKBI sebagai forum komunikasi diharapkan mampu mendukung BRI dalam menerapkan peta jalan keuangan berkelanjutan beserta aturan implementasinya, yaitu Peraturan OJK No.51/POJK.03/2017 terkait Penerapan Keuangan Berkelanjutan. Sebagai Ketua IKBI, BRI berupaya mengedepankan program-program strategis, melakukan sosialisasi dan membangun kemitraan, serta inisiasi proyek-proyek awal dalam mengembangkan model bisnis hijau yang aplikatif.

In accordance with Medium-Term Plan of the Sustainable Finance Roadmap (OJK) 2015 - 2019, in 2018 BRI was involved to establish the Indonesian Sustainable Finance Initiative (IKBI) along with seven other banks included in the ‘First Movers on Sustainable Banking’ group. BRI was appointed as Chair in the IKBI management. This role is BRI’s form of support to the achievement of sustainability development goals through sustainable finance in Indonesia.

The establishment of IKBI as a communication forum is expected to be able to support BRI in implementing the sustainable finance roadmap along with its implementation rules based on Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 on Implementation of Sustainable Finance. As the Chair of IKBI, BRI strives to promote strategic programs, conduct dissemination and build partnerships, as well as initiation of early projects in developing applicable green business models.

# Kinerja Keuangan Berkelanjutan dan Pencapaian 2018

## Sustainable Finance Performance and Achievements 2018

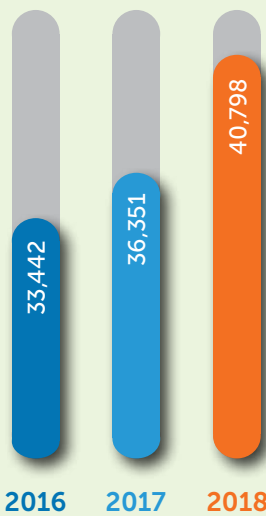
### Ekonomi dan Inklusi Keuangan

#### Economy and Financial Inclusion

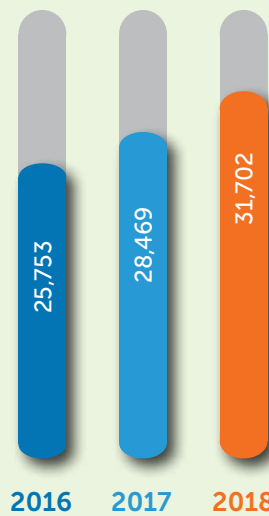
#### Kinerja Finansial (Rp Miliar)

Financial Performance (Rp billion)

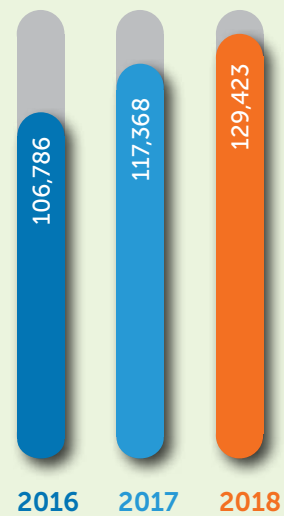
Laba Sebelum Beban Pajak  
Profit Before Tax



Laba Bersih  
Net Profit



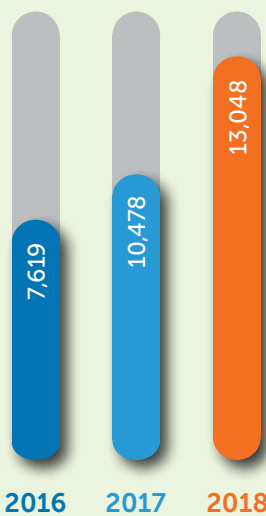
Pendapatan  
Revenue



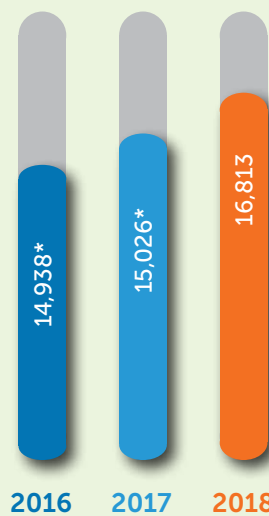
#### Distribusi Manfaat (Rp Milliar)

Benefit Distribution (Rp billion)

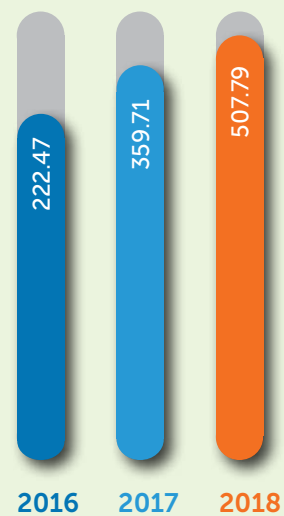
Pembayaran kepada Penyandang Dana  
Payment to Providers of Funds



Pembayaran Pajak  
Tax Payment



Dana Kemitraan dan Bina Lingkungan  
Partnership and Community Development Funds



\* Terdapat perubahan data dari tahun sebelumnya [102-48]  
There have been changes in data from the previous year

## Keberadaan Pasar Market Presence

Jumlah Unit Kerja Dalam Negeri  
Number of Domestic Units

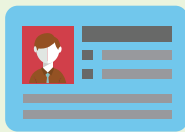


Jumlah Unit Kerja Luar Negeri  
Number of Overseas Offices



## Inklusi Keuangan dan Literasi Keuangan Financial Inclusion and Financial Literacy

Kerja sama Pemerintah Provinsi dan Daerah  
Collaboration between Provincial and Local Governments



Distribusi Kartu Tani sebanyak 2,4 juta di Jawa Tengah, 196 ribu di Banten, 279 ribu di D.I.Y, 108 ribu di Kabupaten Tasikmalaya, dan 10 di Sulawesi Selatan.  
Distribution of 2.4 million Farmer Cards in Central Java, 196,000 in Banten, 279,000 in Yogyakarta Special Region, 108,000 in Tasikmalaya Regency, and 10 in South Sulawesi.

Program Inkubasi Bisnis (BRIncubator)  
Business Incubation Program (BRIncubator)



500 UMKM dari lima kota: Solo, Bandung, Malang, Makassar dan Padang.  
500 MSMEs from five cities: Solo, Bandung, Malang, Makassar and Padang

Sinergi BUMDes <sup>[413-1]</sup>  
BUMDes Synergy



3.020 BUMDes sebagai Agen BRILink.  
3,020 BUMDes as BRILink Agent

Kolaborasi *financial technology* dan *e-commerce*  
Partnership on financial technology and e-commerce



- Kerja sama BRI – Go Pay
- Kerja sama BRI – Tcash
- Platform IndonesiaMall
- Kerja sama BRI - Lazada, Tokopedia, Blibli, JD.id., dan Blanja.com
- BRI - Go Pay Partnership
- BRI - Tcash Partnership
- IndonesiaMall Platform
- BRI Partnerships - Lazada, Tokopedia, Blibli, JD.id., and Blanja.com

Inovasi Produk  
Product Innovation



- BRISave
- Simuda dan Simpel
- SABRINA
- My QR
- Platform Pinang
- Indonesia Mall
- BRIMOLA
- BRIPEDIA
- BRIPASTI

Pengungkapan informasi lengkap mengenai kinerja keuangan berkelanjutan bidang ekonomi, disampaikan dalam Laporan Tahunan 2018 BRI.  
Disclosure of complete information on the economic performance of sustainable finance is presented in BRI Annual Report 2018.

## Lingkungan Environment

Upaya Pengelolaan Lingkungan BRI  
BRI Environmental Management Efforts



Konsumsi Energi  
Energy Consumption

Konsumsi Listrik | Electricity Consumption  
2017

**7,993,500 kWh**

Konsumsi Listrik | Electricity Consumption  
2018

**10,613,440 kWh**



Pengembangan Energi Baru dan Terbarukan  
Development of New Energy and Renewable

ATM bertenaga surya  
Solar powered ATMs

**20**

Konsumsi Bahan Bakar  
Fuel Consumption  
2017

**219.47 kL**

Konsumsi Bahan Bakar  
Fuel Consumption  
2018

**230.51 kL**



Pemakaian Kertas  
Paper Usage

Volume Pemakaian Kertas  
Paper Usage Volume  
2017

**30,800 Rim | Reams**

Volume Pemakaian Kertas  
Paper Usage Volume  
2018

**13,641 Rim | Reams**



Pengendalian Emisi  
Emission Control

Jumlah Perjalanan Dinas  
Number of Business Trip  
2017

**141,185**

Prioritas perjalanan dinas untuk mengurangi kontribusi emisi Gas Rumah Kaca (GRK)  
Priority for business trips to reduce the contribution of greenhouse gas (GHG) emissions

Jumlah Perjalanan Dinas  
Number of Business Trip  
2018

**221,222**

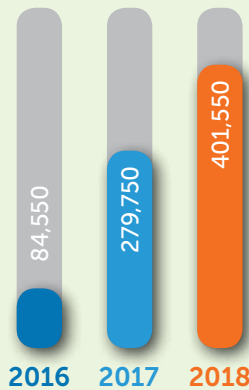
## Sosial

### Social

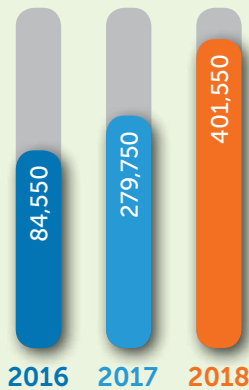
#### Melayani Masyarakat

Serving Community

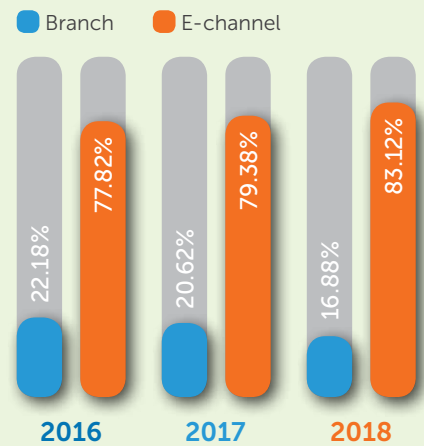
Jumlah Agen BRILink (Laku Pandai)\*  
Number of BRILink Agents  
(Branchless Banking)



Jumlah Transaksi BRIFast  
Remittance  
Number of BRIFast Remittance  
Transactions



Komposisi Transaksi  
Composition of Transactions



\*Data termasuk Agen BRILink pada daerah 3T | Data includes BRILink Agents in Disadvantaged, Frontier and Outermost Areas

\*\* Terdapat perubahan data dari tahun sebelumnya, karena perbedaan cara perhitungan <sup>[102-48]</sup>

\*\* There are changes in data from the previous year, due to different calculation methods <sup>[102-48]</sup>

#### Lokasi dan Jumlah Agen BRILink (Laku Pandai)

Location and Number of BRILink Agents (Branchless Banking)



Tahun | Year  
2018

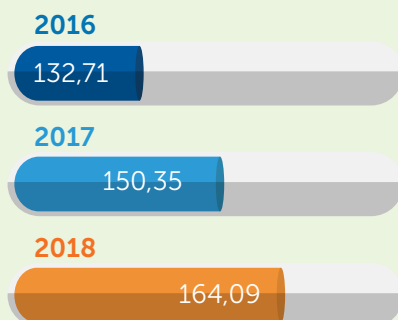
Daerah Tertinggal, Terdepan dan Terluar (3T)  
Disadvantaged, Frontier and Outermost Areas

**36,776**

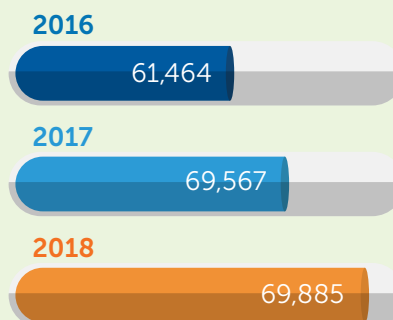
#### Investasi Masyarakat

Investment Community

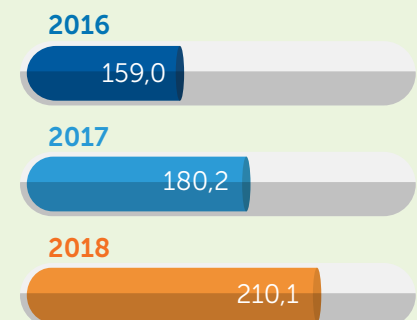
Dana Program BRI Peduli yang Disalurkan  
(Rp Miliar)  
BRI Care Program Funds Disbursed (Rp  
Trillion)



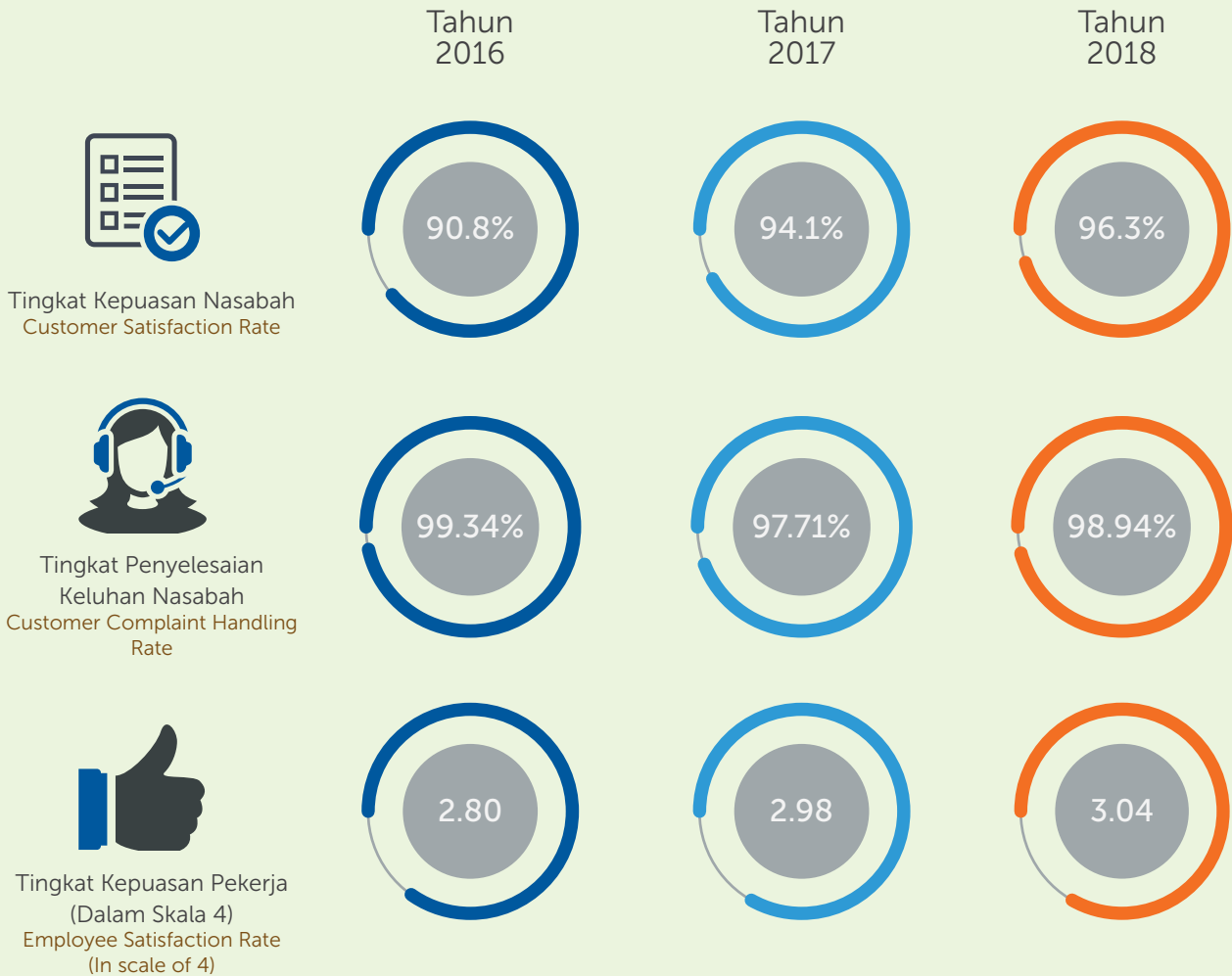
Penyaluran KUR Mikro (Rp Triliun)  
KUR Mikro Disbursement (Rp Trillion)



Nilai Outstanding Kupedes (Rp Triliun)  
Kupedes Outstanding Value (Rp Trillion)



Pencapaian Service Quality Index  
Service Quality Index Achievement



Pencapaian Service Quality Index  
Service Quality Index Achievement





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## Sambutan Direktur Utama <sup>[102-14]</sup> Message from President Director



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“

Melalui langkah-langkah strategis, BRI berkomitmen untuk melanjutkan pembentukan perbankan berkelanjutan.

Through strategic strides, BRI is committed to continuing the establishment of sustainable banking.



Assalamualaikum Wr. Wb.  
Salam sejahtera untuk kita semua.

Para pemangku kepentingan yang kami hormati, mari kita panjatkan puji syukur ke hadirat Tuhan Yang Maha Esa atas berlalunya tahun 2018 dengan capaian kinerja yang menggembirakan.

### MEMPERKUAT KINERJA EKONOMI

Kami berterima kasih kepada semua pemangku kepentingan sehingga BRI mampu memperoleh Pendapatan Usaha tahun 2018 sebesar Rp129.423 miliar, meningkat 10,48% dibanding tahun 2017 sebesar Rp117.148 miliar. Demikian pula dengan perolehan Laba Usaha pada tahun 2018 mencapai Rp31.702, naik 11,37% dibanding tahun 2017 sebesar Rp28.469. Capaian ini adalah berkat kepercayaan nasabah dan komitmen semua pekerja BRI dalam memperkuat kinerja ekonomi. Selain kinerja ekonomi, dukungan pada dasar keuangan berkelanjutan juga dicanangkan di tahun 2018 ini. BRI menunjukkan komitmennya sebagai 'First Movers on Sustainable Banking' dengan melanjutkan inisiatif keuangan berkelanjutan (*Sustainable Finance* atau SF). Komitmen ini diwujudkan melalui dua langkah strategis, yakni turut serta membentuk Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) dan menyelesaikan Rencana Aksi Keuangan Berkelanjutan (RAKB).

Di tahun 2019 mendatang, kami akan menyampaikan capaian atas penerapan RAKB ini. Namun demikian, tantangan utama yang kami hadapi saat ini adalah memberikan pemahaman atas pentingnya pembiayaan yang ramah lingkungan dan pembelajaran

Assalamualaikum Wr. Wb.  
Peace be upon us all.

Dear valued stakeholders, let us praise God Almighty for the year 2018 that has just past as we have managed to achieve an encouraging performance.

### STRENGTHENING ECONOMIC PERFORMANCE

We would like to thank all stakeholders who made it possible for BRI to achieve Operating Revenue in 2018 amounted to Rp129,423 billion, an increase of 10.48% from 2017 at Rp117,148 billion. Similarly, the Operating Profit in 2018 reached Rp31,702 billion, up 11.37% compared to 2017 of Rp28,469 billion. This achievement was due to customers' trust and commitment of all BRI employees in strengthening economic performance.

In addition to economic performance, support for the sustainable finance was also launched in 2018. BRI has shown its commitment as one of the 'First Movers on Sustainable Banking' by continuing the sustainable finance (SF) initiative. This commitment is realized through two strategic steps, participating in establishing the Indonesian Sustainable Finance Initiative (IKBI) and completing the Sustainable Finance Action Plan (RAKB).

In the upcoming 2019, we will disclose the achievements of the RAKB implementation. However, the main challenge we currently face is to provide an understanding on the importance of green financing and knowledge on sustainable



Selain kinerja ekonomi yang meningkat, dukungan BRI pada implementasi keuangan berkelanjutan juga semakin kuat

Beside our economic performance has increased, BRI's support for the implementation of sustainable finance is getting stronger



Semua kegiatan perbankan berbasis teknologi secara tidak langsung mendukung pengurangan penggunaan kertas

All technology-based banking activities indirectly support the reduction of paper use

implementasi keuangan berkelanjutan. Di samping itu, dukungan Pemerintah untuk terus meningkatkan sektor ramah lingkungan juga sangat diperlukan.

Sejalan dengan RAKB BRI juga terus meningkatkan peran maupun kontribusi dalam literasi dan inklusi keuangan di tanah air. BRI mendorong transaksi nontunai di masyarakat *Cashless Society* melalui pengembangan jaringan *e-channel* sehingga meningkatkan pemahaman transaksi nontunai dari berbagai lapisan masyarakat. Seiring perkembangan Teknologi Informasi (TI), BRI membidik peluang dari berkembangnya ekonomi internet atau ekonomi digital di Indonesia dan Asia Tenggara dengan mengembangkan platform *financial technology (fintech)* dan *e-commerce*. Semua kegiatan berbasis TI ini secara tidak langsung mendukung berkurangnya pemakaian kertas sehingga lebih ramah lingkungan.

finance implementation. In addition, Government support to continuously improve the green sector is also much needed.

In line with RAKB, BRI also continues to expand its role and contribution in financial literacy and inclusion in the country. BRI promotes Cashless Society transactions through the development of e-channel networks in order to increase awareness of non-cash transactions by people from different segments. Along with the development of information technology (IT), BRI is aiming for opportunities from the development of the internet economy or digital economy in Indonesia and Southeast Asia by developing financial technology (fintech) and e-commerce platforms. All of these IT-based activities indirectly support the effort to reduce use of paper which is more environmentally friendly.

#### MEMPERKUAT KINERJA LINGKUNGAN

BRI mendukung upaya bersama untuk mengurangi emisi Gas Rumah Kaca (GRK). Kontribusi secara langsung adalah dengan memberikan pembiayaan kepada sektor ramah lingkungan, patuh pada peraturan lingkungan dan mendapatkan apresiasi kinerja lingkungan, misalnya pembiayaan hanya diberikan kepada perusahaan yang mempunyai dokumen Analisis Mengenai Dampak Lingkungan (AMDAL) dan peringkat PROPER minimal biru. Untuk perkebunan sawit, BRI menerapkan ketentuan tentang sertifikat sawit berkelanjutan (*Indonesian Sustainable*

#### STRENGTHENING ENVIRONMENTAL PERFORMANCE

BRI supports the joint efforts to reduce greenhouse gas (GHG) emissions. Our direct contribution is to provide financing to green sector, comply with environmental regulations and receive an environmental performance appreciation, such as financing to only companies that have an Environmental Impact Analysis (AMDAL) document and a minimum blue rating of PROPER. For oil palm plantations, BRI requires certificate of sustainable palm oil (Indonesian Sustainable Palm Oil System/ISPO and/or Roundtable on Sustainable Palm Oil/RSPO).





*Palm Oil System/ISPO dan/atau Roundtable on Sustainable Palm Oil/RSPO).*

Di bidang pengelolaan energi, BRI mulai mencari untuk mendukung proyek Energi Baru dan Terbarukan (EBT). Hingga tahun 2018, BRI melakukan pembiayaan kepada perusahaan swasta yang memproduksi energi baru dan terbarukan yaitu Pembangkit Listrik Tenaga Surya (PLTS) dan Pembangkit Listrik Tenaga Air (PLTA). Pendanaan terhadap sektor energi terbarukan sebesar Rp2.773.416 juta atau meningkat sebesar 80,89% dibanding 2017 sebesar Rp529.765 juta.

Secara internal, BRI turut mengembangkan beberapa mesin ATM di Palembang, Pekanbaru, Bandar Lampung dan Jayapura yang telah dilengkapi perangkat sel surya sebagai pembangkit listrik. BRI juga memanfaatkan bahan bakar gas untuk kendaraan operasional sehingga membantu mengurangi emisi gas buang.

Penerapan Teknologi Informasi (TI) pada setiap aspek operasi dan bisnis juga berkontribusi bagi upaya bersama menjaga kelestarian lingkungan. Penerapan TI mendorong berkurangnya pemakaian kertas dan limbah kertas bekas pakai. Jumlah pemakaian kertas pada kantor pusat BRI pada tahun 2018 turun 17.159 rim atau 55,71% menjadi 13.641 rim, dibanding tahun 2017 sebanyak 30.800 rim.

In the energy management aspect, BRI has begun to support new and renewable energy (EBT) projects. Until 2018, BRI has been financing private companies that produce new and renewable energy, such as solar power plants and hydroelectric power plants. Funding for the renewable energy sector amounted to Rp2,773,416 million or increased by 80.89% compared to 2017 at Rp529,765 million.

Internally, BRI has also developed several solar-powered ATMs in Palembang, Pekanbaru, Bandar Lampung and Jayapura. BRI also uses gas fuel for operational vehicles to help reduce exhaust emissions.

The application of information technology (IT) in every aspect of operations and business also contributes to the joint effort to preserve the environment. IT implementation supports the reduction of paper consumption and waste paper. The amount of paper usage at BRI head office in 2018 decreased by 17,159 reams or 55.71% to 13,641 reams, compared to 2017 at 30,800 reams.



Pada tahun 2018, pendanaan pada sektor energi terbarukan meningkat 80,89% dibanding 2017

In 2018, our funding in the renewable energy sector increased 80.89% compared to 2017



#### MEMPERKUAT KINERJA SOSIAL

BRI berkomitmen tumbuh dan berkembang bersama masyarakat, salah satunya melalui pelibatan perusahaan-perusahaan nasional maupun lokal dalam rantai pasokan barang dan jasa. Secara umum, BRI menetapkan prasyarat pemasok sesuai dengan Kebijakan Umum Mengenai Aktiva Tetap dan Logistik (KEMAL). Keberadaan pemasok lokal menjadi bentuk manfaat ekonomi tidak langsung yang dirasakan masyarakat di sekitar unit kerja BRI, karena mampu menyediakan lapangan kerja bagi mereka.

#### STRENGTHENING SOCIAL PERFORMANCE

BRI is committed to growing and developing with the community, one of which is through the involvement of national and local companies in the supply chain of goods and services. In general, BRI has established supplier prerequisites in accordance with the General Policy on Fixed Assets and Logistics (KEMAL). The existence of local suppliers is a form of indirect economic benefits received by the community around BRI units, because of its ability to provide jobs for them.



Jumlah Agen BRILink kami mencapai 401.550, melebihi 5,7% dari target dan tersebar di pelosok negeri

Our number of BRILink Agents reached 401,550, exceeding 5.7% of the target and spread in remote areas

Selain itu, BRI memberikan akses keuangan dan jasa perbankan untuk seluruh lapisan masyarakat, melalui layanan perbankan tanpa kantor (nirkantor) BRILink yang dijalankan oleh nasabah. Hingga akhir tahun 2018, jumlah Agen BRILink mencapai 401.550 yaitu melebihi 5,7% dari target sebesar 380.000, dan tersebar di pelosok negeri. Masifnya perkembangan Agen BRILink, menunjukkan peran BRI dalam mendekatkan akses keuangan kepada seluruh golongan masyarakat sehingga meningkatkan inklusi keuangan di Indonesia.

In addition, BRI provides access to finance and banking services for all levels of society, through branchless banking service, BRILink, operated by customers. Until the end of 2018, the number of BRILink Agents reached 401,550, which 5.7% higher than the target of 380,000, and spread across the country. The massive development of BRILink Agents, has shown the role of BRI in bringing financial access closer to all members of community so as to increase financial inclusion in Indonesia.

Komitmen BRI melayani seluruh lapisan masyarakat di Indonesia ditunjukkan dengan naiknya penyaluran Kredit Usaha Rakyat (KUR). Hingga akhir tahun 2018, realisasi KUR Mikro mencapai Rp69,89 triliun atau 100,01% dari target sebesar Rp69,88 Triliun dan meningkat Rp8,32 triliun atau 13,49% dibanding tahun 2017. Jumlah tersebut disalurkan kepada 3,87 juta nasabah, bertambah dibanding tahun 2017

BRI's commitment to serving all levels of society in Indonesia is shown by the increase in distribution of People's Business Loan (KUR). Until the end of 2018, the realization of KUR Micro reached Rp69.89 trillion or 100.01% of the target at Rp69.88 trillion and increased by Rp8.32 trillion or 13.49% compared to 2017. The amount was channeled to 3.87 million customers, an increase from 2017 at 3.66 million



sebanyak 3,66 juta nasabah. Sebagian besar KUR yang disalurkan BRI pada tahun 2018 diperuntukkan untuk sektor produksi.

Sebagai BUMN, BRI turut serta mendukung program Pemerintah meningkatkan kesejahteraan masyarakat melalui pelaksanaan Program Kemitraan dan Bina Lingkungan (PKBL). Secara umum Program Kemitraan diwujudkan melalui pemberian pinjaman kemitraan dan bantuan hibah pembinaan, yang dimaksudkan untuk memberdayakan ekonomi masyarakat. Program Bina Lingkungan diwujudkan dengan program khusus BRI Peduli, yang terdiri dari beberapa program pendukung serta diharapkan berkontribusi pada pencapaian Tujuan Pembangunan Berkelanjutan (SDGs).

#### MEMPERKUAT TATA KELOLA YANG BERKELANJUTAN

Penerapan tata kelola perusahaan yang baik (GCG) dilaksanakan melalui pendekatan pada prinsip kepatuhan, seperti tercantum dalam Kebijakan Kode Etik BRI. BRI tidak memberikan toleransi (*zero tolerance*) pada setiap bentuk pelanggaran kode etik dan menyediakan sistem pelaporan pelanggaran (WBS) yang dapat diakses pihak eksternal maupun internal.

customers. Most of the KUR loans channeled by BRI in 2018 was for the production sector.

As a SOE, BRI also participates in supporting Government programs to improve community welfare through the implementation of the Partnership and Community Development Program (PKBL). The Partnership Program is generally realized through the provision of partnership loans and development grants, aimed at empowering the community's economy which was aimed at empowering the community economy. The Community Development Program was realized through a special program of BRI Peduli, consisting of several supporting programs that was expected to contribute to the achievement of the Sustainable Development Goals (SDGs).

#### STRENGTHENING SUSTAINABLE GOVERNANCE

The good corporate governance (GCG) is implemented through an approach to the compliance principle, as stated in BRI Code of Conduct Policy. BRI has zero tolerance towards any form of violation of the code of conduct and provides a whistleblowing system (WBS) that can be accessed by external and internal parties.



Kami berharap program Bina Lingkungan dan BRI Peduli dapat mendukung Tujuan Pembangunan Berkelanjutan

We expect that the Community Development and BRI Peduli Program could support the Sustainable Development Goals





Inisiatif kami dalam menerapkan keuangan berkelanjutan dinyatakan dalam Kebijakan Umum Keberlanjutan BRI

Our initiatives in implementing sustainable finance is stated in the BRI's General Policy on Sustainability

Penerapan WBS di BRI telah berjalan efektif. Pada tahun 2018 BRI menerima 124 pengaduan pelaporan *whistleblowing system* yang terdiri dari 180 sub pengaduan indikasi pelanggaran. Jumlah tersebut bertambah dibanding tahun 2017 sebanyak 65 pelaporan. Sebanyak 88 pengaduan indikasi pelanggaran telah selesai ditindaklanjuti.

**MEMPERKUAT DASAR KEUANGAN BERKELANJUTAN**

Sejak didirikan tahun 1895 silam, BRI telah menjangkau seluruh pelosok negeri dengan jutaan nasabah dari berbagai lapisan masyarakat. Pada masa mendatang, BRI akan terus tumbuh dan menjadi salah satu yang terbesar dan utama di Asia Tenggara sejalan dengan visi BRI "The Most Valuable Bank in Southeast Asia & Home to The Best Talent". Inisiatif BRI dalam menerapkan keuangan berkelanjutan dinyatakan dalam Kebijakan Umum Keberlanjutan BRI, sesuai SK Direksi BRI Nomor S.05-DIR/EMP/07/2018 dan Surat Keputusan (SK) Direksi Nomor S.17-DIR/DMR/04/2017.

Namun demikian, tidaklah mudah untuk mewujudkan hal tersebut. Salah satu tantangan utama adalah perkembangan Teknologi Informasi (TI) yang sangat cepat, sehingga mendorong hadirnya *financial technology (fintech)*. Untuk mendukung pengembangan dan pemanfaatan TI, maka pada tahun 2018 BRI menyiapkan belanja modal TI Rp2,98 triliun di luar belanja pengeluaran operasional sebesar Rp2,31 triliun. Jumlah belanja modal untuk TI diproyeksikan meningkat pada tahun 2019 menjadi Rp3,7 triliun termasuk biaya operasional Rp1,9

The implementation of the WBS at BRI has been effective. In 2018 BRI received 124 complaints through *whistleblowing system* consisting of 180 sub complaints on indications of violations. This number increased compared to 2017 at 65 reports. A total of 88 complaints on indicated violations have been followed up.

**STRENGTHENING SUSTAINABLE FINANCE FOUNDATION**

Since it was founded in 1895, BRI has reached all corners of the country with millions of customers from different walks of life. In the future, BRI will continue to grow and become one of the largest and prominent banks in Southeast Asia in line with our vision of "The Most Valuable Bank in Southeast Asia & Home to The Best Talent". BRI's initiative in implementing sustainable finance is stated in the BRI General Policy on Sustainability, based on BRI Board of Directors' Decree Number S.05-DIR/EMP/07/2018 and Board of Directors' Decree Number S.17-DIR/DMR/04/2017.

However, it has not been easy to make this happen. One of the main challenges is the rapid development of information technology (IT), which has led to the emergence of financial technology (*fintech*). To support the development and utilization of IT, in 2018 BRI allocated IT capital expenditure of Rp2.98 trillion, excluding expenditure on operational expenditure of Rp2.31 trillion. The amount of capital expenditure for IT is projected to increase in 2019 to Rp3.7 trillion including operational expenditure of Rp1.9 trillion. This strategic step is taken because BRI

triliun. Langkah strategis ini dilakukan karena BRI berkeyakinan, pada masa mendatang layanan bank akan semakin menuju kepada konsep *mobile* dan *self service*.

Pengembangan TI juga dilakukan untuk mencegah kecurangan terhadap nasabah. Tahun 2018, BRI memulai proyek percontohan untuk meningkatkan Sistem Pedeteksi Penipuan (*Fraud Detection System/ FDS*), dengan menggunakan Cloudera Data Science Workbench. Sistem ini memungkinkan deteksi penipuan/kecurangan secara *real time* dengan menyoroti anomali dalam berbagai peristiwa yang terjadi pada beragam *touch points* nasabah, seperti mesin ATM dan portal internet banking.

Akhir kata, izinkan kami atas nama seluruh manajemen dan insan BRI, menyampaikan terima kasih atas dukungan serta kerjasama dari segenap pemangku kepentingan selama tahun 2018. Kami berharap dukungan serta kerjasama akan terus berlanjut, sehingga kita bisa bersama-sama dapat mewujudkan keuangan berkelanjutan yang sehat.

Wassalamualaikum Wr. Wb. Salam sejahtera untuk kita semua.

believes bank services will leaning on towards the mobile and self service concept in the future.

IT development is also carried out to prevent customers from fraud. In 2018, BRI started a pilot project to improve the Fraud Detection System (FDS), using Cloudera Data Science Workbench. This system enables detection of scam/fraud in real time by highlighting anomalies in various events that occur in various customer touch points, such as ATMs and internet banking portal.

Last but not least, allow us on behalf of all BRI management and people, to express our gratitude for the support and cooperation of all stakeholders during 2018. We hope that your support and cooperation will continue, so that we can jointly realize a sound sustainable finance.

Wassalamualaikum Wr. Wb. Peace be upon us all.

Hormat Kami | Sincerely,  
Februari 2019 | Jakarta | February 2019

Suprajarto  
Direktur Utama | President Director



Pada masa mendatang, layanan bank akan semakin menuju kepada konsep *mobile* dan *self service*

In the future, bank services will leaning on the mobile and self service concept

## Tentang Laporan About The Report

Laporan Keberlanjutan diterbitkan sebagai pelaporan kinerja keuangan berkelanjutan yang dijalankan BRI dalam kurun waktu 1 Januari - 31 Desember 2018. Di samping itu, laporan keberlanjutan 2018 menjadi bentuk akuntabilitas Bank dalam menyampaikan rencana aksi keuangan berkelanjutan (RAKB) kepada pemangku kepentingan. Laporan dibuat tahunan dan Laporan sebelumnya diterbitkan pada 22 Maret 2018 dan digunakan dalam Rapat Umum Pemegang Saham (RUPS).

[102-50][102-51][102-52]

This Sustainability Report has been published as a report on sustainable finance performance carried out by BRI in the period of January 1 - December 31, 2018. In addition, the 2018 sustainability report is one of Bank's accountabilities to stakeholders in disclosing sustainable financial action plans (RAKB). The report is published annually and previous report was published on March 22, 2018 and was used in General Meeting of Shareholders (GMS). [102-50] [102-51] [102-52]

Laporan ini mengacu pada | This report refers to: [102-54]

Peraturan Otoritas Jasa Keuangan (POJK):  
POJK 51/POJK.03/2017 Tentang Penerapan  
Keuangan Berkelanjutan Bagi Lembaga Jasa  
Keuangan, Emiten dan Perusahaan Publik.

Financial Services Authority Regulation  
(POJK): No. 51/POJK.03/2017 concerning  
the Implementation of Sustainable Finance  
for Financial Service Institutions, Issuers and  
Public Companies.

Standar Global Reporting Initiative (GRI):  
*core option* dan Suplemen Sektor Jasa  
Keuangan (*Financial Services Sector  
Supplement/FSSS*).

Global Reporting Initiative (GRI) Standard:  
core option and Financial Services Sector  
Supplement (FSSS).



Kontak terkait Laporan: [102-53]

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## Penentuan Isi Laporan dan Pelibatan Pemangku Kepentingan

### Defining Report Content and Stakeholder Inclusiveness

Proses penentuan isi laporan mengacu pada prinsip keterlibatan pemangku kepentingan, konteks keberlanjutan, materialitas, dan kelengkapan. Kualitas pelaporan memperhatikan prinsip keseimbangan, komparabilitas, akurasi, ketepatan waktu, kejelasan, dan keandalan. [102-46]

The process of defining report content refers to the principles of stakeholder inclusiveness, sustainability context, materiality, and completeness. Report quality considers the principles of balance, comparability, accuracy, timeliness, clarity, and excellence. [102-46]

Penyusunan Laporan Keberlanjutan 2018 telah memperhatikan umpan balik dari pemangku kepentingan di luar Perusahaan, yakni nasabah dan investor melalui wawancara. Sebagian nasabah dan investor menilai, Laporan bermanfaat untuk mengetahui informasi penerapan keuangan berkelanjutan yang dijalankan BRI. [102-43]

Preparation of the 2018 Sustainability Report has taken into account feedback from the Company's external stakeholders, such as customers and investors through interviews. Some customers and investors considered the Report to be useful in finding out information on the sustainable finance implementation by BRI. [102-43]

## Ruang Lingkup Pelaporan

### Scope of Reporting

Informasi Laporan Keuangan dalam Laporan ini berasal dari unit kerja BRI, termasuk unit kerja luar negeri (UKLN), namun tidak termasuk Perusahaan anak. Entitas Perusahaan anak BRI adalah PT Bank Rakyat Indonesia Agroniaga Tbk. (BRI Agro), PT Bank BRISyariah (BRI Syariah), BRI Remittance Co. Limited Hongkong (BRI Remittance), PT Asuransi Jiwa Bringin Jiwa Sejahtera (BRI Life), PT BRI Multifinance Indonesia (BRI Finance), Danareksa Sekuritas, dan BRI Ventura Investama. [102-45]

The information in this Report has been collected from BRI units, including overseas offices, excluded subsidiaries. BRI's subsidiaries are PT Bank Rakyat Indonesia Agroniaga Tbk (BRI Agro), PT Bank BRISyariah (BRI Syariah), BRI Remittance Co. Limited Hongkong (BRI Remittance), PT Bringin Jiwa Sejahtera Life Insurance (BRI Life), PT BRI Multifinance Indonesia (BRI Finance), Danareksa Securities, and BRI Ventura Investama. [102-45]

Khusus untuk pengungkapan informasi lain yang terkait dengan topik material pengelolaan limbah, pengendalian emisi dan pengelolaan energi, hanya mencakup Kantor Pusat BRI di Jakarta. Laporan ini belum mengungkapkan informasi dari tempat lain mengingat luasnya sebaran lokasi kantor operasional yang mencakup seluruh wilayah Indonesia. [102-46]

Other information disclosure particularly on the material topics of waste management, emission control and energy management, only covers BRI Head Office in Jakarta. This report has not disclosed information from other regions due to widespread location of operational offices across the regions of Indonesia. [102-46]

## Topik Material Pelaporan

### Material Topics Of Reporting

Sesuai pemahaman prinsip-prinsip keuangan berkelanjutan yang terus berkembang, BRI melakukan penyesuaian prioritas topik material yang disampaikan dalam Laporan ini. Penyesuaian ini dilakukan berdasarkan pertemuan internal yang dikoordinasi oleh Divisi Risiko Enterprise & Manajemen Portofolio (EMP) pada 15 November 2018. Pada beberapa bagian dilakukan penyesuaian data kuantitas, seiring upaya peningkatan kualitas pelaporan. Terdapat pernyataan ulang atas informasi yang diungkapkan dalam Laporan tahun sebelumnya, yaitu data keuangan, komposisi kredit, dan pembiayaan terhadap Perusahaan yang menerima RSPO/ISPO. Perubahan tersebut bertujuan untuk konsistensi data yaitu dengan menggunakan nilai tercatat. [102-47][102-48][102-49]

In accordance with the understanding of sustainable finance principles that continue to grow, BRI has adjusted the priority of material topics presented in this Report. These adjustments were based on the results of internal meeting coordinated by the Enterprise Management Risk and Portfolio (EMP) Division on November 15, 2018. In some parts quantity data were adjusted along with efforts to improve the quality of reporting. There is a restatement of information disclosed in the previous year's Report, including financial data, loan composition, and financing for of RSPO/ISPO certified companies. These changes aimed at data consistency by using recorded values. [102-47] [102-48] [102-49]

#### Prioritas Topik Material 2017

##### Priority of Material Topics in 2017

|   |                                                                                      |
|---|--------------------------------------------------------------------------------------|
| 1 | Kinerja Ekonomi dan Inklusi Keuangan<br>Economic Performance and Financial Inclusion |
| 2 | Portofolio Produk dan Kualitas Pinjaman<br>Product Portfolio and Loan Quality        |
| 3 | Pengembangan Teknologi<br>Technology Development                                     |
| 4 | Komunitas Lokal<br>Local Community                                                   |
| 5 | Perlindungan Informasi Nasabah<br>Customer Information Protection                    |
| 6 | Antikorupsi<br>Anti-corruption                                                       |
| 7 | Ketenagakerjaan<br>Employment                                                        |

#### Prioritas Topik Material 2018

##### Priority of Material Topics in 2018

|    |                                                                                      |
|----|--------------------------------------------------------------------------------------|
| 1  | Kinerja Ekonomi dan Inklusi Keuangan<br>Economic Performance and Financial Inclusion |
| 2  | Portofolio Produk dan Kualitas Pinjaman<br>Product Portfolio and Loan Quality        |
| 3  | Rencana Aksi Keuangan Berkelanjutan<br>Sustainable Finance Action Plan               |
| 4  | Teknologi Informasi   Information Technology                                         |
| 5  | Pengaruh Ekonomi Tidak Langsung<br>Indirect Economic Impact                          |
| 6  | Ketenagakerjaan   Employment                                                         |
| 7  | Perlindungan Informasi Nasabah<br>Customer Information Protection                    |
| 8  | Antikorupsi   Anti-corruption                                                        |
| 9  | Pengelolaan Limbah   Waste Management                                                |
| 10 | Pengendalian Emisi   Emission Control                                                |
| 11 | Pengelolaan Energi   Energy Management                                               |
| 12 | Investasi   Investment                                                               |
| 13 | Komunitas Lokal   Local Community                                                    |

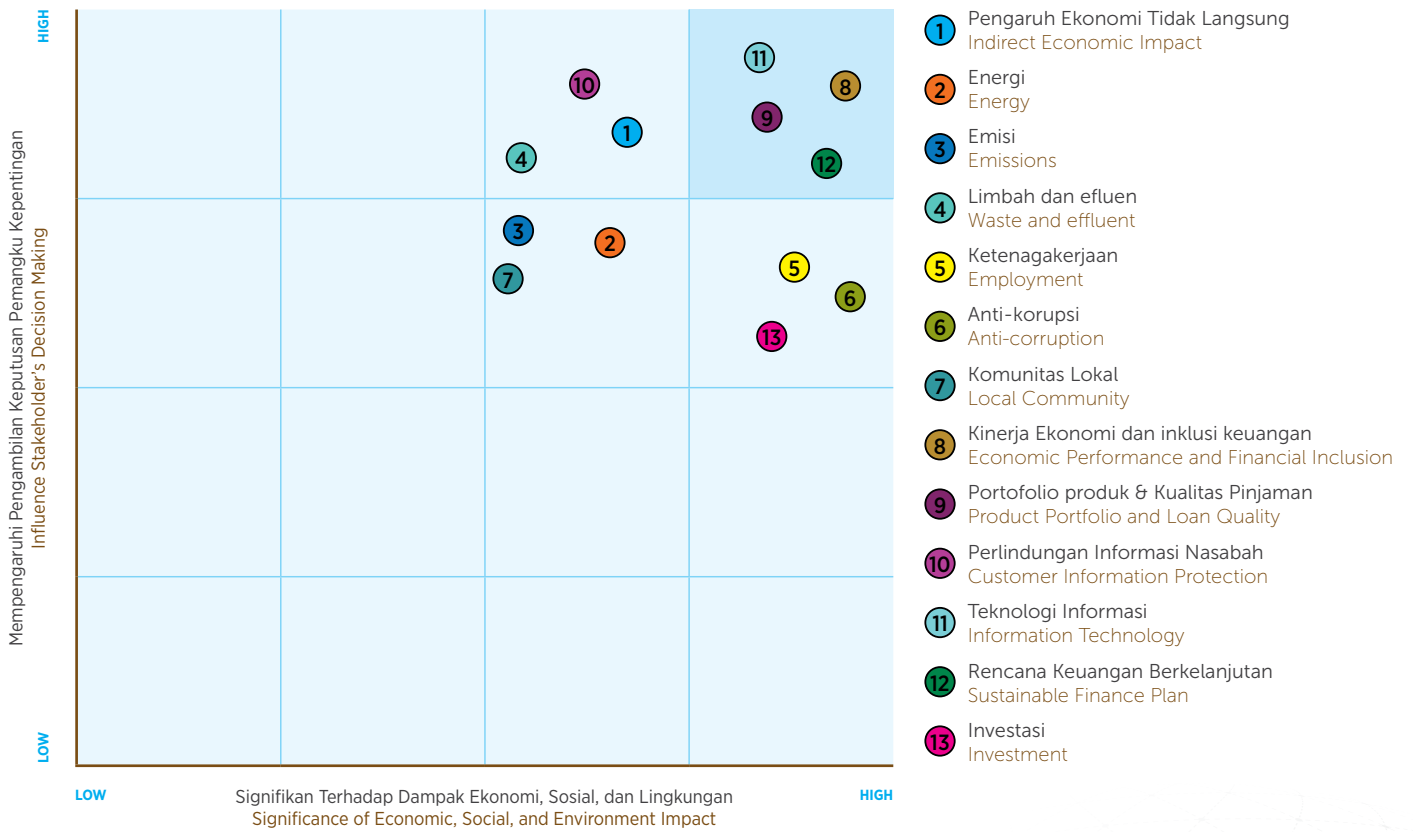
#### Keterangan | Note:

No.1 hingga 4 merupakan topik material dalam kategori 'sangat tinggi', sedangkan No. 5 hingga 13 kategori 'tinggi'. Topik material ini berdampak signifikan dalam pengambilan keputusan oleh pemangku kepentingan.

No. 1 up to No. 4 are material topics in 'very high' category, while No. 5 to No. 13 in 'high' category. These material topics have significant impacts on stakeholders' decision making process.

## Matrik Topik Material

Material Topic Matrix



| Batasan Dampak Topik Material <span style="color: red;">[102-47]</span><br>Material Topic Boundary |                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Dampak Pada Pemangku Kepentingan<br>Impact on Stakeholders                                                                 |                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Topik Keberlanjutan<br>Sustainability Topic                                                        | Informasi Penting<br>Significant Information                                         | Topik Material Standar GRI FSSS<br>Material Topics of GRI and FSSS Standards                                                                                                                                                                                                                                                                                                                                                                        | Dalam Perusahaan<br>Internal                                                                                               | Luar Perusahaan<br>External                                                                                                                                                                    |
| Ekonomi<br>Economy                                                                                 | Rencana Aksi Keuangan Berkelanjutan<br>Sustainable Finance Action Plan               | <ul style="list-style-type: none"> <li><span style="color: red;">[FS1]</span> Kebijakan terkait komponen sosial dan lingkungan serta penerapannya dalam bisnis Perusahaan.</li> <li>Policies related to social and environmental components and their application in the Company's business.</li> </ul>                                                                                                                                             | <ul style="list-style-type: none"> <li>Pemegang Saham</li> <li>Shareholders</li> </ul>                                     | <ul style="list-style-type: none"> <li>Nasabah</li> <li>Regulator</li> <li>Investor</li> <li>Customers</li> <li>Regulator</li> <li>Investors</li> </ul>                                        |
|                                                                                                    | Kinerja Ekonomi dan Inklusi Keuangan<br>Economic Performance and Financial Inclusion | <ul style="list-style-type: none"> <li>Kinerja Ekonomi<br/>Economic Performance</li> <li><span style="color: red;">[FS6]</span> Persentase portofolio bisnis Perusahaan sesuai sektor khusus.<br/>Percentage of the Company's business portfolio according to specific sectors.</li> </ul>                                                                                                                                                          | <ul style="list-style-type: none"> <li>Pemegang Saham</li> <li>Shareholders</li> </ul>                                     | <ul style="list-style-type: none"> <li>Nasabah</li> <li>Regulator</li> <li>Investor</li> <li>Masyarakat</li> <li>Customers</li> <li>Regulator</li> <li>Investors</li> <li>Community</li> </ul> |
|                                                                                                    | Portofolio Produk dan Kualitas Pinjaman<br>Product Portfolio and Loan Quality        | <ul style="list-style-type: none"> <li>Kegiatan, Produk dan Layanan.<br/>Activities, Products and Services</li> <li><span style="color: red;">[FS1]</span> Kebijakan terkait komponen sosial dan lingkungan serta penerapannya dalam bisnis Perusahaan.<br/>Policies related to social and environmental components and their application in the Company's business.</li> </ul>                                                                     | <ul style="list-style-type: none"> <li>Pemegang Saham</li> <li>Shareholders</li> </ul>                                     | <ul style="list-style-type: none"> <li>Nasabah</li> <li>Regulator</li> <li>Investor</li> <li>Nasabah</li> <li>Regulator</li> <li>Investor</li> </ul>                                           |
|                                                                                                    | Pengelolaan Limbah<br>Waste Management                                               | <ul style="list-style-type: none"> <li>Jenis Limbah dan Metode Pengelolaan<br/>Types of Waste and Management Methods</li> </ul>                                                                                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>Pemegang Saham</li> <li>Pekerja</li> <li>Shareholders</li> <li>Employees</li> </ul> | <ul style="list-style-type: none"> <li>Regulator</li> <li>Investor</li> <li>Regulator</li> <li>Investor</li> </ul>                                                                             |
|                                                                                                    | Pengendalian Emisi<br>Emission Control                                               | <ul style="list-style-type: none"> <li>Reduksi Emisi<br/>Emission Reduction</li> </ul>                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                            |                                                                                                                                                                                                |
| Lingkungan<br>Environment                                                                          | Pengelolaan Energi<br>Energy Management                                              | <ul style="list-style-type: none"> <li>Pemakaian Energi<br/>Reduksi Energi<br/>Energy Usage<br/>Energy Reduction</li> </ul>                                                                                                                                                                                                                                                                                                                         |                                                                                                                            |                                                                                                                                                                                                |
|                                                                                                    | Investasi<br>Investment                                                              | <ul style="list-style-type: none"> <li><span style="color: red;">[FS8]</span> Nilai keuangan produk dan jasa yang didesain untuk mendatangkan keuntungan lingkungan spesifik dari tiap kegiatan bisnis Perusahaan, sesuai tujuan masing-masing.<br/>Financial value of products and services designed to bring specific environmental benefits from each of the Company's business activities, according to their respective objectives.</li> </ul> | <ul style="list-style-type: none"> <li>Pemegang Saham</li> <li>Shareholders</li> </ul>                                     | <ul style="list-style-type: none"> <li>Nasabah</li> <li>Regulator</li> <li>Investor</li> <li>Customers</li> <li>Regulator</li> <li>Investor</li> </ul>                                         |

| Batasan Dampak Topik Material (102-47)<br>Material Topic Boundary |                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Dampak Pada Pemangku Kepentingan<br>Impact on Stakeholders                                 |                                                                                                                                                           |
|-------------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Topik Keberlanjutan Sustainability Topic                          | Informasi Penting Significant Information                   | Topik Material Standar GRI FSSS<br>Material Topics of GRI and FSSS Standards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Dalam Perusahaan Internal                                                                  | Luar Perusahaan External                                                                                                                                  |
| Sosial<br>Social                                                  | Pengaruh Ekonomi Tidak Langsung<br>Indirect Economic Impact | <ul style="list-style-type: none"> <li>• Pengaruh Ekonomi Tidak Langsung</li> <li>• Praktik Pengadaan</li> <li>• Indirect Economic Impact</li> <li>• Procurement Practice</li> </ul> <p>• [FS7]</p> <p>Nilai keuangan dari produk dan layanan yang didesain mendatangkan keuntungan sosial spesifik dari tiap kegiatan bisnis Perusahaan, sesuai tujuan masing-masing.</p> <p>The financial value of products and services designed brings specific social benefits from each of the Company's business activities, according to their respective objectives.</p>                                                                               | <ul style="list-style-type: none"> <li>• Pemegang Saham</li> <li>• Shareholders</li> </ul> | <ul style="list-style-type: none"> <li>• Masyarakat</li> <li>• Investor</li> <li>• LSM</li> <li>• Community</li> <li>• Investor</li> <li>• NGO</li> </ul> |
|                                                                   | Ketenagakerjaan<br>Employment                               | <ul style="list-style-type: none"> <li>• Jumlah Pekerja dan Tingkat <i>Turnover</i></li> <li>• Rata-rata Jam Pelatihan Per Pekerja</li> <li>• Keselamatan Pekerja dengan Risiko Tinggi</li> <li>• Number of Employees and Turnover Rates</li> <li>• Average Training Hours per Employee</li> <li>• Safety of High Risk Employees</li> </ul> <p>• [FS4]</p> <p>Peningkatan kompetensi staf untuk penerapan kebijakan dan prosedur sosial dan lingkungan dalam kegiatan bisnis Perusahaan.</p> <p>Increased staff competency for the implementation of social and environmental policies and procedures in the Company's business activities.</p> | <ul style="list-style-type: none"> <li>• Pekerja</li> <li>• Employees</li> </ul>           | <ul style="list-style-type: none"> <li>• Regulator</li> <li>• Regulator</li> </ul>                                                                        |

| Batasan Dampak Topik Material <sup>[102-47]</sup><br>Material Topic Boundary |                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Dampak Pada Pemangku Kepentingan<br>Impact on Stakeholders                                                                         |                                                                                                                                                                        |
|------------------------------------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Topik Keberlanjutan Sustainability Topic                                     | Informasi Penting Significant Information          | Topik Material Standar GRI FSSS<br>Material Topics of GRI and FSSS Standards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Dalam Perusahaan Internal                                                                                                          | Luar Perusahaan External                                                                                                                                               |
| Sosial<br>Social                                                             | Komunitas Lokal<br>Local Community                 | <ul style="list-style-type: none"> <li>• Pelibatan dan Pemberdayaan Masyarakat Lokal</li> <li>• Local Community Engagement and Empowerment</li> </ul> <hr/> <ul style="list-style-type: none"> <li>• <sup>[FS13]</sup><br/>Titik-titik akses pada area berpenduduk rendah atau terkendala ekonomi, sesuai jenisnya.<br/>Access points in areas with low population or economic constraints, according to the type.</li> <li>• <sup>[FS14]</sup><br/>Inisiatif untuk mengembangkan akses pada jasa keuangan bagi individu terkendala.<br/>Initiatives to develop access to financial services for constrained individuals.</li> </ul> | <ul style="list-style-type: none"> <li>• Pemegang Saham</li> <li>• Shareholders</li> </ul>                                         | <ul style="list-style-type: none"> <li>• Regulator</li> <li>• Investor</li> <li>• Masyarakat</li> <li>• Regulator</li> <li>• Investors</li> <li>• Community</li> </ul> |
|                                                                              | Teknologi Informasi<br>Information Technology      | <ul style="list-style-type: none"> <li>• Investasi Infrastruktur dan Pendukung Layanan</li> <li>• Infrastructure Investment and Service Support</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>• Pemegang Saham</li> <li>• Shareholders</li> </ul>                                         | <ul style="list-style-type: none"> <li>• Nasabah</li> <li>• Regulator</li> <li>• Investor</li> <li>• Customers</li> <li>• Regulator</li> <li>• Investors</li> </ul>    |
| Tata Kelola<br>Governance                                                    | Perlindungan Informasi Nasabah<br>Customer Privacy | <ul style="list-style-type: none"> <li>• Perlindungan dan Kerahasiaan Data Nasabah</li> <li>• Protection and Confidentiality of Customer Data</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>• Pemegang Saham</li> <li>• Shareholders</li> </ul>                                         | <ul style="list-style-type: none"> <li>• Nasabah</li> <li>• Regulator</li> <li>• Investor</li> <li>• Customers</li> <li>• Regulator</li> <li>• Investors</li> </ul>    |
|                                                                              | Antikorupsi<br>Anti-corruption                     | <ul style="list-style-type: none"> <li>• Kebijakan dan Prosedur Antikorupsi</li> <li>• Anti-corruption Policies and Procedures</li> </ul> <hr/> <ul style="list-style-type: none"> <li>• <sup>[FS9]</sup><br/>Cakupan dan frekuensi audit untuk peninjauan penerapan kebijakan sosial dan lingkungan serta prosedur <i>assessment</i> risiko.<br/>Coverage and frequency of audit to review the application of social and environmental policies and risk assessment processes.</li> </ul>                                                                                                                                           | <ul style="list-style-type: none"> <li>• Pemegang Saham</li> <li>• Pekerja</li> <li>• Shareholders</li> <li>• Employees</li> </ul> | <ul style="list-style-type: none"> <li>• Regulator</li> <li>• Investors</li> </ul>                                                                                     |

Keterangan | Note:

\* Financial Services Sector Supplement | \* Financial Services Sector Supplement

# PENDEKATAN MANAJEMEN PADA TOPIK MATERIAL [103-1][103-2][103-3]

## MANAGEMENT APPROACH TO MATERIAL TOPICS

### Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan Material Topics and the Importance to the Company Sustainability

#### Kinerja Ekonomi dan Inklusi Keuangan Economic Performance and Financial Inclusion

- Pencapaian kinerja ekonomi berpengaruh signifikan terhadap keberlanjutan bisnis BRI dan menjadi dasar bagi pemangku kepentingan terutama investor, dalam menentukan keputusan.
- Selama tahun 2018 BRI mencatatkan perolehan Laba 100,50% dari target ditetapkan.
- Kinerja ekonomi dipantau tim internal audit dan eksternal audit dan dilaporkan secara berkala.
- Pengawasan dan pengelolaan keuangan menjadi tanggung jawab Direktur Keuangan.
- Achieving economic performance has a significant impact on BRI's business sustainability and is the basis for stakeholders, especially investors, in making decisions.
- During 2018, BRI recorded Profit at 100.50% of the target.
- Economic performance is monitored by internal and external audit teams and reported regularly.
- Financial supervision and management is the Finance Director's responsibility.

#### Portofolio Produk dan Kualitas Pinjaman Product Portfolio and Loan Quality

- Pengembangan portofolio produk dan kualitas pinjaman penting guna memenuhi kebutuhan nasabah dan mendukung program pemerintah.
- Selama 2018 BRI memperluas kerjasama dengan berbagai pihak bagi dukungan perluasan inklusi keuangan, serta mulai menerapkan pengelolaan risiko Lingkungan, Sosial dan Tata Kelola (LST) investasi perkebunan sawit lestari.
- Evaluasi kinerja produk menjadi tanggung jawab Komite Produk, yang juga bertugas memberikan rekomendasi kepada Direksi atas strategi pengembangan produk BRI.
- Evaluasi kinerja produk dilakukan setiap bulan.
- The product portfolio development and loan quality are essential to meet customer needs and support government programs.
- During 2018 BRI developed partnerships with various parties to support the expansion of financial inclusion, and began implementing environmental, social and governance (ESG) risk management for sustainable oil palm plantation investments.
- Evaluation of product performance is the responsibility of the Product Committee, which is also tasked with providing recommendations to the Board of Directors on BRI's product development strategies.
- Product performance evaluation is carried out every month.

Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan  
Material Topics and the Importance to the Company Sustainability

Pengaruh Ekonomi  
Tidak Langsung  
Indirect Economic  
Impact

- BRI berkomitmen memberdayakan pelaku usaha dan masyarakat di setiap wilayah kantor operasional, melalui rantai pasok. BRI juga mendorong pihak-pihak penerima fasilitas kredit untuk melibatkan pelaku usaha lokal dan masyarakat dalam rantai pasok mereka. Dengan demikian mereka bisa mendapatkan manfaat ekonomi tidak secara langsung dari keberadaan BRI.
- Sepanjang tahun 2018 BRI melibatkan 738 badan usaha yang menjadi bagian dari rantai pasok BRI.
- Pengelolaan rantai pasok berada pada Divisi Pengadaan Barang dan Jasa (PBJ), Manajemen Aktiva Tetap (MAT), BRI Corporate University, dan Pengelolaan Pekerja Kontrak dan Outsourcing dan bertanggung jawab kepada masing-masing Direktorat.
- Evaluasi kinerja pengelolaan rantai pasok dilakukan secara berkala.
- BRI is committed to empowering businesses and communities in every operational office area, through the supply chain. BRI also encourages recipients of loan facilities to involve local business people and communities in their supply chains. Thus they can receive economic benefits not directly from BRI.
- Throughout 2018 BRI involved 738 business entities as the part of the BRI supply chain.
- Supply chain management is in the Division of Procurement of Goods and Services (PBJ), Fixed Assets Management (MAT), BRI Corporate University, and Management of Contract and Outsourcing Workers and is responsible to each Directorate.
- Performance evaluation of supply chain management is carried out regularly.

Pengembangan  
Teknologi  
Informasi  
Information  
Technology  
Development

- Teknologi merupakan salah satu faktor berdaya dukung tinggi terhadap kinerja BRI. Pengembangan teknologi dilakukan dengan *strategic objectives*, guna mendukung pencapaian visi perusahaan "Menjadi *The Most Valuable Bank* di Asia Tenggara".
- Tahun 2018 BRI menyiapkan anggaran belanja modal TI sebesar Rp2,98 triliun di luar belanja pengeluaran operasional sebesar Rp2,31 triliun. Biaya tersebut dipergunakan untuk modernisasi *infrastructure, core banking, digital bank, big data, dan cloud*.
- Pemanfaatan dan pengembangan teknologi menjadi tanggung jawab Direktur Teknologi Informasi.
- Evaluasi pengembangan teknologi dilakukan setiap saat diperlukan.
- Technology is one of the high supporting factors for BRI's performance. Technology development is carried out with strategic objectives, to support the achievement of the company's vision of "Becoming the Most Valuable Bank in Southeast Asia".
- In 2018 BRI prepares IT capital expenditure budget of Rp2.98 trillion, excluding expenditure on operational expenditure of Rp2.31 trillion. These costs are used to modernize infrastructure, core banking, digital banks, big data, and cloud.
- The use and development of technology is the responsibility of the Information Technology Director
- Evaluation of technology development is carried out at any time needed.

Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan  
Material Topics and the Importance to the Company Sustainability

Ketenagakerjaan  
Employment

- *Human capital* berperan penting dalam meningkatkan kinerja dan merealisasikan target strategis Perusahaan.
- BRI telah memiliki acuan arsitektur SDM.
- Pelaksanaan sistem SDM dipantau oleh Divisi Kebijakan dan Pengembangan Human Capital dan diawasi Direktur Human Capital.
- BRI melakukan evaluasi kinerja kepada seluruh pekerja di semua lapisan jabatan secara berkala.
- *Human capital plays an important role in improving performance and realizing the strategic targets of the Company.*
- *BRI has HR architecture reference*
- *The implementation of HR system is monitored by the Human Capital Policy and Development Division and overseen by the Director of Human Capital.*
- *BRI periodically evaluates performance for all employees at all levels of positions.*

Perlindungan  
Informasi Nasabah  
Customer  
Information  
Protection

- BRI menempatkan perlindungan informasi nasabah sebagai prioritas karena berpengaruh terhadap reputasi Perusahaan. Ketentuan ini tertuang dalam Surat Divisi Layanan No.B.425-LYN/KPO/05/2015, tanggal 5 Mei 2015.
- BRI memiliki mekanisme pengaduan dan mampu menyelesaikan keluhan. Sampai dengan akhir tahun 2018 tingkat penyelesaian nasabah mencapai 98,4% dari seluruh keluhan yang diterima Perusahaan.
- Pengembangan kualitas layanan menjadi tanggung jawab Divisi Layanan di bawah Direktur Jaringan dan Layanan.
- Secara berkala BRI melakukan evaluasi pelaksanaan perlindungan nasabah, di antaranya dengan survei kepuasan nasabah setiap tahun.
- *BRI places customer information protection as a priority because it affects the Company's reputation. This provision is contained in the Service Division Letter No. B.425-LYN/KPO/05/2015, dated May 5, 2015.*
- *BRI has a grievance mechanism and is able to resolve complaints. Until the end of 2018 the customer resolution rate reached 98.4% of all complaints received by the Company.*
- *Service quality development is the responsibility of the Service Division under the Director of Networks and Services.*
- *BRI periodically evaluates the implementation of customer protection, including annual customer satisfaction survey.*

Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan  
Material Topics and the Importance to the Company Sustainability

Antikorupsi  
Anti-corruption

- Kegiatan utama BRI berkaitan erat dengan arus lalu lintas keuangan, sehingga komitmen anti-*fraud*/antikorupsi berpengaruh signifikan terhadap keberlanjutan Perusahaan.
- Komitmen anti-*fraud* BRI diwujudkan dengan menerapkan empat pilar strategi anti-*fraud* dan diatur dalam kebijakan strategi anti-*fraud* melalui Surat Keputusan BRI No.S.05 -DIR/MOP/03/2018 tanggal 29 Maret 2018.
- Di lingkup internal, BRI mewajibkan Direktur, Komisaris, jajaran manajemen dan seluruh pekerja untuk menandatangani komitmen anti-*fraud*. Di lingkup eksternal, BRI terus meningkatkan teknologi untuk mencegah praktik-praktik fraud oleh pihak-pihak tidak bertanggung jawab.
- BRI memberikan bantuan hukum bagi pekerja yang menghadapi permasalahan hukum dari pihak ketiga terkait dugaan *fraud* atas pelaksanaan tugas, tanggung jawab dan kewajibannya. Bantuan dan perlindungan hukum tidak berlaku apabila pekerja menjadi pihak yang dilaporkan Perusahaan dan/atau telah dinyatakan bersalah oleh Perusahaan
- Pengawasan di lingkup internal BRI terhadap tindakan *fraud* menjadi tanggung jawab Divisi Kepatuhan di bawah Direktur Kepatuhan. BRI juga menyertakan Direktorat Digital Banking dan Teknologi Informasi untuk pencegahan terjadinya *fraud* oleh pihak-pihak di luar BRI.
- BRI's main activities are closely related to financial transaction, therefore anti-fraud/anti-corruption commitments have a significant impact on the Company's sustainability.
- BRI's anti-fraud commitment is realized by implementing four pillars of anti-fraud strategy and regulated in anti-fraud strategic policy through BRI Decree No. S.05-DIR/MOP/03/2018 dated on March 29, 2018.
- Internally, BRI requires Directors, Commissioners, management and all employees to sign anti-fraud commitments. Externally, BRI continues to improve technology to prevent fraud practices by irresponsible parties.
- BRI provides legal assistance for employees who face legal problems from third parties over alleged fraud for the implementation of their duties, responsibilities and obligations. Legal assistance and protection do not apply if the employee becomes a party reported by the Company and/or has been found guilty by the Company.
- Supervision of fraud within BRI's internal environment is the responsibility of the Compliance Division under the Compliance Director. BRI also involves the Directorate of Digital Banking and Information Technology to prevent fraud by BRI's external parties.

Pengelolaan Limbah, Pengendalian Emisi, Pengelolaan Energi  
Waste Management, Emission Control, Energy Management

- BRI berkomitmen pada upaya bersama untuk memastikan terjaganya daya dukung serta kelestarian alam, baik yang dilakukan secara internal maupun melalui program pembiayaan berkelanjutan dan investasi ramah lingkungan.
- Secara umum BRI telah melakukan upaya internal untuk mengelola limbah, mengendalikan emisi dan pengelolaan energi.
- BRI commits to joint efforts in ensuring the preservation of carrying capacity and sustainability of nature, both carried out internally and through sustainable finance programs and environmentally friendly investments.
- In general, BRI has made internal efforts to manage waste, control emissions and energy management.

Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan  
Material Topics and the Importance to the Company Sustainability

Investasi  
Investment

- Pada tahun 2018 BRI juga mengembangkan produk pembiayaan berkelanjutan/investasi hijau yang ramah lingkungan.
- Penerapan program pembiayaan berkelanjutan menjadi tanggung jawab Divisi Bisnis.
- Evaluasi dilakukan secara berkala dengan melibatkan pihak-pihak yang mendapatkan fasilitas pembiayaan berkelanjutan.
- In 2018 BRI also developed environmentally friendly sustainable finance/green investment products.
- The implementation of a sustainable finance program is the responsibility of Business Division.
- Evaluations are conducted regularly by involving parties who receive sustainable finance facilities.

Komunitas Lokal  
Local Community

- Keberlanjutan bisnis BRI tidak terlepas dari dukungan masyarakat di sekitar kantor operasi yang meliputi seluruh wilayah Indonesia. Sebagai bentuk kepedulian terhadap masyarakat, BRI berkomitmen melaksanakan tanggung jawab sosial perusahaan (CSR) melalui Program Kemitraan dan Bina Lingkungan (PKBL) dalam rangka meningkatkan taraf hidup masyarakat.
- Realisasi dana CSR pada tahun 2018 mencapai Rp163,63 miliar, sementara realisasi dana PKBL pada tahun 2018 sebesar Rp507,79 miliar.
- Pelaksanaan kegiatan Program Kemitraan dilakukan oleh Divisi Bisnis Kecil dan Kemitraan dan bertanggung jawab kepada Direktur Mikro & Kecil sementara kegiatan Bina Lingkungan dilaksanakan oleh Bagian Corporate Social Responsibility, Biro Humas & CSR di bawah Divisi Sekretariat Perusahaan dan bertanggung jawab kepada Direktur Utama. Sejak Agustus 2018, Bagian Corporate Social Responsibility, Biro Humas & CSR berubah menjadi Desk CSR & Bina Lingkungan yang terdiri dari Bagian Perencanaan CSR & Bina Lingkungan serta Bagian Operasional CSR & Bina Lingkungan dan tetap di bawah Divisi Sekretariat Perusahaan.
- Evaluasi pelaksanaan program CSR dan PKBL dilakukan berkala dengan melibatkan para pemangku kepentingan yang menjadi sasaran penerima manfaat.
- BRI's business continuity is inseparable from the support of the community around the operating offices across the regions of Indonesia. As a form of concern for the community, BRI is committed to implementing corporate social responsibility (CSR) as well as partnership and community development program (PKBL) that have a broad impact on improving people's lives.
- The realization of CSR funds in 2018 reached Rp163.3 billion of the planned budget, while the realization of PKBL funds in 2018 amounted to Rp507.79 billion of the planned budget.
- The implementation of the Partnership Program activities are carried out by Small Business and Partnership Division and reports to Director of Micro & Small Businesses, while Community Development activities are carried out by the Corporate Social Responsibility Department, Public Relations & CSR Bureau under the Corporate Secretariat Division and reports to President Director. Since August 2018, the Corporate Social Responsibility Department, Public Relations & CSR Bureau has changed into CSR & Community Development Desk, consisting of CSR & Community Development Planning Section as well as the CSR & Community Development Operations Department and remains under the Corporate Secretariat Division.
- Evaluation of the implementation of CSR and PKBL programs is carried out periodically by involving stakeholders as the target beneficiaries.

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## Assurance Independent

### Independent Assurance

BRI melakukan proses *assurance* atas Laporan Keberlanjutan 2018. Proses ini penting untuk meningkatkan kredibilitas dan kualitas laporan dan dilaksanakan oleh pihak eksternal independen yang mempunyai kredibilitas, yakni SR Asia. SR Asia adalah lembaga *assurance* yang telah tersertifikasi oleh Lembaga *Assurance* tingkat internasional, yaitu AA1000 *Accountability Principles* 2018.

Proses *assurance* dimulai dengan verifikasi sampel bukti dokumentasi dan konfirmasi kepada pihak narasumber yang melibatkan Fungsi Manajemen Risiko dan fungsi lain yang terkait. Pemilihan assesor eksternal sesuai kebijakan perusahaan dan dipastikan tidak ada benturan kepentingan dengan pihak manapun. Pemeriksaan yang dilakukan meliputi kesesuaian dengan Peraturan Otoritas Jasa Keuangan (POJK) dan Indeks GRI yang disampaikan pada bagian belakang laporan ini. [102-55] [102-56]

BRI conducted an assurance process on the Sustainability Report 2018. This process was essential to increase the report's credibility and quality, and it was conducted by independent and credible external party, SR Asia. SR Asia is an assurance body that has been certified by the international assurance institute, based on AA1000 *Accountability Principles* 2018.

The assurance process started with verification of documentation evidence samples and confirmation to the resource persons involving the Risk Management Function and other related functions. The external assessor was selected in accordance with company policy and guaranteed that there was no conflict of interest with any party. The examinations included conformity with the Financial Services Authority Regulations (POJK) and the GRI Index presented at the later part of this report. [102-55] [102-56]



# PROFIL BRI

## BRI PROFILE

### VISI, MISI DAN NILAI-NILAI [102-16]

#### VISION, MISSION AND CORE VALUES

#### Visi | Vision

Menjadi The Most Valuable Bank di Asia Tenggara dan Home to The Best Talent.  
 Becoming the Most Valuable Bank in Southeast Asia and Home to The Best Talent

#### Misi | Mission

1. Melakukan kegiatan perbankan yang terbaik dengan mengutamakan pelayanan kepada segmen mikro, kecil dan menengah untuk menunjang peningkatan ekonomi masyarakat.
  2. Memberikan pelayanan prima dengan fokus kepada nasabah melalui :
    - a. Sumber Daya Manusia yang profesional dan memiliki budaya berbasis kinerja (*performance-driven culture*);
    - b. Teknologi informasi yang handal dan *future ready*;
    - c. Jaringan kerja konvensional maupun digital yang produktif dengan menerapkan prinsip *operational* dan *risk management excellence*.
  3. Memberikan keuntungan dan manfaat yang optimal kepada pihak-pihak yang berkepentingan (*stakeholders*) dengan memperhatikan prinsip keuangan berkelanjutan dan praktik *Good Corporate Governance* yang sangat baik.
- 
1. To conduct banking best practices with a priority to serve micro, small, and medium enterprises in order to support the community's economic improvement
  2. To deliver service excellence to customers through:
    - a. Professional Human Resources with a performance-driven culture
    - b. Reliable and future ready information technology
    - c. Productive conventional and digital networks, while adhering to principles of operational and risk management excellence
  3. To create optimal values and benefits for stakeholders with due observance to sustainable finance principles and Good Corporate Governance best practices.

#### Values



INTEGRITY



PROFESSIONALISM



TRUST



INNOVATION



CUSTOMER CENTRIC

Visi & Misi BRI telah disetujui Dewan Komisaris dan Direksi berdasarkan No.Kep. 403-DIR/CDS/05/2017 tanggal 16 Mei 2017.

The Vision and Mission of BRI has been approved by the Board of Commissioners and Board of Directors pursuant to the Decree No. 403-DIR/CDS/05/2017 dated May 16, 2017.

SEKILAS BRI  
BRI AT A GLANCE



|                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama Perusahaan [102-1]<br>Company Name                                                       | PT Bank Rakyat Indonesia (Persero) Tbk                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Tanggal dan Tahun Pendirian<br>Date and Year of Establishment                                 | 16 Desember 1895   December 16, 1895                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Dasar Hukum Pendirian<br>Legal Basis of Establishment                                         | Undang-Undang No 21 Tahun 1968   Law No. 21 Year 1968                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Wilayah Operasional [102-4][102-10]<br>Operating Area                                         | Meliputi 6 negara: Indonesia, New York (Amerika Serikat), Cayman Island, Hong Kong, Singapura, dan Timor Leste<br>Covering 6 countries: Indonesia, New York (United States), Cayman Islands, Hong Kong, Singapore, and Timor Leste                                                                                                                                                                                                                                                       |
| Badan Hukum dan Kepemilikan [102-5]<br>Ownership and Legal Entity                             | Perusahaan Perseroan (Persero), Perseroan Terbatas   Limited Liability Company<br>Terdaftar di Bursa Efek Indonesia (BEI) pada 10 November 2003<br>Listed on the Indonesia Stock Exchange (IDX) on November 10, 2003<br>Kode Saham: BBRI   Stock Code: BBRI<br>Kepemilikan Saham   Shareholding<br><ul style="list-style-type: none"> <li>Pemerintah Indonesia: 56.75%   Government of Indonesia: 56.75%</li> <li>Publik: 43.25%   Public: 43.25%</li> </ul>                             |
| Kegiatan, Merek, Produk dan Jasa [102-2][102-48]<br>Activities, Brands, Products and Services | Kegiatan: Perbankan dan Jasa Keuangan<br>Activities: Banking and Financial Services<br>Produk dan Layanan:<br>Informasi terkait produk dan layanan BRI dapat diakses melalui alamat website <a href="http://bri.co.id">http://bri.co.id</a> dan Laporan Tahunan.<br>Products and Services:<br>Information regarding BRI products and services can be accessed through the website address <a href="http://bri.co.id">http://bri.co.id</a> and the Annual Report.                         |
| Kantor Pusat [102-3]<br>Head Office                                                           | Gedung BRI I   BRI I Building<br>Jalan Jenderal Sudirman Kav 44-46<br>Jakarta, 10210<br>No Telp   Phone : (62-21) 251-0244, 251-0254, 251-0264, 251-0269, 251-0279<br>No Fax : (62-21) 250-0077                                                                                                                                                                                                                                                                                          |
| Pasar Terlayani [102-2][102-6]<br>Served Market                                               | <ul style="list-style-type: none"> <li>Penerima manfaat: masyarakat umum, pemerintah, dan korporat.</li> <li>Segmen usaha: kelompok mikro, kecil, menengah, dan korporasi.</li> <li>Segmen geografis: wilayah Indonesia, Asia dan Amerika Serikat.</li> <li>Beneficiaries: general public, government and corporate.</li> <li>Business segments: micro, small, medium and corporate groups.</li> <li>Geographical segments: regions of Indonesia, Asia and the United States.</li> </ul> |

#### PERUBAHAN SIGNIFIKAN [102-10]

1. BRI melakukan perubahan struktur organisasi sampai dengan tingkat divisi, desk, dan group yang diikuti perubahan nomenklatur sebagai penyesuaian pada tugas, tanggung jawab dan kewenangan setiap divisi, Desk dan Group. Hingga akhir tahun 2018 BRI memiliki 58 Divisi, 6 Desk, dan 2 Group.
2. Pada tahun 2018 BRI mengakuisisi mayoritas kepemilikan saham PT Danareksa Sekuritas yang dimiliki PT Danareksa (Persero) dengan jumlah saham yang diakuisisi mencapai 67%, dan BRI Ventura Investama dengan jumlah saham yang diakuisisi mencapai 97,61%.

#### SIGNIFICANT CHANGES [102-10]

1. BRI changes its organizational structure to the level of divisions, desks, and groups, followed by changes in nomenclature as adjustments to the duties, responsibilities and authorities of each division, Desk and Group. Until the end of 2018 BRI has 58 Divisions, 6 Desks, and 2 Groups.
2. In 2018, BRI acquired a majority stake in PT Danareksa Sekuritas owned by PT Danareksa (Persero) with 67% of the shares acquired, and BRI Ventura Investama with 97.61% of the shares acquired.

#### Skala Organisasi [102-7]

##### Scale of Organization

| Uraian<br>Description                                                                                            | Satuan<br>Unit                        | 2016*   | 2017      | 2018      |
|------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------|-----------|-----------|
| Jumlah Pekerja   Total Employees                                                                                 | Orang<br>Person                       | 93,333  | 92,858    | 89,943    |
| Laba Bersih   Net Profit                                                                                         |                                       | 25,753  | 28,469    | 31,702    |
| Pendapatan   Revenues                                                                                            |                                       | 106,787 | 117,368   | 129,423   |
| Total Aset   Total Assets                                                                                        | Rp Miliar<br>Rp Billion               | 964,001 | 1,076,438 | 1,234,200 |
| Total Dana Pihak Ketiga (DPK)<br>Total Third Party Funds                                                         |                                       | 723,845 | 803,327   | 898,033   |
| Total Kapitalisasi   Total Capitalization                                                                        |                                       |         |           |           |
| Ekuitas   Equity                                                                                                 | Rp Miliar<br>Rp Billion               | 145,458 | 165,047   | 181,019   |
| Dana Non DPK   Non Third Party Funds                                                                             |                                       | 94,698  | 108,064   | 155,149   |
| Jumlah Unit Kerja Beroperasi<br>Number of Operational Business Units                                             | Unit<br>Unit                          | 10,643  | 10,646    | 9,647     |
| Jumlah Produk Atau Jasa Pada Akhir<br>Desember 2018<br>Total Products or Services at the End of<br>December 2018 | Produk/Jasa<br>Products /<br>Services | 83      | 83        | 92        |

## PEKERJA BRI DAN PEKERJA LAIN

Jumlah pekerja BRI per 31 Desember 2018 yaitu 89.943 orang, turun dibanding tahun 2017 sebanyak 92.858 orang. Pekerja BRI terdiri atas pekerja tetap, pekerja kontrak dan *trainee*. Laporan ini belum menyertakan jumlah pekerja lain, yakni pekerja *outsourcing* yang dipekerjakan di seluruh unit kerja BRI. [102-8]

Seluruh pekerja BRI dilindungi Perjanjian Kerja Bersama (PKB) periode 2017-2019 yang kini berlaku. PKB tersebut disusun bersama oleh manajemen dan Serikat Pekerja. Tercatat jumlah pekerja BRI yang menjadi anggota Serikat Pekerja saat ini berjumlah 42.931 orang atau 47,13% dari total seluruh pekerja. [102-41]

## EMPLOYEES OF BRI AND OTHER EMPLOYEES




The number of BRI employees as of December 31, 2018 was 89,943 people, down compared to 2017 of 92,858 people. BRI employees consist of permanent employees, contract employees and trainees. This report has not included the number of other workers, such as outsourced workers employed in all BRI work units. [102-8]

All BRI employees are protected by the Collective Labor Agreement (CLA) for the 2017-2019 period which is currently in effect. The CLA was prepared jointly by management and the Workers Union. The number of BRI employees who are members of Workers Union currently as many as 42,931 people or 47.13% of total number of employees. [102-41]

[102-8]

### Jumlah Pekerja Berdasarkan Status Kerja dan Gender

Number of Employees by Employment Status and Gender

|                                                                                                                               | 2016          |                  | 2017          |                  | 2018          |                  |
|-------------------------------------------------------------------------------------------------------------------------------|---------------|------------------|---------------|------------------|---------------|------------------|
|                                                                                                                               | Pria<br>Male  | Wanita<br>Female | Pria<br>Male  | Wanita<br>Female | Pria<br>Male  | Wanita<br>Female |
|  Karyawan Tetap<br>Permanent<br>Employees  | 39,595        | 19,412           | 41,020        | 19,744           | 41,246        | 19,700           |
|  Karyawan Kontrak<br>Contract<br>Employees | 12,824        | 21,438           | 11,338        | 20,656           | 10,021        | 18,949           |
|  <i>Trainee</i>                            | 55            | 9                | 76            | 24               | 13            | 14               |
| <b>Jumlah Total</b>                                                                                                           | <b>52,474</b> | <b>40,859</b>    | <b>52,434</b> | <b>40,424</b>    | <b>51,280</b> | <b>38,663</b>    |
|                                                                                                                               | <b>93,333</b> |                  | <b>92,858</b> |                  | <b>89,943</b> |                  |

**Jumlah Karyawan Berdasarkan Lokasi Penempatan dan Gender**  
**Number of Employees by Placement Location and Gender**

| Lokasi Penempatan<br>Placement Location                                      | 2016          |                 | 2017          |                 | 2018          |                 |
|------------------------------------------------------------------------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|
|                                                                              | Pria   Male   | Wanita   Female | Pria   Male   | Wanita   Female | Pria   Male   | Wanita   Female |
| Wilayah Jakarta<br>Jakarta Region                                            | 7,980         | 6,666           | 10,447        | 7,293           | 8,295         | 6,606           |
| Wilayah Sumatra<br>Sumatra Region                                            | 10,931        | 7,744           | 10,702        | 7,620           | 10,859        | 7,344           |
| Wilayah Jawa Barat<br>West Java Region                                       | 5,570         | 3,485           | 5,540         | 3,376           | 5,861         | 3,500           |
| Wilayah Jawa Tengah dan DIY<br>Central Java and Yogyakarta Region            | 7,982         | 7,286           | 7,984         | 7,047           | 8,297         | 6,739           |
| Wilayah Jawa Timur<br>East Java Region                                       | 6,973         | 6,010           | 6,997         | 5,901           | 7,035         | 5,633           |
| Indonesia Timur dan Indonesia Tengah<br>East Indonesia and Central Indonesia | 10,609        | 9,053           | 10,699        | 9,158           | 10,902        | 8,835           |
| Lainnya<br>Others                                                            | 2,429         | 615             | 65            | 29              | 31            | 6               |
| <b>Jumlah Total</b>                                                          | <b>52,474</b> | <b>40,859</b>   | <b>52,434</b> | <b>40,424</b>   | <b>51,280</b> | <b>38,663</b>   |
|                                                                              | <b>93,333</b> |                 | <b>92,858</b> |                 | <b>89,943</b> |                 |

**PRINSIP KEHATI-HATIAN**

BRI senantiasa menjalankan kegiatan usaha dengan mengedepankan prinsip kehati-hatian, baik dalam penghimpunan maupun penyaluran dana kepada masyarakat. Prinsip kehati-hatian menjadikan Perusahaan selalu mematuhi ketentuan-ketentuan dan norma-norma hukum yang berlaku di perbankan, termasuk dalam menerapkan keuangan berkelanjutan, salah satunya melalui penerapan Manajemen Risiko. [102-11]

BRI berkomitmen menerapkan praktik-praktik terbaik perbankan guna mendukung penerapan keuangan berkelanjutan dan mewujudkan Visi Perusahaan. Pengungkapan informasi tentang inisiatif eksternal dan sertifikasi yang dimiliki BRI hingga akhir tahun 2018, disampaikan dalam Laporan Tahunan. [102-12]

**PRUDENTIAL PRINCIPLE**

BRI always conducts business activities by promoting prudential principle, both in funding and lending to the public. The prudential principle makes the Company always comply with the provisions and legal norms that apply in banking industry, including in implementing sustainable finance, such as Risk Management implementation. [102-11]

BRI is committed to implementing banking best practices to support the implementation of sustainable finance and realize the Company's Vision. Disclosure of information about external initiatives and certifications owned by BRI until the end of 2018, disclosed in the Annual Report. [102-12]

**Keanggotaan Organisasi** [102-13]  
Membership in Organizations

| Nama Organisasi<br>Name of Organization                                                     | Tujuan<br>Purpose                                                                                                                                                                                                                    | Posisi Kesertaan<br>Membership<br>Position                |
|---------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Himpunan Bank Milik Negara<br>(HIMBARA)<br>Association of State-Owned Banks<br>(HIMBARA)    | Mengembangkan pasar modal Indonesia sebagai industri yang mampu menopang perekonomian nasional.<br>Developing the Indonesian capital market as an industry that can support national economy.                                        | Ketua<br>Chairman                                         |
| Perhimpunan Bank Nasional (Perbanas)<br>National Banks Association (Perbanas)               | Merumuskan kebijakan terkait dengan perbankan.<br>Formulating policies on banking.                                                                                                                                                   | Wakil Sekretaris Jendral<br>Deputy Secretary General      |
| Forum Komunikasi Direktur Kepatuhan (FKDKP)<br>Forum Komunikasi Direktur Kepatuhan (FKDKP)  | Ajang tukar menukar informasi tentang ketentuan/peraturan Bank Indonesia maupun standar internasional perbankan.<br>A forum for information exchange about Bank Indonesia provisions/regulations and international banking standards | Bendahara<br>Treasurer                                    |
| Asosiasi Sistem Pembayaran Indonesia (ASPI)<br>Indonesian Payment System Association (ASPI) | Mengoptimalkan fungsi dan profesionalisme di dalam penerapan tata kelola perusahaan yang baik.<br>Optimizing the function and professionalism in the good corporate governance implementation.                                       | Anggota Badan Pengawas<br>Member of the Supervisory Board |

Keanggotaan BRI pada organisasi/asosiasi mempunyai arti strategis. Perusahaan mengikuti perkembangan dunia perbankan terkini dan turut berkontribusi pengetahuan dan pengalaman kepada anggota organisasi/asosiasi. BRI tidak memberikan kontribusi secara finansial diluar iuran keanggotaan rutin, termasuk tidak berkontribusi pada politik maupun politisi. [415-1]

BRI's membership in organizations/associations has strategic purposes. The company keeps up with the latest developments in the banking industry and contributes in sharing our knowledge and experience with fellow members of organizations/associations. BRI does not make any financial contribution other than regular membership fees, including no contribution to political activities or politicians. [415-1]



## PEMANGKU KEPENTINGAN STAKEHOLDERS

Keberadaan para pemangku kepentingan diidentifikasi melalui pendekatan kedekatan (*proximity*) dan besarnya kepentingan (*power*) yang dapat saling mempengaruhi dan dipengaruhi pada Perusahaan. [102-42]

The existence of stakeholders is identified through the approach of proximity and the amount of power that can affect and be affected by the Company. [102-42]

| Identifikasi Kebutuhan dan Pendekatan Pemangku Kepentingan [102-40] [102-43] [102-44] [102-48]<br>Identification of Needs and Stakeholder Approaches |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pemangku Kepentingan Stakeholders                                                                                                                    | Topik Topics                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Metode Pelibatan dan Frekuensi Pendekatan Engagement Method and Approach Frequency                                                                                                         | Respon Perusahaan Company Response                                                                                                                                                                                                                                                                                                                                                                                      |
| Investor Investor                                                                                                                                    | <ul style="list-style-type: none"> <li>Penerapan tata kelola organisasi.</li> <li>Kinerja ekonomi.</li> <li>Kinerja sosial.</li> <li>Kinerja pengelolaan lingkungan, termasuk energi, emisi dan limbah.</li> <li>Pelaporan kinerja.</li> <li>Implementation of organizational governance.</li> <li>Economic performance.</li> <li>Social performance.</li> <li>Environment management performance, includes energy, emission, and waste.</li> <li>Performance reporting.</li> </ul> | <ul style="list-style-type: none"> <li>Pertemuan berkala, minimal satu kali dalam setahun.</li> <li>Periodic meetings, at least once a year.</li> </ul>                                    | <ul style="list-style-type: none"> <li>Penyediaan informasi berkala kinerja BRI.</li> <li>Komunikasi secara langsung maupun melalui analisis, guna memastikan penyampaian informasi material.</li> <li>Penyelenggaraan RUPS.</li> <li>Providing information on BRI performance periodically</li> <li>Direct communication or through analysis, to ensure the delivery of material information.</li> <li>GMS.</li> </ul> |
| Nasabah                                                                                                                                              | <ul style="list-style-type: none"> <li>Perlindungan nasabah.</li> <li>Kebutuhan produk dan jasa.</li> <li>Informasi tentang produk, jasa dan Perusahaan.</li> <li>Penanganan keluhan.</li> </ul>                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>Kunjungan nasabah, dilakukan sesuai kebutuhan.</li> <li>Customer gathering dan survei kepuasan nasabah, minimal satu kali dalam setahun.</li> </ul> | <ul style="list-style-type: none"> <li>Inovasi produk, jasa serta layanan sesuai kebutuhan dan perkembangan teknologi.</li> <li>Penyediaan serta penyampaian informasi produk, jasa dan layanan.</li> <li>Penyimpanan dan perlindungan data nasabah sesuai peraturan.</li> <li>Penyediaan layanan pengaduan nasabah baik manual maupun berbasis digital, dan mekanisme penyelesaiannya.</li> </ul>                      |

Identifikasi Kebutuhan dan Pendekatan Pemangku Kepentingan [102-43] [102-44] [102-48]  
 Identification of Needs and Stakeholder Approaches [102-43] [102-44] [102-48]

| Pemangku Kepentingan Stakeholders | Topik Topics                                                                                                                                                                                                                                                                                                                                                                       | Metode Pelibatan dan Frekuensi Pendekatan Engagement Method and Approach Frequency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Respon Perusahaan Company Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Customers                         | <ul style="list-style-type: none"> <li>• Customer protection.</li> <li>• Product and service needs.</li> <li>• Information about products, services and the Company.</li> <li>• Complaint handling.</li> </ul>                                                                                                                                                                     | <ul style="list-style-type: none"> <li>• Customer visits, conducted as needed.</li> <li>• Customer gathering and customer satisfaction survey, at least once a year.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>• Product, service and service innovations according to the needs and development of technology.</li> <li>• Provision and delivery of information on products, and services.</li> <li>• Customer data storage and protection according to regulations.</li> <li>• Provision of customer care services both manually and digitally based, and the resolution mechanism.</li> </ul>                                                                                                                                                                                                                                       |
| Pekerja Employees                 | <ul style="list-style-type: none"> <li>• Kepastian dan perlindungan hubungan ketenagakerjaan.</li> <li>• Kesejahteraan dan pemenuhan hak-hak normatif.</li> <li>• Pengembangan kompetensi dan karir.</li> <li>• Certainty and protection of employment relations.</li> <li>• Welfare and fulfillment of normative rights.</li> <li>• Competency and career development.</li> </ul> | <ul style="list-style-type: none"> <li>• Pertemuan antara manajemen dengan serikat pekerja, minimal satu kali setahun.</li> <li>• <i>Family gathering</i>, minimal satu kali setahun pada peringatan HUT BRI.</li> <li>• Forum peningkatan kinerja, minimal satu kali setahun.</li> <li>• Silaturahmi perayaan dan peringatan hari besar keagamaan.</li> <li>• Meeting between management and trade unions, at least once a year.</li> <li>• Family gathering, at least once a year at the commemoration of BRI's Anniversary.</li> <li>• Performance improvement forum, at least once a year.</li> <li>• Gathering at celebration and observance of religious holidays.</li> </ul> | <ul style="list-style-type: none"> <li>• Penyusunan Perjanjian Kerja Bersama (PKB).</li> <li>• Penyelenggaraan pelatihan dan peningkatan kompetensi pekerja, serta pembentukan <i>assessment center</i>.</li> <li>• Lingkungan kerja yang kondusif dan produktif.</li> <li>• <i>Review</i> dan survei kesejahteraan pekerja secara berkala.</li> <li>• Preparation of Collective Labor Agreement (CLA).</li> <li>• Organizing training and competency development for employees, as well as establishing an assessment center.</li> <li>• A conducive and productive work environment.</li> <li>• Periodic reviews and surveys of employee welfare.</li> </ul> |

Identifikasi Kebutuhan dan Pendekatan Pemangku Kepentingan [102-43] [102-44] [102-48]  
 Identification of Needs and Stakeholder Approaches

| Pemangku Kepentingan Stakeholders                    | Topik Topics                                                                                                                                                                                                                                                                                                                                                                                                                                             | Metode Pelibatan dan Frekuensi Pendekatan Engagement Method and Approach Frequency                                                                                                                                                                                                                                                                                                                                                                                                                          | Respon Perusahaan Company Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Masyarakat Setempat/<br>Komunitas<br>Local Community | <ul style="list-style-type: none"> <li>• Informasi akses dan pendidikan keuangan.</li> <li>• Pemberdayaan dan peningkatan kesejahteraan.</li> <li>• Akses pendidikan dan pengembangan budaya.</li> <li>• Penyediaan infrastruktur.</li> <li>• Information on access and financial education.</li> <li>• Empowerment and welfare improvement.</li> <li>• Access to education and cultural development.</li> <li>• Provision of infrastructure.</li> </ul> | <ul style="list-style-type: none"> <li>• Kunjungan dan komunikasi dengan masyarakat, sesuai kebutuhan dan keperluan.</li> <li>• Pelaksanaan program tanggung jawab sosial Perusahaan (CSR), melalui Program Kemitraan dan Bina Lingkungan (PKBL).</li> <li>• Visits and communication with the community, according to their needs and interests.</li> <li>• Implementation of Corporate Social Responsibility (CSR) programs, through the Partnership and Community Development Program (PKBL).</li> </ul> | <ul style="list-style-type: none"> <li>• Kesempatan sebagai Agen BRILink.</li> <li>• Bantuan pembinaan dan pendampingan mitra binaan.</li> <li>• Bantuan pembangunan infrastruktur.</li> <li>• Bantuan sosial kemasyarakatan (BRI Peduli), mencakup bidang pendidikan, budaya dan agama, kemanusiaan serta lingkungan.</li> <li>• Opportunity to become BRILink Agents.</li> <li>• Assistance in coaching and mentoring partners.</li> <li>• Infrastructure development assistance.</li> <li>• Community and social assistance (BRI Peduli) in education, culture and religion, humanity and environment.</li> </ul> |
| Pemerintah                                           | <ul style="list-style-type: none"> <li>• Kepatuhan terhadap hukum.</li> <li>• Komitmen pada regulator/ otoritas perbankan.</li> <li>• Komunikasi berkesinambungan.</li> <li>• Pelaporan yang jelas, akurat, komprehensif dan tepat waktu.</li> </ul>                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>• Pertemuan dengan regulator/otoritas, sesuai kebutuhan.</li> <li>• Keterlibatan pada kegiatan pemerintah daerah setempat, sesuai dengan kebutuhan.</li> </ul>                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>• Penyesuaian kebijakan dan peraturan internal, sesuai peraturan yang diterbitkan pemerintah.</li> <li>• Penerapan prinsip-prinsip GCG di seluruh unit kerja.</li> <li>• Penyampaian laporan kinerja dan pelaksanaan kegiatan lain: Laporan Tahunan, Laporan Keberlanjutan, Laporan PKBL, serta laporan lain.</li> </ul>                                                                                                                                                                                                                                                      |

Identifikasi Kebutuhan dan Pendekatan Pemangku Kepentingan [102-43] [102-44] [102-48]  
 Identification of Needs and Stakeholder Approaches

| Pemangku Kepentingan Stakeholders                                      | Topik Topics                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Metode Pelibatan dan Frekuensi Pendekatan Engagement Method and Approach Frequency                                                                                    | Respon Perusahaan Company Response                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Government                                                             | <ul style="list-style-type: none"> <li>• Compliance with the laws.</li> <li>• Commitment to regulators / banking authorities.</li> <li>• Continuous communication.</li> <li>• Clear, accurate, comprehensive and timely reporting.</li> </ul>                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>• Meeting with regulators/authorities, as needed.</li> <li>• Involvement in local government activities, as needed.</li> </ul> | <ul style="list-style-type: none"> <li>• Adjustment of internal policies and regulations, according to regulations issued by the government.</li> <li>• Implementation of GCG principles in all units.</li> <li>• Submission of performance reports and implementation of other activities: Annual Report, Sustainability Report, PKBL Reports, and other reports.</li> </ul>                              |
| Lembaga Swadaya Masyarakat (LSM) Non-Governmental Organizations (NGOs) | <ul style="list-style-type: none"> <li>• Kepatuhan terhadap hukum.</li> <li>• Komitmen pada Tanggung Jawab Sosial dan Lingkungan (TJSL).</li> <li>• Kinerja sosial.</li> <li>• Kinerja pengelolaan lingkungan, termasuk energi, emisi dan limbah.</li> <li>• Compliance with the law.</li> <li>• Commitment to social and environmental responsibility (TJSL).</li> <li>• Social performance.</li> <li>• Environmental management performance, including energy, emissions and waste.</li> </ul> | <ul style="list-style-type: none"> <li>• Komunikasi.</li> <li>• Communication.</li> </ul>                                                                             | <ul style="list-style-type: none"> <li>• Penyediaan informasi dan penyampaian laporan kinerja dan pelaksanaan kegiatan lain: Laporan Tahunan, Laporan Keberlanjutan, Laporan PKBL, serta laporan lain.</li> <li>• Provision of information and delivery of performance reports and implementation of other activities: Annual Reports, Sustainability Reports, PKBL Reports, and other reports.</li> </ul> |

# Memperkuat Pembentukan Perbankan Berkelanjutan

## Strengthening to Shape Sustainable Banking

Komitmen BRI pada tahun 2018 untuk memperkuat pembentukan perbankan berkelanjutan, diwujudkan melalui dua langkah strategis, yakni turut serta membentuk Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) dan menyiapkan Rencana Aksi Keuangan Berkelanjutan (RAKB).

BRI's commitment in 2018 to Strengthening shaping sustainable banking was realized through two strategic steps, namely participating in the establishment of the Indonesian Sustainable Finance Initiative (IKBI) and preparing a Sustainable Finance Action Plan (RAKB).





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## INISIATIF DAN RENCANA AKSI KEUANGAN BERKELANJUTAN [102-12] [FS1]

### Sustainable Financial Action Initiatives and Plan



Wujud komitmen BRI pada keuangan berkelanjutan sejalan dengan dukungan terhadap Tujuan Pembangunan Berkelanjutan.

Realization of BRI's commitment to sustainable finance in line with its support to Sustainable Development Goals.

Inisiatif BRI dalam menerapkan keuangan berkelanjutan dinyatakan dalam Kebijakan Umum Keberlanjutan BRI, sesuai SK Direksi BRI Nomor S.05-DIR/EMP/07/2018 dan Surat Keputusan (SK) Direksi Nomor S.17-DIR/DMR/04/2017. BRI turut membentuk IKBI yang merupakan perkembangan dari proyek perintis "First Steps to Become Sustainable Bank" yang diinisiasi Otoritas Jasa Keuangan (OJK).

Untuk mulai menerapkan pemahaman keuangan berkelanjutan, BRI telah menyelesaikan penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) pada November 2018. Rencana ini meliputi kegiatan jangka pendek dan jangka panjang selama 5 tahun ke depan, alokasi Sumber Daya Manusia (SDM), alokasi dana dan strategi penerapan. Secara berkesinambungan, sosialisasi dan pembangunan kapasitas pekerja BRI terus dilakukan untuk memahami setiap aspek keuangan berkelanjutan. [FS4]

#### DUKUNGAN PADA TUJUAN PEMBANGUNAN BERKELANJUTAN

Tujuan Pembangunan Berkelanjutan (SDGs) merupakan inisiatif yang dicanangkan oleh PBB pada akhir tahun 2015, menggantikan Millenium Development Goals (MDGs). Inisiatif ini terdiri dari 17 tujuan yang menjadi target bagi hampir semua negara di dunia untuk memerangi isu sosial, lingkungan dan ekonomi. Atas inisiatif ini, Pemerintah Indonesia berkomitmen

BRI's initiative in implementing sustainable finance is stated in BRI's Sustainability General Policy, pursuant to BRI Board of Directors' Decree Number S.05-DIR/EMP/07/2018 and Board of Directors' Decree Number S.17-DIR/DMR/ 04/2017. BRI also established IKBI as development of the "First Steps to Become Sustainable Bank" pilot project which was initiated by the Financial Services Authority (OJK).

As a first step to implement sustainable finance concept, BRI has completed the Sustainable Finance Action Plan (RAKB) in November 2018. The RAKB encompasses short-term and long-term activities for the next 5 years, allocation of human resources (HR), fund allocation and implementation strategies. BRI continuously carries out dissemination and capacity building for employees to provide them with knowledge on every aspect of sustainable finance. [FS4]

#### SUPPORT FOR SUSTAINABLE DEVELOPMENT GOALS

The Sustainable Development Goals (SDGs) is an initiative launched by the United Nations at the end of 2015, replacing the Millennium Development Goals (MDGs). This initiative consists of 17 goals as target by almost all countries worldwide to address social, environmental and economic issues. The Indonesian Government has committed to support for the



menyatakan dukungan pada pencapaian SDGs dengan menerbitkan Peraturan Presiden No. 59/2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan. Sebagai Bank terbesar di Indonesia, BRI turut menyatakan dukungannya pada Pemerintah untuk mencapai SDGs melalui penerapan keuangan berkelanjutan mengacu pada POJK No. 51/POJK.03/2017. Langkah dukungan ini dimulai dengan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB). Terdapat 15 tujuan yang telah dicapai melalui kegiatan-kegiatan BRI termasuk dalam hal ini kegiatan tanggungjawab sosial dan lingkungan.

Penyusunan RAKB menjadi momentum untuk mulai menerapkan keuangan berkelanjutan secara lebih nyata. Penyusunan RAKB diawasi langsung oleh Direktur Manajemen Risiko, dengan anggota Steering Committee Direktur Keuangan, Direktur Bisnis Korporasi, Direktur Kepatuhan, dibantu dengan tim keuangan berkelanjutan (*sustainable finance/SF*) dari Divisi EMP, CDS, SKP, BUMN 2, Agribisnis, Bisnis Ritel dan Menengah, Divisi Kepatuhan, Divisi ARK, Divisi KRD dan Divisi ARK, serta satuan kerja audit internal BRI. Tim SF dikoordinasikan oleh Divisi Risiko Enterprise dan Manajemen Portofolio. [102-18]

Tujuan penyusunan RAKB adalah untuk meningkatkan daya tahan dan daya saing perusahaan dalam menghadapi tantangan perbankan yang semakin dinamis, dengan pencapaian kinerja BRI yang berorientasi pada pembangunan berkelanjutan, baik dari sisi aset, kewajiban, serta operasional dan sumber daya manusia. Dari

achievement of SDGs by issuing Presidential Regulation No. 59/2017 on the achievement of SDGs.

As the largest bank in Indonesia, BRI also expressed its support for the Government to achieve the SDGs through sustainable finance implementation that refers to POJK No. 51/POJK.03/2017. This support has been implemented with the preparation of sustainable financial action plan (RAKB). There are 15 goals that have been achieved through BRI activities including social and environmental responsibility activities.

Preparation of RAKB was a momentum to start the more actual implementation of sustainable finance. RAKB preparation was supervised directly by the Risk Management Director, with committee members: Finance Director, Corporate Business Director, Compliance Director, assisted by a sustainable finance (SF) team from EMP, CDS, SKP, BUMN 2, Agribisnis, Bisnis Ritel dan Menengah, Kepatuhan, ARK, and KRD Divisions, as well as BRI's Internal Audit Unit. The SF team is under coordination of Risiko Enterprise dan Manajemen Portofolio Division.

[102-18]

The purpose of RAKB preparation was to increase the company's resilience and competitiveness in facing increasingly dynamic challenges in banking, with BRI's performance achievement oriented to sustainable development, both in terms of assets, liabilities, as well as operations and human resources. This plan also





Dalam menghadapi tantangan keuangan berkelanjutan yang semakin dinamis, BRI telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB).

In dealing with increasingly dynamic sustainable finance challenges, BRI established sustainable finance action plan (RAKB).

Rencana ini, maka BRI akan mulai meningkatkan pendanaan berbasis *green funding*, meningkatkan perhatian investor melalui laporan keberlanjutan, serta mengelola operasional Bank secara efisien, ramah lingkungan. Untuk tahun pertama, yakni di 2019, BRI akan fokus pada penerbitan *sustainability bond*. Selain itu, BRI juga akan memetakan debitur korporasi yang telah memenuhi sertifikasi lingkungan hidup, serta mengupayakan portofolio kredit pada segmen bisnis korporasi yang termasuk dalam keuangan berkelanjutan.

Pelatihan keuangan berkelanjutan juga akan diberikan kepada nasabah BRI, sedangkan untuk pendidikan bagi pekerja BRI melalui aplikasi BRISMART. Di samping itu, BRI akan berusaha mengurangi konsumsi plastik dan meningkatkan kebijakan serta implementasi *green product* di setiap Unit Kerja. Dari RAKB yang telah disusun ini, Direktur Manajemen Risiko akan melakukan pengawasan dan evaluasi atas implementasi dan target yang telah ditetapkan.

#### TANTANGAN KEUANGAN BERKELANJUTAN

Tantangan utama yang dihadapi BRI dalam penerapan prinsip-prinsip keuangan berkelanjutan adalah masih perlunya peningkatan pemahaman dan kompetensi *human capital*. Sebagian besar pekerja BRI masih berpandangan bahwa kegiatan usaha perbankan selalu berhubungan dengan kinerja ekonomi. Demikian pula dengan nasabah/debitur yang belum sadar akan pentingnya pengelolaan risiko sosial dan lingkungan sebagai bagian dari keuangan berkelanjutan.

set out BRI's aim to start increasing green funding, raising investors' awareness through sustainability report, and managing efficient and environmentally friendly bank operations.

For the first year in 2019, BRI focuses on the issuance of sustainability bonds. In addition, BRI will also map corporate debtors who have fulfilled environmental certification, and seek loan portfolios in the corporate business segment which are included in sustainable finance.

Sustainable finance training will also be provided to BRI customers, while education for BRI employees through the BRISMART application. In addition, BRI will try to reduce plastic consumption and improve policies and implementation of green products in each unit. From the RAKB that has been prepared, the Director of Risk Management is in charge of monitoring and evaluation on the implementation and targets that have been set.

#### SUSTAINABLE FINANCE CHALLENGES

The main challenge faced by BRI in implementing sustainable finance principles is the need to increase understanding and competence of human capital. Most BRI employees still perceive that banking business activities are always related to economic performance. Similarly, customers/debtors are not yet aware of the importance of managing social and environmental risks as part of sustainable finance.



| Upaya BRI dalam mendorong pemahaman pekerja maupun debitur terhadap nilai tambah penerapan prinsip-prinsip keuangan berkelanjutan:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | BRI's efforts to promote the added value of applying sustainable finance principles to employees and debtors:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. BRI berkoordinasi secara aktif dengan debitur melalui <i>gathering</i>, untuk bersama-sama berkomitmen dan mengimplementasikan pengelolaan bisnis berkelanjutan dengan memperhatikan dampak lingkungan hidup, sosial, dan ekonomi.</li> <li>2. Selama 2018, BRI mengikutsertakan pekerja Divisi terkait dalam <i>Training Analisis Lingkungan (TAL)</i> dengan topik Energi Baru Terbarukan maupun <i>training</i> lain terkait <i>Sustainable Finance</i> sebanyak 491 pekerja untuk meningkatkan pengetahuan dan <i>awareness</i> pekerja.</li> <li>3. BRI telah mengikutsertakan karyawannya dalam pelatihan publik (<i>public course</i>) dan konferensi terkait <i>sustainable finance</i> dengan rincian sebagai berikut: <ul style="list-style-type: none"> <li>• Tapping Potential Opportunities in Indonesian Sustainable Palm Oil Industry sebanyak 10 orang</li> <li>• Insuring Sustainable Business Strategy sebanyak 2 orang</li> <li>• GRI Standards Certified Training Course On Sustainability Reporting sebanyak 1 orang</li> <li>• 14<sup>th</sup> Indonesia Palm Oil Conference and 2019 Price Outlook sebanyak 12 orang.</li> </ul> </li> </ol> | <ol style="list-style-type: none"> <li>1. BRI actively coordinates with debtors through <i>gatherings</i>, to jointly commit and implement sustainable business management with consideration to environmental, social and economic impacts.</li> <li>2. During 2018, BRI included 491 employees from relevant divisions in Environmental Analyst Training (TAL) on the topic of New and Renewable Energy and other training on Sustainable Finance to increase their knowledge and awareness.</li> <li>3. BRI has sent employees to public courses and conferences related to sustainable finance with the following details: <ul style="list-style-type: none"> <li>• 10 employees attended Tapping Potential Opportunities in the Indonesian Sustainable Palm Oil Industry</li> <li>• 2 employees attended Insuring Sustainable Business Strategy</li> <li>• 1 employee attended GRI Standards Certified Training Course on Sustainability Reporting</li> <li>• 12 employees attended 14<sup>th</sup> Indonesia Palm Oil Conference and 2019 Price Outlook.</li> </ul> </li> </ol> |

| Sinergi BRI – APRIL Group Untuk Keberlanjutan                                                                                                                                                                                                                                                                                                                                                                                                                                                    | BRI - APRIL Group Synergy for Sustainability                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Sejak tahun 2017 BRI menerbitkan fasilitas <i>Letter of Credit (LC)</i> untuk APRIL Group dengan total nilai USD50 juta. APRIL Group adalah produsen terkemuka di industri kertas dan <i>pulp</i> yang berlokasi di Provinsi Riau. Kerjasama didasari pada komitmen APRIL Group untuk menghentikan kegiatan deforestasi hutan alami dari rantai pasokan dan melindungi hutan, serta lahan gambut di wilayah operasinya. Komitmen ini sejalan dengan kebijakan keuangan berkelanjutan BRI.</p> | <p>Since 2017 BRI has issued letter of credit (LC) facilities for APRIL Group with a total value of USD50 million. APRIL Group is a leading manufacturer in the paper and pulp industry located in Riau Province. Collaboration is based on the APRIL Group's commitment to stop natural forest deforestation from the supply chain and protect forests, and peatlands in its operational area. This commitment is in line with BRI's sustainable finance policies</p> |

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## KINERJA EKONOMI

### Economic Performance



**BRI menunjukkan kinerja ekonomi yang baik di tahun 2018, ditandai dengan peningkatan pendapatan usaha sebesar 10,48% dibanding tahun 2017.**

BRI achieved better economic performance in 2018, marked by an increase in revenue of 10.48% compared to 2017.

#### **KONTRIBUSI DAN DISTRIBUSI EKONOMI** [201-1]

Sepanjang tahun 2018 BRI memperlihatkan kinerja ekonomi yang lebih baik dibanding tahun 2017. Perolehan Pendapatan Usaha pada tahun 2018 mencapai Rp129.423 Miliar, meningkat 10,48% dibanding tahun 2017 sebesar Rp117.148 Miliar.

Seluruh pendapatan pada tahun 2018 berasal dari jasa perbankan. Tidak ada pendapatan yang diperoleh dari peluang dan/atau implikasi finansial karena perubahan iklim. BRI juga tidak menerima bantuan finansial dari Pemerintah. [201-2][201-4]

Laba Bersih tahun 2018 meningkat dibanding tahun 2017. Perolehan Laba Bersih tahun 2018 mencapai Rp31.702 miliar, naik 11,37% dibanding tahun 2017 sebesar Rp28.469 miliar. Pencapaian ini lebih tinggi dari target pertumbuhan laba Perseroan tahun 2018 di kisaran 10,80%.

Sebagian dari Pendapatan Usaha yang diperoleh, didistribusikan kepada pemangku kepentingan, di antaranya pembayaran pajak penghasilan. Tahun 2018 BRI membayarkan pajak penghasilan sebesar Rp16.813 miliar, bertambah 11,89% dibanding tahun 2017 yang mencapai Rp15.026 miliar.

#### **ECONOMIC CONTRIBUTION AND DISTRIBUTION** [201-1]

Throughout 2018, BRI showed better economic performance compared to 2017. The Revenue in 2018 reached Rp129,423 billion, an increase of 10.48% compared to 2017, which was at Rp117,148 billion.

All revenues in 2018 were generated from banking services. There were no revenues from the opportunities and/or financial implications of climate change. BRI also do not received financial assistance from the Government. [201-2][201-4]

In 2018 net profit is increased compared to 2017. The Net Profit in 2018 reached Rp31,702 billion, up 11.37% compared to 2017 amounted to Rp28,469 billion. This achievements were in line with the Company's profit growth target for 2018 at approximately 10.80%.

A portion of the Revenues is distributed to stakeholders, including payment of income tax. In 2018, BRI paid income tax of Rp16,813 billion, an increase of 11.89% compared to 2017 which reached Rp15,026 billion.



**Distribusi Nilai Ekonomi (Rp Juta) [201-1]**  
Economic Value Distribution (Rp million)

| Uraian<br>Description                                                                               | Periode Pelaporan<br>Reporting Period |             |             |
|-----------------------------------------------------------------------------------------------------|---------------------------------------|-------------|-------------|
|                                                                                                     | 2016                                  | 2017        | 2018        |
| <b>Nilai Ekonomi Langsung yang Diterima   Economic Value Generated</b>                              |                                       |             |             |
| Pendapatan Bunga<br>Interest Income                                                                 | 90,015,367                            | 98,253,779  | 106,336,827 |
| Pendapatan Non Bunga<br>Non-interest income                                                         | 16,754,634                            | 18,917,131  | 23,083,125  |
| Pendapatan Non Operasional<br>of Non-Operating Income                                               | 16,895                                | 197,123     | 3,456       |
| Jumlah Nilai Ekonomi Langsung yang<br>Diterima<br>Amount of Direct Economic Value<br>Received       | 106,786,896                           | 117,368,033 | 129,423,408 |
| <b>Nilai Ekonomi Langsung yang Didistribusikan   Direct Economic Value Distributed</b>              |                                       |             |             |
| Biaya Operasional Non Bunga Diluar<br>Tenaga Kerja<br>Non-Interest Operating Costs Exclude<br>Labor | 16,032,242                            | 17,629,969  | 19,002,403  |
| Biaya Tenaga Kerja (Diluar <i>Outsource</i> )<br>Labor Costs (Exclude <i>Outsource</i> )            | 17,071,256                            | 18,902,404  | 20,752,724  |
| Pembayaran Dividen<br>Dividend Payment                                                              | 7,619,322                             | 10,478,309  | 13,048,441  |
| Bunga Pinjaman dan Bunga Bank<br>Loan Interest and Bank Interest                                    | 26,921,993                            | 27,825,233  | 31,428,467  |
| Pembayaran Kepada Pemerintah<br>Indonesia (Pajak)<br>Payment to the Indonesian Government<br>(Tax)  | 13,522,473                            | 15,025,581  | 16,812,634  |
| Pengeluaran Investasi Kepada Masyarakat<br>Community Investment Expenditures                        | 132,708                               | 150,348     | 163,635     |
| Jumlah Ekonomi Langsung<br>Didistribusikan<br>Amount of Economy Directly Distributed                | 81,299,994                            | 90,011,844  | 101,208,304 |
| Nilai Ekonomi Langsung yang Ditahan<br>Direct Economic Value Detained                               | 25,486,902                            | 27,356,189  | 28,215,104  |

**Keterangan | Note:**

Terdapat perubahan data dari tahun sebelumnya [102-48]  
There was a change in data from the previous year

### Target dan Realisasi Kinerja Ekonomi 2018 (Dalam Rp Juta)

Target and Realization of Economic Performance 2018 (In Rp Million)

| Uraian<br>Description               | Target      | Realisasi<br>Realization | Pencapaian %<br>Achievement % |
|-------------------------------------|-------------|--------------------------|-------------------------------|
| Pembiayaan Kredit<br>Loan Financing | 808,135,488 | 804,356,813              | 99.53                         |
| Pendapatan<br>Revenue               | 131,141,738 | 129,423,408              | 98.69                         |
| Laba Rugi<br>Profit/Loss            | 31,544,371  | 31,701,975               | 100.50                        |



Realisasi anggaran PKBL tahun 2018 naik 41,65% dibandingkan tahun sebelumnya

Budget realization for PKBL in 2018 increased 41.65% compared to the prior year

#### KONTRIBUSI PROGRAM KEMITRAAN DAN BINA LINGKUNGAN [201-1]

Sebagai Badan Usaha Milik Negara (BUMN), BRI menyediakan anggaran Program Kemitraan dan Bina Lingkungan (PKBL) yang menjadi bagian pelaksanaan Tanggung Jawab Sosial dan Lingkungan (TJSL). Sumber dana berasal dari penyisihan laba usaha atau anggaran yang dihitung sebagai biaya, sesuai Peraturan Menteri BUMN No.PER-03/MBU/12/2016 Tentang Perubahan Atas Peraturan Menteri BUMN No.PER-09/MBU/07/2015 Tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara sebagaimana perubahan terakhir Peraturan Menteri BUMN No. Per-02/MBU/7/2017 tanggal 5 Juli 2017 beserta perubahannya.

Realisasi anggaran PKBL tahun 2018 mencapai Rp507,79 miliar, naik 41,17% dari realisasi tahun 2017 sebesar Rp359,71 miliar. Jumlah tersebut tersebut terdiri atas realisasi dana Program Kemitraan sebesar Rp344,15 miliar dan realisasi dana Program Bina Lingkungan sebesar Rp163,63 miliar.

#### CONTRIBUTION OF PARTNERSHIP AND ENVIRONMENTAL DEVELOPMENT PROGRAM [201-1]

As a state-owned enterprise (BUMN), BRI provides a budget for the Partnership and Community Development Program (PKBL) which is part of the implementation of social and environmental responsibility (TJSL). The source of funds comes from the Allowance of Business Profit or budget which is calculated as a fee, according to SOE Minister Regulation No.PER-03/MBU/12/2016 on Amendments to SOE Minister Regulation No.PER-09/MBU/07/2015 on the Partnership Program and The State-Owned Enterprise Community Development Program as the latest amendment to SOE Minister Regulation No. Per-02/MBU/7/2017 on July 5, 2017 along with the changes.

The realization of PKBL budget in 2018 reached Rp507.79 billion, up 41.17% from the realization in 2017 of Rp359.71 billion. This amount consisted of the realization of the Partnership Program funds of Rp344.15 billion and the realization of the Community Development Program funds of Rp163.63 billion.



**Realisasi Dana PKBL (Rp Juta)**

Realization of PKBL Funds (Rp Million)

| Realisasi Biaya<br>Fund Realization                      | 2016    | 2017    | 2018    |
|----------------------------------------------------------|---------|---------|---------|
| Program Kemitraan<br>Partnership Program                 | 89,760  | 209,360 | 344,152 |
| Program Bina Lingkungan<br>Community Development Program | 132,709 | 150,347 | 163,635 |
| Jumlah<br>Total                                          | 222,469 | 359,707 | 507,787 |

**DANA KONTRIBUSI PIHAK KETIGA**

[201-1]

BRI juga menyediakan fasilitas rekening penampungan dana kontribusi pihak ketiga yang diperuntukkan bagi program-program sosial kemanusiaan dan pemberdayaan masyarakat, serta pembangunan dan pelestarian lingkungan.

**THIRD PARTY CONTRIBUTION FUNDS**

[201-1]

BRI also provides escrow account facilities to the third-party contribution funds intended for programs in social and humanitarian, community empowerment, as well as development and preservation of environment.



**Pengelolaan Dana Sosial dan Lingkungan Pihak Ketiga (Rp Miliar)**  
**Management of Third Party Social and Environmental Funds (Rp Billion)**

| Uraian<br>Description                                                                                                                                                                                                                | 2016  | 2017  | 2018  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|
| - Badan Layanan Umum Pembiayaan Pembangunan Hutan Kementerian Lingkungan Hidup dan Kehutanan (KLHK). Pengelolaan dana bergulir untuk pembiayaan pembangunan hutan tanaman kepada badan usaha berbadan hukum dan kelompok tani hutan. | 1,867 | 1,572 | 1,202 |
| - Public Service Agency for Forest Development Financing at the Ministry of Environment and Forestry. Revolving fund management to finance the development of plantation forests for legal entities and forest farmer groups.        |       |       |       |
| - FBPD Sawit                                                                                                                                                                                                                         | 2,482 | 3,795 | 8,225 |
| a. Sumber Dana: PNBP berupa pembayaran \$5 per Ton ekspor sawit.                                                                                                                                                                     |       |       |       |
| b. Penggunaan Dana (Per tahun): Subsidi biodiesel, penanaman kembali ( <i>replanting</i> )                                                                                                                                           |       |       |       |
| - Oil Palm Plantation Fund Management Agency                                                                                                                                                                                         |       |       |       |
| a. Source of Funds: Non-Tax State Revenue (PNBP) in the form of payments of USD 5 per ton of oil palm exports.                                                                                                                       |       |       |       |
| b. Use of Funds (per year): Biodiesel subsidies, replanting                                                                                                                                                                          |       |       |       |
| - Dana Program Indonesia Pintar Kementerian Pendidikan dan Kebudayaan jenjang:                                                                                                                                                       |       |       |       |
| - Indonesia Pintar Program Fund of the Ministry of Education and Culture:                                                                                                                                                            |       |       |       |
| a. SD   Elementary school                                                                                                                                                                                                            | 4,220 | 4,212 | 4,197 |
| b. SMP   Junior high school                                                                                                                                                                                                          | 2,732 | 2,697 | 2,721 |
| c. SMK   Vocational School                                                                                                                                                                                                           | 1,371 | N/A   | N/A   |
| - Badan Layanan Umum (BLU) Bakti Kominfo                                                                                                                                                                                             | 3,150 | 3,452 | 3,900 |
| a. Sumber Dana (Per tahun):<br>PNBP berupa pembayaran 0,25% dari laba perusahaan telekomunikasi di Indonesia.                                                                                                                        |       |       |       |
| b. Penggunaan Dana (Per tahun):<br>Menjalankan proyek Kementerian Kominfo untuk pembangunan Palapa Ring (internet masuk desa)                                                                                                        |       |       |       |
| - Public Service Agency (BLU) Bakti Kominfo                                                                                                                                                                                          |       |       |       |
| a. Source of Funds (Per year):<br>PNBP is in the form of 0.25% payment from the profit of telecommunications companies in Indonesia.                                                                                                 |       |       |       |
| b. Use of Funds (Per year):<br>Implementation of the Ministry of Communication and Information's project for the construction of Palapa Ring (cyber village)                                                                         |       |       |       |

**Pengelolaan Dana Sosial dan Lingkungan Pihak Ketiga (Rp Miliar)**  
 Management of Third Party Social and Environmental Funds (Rp Billion)

| Uraian<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2016   | 2017   | 2018   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|
| - Badan Layanan Usaha (BLU)<br>Lembaga Pengelola Modal Usaha Kelautan dan Perikanan<br>Kementerian Kelautan dan Perikanan RI.<br>a. Sumber Dana (Per tahun):<br>APBN dan PNBPN (Pembiayaan bunga pinjaman dan bunga<br>rekening investasi)<br>b. Penggunaan Dana (Per tahun):<br>Menjalankan program pemerintah berupa penyaluran<br>pinjaman kepada para nelayan, sehingga dapat membudidaya<br>ikan secara mandiri                                         | N/A    | 301    | 646    |
| - Business Service Agency (BLU)<br>Institute for Business Capital Management of Marine and<br>Fisheries of the Indonesian Ministry of Marine Affairs and<br>Fisheries.<br>a. Source of Funds (Per year):<br>State Budget and PNBPN (financing for loan and investment<br>account interests)<br>b. Use of Funds (Per year):<br>Implementation of government program by distributing<br>loans to fishermen to enable them to run fish farming<br>independently |        |        |        |
| Jumlah dana yang dikelola<br>Total Funds under Management                                                                                                                                                                                                                                                                                                                                                                                                    | 15,822 | 16,029 | 20,891 |

BRI juga menyalurkan dana bantuan sosial yang bersumber dari Kementerian Sosial, yakni bantuan sosial Program Keluarga Harapan (PKH) dan Bantuan Pangan Non Tunai (BPNT). Sasaran program adalah keluarga pra-sejahtera, berdasarkan data dari dinas sosial kabupaten/kota yang mencakup 263 kabupaten/kota di 33 provinsi. Dana disampaikan Kementerian Sosial kepada Kantor Pusat BRI, yang kemudian menyalurkan PKH dan BPNT melalui unit kerja dan agen BRILink. Sampai dengan akhir tahun 2018 penyaluran bantuan sosial PKH sebesar Rp1,06 triliun untuk 3,87 juta keluarga penerima manfaat (KPM), sedang penyaluran BPNT sebesar Rp294,57 miliar untuk 2,68 juta KPM.

BRI also distributes social assistance funds sourced from the Ministry of Social Affairs, namely social assistance for the Program Keluarga Harapan (PKH) or Family Hope Program and Non-Cash Food Aid (BNPT). The programs' targets are lower income families, based on data from social affairs agency of regency/city covering 263 regencies/cities in 33 provinces. The funds were disbursed by the Ministry of Social Affairs to BRI, which then channeled the funds for PKH and BNPT through units and BRILink agents. Until the end of 2018, the distribution of PKH social assistance amounted to Rp1.06 trillion for 3.868 million beneficiary families (KPM), while BNPT distribution was Rp294.57 billion for 2.68 million KPM.



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Program PKH disalurkan melalui Kartu Keluarga Sejahtera yang difungsikan sebagai kartu ATM untuk penarikan dana di unit kerja maupun agen BRILink sehingga mendukung program inklusi keuangan karena KPM adalah masyarakat yang terkendala dengan layanan jasa keuangan. Program BPNT disalurkan dalam bentuk bantuan beras dan telur senilai Rp100.000 setiap bulan melalui agen BRILink yang membuka usaha penjualan kebutuhan pokok, sehingga manfaat program juga memberdayakan agen BRILink.

The PKH is channeled through Kartu Keluarga Sejahtera or the Family Welfare Card which serves as an ATM card to withdraw funds from work units and BRILink agents in order to support financial inclusion program because KPM is categorized as community members with financial services constraints. The BPNT program is distributed in rice and egg assistance worth Rp100,000 each month through BRILink agents who have grocery business, thus the benefits of the program also empower BRILink agents.

## LITERASI DAN INKLUSI KEUANGAN [FS13, FS14]

### Financial Literacy and Inclusion



Keberadaan satelit BRI (BRIsat) memudahkan pemanfaatan teknologi digital untuk mendukung pelayanan, serta pelaksanaan literasi dan inklusi keuangan

The existence of BRI satellites (BRIsat) facilitate the utilization of digital technology to support services and the implementation of literacy and financial inclusion

BRI terus mendorong peningkatan indeks literasi dan inklusi keuangan nasional, serta memenuhi kebutuhan keuangan masyarakat di seluruh penjuru negeri, termasuk di wilayah Tertinggal, Terluar dan Terdepan (3T).

#### TEKNOLOGI MENJANGKAU NEGERI

Luasnya wilayah Indonesia menjadikan BRI dituntut melakukan terobosan untuk memastikan layanan menjangkau seluruh pelosok negeri. Keberadaan satelit BRI (BRIsat) memudahkan BRI memanfaatkan teknologi digital untuk mendukung pelayanan, serta pelaksanaan literasi dan inklusi keuangan.

BRI continues to increase national financial literacy and inclusion index, as well as meeting the financial needs of people across the country, including in disadvantaged, outermost and frontier (3T) regions.

#### TECHNOLOGY ACROSS THE COUNTRY

Indonesia's vast territory requires BRI to make a breakthrough to ensure its services reach all corners of the country. The existence of BRI satellite (BRIsat) makes it easier for BRI to utilize digital technology in supporting its services, as well as the financial literacy and inclusion implementation.



Dukungan teknologi menjadikan seluruh jaringan kerja BRI di pelosok negeri terhubung *real time online*. BRI melayani nasabah di seluruh wilayah Indonesia melalui 9.647 unit kerja, berkurang dibanding tahun 2017 sebanyak 10.646 unit kerja. Selain itu terdapat 249.968 jaringan *e-channel*, lebih sedikit dibanding tahun 2017 sebanyak 279.011 jaringan *e-channel*.

Technology support connected the entire BRI network throughout the country in real time online. BRI served customers in all regions of Indonesia through 9,647 work units, less than 10,646 work units in 2017. In addition, there were 249,968 e-channel networks, down from 279,011 e-channel networks in 2017.

#### Unit Kerja Operasional BRI BRI Operating Units

| Outlet<br>Outlet                                                                                 | 2016   | 2017   | 2018  |
|--------------------------------------------------------------------------------------------------|--------|--------|-------|
| Kantor Pusat<br>Head Office                                                                      | 1      | 1      | 1     |
| Kantor Wilayah<br>Regional Office                                                                | 19     | 19     | 19    |
| Kantor Cabang Khusus<br>Special Branch Office                                                    | 1      | 1      | 1     |
| Kantor Cabang<br>Branch Office                                                                   | 462    | 462    | 462   |
| Kantor Cabang/Kantor Perwakilan di Luar Negeri<br>Branch Offices / Representative Offices Abroad | 4      | 5      | 5     |
| Kantor Cabang Pembantu<br>Sub Branch office                                                      | 609    | 610    | 609   |
| BRI Unit<br>BRI Unit                                                                             | 5,380  | 5,382  | 5,381 |
| Kantor Kas<br>Cash Office                                                                        | 984    | 992    | 964   |
| Teras BRI dan Teras Keliling<br>Mobile BRI Teras                                                 | 3,180  | 3,171  | 2,202 |
| Teras Kapal<br>Teras Kapal                                                                       | 3      | 3      | 3     |
| Jumlah Unit Kerja Operasional<br>Total Operating Units                                           | 10,643 | 10,646 | 9,647 |



Selama tahun 2018, BRI telah meningkatkan layanan perbankan di daerah pelosok Indonesia dengan mengalihfungsikan layanan BRI Teras menjadi Agen BRILink. Dengan demikian, layanan inklusi keuangan BRI dapat menjangkau lebih banyak area di seluruh Indonesia. [102-10]

Dengan dukungan teknologi, BRI terus mendorong transaksi nontunai di masyarakat (*cashless society*) melalui pengembangan fitur *e-banking*, seperti BRIZZI, e-Pay, *mobile banking* dan *internet banking*. Selama tahun 2018 frekuensi transaksi melalui jaringan *e-channel* memperlihatkan pertumbuhan.

During 2018, BRI has improved banking services in remote areas of Indonesia by converting *Teras BRI* services to BRILink Agents. Thus, BRI's financial inclusion services can reach more areas throughout Indonesia. [102-10]

With technology support, BRI continues to encourage cashless society through the development of e-banking features, such as BRIZZI, e-Pay, mobile banking and internet banking. During 2018 the frequency of transaction through the e-channel network showed growth.

#### Jumlah Jaringan E-Channel Total E-channel Network

| Bentuk Form | 2016     | 2017     | 2018    |
|-------------|----------|----------|---------|
| ATM         | 24,684*  | 24,684*  | 22,684  |
| EDC         | 217,783* | 252,278* | 224,618 |
| CRM         | 1,392    | 1,992    | 2,609   |
| E-Buzz      | 57       | 57       | 57      |
| Total       | 243,916  | 279,011  | 249,968 |

\* Terdapat perubahan data dari tahun sebelumnya | There is a change in data from the previous year

#### Jumlah Pengguna Layanan Transaksi E-Banking Number of Digital Transaction User Services

| Bentuk Form      | 2016       | 2017       | 2018       |
|------------------|------------|------------|------------|
| Mobile Banking   | 15,259,531 | 18,485,159 | 22,710,281 |
| Internet Banking | 6,918,743  | 7,999,168  | 12,600,599 |
| Kartu BRIZZI     | 5,881,315  | 8,868,184  | 12,761,951 |

### Jumlah Transaksi E-Banking (Dalam Ribuan)

Total E-Banking Services (in thousands)

| Bentuk Form          | 2016      | 2017      | 2018      |
|----------------------|-----------|-----------|-----------|
| Mobile Banking       | 219,499   | 277,389   | 317,576   |
| Internet Banking     | 219,072   | 311,467   | 574,933   |
| BRIZZI*              | 16,619    | 63,978    | 621,799   |
| ATM                  | 2,157,043 | 2,084,581 | 2,322,043 |
| EDC                  | 563,373   | 1,231,632 | 1,843,352 |
| MOCASH (Mobile Cash) | 1,695     | 3,811     | 10,276    |

### Jumlah Nominal Transaksi E-Banking (Rp Miliar)

Nominal Amount of E-Banking Transactions (Rp Billion)

| Bentuk Form      | 2016      | 2017      | 2018      |
|------------------|-----------|-----------|-----------|
| Mobile Banking   | 107,536   | 129,078   | 154,189   |
| Internet Banking | 338,548   | 551,202   | 664,601   |
| BRIZZI*          | 279       | 784       | 5,814     |
| ATM              | 1,478,914 | 1,724,044 | 1,836,808 |
| EDC              | 421,633   | 935,800   | 1,536,267 |
| MOCASH           | 2,772     | 6,691     | 8,593     |

**Keterangan:**

\* peningkatan kerjasama dengan beberapa pihak di antaranya, operator parkir, retail, operator transportasi (commuter line, Railink, transjakarta, bis bandara), gerbang tol, dan merchant

\* Increased collaboration with several parties including parking operators, retailers, transportation operators (commuter lines, Railink, Transjakarta, airport buses), toll gates, and merchants

Sentuhan teknologi digital juga dilakukan pada layanan Teras BRI, yang memberikan layanan sektor mikro, baik informasi maupun jasa perbankan sehingga turut berkontribusi pada literasi dan inklusi keuangan. Pada tahun 2018 terdapat 2.069 Teras BRI yang dioperasikan, tersebar di seluruh Indonesia, termasuk 133 Teras BRI Keliling dan tiga Teras Kapal. [FS13]

The digital technology is also applied to the Teras BRI service, which provides services to micro sector, both information and banking services, which contributes to financial literacy and inclusion. In 2018 there were 2,069 units of BRI Teras operated across Indonesia, including 133 Mobile Teras BRI and three Teras Kapal. [FS13]



Selain memberikan layanan reguler, Teras BRI juga berperan memulihkan layanan perbankan di daerah-daerah yang mengalami bencana. BRI mengoperasikan empat mobil Teras BRI Keliling dan satu mobil E-Buzz di Lombok, Nusa Tenggara Barat, pascagempa yang terjadi awal Agustus 2018. Demikian pula pascagempa Palu dan Donggala pada akhir September 2018, BRI mengerahkan 13 mobil Teras BRI Keliling dan satu mobil E-Buzz untuk pemulihan pelayanan di Kota Palu, Sulawesi Tengah.

In addition to providing regular services, Teras BRI also has the role of restoring banking services in areas hit by disasters. BRI operates four cars of mobile Teras BRI and one E-Buzz car in Lombok, West Nusa Tenggara, after the earthquake that occurred in early August 2018. Likewise, after Palu and Donggala earthquake at the end of September 2018, BRI mobilized 13 mobile Teras BRI and one E-Buzz car for service recovery in Palu City, Central Sulawesi.

#### Distribusi Teras BRI, Teras BRI Keliling dan Teras Kapal 2018

Distribution of *Teras BRI*, *Mobile Teras BRI* and *Teras Kapal* 2018

| Wilayah<br>Region                                                    | Teras BRI | Teras BRI Keliling<br>Mobile Teras BRI | Teras Kapal<br><i>Teras Kapal</i> |
|----------------------------------------------------------------------|-----------|----------------------------------------|-----------------------------------|
| Jakarta                                                              | 112       | 5                                      | 1                                 |
| Jawa Barat   West Java                                               | 292       | 42                                     | 0                                 |
| Jawa Tengah dan DIY<br>Central Java and Special Region of Yogyakarta | 312       | 1                                      | 0                                 |
| Jawa Timur   East Java                                               | 339       | 13                                     | 0                                 |
| Sumatera   Sumatra                                                   | 468       | 17                                     | 0                                 |
| Indonesia Tengah dan Timur<br>Central and East Indonesia             | 546       | 55                                     | 2                                 |
| Jumlah   Total                                                       | 2,069     | 133                                    | 3                                 |

Dalam membantu peningkatan literasi dan inklusi keuangan masyarakat di pulau-pulau yang belum terjangkau layanan perbankan, BRI memiliki Teras BRI Kapal yang dilengkapi fasilitas layanan perbankan digital berbasis satelit (BRISat) yang beroperasi di laut.

In support to improve the financial literacy and inclusion of people on islands that have not been reached by banking services, BRI has Teras BRI Kapal equipped with satellite-based digital banking service facilities (BRISat) operating in the sea.

Hingga akhir tahun 2018 terdapat tiga unit Teras BRI Kapal yang dioperasikan di beberapa pulau kecil di Indonesia. Secara umum kinerja Teras BRI Kapal pada tahun 2018 memperlihatkan peningkatan dibanding tahun 2017. Peningkatan signifikan terjadi pada Teras BRI Kapal Bahtera Seva I. Hal ini dipengaruhi oleh wilayah pelayanan yang menjangkau masyarakat di perairan Kepulauan Seribu dan sekitarnya, yang merupakan bagian dari Provinsi DKI Jakarta sehingga secara perekonomian lebih mampu dibanding masyarakat pada wilayah yang dilayani Teras BRI Kapal Bahtera Seva II dan Bahtera Seva III.

Until the end of 2018, there were three Teras BRI Kapal units operated on several small islands in Indonesia. In general, the performance of Teras BRI Kapal in 2018 showed an increase compared to 2017. Significant increase occurred on Teras BRI Kapal of Bahtera Seva I ship. It was due to service areas that covered the community in the waters of Thousand Islands and its surroundings, which are part of the Jakarta Special Capital Region Province who are more economically capable than the people in the areas served by Teras BRI Kapal Bahtera Seva II and Bahtera Seva III.

**Kinerja Teras BRI Kapal Tahun 2018**  
Teras BRI Kapal Performance 2018

| Uraian<br>Description            | Jumlah Rekening<br>Number of<br>Accounts | Simpanan<br>Savings | Jumlah Rekening<br>Number of<br>Accounts | Pinjaman<br>Loans |
|----------------------------------|------------------------------------------|---------------------|------------------------------------------|-------------------|
| Teras Bri Kapal Bahtera Seva I   | 2,752                                    | 13,955,201,082      | 970                                      | 18,126,485,214    |
| Teras Bri Kapal Bahtera Seva II  | 735                                      | 5,147,865,518       | 137                                      | 1,236,309,538     |
| Teras Bri Kapal Bahtera Seva III | 1,434                                    | 8,239,696,950       | 586                                      | 12,083,474,620    |
| Total                            | 4,921                                    | 27,342,763,550      | 1,693                                    | 31,446,269,372    |

**KERJASAMA DENGAN PEMERINTAH DAERAH**

BRI bekerjasama dengan pemerintah daerah dalam penyaluran Kartu Tani, di antaranya Pemerintah Provinsi Jawa Tengah, Banten, Daerah Istimewa Yogyakarta, Kabupaten Tasikmalaya, dan Kabupaten Maros di Sulawesi Selatan. Kerja sama mencakup pelaksanaan program Kartu Tani dan Pengembangan Sistem Informasi Pertanian di daerah tersebut. Kartu Tani merupakan database pertanian serta bentuk inklusi dan literasi keuangan kepada para petani.

**COOPERATION WITH LOCAL GOVERNMENT**

BRI cooperates with local governments in distributing Farmer Cards, including the Provincial Governments of Central Java, Banten, Special Region of Yogyakarta, Tasikmalaya Regency, and Maros Regency in South Sulawesi. The collaboration includes the implementation of the Farmer Card program and the Development of Agriculture Information System in these areas. Farmer Cards are database on agriculture as well as a form of financial inclusion and literacy for farmers.

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Hingga Desember 2018, BRI telah mendistribusikan 2,4 juta kartu kepada petani di Jawa Tengah, 196 ribu kartu di Banten, 279 ribu kartu di D.I. Yogyakarta, 108 ribu kartu di Kabupaten Tasikmalaya, dan 10 kartu di Kabupaten Maros dalam proses uji coba di dua kecamatan. Selain itu terdapat 5.448 kios pupuk di Jawa Tengah, 318 kios pupuk di Banten, 196 kios pupuk di D.I. Yogyakarta, 55 kios pupuk di Kabupaten Tasikmalaya, dan 70 kios pupuk di Kabupaten Maros telah dilengkapi fasilitas mesin EDC dan dijadikan agen BRILink untuk melayani pembelian pupuk bersubsidi dan transaksi perbankan lain menggunakan Kartu Tani.

As of December 2018, BRI has distributed 2.4 million cards to farmers in Central Java, 196,000 cards in Banten, 279,000 cards in Special Region of Yogyakarta, 108,000 cards in Tasikmalaya Regency, and 10 cards during the trial process in two districts of Maros Regency. In addition, there were 5,448 fertilizer kiosks in Central Java, 318 fertilizer kiosks in Banten, 196 fertilizer kiosks in Yogyakarta, 55 fertilizer kiosks in Tasikmalaya Regency, and two fertilizer kiosks in Maros Regency have been equipped with EDC devices and made into BRILink agents to serve the purchase of subsidized fertilizers and other banking transactions using Farmer Cards.





**PROGRAM INKUBASI BISNIS**

BRI meluncurkan BRIncubator, yakni program inkubasi bisnis untuk pelaku UMKM. Program ini berorientasi pada pemberian akses pembiayaan dan peningkatan kapasitas serta kapabilitas UMKM secara digital dan mampu memenuhi persyaratan ekspor. Untuk gelombang pertama BRIncubator melibatkan 500 UMKM dari lima kota terpilih, yaitu Solo, Bandung, Malang, Makassar dan Padang. Berikutnya, BRIncubator akan diperluas hingga menjangkau lebih banyak peserta dan kota di seluruh wilayah Indonesia.

**PEMBINAAN UMKM**

Pelatihan dan pembinaan telah dilakukan oleh BRI terhadap kelompok masyarakat yang bergerak di berbagai sektor, seperti peternakan, pertanian, perdagangan dan sektor lainnya. Pembinaan dilakukan dengan pameran dan pelatihan untuk kelompok masyarakat yang merupakan nasabah BRI. Tahun 2018, BRI telah melakukan pelatihan di Makassar sebanyak 100 orang dan di Denpasar sebanyak 30 orang.

Selain itu, diadakan pula pelatihan debitur/calon debitur UMKM di 53 Rumah Kreatif BUMN untuk *Go Modern, Go Digital, dan Go Online* dengan total peserta 302.942 orang, serta pelatihan ekspor bagi debitur di 40 UMKM. Pelaksanaan pembinaan dan pelatihan dilakukan dengan bekerja sama dengan Pemerintah, melalui KEMENKOP-Pusat Layanan Usaha Terpadu dan OJK.

**BUSINESS INCUBATION PROGRAM**

BRI launched BRIncubator, a business incubation program for MSMEs. This program is oriented towards providing financial access and building the capacity and capabilities of MSMEs digitally and meeting export requirements. For the first batch, the BRIncubator involved 500 MSMEs from five selected cities; Solo, Bandung, Malang, Makassar and Padang. BRIncubator will be expanded later to reach more participants and cities in all regions of Indonesia.

**DEVELOPMENT OF MSMES**

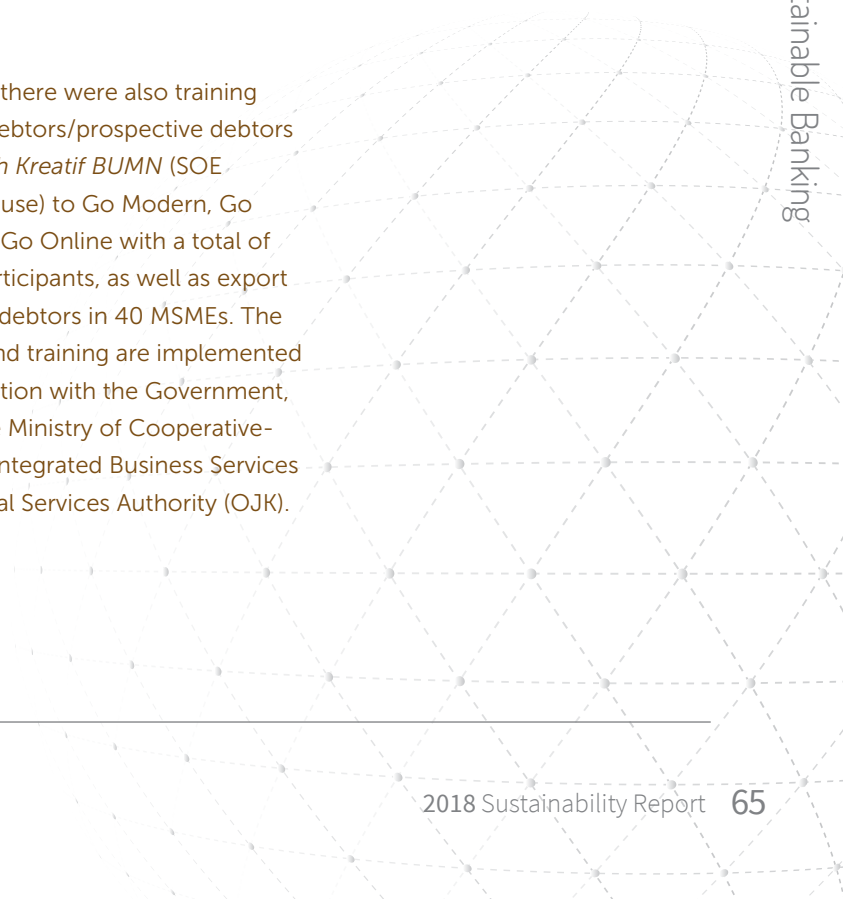
Training and coaching have been conducted by BRI for community groups engaged in various sectors, such as husbandry, agriculture, trade and other sectors. The coaching is carried out with exhibitions and training for community groups who are BRI customers. In 2018, BRI has organized training with 100 participants in Makassar, and 30 participants in Denpasar.

In addition, there were also training for MSME debtors/prospective debtors in 53 *Rumah Kreatif BUMN* (SOE Creative House) to *Go Modern, Go Digital, and Go Online* with a total of 302,942 participants, as well as export training for debtors in 40 MSMEs. The coaching and training are implemented in collaboration with the Government, through the Ministry of Cooperative-Center for Integrated Business Services and Financial Services Authority (OJK).



Dalam meningkatkan kapasitas dan kapabilitas UMKM, BRI melakukan pelatihan dan pembinaan, serta memberikan edukasi keuangan kepada setiap kelompok.

In improving the capacity and capability of MSMEs, BRI conducted training and coaching, as well as provided financial education to every MSME group.





Melalui dukungan BRISat, BRI mampu menjangkau wilayah Tertinggal, Terdepan, dan Terluar (3T).

BRI is able to reach disadvantaged, frontier and outermost (3T) regions due to the support of BRISat.

Pemberian edukasi keuangan tentang perencanaan keuangan jangka panjang dan produk perbankan, serta pengenalan kewirausahaan untuk purna migran di Kediri (30 orang), Cirebon (30 orang), Kendal (30 orang), Wonosobo (30 orang), dan Kapanjen (300 orang).

#### PERAN BRISAT DALAM MENJANGKAU WILAYAH 3T

BRISat dimanfaatkan untuk dukungan digitalisasi dan jaringan komunikasi agen BRILink di daerah pedalaman, salah satunya di Papua. Keberadaan agen BRILink di wilayah Pegunungan Arfak, Papua menjadikan masyarakat tak perlu menempuh medan berat dan berbiaya mahal menggunakan mobil gardan ganda menuju akses perbankan terdekat di Kecamatan Trafi, yang berjarak tempuh empat jam perjalanan. Dukungan BRISat pada agen BRILink di pedalaman mendekatkan akses keuangan di wilayah Tertinggal, Terdepan, dan Terluar (3T).

Upaya lain untuk mendorong peningkatan literasi dan inklusi keuangan dengan dukungan BRISat adalah sinergi BRI – Badan Usaha Milik Desa (BUMDes). Pada tahun 2018 BRI menghubungkan tiga BUMDes di Kabupaten Halmahera Barat, Provinsi Maluku Utara dengan jaringan BRISat. Ketiga BUMDes berada di Desa Golago Kusuma, Sidodadi, dan Pasalulu, yang sebelumnya merupakan wilayah *blankspot* (tidak ada sinyal) di Halmahera Barat.

Provision of financial education on long-term financial planning and banking products, as well as the entrepreneurship introduction to former migrant workers in Kediri (30 people), Cirebon (30 people), Kendal (30 people), Wonosobo (30 people), and Kapanjen (300 people).

#### BRISAT ROLE TO REACH 3T REGIONS

BRISat is used to support the digitalization and communication network of BRILink agents in remote areas, one of which is in Papua. The presence of BRILink agents in Arfak Mountains region, Papua, makes it easier for the residents without having to go to the nearest banking access in Trafi District, which is four hours away by double axle vehicle through heavy terrain and costly trip. BRISat's support for BRILink agents in the interior brought financial access closer to disadvantaged, frontier and outermost (3T) regions.

Another effort to boost financial literacy and inclusion with the support of BRISat is the synergy between BRI and Village-Owned Enterprises (BUMDes). In 2018 BRI connected three BUMDes in West Halmahera Barat Regency, North Maluku Province with the BRISat network. The three BUMDes are located in Golago Kusuma, Sidodadi, and Pasalulu villages, which were previously blankspot areas in West Halmahera.



Ketiga BUMDes tersebut juga menjadi Agen BRILink, sehingga mendekatkan penduduk dengan akses keuangan di desa masing-masing tanpa perlu lagi mengeluarkan ongkos transportasi untuk pergi ke kantor cabang bank terdekat.

**KOLABORASI DENGAN FINTECH DAN E-COMMERCE**

Seiring perkembangan teknologi, ekonomi internet atau ekonomi digital di Asia Tenggara, memperlihatkan potensi besar. Dalam laporan e-Conomi Asia Tenggara 2018, Google dan Temasek menyebut bahwa nilai ekonomi internet di Asia Tenggara pada tahun 2018 mencapai 72 miliar dolar Amerika Serikat (US\$) atau lebih dari Rp1.048 triliun. Nilai tersebut akan terus bertambah dan pada tahun 2025 diperkirakan mencapai US\$240 miliar.

Kondisi ini menjadi peluang bagi *platform financial technology* (fintech) dan *e-commerce*, termasuk di Indonesia yang memiliki jumlah penduduk dan pengguna internet terbesar di Asia Tenggara. Menghadapi situasi ini, BRI telah berkolaborasi dengan beberapa *platform fintech* dan *e-commerce*, seperti Go-Pay, T-Cash, Tokopedia, Blibli, JD.id. dan LAZADA.

**BRI UNTUK SEMUA**

Layanan setulus hati BRI ditujukan bagi semua nasabah, termasuk penyandang disabilitas (difabel). Sejak tahun 2013 BRI telah menerapkan layanan ramah difabel, sebagai penerapan Peraturan OJK No.1/POJK.07/2013 Tentang Perlindungan Konsumen Sektor Jasa Keuangan, Pasal 24 yang mengharuskan pelaku industri jasa keuangan menyediakan fasilitas khusus bagi kaum difabel.

The three BUMDes also become BRILink Agents, thus bringing residents closer to financial access in their respective villages without the need to spend transportation costs to go to the nearest bank branch office.

**COLLABORATION WITH FINTECH AND E-COMMERCE**

Along with development in technology, the internet economy or digital economy in Southeast Asia, has been showing great potential. In the 2018 Southeast Asia e-Conomi report, Google and Temasek reported that Southeast Asia's internet economy value in 2018 reached USD72 billion or more than Rp1,048 trillion. This value will continue to grow and by 2025 it is estimated to reach USD240 billion.

This condition is an opportunity for financial technology (fintech) and e-commerce platforms, including in Indonesia which has the largest population and internet users in Southeast Asia. Responding to this situation, BRI has collaborated with several fintech and e-commerce platforms, such as Go-Pay, T-Cash, Tokopedia, Blibli, JD.id. and LAZADA..

**BRI FOR ALL**

BRI's sincere service is intended for all customers, including people with disabilities (diffabled). Since 2013, BRI has implemented diffabled friendly services, as the implementation of OJK Regulation No.1/POJK.07/2013, Article 24, on Consumer Protection in the Financial Services Sector, which requires financial service industry players to provide special facilities for diffabled people.



BRI berkolaborasi untuk mengembangkan financial technology dan e-commerce

BRI also collaborates to develop financial technology and e-commerce



Untuk nasabah tunanetra, misalnya, BRI telah menerbitkan Surat Edaran BRI B.449/LYN/KPO/04/2014 Perihal Layanan Terhadap Nasabah Tunanetra. Penerbitan surat edaran diikuti pendidikan/pelatihan bagi pekerja BRI sehingga bisa melayani para nasabah tunanetra maupun nasabah difabel lain dengan sepenuh hati.

### **INOVASI DAN PENGEMBANGAN PRODUK**

BRI terus mendorong semua pihak di manajemen untuk turut berperan dalam upaya meningkatkan literasi dan inklusi keuangan. Tim BRISave dinobatkan sebagai Juara Pertama Kompetisi Inklusi Keuangan (KOINKU) 2018 yang diselenggarakan oleh OJK. Ide inklusi keuangan Tim BRISave berawal dari pengamatan pola menabung segmen nasabah mikro masyarakat perdesaan.

BRI mendukung upaya OJK merealisasikan target literasi keuangan mencapai 35% hingga 2019. Salah satu upaya strategis yang dilakukan adalah mengampanyekan gerakan menabung dan investasi melalui Simpanan Pemuda dan Mahasiswa (Simuda) dan program Simpanan Pelajar (Simpel), yang diperkenalkan OJK. Program Simuda tergolong unik karena tak hanya mengajarkan anak muda menabung, tapi juga berinvestasi, sehingga saat bekerja nanti sudah tahu bagaimana cara berinvestasi. Hingga akhir tahun 2018, jumlah nasabah Simuda mencapai 889 orang.

For visually impaired customers, BRI has issued BRI Circular Letter B.449/LYN/KPO/04/2014 on Services for visually impaired customers. The circulars issuance was followed by education/training for BRI employees so that they can serve visually impaired customers and other disabled customers wholeheartedly.

### **PRODUCT INNOVATION AND DEVELOPMENT**

BRI continues to encourage all parties in the management to take part in efforts to improve financial literacy and inclusion. The BRISave Team ranked First at the Financial Inclusion Competition (KOINKU) 2018 organized by Financial Services Authority (OJK). BRISave Team's idea on financial inclusion originated from the observation of saving patterns in the micro segment of rural communities.

BRI has been supporting OJK's efforts to realize its financial literacy target of 35% by 2019. One of the strategic efforts undertaken was campaigning saving and investment movement through the Savings for Youth and University Students (Simuda) and the Student Savings (Simpel) program, which was introduced by OJK. The Simuda Program is unique because it not only educates young people to save, but also to invest, so that by the time they work, they will already know how to invest. As of the end of 2018, the number of Simuda customers reached 889 people.



Sepanjang tahun 2018, Divisi Kredit Konsumer terus melakukan inovasi dan pengembangan produk kredit konsumer yang mendukung keuangan berkelanjutan. Inovasi ini di antaranya:

1. **Aplikasi MyBRI/Brispot Konsumer**  
Divisi Kredit Konsumer bersama dengan Divisi Corporate Transformation mewujudkan inisiatif *Business Process Reengineering* dalam mendesain *end-to-end* digitalisasi keseluruhan proses pinjaman kredit konsumer. Tujuan aplikasi ini untuk meningkatkan *customer experience* dengan proses yang lebih sederhana dan cepat, produktivitas tenaga pemasar, serta mengurangi biaya operasional sebesar 25% - 30% dari biaya formulir/kertas.

Throughout 2018, the Consumer Credit Division continued to innovate and develop consumer loan products that support sustainable finance. These innovations include:

1. **MyBRI/Brispot Konsumer Application**  
The Consumer Credit Division together with the Corporate Transformation Division realizes Business Process Reengineering initiative in designing end-to-end digitalization of the entire consumer loan process. The purpose of this application is to improve customer experience with a simpler and faster process, productivity of marketers, and reduce operational costs by 25%-30% of the form/paper costs.



**BRI mengembangkan produk yang mendukung pendidikan dan rumah untuk Aparatur Sipil Negara, Tentara Nasional Indonesia, dan Kepolisian**

BRI develops products to support education and Program for the State Civil Apparatus, Indonesian Armed Forces, and National Police

- 2. Produk Briguna Pendidikan**  
Produk ini ditujukan untuk pegawai aktif di instansi pemerintah maupun swasta yang telah bekerja sama dengan BRI untuk melanjutkan pendidikan tinggi dijenjang S1, S2 maupun S3. Sejak diperkenalkan pada Maret 2018, BRI sudah menjalin kerjasama dengan 36 universitas unggulan di Indonesia.
- 3. Program Pembiayaan Rumah Untuk Aparatur Sipil Negara (ASN), Tentara Nasional Indonesia (TNI) dan Kepolisian (POLRI)**  
Untuk mendukung Pemerintah meningkatkan kesejahteraan para ASN, aparat TNI dan POLRI dalam kepemilikan rumah, BRI mengembangkan program Kredit Pemilikan Rumah Sejahtera – Fasilitas Likuiditas Pembiayaan Perumahan (KPR FLPP). Di samping itu, BRI juga memberikan program Kredit Multiguna Perumahan (Briguna Rumah) untuk ASN, TNI dan POLRI. Total pemberian kredit untuk kedua program ini adalah Rp852 miliar.

- 2. Briguna Pendidikan Product**  
This product is intended for active employees in government and private institutions who have collaborated with BRI to continue their tertiary education at S1, S2 and S3 levels. Since its introduction in March 2018, BRI has collaborated with 36 leading universities in Indonesia.
- 3. Home Financing Program for the State Civil Apparatus (ASN), Indonesian Armed Forces (TNI) and National Police (POLRI)**  
To support the Government to improve the welfare of ASNs, TNI and POLRI officers in home ownership, BRI developed the Rumah Sejahtera Ownership Loan program - Housing Financing Liquidity Facility (KPR FLPP). In addition, BRI also provides a Multipurpose Housing Loan program (Briguna Rumah) for ASN, TNI and POLRI. Total lending for these two programs was Rp852 billion.

## PORTOFOLIO PRODUK DAN KUALITAS PINJAMAN

### Product Portfolio and Loan Quality

Sebagai lembaga jasa keuangan, secara garis besar portofolio bisnis BRI meliputi portofolio bisnis pinjaman dan portofolio simpanan. Sampai dengan akhir periode pelaporan, penyaluran pinjaman per segmen dan jumlah simpanan memperlihatkan pertumbuhan signifikan, seiring bertambahnya nasabah, dengan komposisi sebagian besar merupakan dana murah.

As a financial services institution, BRI's business portfolio mostly covers the loan business portfolio and savings. As of the end of the reporting period, loan disbursement per segment and total savings showed significant growth, along with the increase in number of customers, which were mostly composed of low-cost funds.



Penyaluran kredit tak hanya di dalam negeri tapi juga di luar negeri yakni New York, Singapura dan Timor Leste. Nilai kredit yang disalurkan sepanjang tahun 2018 Rp9.010.089 juta naik Rp1.007.118 juta atau 12,58% dibanding tahun 2017 sebesar Rp8.002.971 juta. Kenaikan disebabkan karena adanya peningkatan ekspansi bisnis BRI New York Agency dan BRI Singapore Branch pada Company yang berhubungan dengan bisnis di Indonesia. Khusus untuk BRI Timor Leste kenaikan tersebut disebabkan karena secara konsisten melakukan ekspansi bisnis konsumen di Timor Leste.

Loans are not only distributed within the country but also overseas, including New York, Singapore and Timor Leste. Total loans disbursed throughout 2018 amounted to Rp9,010,089 million, up Rp1,007,118 or 12.58% compared to Rp8,002,971 million in 2017. The rise was due to the business expansion of BRI New York Agency and BRI Singapore Branch to the companies that have business relations in Indonesia. The increase at BRI Timor Leste was particularly due to the consistent expansion in the consumer business conducted in Timor Leste.

Pemberian kredit diberikan melalui penerapan prinsip kehati-hatian dengan menjaga rasio kredit bermasalah (*non performing loan/ NPL*). Tingkat NPL pada akhir tahun 2018 mencapai 2,14%, lebih tinggi dibanding tahun 2017 yaitu 2,10%. Nilai tersebut masih di bawah ambang batas yang ditetapkan Bank Indonesia sebesar 5%.

Loans are granted based on prudential principle by maintaining the ratio of non-performing loans (NPLs). The NPL rate at the end of 2018 reached 2.14%, higher than in 2017 at 2.10%. This level remained below the 5% threshold set by Bank Indonesia.

**\*Komposisi Pinjaman Berdasarkan Segmen (Rp Juta) [FS6]**  
Loan Composition by Segment (Rp Million)

| Segmen   Segment                    | 2016        | 2017        | 2018        |
|-------------------------------------|-------------|-------------|-------------|
| Mikro   Micro                       | 211,487,385 | 239,476,773 | 274,278,549 |
| Konsumer   Consumer                 | 100,180,710 | 114,637,516 | 130,855,167 |
| Ritel Komersial   Commercial Retail | 70,247,848  | 83,467,300  | 105,928,580 |
| Kecil   Small                       | 54,979,531  | 57,047,473  | 59,708,309  |
| Program   Program                   | 10,314,820  | 13,373,881  | 17,337,359  |
| Menengah   Medium                   | 18,107,921  | 19,880,812  | 18,398,070  |
| Korporasi   Corporate               | 169,986,284 | 180,127,287 | 197,850,778 |
| Jumlah   Total                      | 635,304,499 | 708,011,042 | 804,356,812 |

Keterangan | Information:

\*Terdapat perubahan data dari tahun sebelumnya. [102-48]

\* There is a change in data from the previous year.

**\*Persentase Pinjaman Berdasarkan Segmen (%)** [FS6]

Loan Percentage by Segment (%)

| Segmen   Segment                    | 2016 | 2017 | 2018 |
|-------------------------------------|------|------|------|
| Mikro   Micro                       | 33   | 34   | 34   |
| Konsumer   Consumer                 | 16   | 16   | 16   |
| Ritel Komersial   Commercial Retail | 11   | 12   | 13   |
| Kecil   Small                       | 9    | 8    | 7    |
| Program   Program                   | 2    | 2    | 2    |
| Menengah   Medium                   | 3    | 3    | 2    |
| Korporasi   Corporate               | 27   | 25   | 25   |
| Jumlah   Total                      | 100  | 100  | 100  |

Keterangan | Information:

\*Terdapat perubahan data dari tahun sebelumnya. [102-48]

\* There is a change in data from the previous year.

**Komposisi Kredit Berdasarkan Wilayah Di Indonesia (Rp Triliun)** [FS6]

Loan Composition by Region in Indonesia (Rp Trillion)

| Unit Kerja   Unit                                                       | 2016   | 2017   | 2018   |
|-------------------------------------------------------------------------|--------|--------|--------|
| Wilayah Jakarta   Jakarta Region                                        | 204.37 | 223.53 | 256.58 |
| Wilayah Sumatera   Sumatra Region                                       | 104.63 | 116.05 | 132.02 |
| Wilayah Jawa Barat   West Java Region                                   | 49.25  | 57.36  | 60.63  |
| Wilayah Jawa Tengah & DIY   Central Java & Yogyakarta Region            | 64.88  | 71.94  | 84.09  |
| Wilayah Jawa Timur   East Java Region                                   | 65.00  | 74.24  | 83.65  |
| Wilayah Indonesia Timur dan Tengah<br>East and Central Indonesia Region | 137.84 | 155.09 | 176.07 |
| Lainnya   Others                                                        | 9.34   | 9.80   | 11.30  |
| Jumlah   Total                                                          | 635.30 | 708.01 | 804.36 |

**Komposisi Kredit Berdasarkan Wilayah Di Luar Indonesia (Rp Juta)** [FS6]

Loan Composition by Region in Indonesia (Rp Million)

| Unit Kerja   Unit | 2017*     | 2018      |
|-------------------|-----------|-----------|
| New York          | 7,444,498 | 7,707,918 |
| Singapore         | 471,218   | 736,688   |
| Timor Leste       | 87,255    | 565,483   |
| Jumlah   Total    | 8,002,971 | 9,010,089 |

Keterangan | Information:

\*Terdapat perubahan data dari tahun sebelumnya. [102-48]

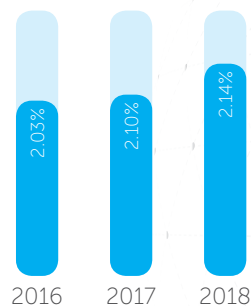
\* There is a change in data from the previous year.



**Komposisi Kredit Berdasarkan Sektor Ekonomi (Rp Juta) [FS6]**  
 Loan Composition by Economic Sector (Rp Million)

| Sektor   Sector                                                                                                                             | 2016               | 2017               | 2018               |
|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------|--------------------|
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib<br>Government Administration, Defense and Mandatory Social Security          | 4,261,764          | 3,517,282          | 5,386,747          |
| Industri Pengolahan   Processing Industry                                                                                                   | 60,628,330         | 63,019,221         | 65,901,580         |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya<br>Community Service, Socio-Culture, Entertainment and Other Individuals | 14,633,468         | 24,848,548         | 26,346,366         |
| Jasa Kesehatan dan Kegiatan Sosial<br>Health Services and Social Activities                                                                 | 1,815,715          | 2,425,126          | 3,636,102          |
| Jasa Pendidikan   Education Services                                                                                                        | 544,389            | 584,835            | 1,236,835          |
| Jasa Perorangan yang Melayani Rumah Tangga<br>Individual Services Serving Households                                                        | 1,862,417          | 1,963,791          | 1,836,856          |
| Kegiatan yang Belum Jelas Batasannya<br>Activities that have not been clearly defined                                                       | 2,056,815          | 3,566,753          | 6,835,161          |
| Konstruksi   Construction                                                                                                                   | 21,127,416         | 25,432,928         | 32,444,818         |
| Listrik, Gas an Air   Electricity, Gas and Water                                                                                            | 33,094,049         | 34,217,047         | 35,882,017         |
| Penerima Kredit Bukan Lapangan Usaha<br>Recipients of Non-Business Loans                                                                    | 162,806,396        | 182,440,172        | 198,913,527        |
| Penyediaan Akomodasi dan Penyediaan Makan Minum<br>Provision of Accommodation and Provision of Drinking Meals                               | 6,827,252          | 7,712,052          | 7,670,885          |
| Perantara Keuangan<br>Financial Intermediary                                                                                                | 5,107,751          | 5,665,996          | 3,482,796          |
| Perdagangan Besar dan Eceran<br>Big Trade and Retail                                                                                        | 210,959,487        | 231,894,669        | 280,801,375        |
| Perikanan   Fishery                                                                                                                         | 3,004,825          | 3,340,841          | 4,093,319          |
| Pertambangan dan Penggalian<br>Mining and excavation                                                                                        | 7,992,068          | 5,523,224          | 6,367,847          |
| Pertanian, Perburuan dan Kehutanan<br>Agriculture, Hunting and Forestry                                                                     | 71,610,217         | 80,822,005         | 90,322,491         |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan<br>Real Estate, Rental Business, and Corporate Services                                   | 8,901,804          | 9,142,271          | 10,678,809         |
| Transportasi, Pergudangan dan Komunikasi<br>Transportation, Warehousing and Communication                                                   | 18,057,057         | 21,884,284         | 22,495,723         |
| Lainnya   Others                                                                                                                            | -                  | -                  | 5,178              |
| <b>Jumlah   Total</b>                                                                                                                       | <b>635,291,221</b> | <b>708,001,045</b> | <b>804,338,433</b> |

**Tingkat Non Performing Loan**  
Non Performing Loan Rate





AKSI TAWAN...  
DESALAM... ON KEC. PEUKAN BADA...  
DALAM... KEGIATAN KARYA BHA...  
KUDAM ISKANDAR MUDA...

KEPALA  
KIM LAM PAGEU

KEPALA CABANG  
BRI BANDA ACEH

PULI

LA... JIB

# Memperkuat Menjaga Alam Lestari

## Strengthening Preservation of Nature



Tujuan program keuangan berkelanjutan adalah meningkatkan daya tahan dan daya saing lembaga jasa keuangan termasuk BRI, sehingga mampu tumbuh dan menyediakan sumber pendanaan yang dibutuhkan masyarakat, serta disaat bersamaan tetap menjaga kelestarian lingkungan.

The goal of a sustainable finance program is to increase the resilience and competitiveness of financial service institutions, including BRI, so that they are able to grow and provide funding sources needed by the community, while at the same time maintaining environmental sustainability.

## PENGELOLAAN DAN PENGOLAHAN LIMBAH

### Waste Management and Processing



**Jumlah pemakaian kertas pada tahun 2018 berkurang 55,71% dibanding tahun 2017**

The amount of paper usage on 2018 decreased by 55.71% compared to 2017

BRI terus mengembangkan transformasi digital melalui investasi Teknologi Informasi (TI).

#### REDUKSI PEMAKAIAN KERTAS [306-2]

Masifnya pemanfaatan TI dan bertumbuhnya transaksi nontunai, menjadikan operasional maupun layanan jasa perbankan kian meminimalkan penggunaan kertas. Jumlah pemakaian kertas BRI pada tahun 2018 sebanyak 13.641 rim berkurang 55,71% dibanding tahun 2017 sebanyak 30.800 rim. Dengan asumsi satu rim kertas berisi 500 lembar kertas dengan berat setiap lembar 5 gram, maka berat satu rim kertas setara 2,5 kg. Dengan demikian volume pemakaian kertas pada tahun 2018 berkurang 42.898 kilogram dibanding tahun 2017.

Pengelolaan limbah kertas bekas pakai diserahkan pada kebijakan masing-masing unit kerja, dan diolah oleh pihak ketiga dengan mempertimbangan kondisi sosial dan lingkungan setempat. Hingga tahun 2018, BRI belum melakukan penghitungan limbah penggunaan kertas.

BRI continues to develop digital transformation through information technology (IT) investments.

#### PAPER USE REDUCTION [306-2]

Due to massive use of IT and the growth of non-cash transactions, operations and banking services minimize the paper usage. The number of BRI paper usage in 2018 was 13,641 reams or decreased by 55.71% from 2017 as many as 30,800 reams. Assuming a ream of paper consists of 500 sheets of paper with each sheet weighs 5 grams, then the weight of one ream of paper is equivalent to 2.5 kg. Thus the volume of paper usage in 2018 was reduced by 42,898 kilograms compared to 2017.

The used paper waste is managed according to the policies of each unit, and is processed by third parties by considering local social and environmental conditions. As of 2018, BRI has not yet calculated the paper usage waste.

#### Volume Pemakaian dan Nilai Pengadaan Kertas

##### Paper Usage Volume and Procurement Value

| Uraian<br>Description                              | Satuan<br>Unit        | 2016   | 2017   | 2018   |
|----------------------------------------------------|-----------------------|--------|--------|--------|
| Volume Kertas Terpakai<br>Paper Consumption Volume | Rim   Ream            | 31,980 | 30,800 | 13,641 |
|                                                    | Kg*                   | 79,950 | 77,000 | 34,103 |
| Biaya Pengadaan Kertas<br>Paper Procurement Costs  | Rp Juta<br>Rp Million | 1,175  | 1,007  | 652    |

Keterangan | Note:

\* konversi satuan rim volume kertas menjadi satuan kg

\* conversion of paper volume unit from reams to kg



### PENGELOLAAN PRODUK TI BEKAS PAKAI

Merujuk pada peraturan yang berlaku, limbah TI bekas pakai masih dikelompokkan sebagai aset yang harus dipertanggungjawabkan sehingga pengelolaannya dilakukan dengan cara:

- Disimpan di tempat tertentu pada masing-masing unit kerja.
- Dijual kepada pihak ketiga melalui mekanisme lelang, untuk barang-barang IT bekas pakai yang telah mendapatkan izin dari Kementerian BUMN.

Laporan ini belum dapat menyertakan jumlah total limbah TI bekas pakai. Hal ini dikarenakan unit kerja BRI tersebar di seluruh Indonesia dan ada yang beberapa di luar negeri, sehingga terkendala pengumpulan data.

### MANAGEMENT OF USED IT PRODUCTS

Referring to the applicable regulations, used IT waste is still classified as an asset that must be accounted for so that its management is carried out by:

- Storing at a particular place in each work unit.
- Selling to third parties through auction, for used IT items that have received permission from the Ministry of SOEs.

This report cannot yet include the total used IT waste. This was due to BRI's units are spread across Indonesia and some are overseas, thus there were obstacles in collecting data.



Sesuai dengan kebijakan yang berlaku, pengelolaan dan pengolahan limbah diserahkan pada pihak ketiga dengan mempertimbangkan kondisi sosial dan lingkungan.

According to the policies, waste management and processing is managed by third parties by taking into consideration the social and environmental conditions.



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## PENGENDALIAN EMISI

### Emission Control



**BRI berupaya mengurangi emisi dengan mengurangi perjalanan dinas dan penggunaan peralatan bertenaga listrik**

To support emission reduction, BRI strives to reduce the business trips and the electric-powered equipment usage.

#### **PENGENDALIAN EMISI DARI PERJALANAN DINAS** [SDGS 13]

Perusahaan berupaya mendukung pengurangan emisi untuk mengurangi Gas Rumah Kaca (GRK). Emisi yang dihasilkan oleh BRI bersumber dari perjalanan dinas, pemakaian kendaraan operasional dan penggunaan peralatan bertenaga listrik. [305-1][305-3]

BRI berupaya menerapkan skala prioritas perjalanan dinas setiap tahun, walaupun upaya ini belum membuahkan hasil yang signifikan mengingat masih tingginya perjalanan dinas pada tahun 2018 dibanding periode sebelumnya.

Tingginya perjalanan dinas selama tahun 2018 dilakukan karena perlunya koordinasi antar Kantor Pusat Jakarta, Kantor Wilayah maupun Kantor Cabang, serta perjalanan yang dilakukan sebagai dukungan pada upaya penanganan tanggap bencana di seluruh wilayah Indonesia yang intensitasnya lebih tinggi dibanding tahun 2017. Namun demikian, Laporan ini belum mengungkapkan informasi penghitungan volume emisi GRK yang dikonversi dari jumlah perjalanan dinas selama tahun 2018.

#### **CONTROL OF EMISSIONS FROM BUSINESS TRIP** [SDGS 13]

The company seeks to support emission reductions to reduce greenhouse gas (GHG) emissions. Emissions generated by BRI come from business trips, use of operational vehicles and use of electric-powered equipment. [305-1][305-3]

BRI strives to apply scale of priority for business trips every year, although this effort has not produced significant results given the high number of business trips in 2018 compared to the previous year.

The high number of business trips during 2018 was due to the need for coordination between Jakarta Head Office, Regional Offices and Branch Offices, as well as trips conducted as support for disaster response handling efforts in all regions of Indonesia which had higher intensity compared to 2017. However, this report has not disclosed information on the calculation of the volume of GHG emissions converted from the number of business trips during 2018.



### Jumlah Perjalanan Dinas Pekerja BRI Number of BRI Employees' Business Trips

| Moda Transportasi<br>Transportation Mode | 2016    | 2017*   | 2018    |
|------------------------------------------|---------|---------|---------|
| Pesawat Udara   Airplane                 | 50,188  | 53,098  | 106,545 |
| Kereta Api   Train                       | 12,200  | 13,691  | 13,825  |
| Mobil   Car                              | 66,963  | 68,612  | 95,226  |
| Kapal Laut   Ship                        | 5,092   | 5,784   | 5,626   |
| Jumlah   Total                           | 134,443 | 141,185 | 221,222 |

Keterangan | Note:

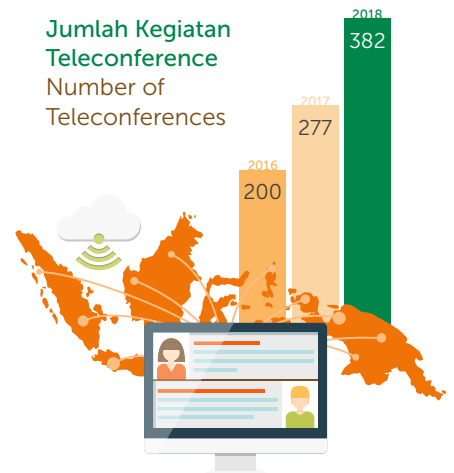
\* Sistem masih manual (tidak menyajikan data pekerja outsourcing)

The system is still manual (does not display the number of outsourced workers' business trips)

Salah satu upaya pengurangan perjalanan dinas adalah dengan pemanfaatan Teknologi Informasi (TI) untuk komunikasi antarunit kerja melalui *teleconference*. Selama tahun 2018, pemakaian *teleconference* mengalami peningkatan dibanding tahun 2017, dengan demikian secara tidak langsung BRI membantu dalam pengurangan emisi Gas Rumah Kaca (GRK).

One of the efforts to reduce business trips is to use information technology (IT) to communicate between units through teleconference. During 2018, the use of teleconferences has increased compared to 2017, thus BRI indirectly helped reduce the Greenhouse Gas (GHG) emissions.

### Jumlah Kegiatan Teleconference Number of Teleconferences



Kantor Wilayah | Regional Office

### PENGENDALIAN EMISI DARI KENDARAAN OPERASIONAL

[305-3] [302-4]

Emisi dari penggunaan kendaraan operasional berupa emisi gas buang. Pengendalian emisi dan pengurangan konsumsi Bahan Bakar Minyak (BBM) dari kendaraan operasional dilakukan, antara lain dengan cara:

1. Perawatan mesin dan pengujian emisi berkala untuk memastikan kualitas emisi gas buang.
2. Pemakaian bahan bakar minyak beroktan tinggi karena menghasilkan emisi lebih rendah.
3. Pemakaian bahan bakar gas pada beberapa unit kendaraan operasional.

### EMISSION CONTROL OF OPERATIONAL VEHICLES [305-3]

[302-4]

Emissions from the use of operational vehicles in the form of exhaust emissions. Emission control and reduction of oil fuel (BBM) consumption from operational vehicles are carried out, among others by:

1. Regular engine maintenance and emission testing to ensure the quality of exhaust emissions.
2. Use of high-octane oil fuel because it generates lower emissions.
3. Use of gas fuel for several operational vehicles.

---

## PENGELOLAAN ENERGI

### Energy Management



Kami melanjutkan budaya penghematan pemakaian listrik dengan penggunaan lampu hemat energi

We continue our culture to save electricity usage by applying energy saving lights

Pengelolaan energi dilakukan dengan prinsip penghematan, sejalan Surat Divisi JBR No.B.612-JBR/KJR/07/2013, tertanggal 9 Juli 2013, yang menghimbau penghematan energi, air, dan sumber daya alam lainnya. Secara terbatas BRI juga berkontribusi pada pengembangan Energi Baru dan Terbarukan (EBT).

#### **KONSUMSI ENERGI BERDASAR SUMBER ENERGI** [302-1]

Laporan ini hanya mengungkapkan informasi pengelolaan energi di Kantor Pusat BRI Jakarta. Energi yang dimanfaatkan bersumber dari pemakaian listrik yang dipasok PT PLN (Persero). Selain itu juga terdapat pembangkit sendiri yang dioperasikan bila pasokan listrik dari PLN mengalami gangguan.

Selama tahun 2018 BRI melanjutkan kegiatan untuk menghemat pemakaian listrik, di antaranya: [302-4]

1. Pemakaian lampu LED
2. Budaya kerja untuk mematikan listrik jika tidak ada aktivitas kerja.

Total pemakaian listrik di Kantor Pusat BRI pada tahun 2018 mencapai 10.613.440 kWh. Jumlah tersebut meningkat 32,78% dibanding tahun 2017 sebesar 7.993.500 kWh. Penghitungan pemakaian listrik berdasarkan angka meter pemakaian yang tercantum dalam rekening pembayaran listrik.

Energy management is carried out with efficiency principle, in line with JBR Division Letter No. B.612-JBR/KJR/07/2013, dated July 9, 2013, which calls for saving energy, water and other natural resources. In limited scale, BRI also contributes to the development of new and renewable energy (EBT).

#### **ENERGY CONSUMPTION BASED ON ENERGY SOURCES** [302-1]

This report only discloses information on energy management at BRI Head Office in Jakarta. The energy used is sourced from electricity supplied by PT PLN (Persero). In addition, there are also BRI's own power generators to be operated if the electricity supply from PLN is disrupted.

During 2018 BRI continued activities to save on electricity consumption, including: [302-4]

1. Use of LED lights
2. Work culture to turn off electricity if there is no work activity.

Total electricity consumption at BRI Head Office in 2018 reached 10,613,440 kWh. The consumption increased by 32.78% compared to 2017, which was at 7,993.500 kWh. The calculation of electricity consumption was based on the usage meters listed in electricity payment account.



Perhitungan untuk satuan energi listrik diasumsikan 1 kWh senilai dengan 0,0036 Gigajoules (GJ) sesuai dengan standar Satuan Internasional (SI).

Calculations for electricity unit is assumed to be 1 kWh equivalent with 0.0036 gigajoules (GJ) according to international unit standards (SI).

Total pemakaian BBM kendaraan operasional di Kantor Pusat BRI (Gedung BRI I dan II) pada tahun 2018 mencapai 230,51 kilo liter (kL). Volume pemakaian BBM dihitung berdasarkan total biaya realisasi harga pembelian Pertamina. Total pemakaian BBM meningkat 5,03% dibanding tahun 2017 sebesar 219,47 kL. Peningkatan terjadi karena adanya penambahan unit kerja di Kantor Pusat, seiring perubahan organisasi BRI. Perhitungan satuan energi BBM diasumsikan 1 kiloliter BBM senilai dengan 40.197 GJ yang disesuaikan dengan standar satuan internasional.

Total fuel consumption of operational vehicles at BRI Head Office in 2018 reached 230.51 kilo liters (kL). Volume of fuel consumption was calculated based on total cost of purchase price realization of Pertamina. Total fuel consumption rose 5.03% compared to 2017, which was at 219.47 kL. The increase was due to additional units established at the Head Office, in line with the transformation of BRI's organization. The calculation of fuel energy unit was assumed that 1 kiloliter of fuel was equivalent with 40,197 GJ, which was adjusted to international unit standards.

#### Volume Konsumsi Energi Berdasarkan Sumber <sup>[302-1]</sup> Volume of Energy Consumption by Source

| Sumber Energi<br>Energy Source | Satuan Unit<br>Unit | 2016      | 2017      | 2018       |
|--------------------------------|---------------------|-----------|-----------|------------|
| Listrik   Electricity          | kWh                 | 8,228,500 | 7,993,500 | 10,613,440 |
|                                | GJ                  | 29,622.60 | 28,776.60 | 38,208.38  |
| BBM   Oil Fuel                 | kL                  | 302.31    | 219.47    | 230.51     |
|                                | GJ                  | 12,152.14 | 8,822.17  | 9,265.95   |

Selain itu, BRI menyampaikan perihal keberhasilan penerapan kebijakan hemat air terutama di Gedung BRI 1. Total volume pemakaian air tahun 2018 di Gedung BRI 1 adalah 70.075 meter kubik (m<sup>3</sup>), turun 15,60% dibanding tahun 2017 sebanyak 83.417 m<sup>3</sup>. Sementara total pemakaian air pada tahun 2018 di Gedung BRI 1 dan BRI 2 adalah 278.153 m<sup>3</sup>, terdiri dari 70.075 m<sup>3</sup> di Gedung BRI 1 dan 208.078 m<sup>3</sup> di Gedung BRI 2.

In addition, BRI presented the success of implementing water saving policies, especially in BRI Building 1. Total volume of water consumption in 2018 at BRI 1 Building was 70,075 cubic meters (m<sup>3</sup>), down 15.60% compared to 2017 at 83,417 m<sup>3</sup>. While the total water consumption in 2018 at BRI 1 and BRI 2 buildings was 278,153 m<sup>3</sup>, consisting of 70,075 m<sup>3</sup> at BRI 1 Building and 208,078 m<sup>3</sup> at BRI 2 Building.



Penggunaan mesin ATM dengan sel surya merupakan salah satu upaya BRI dalam mengembangkan energi baru dan terbarukan.

The use of solar-powered ATM is one of BRI's efforts to develop new and renewable energy.

### PENGEMBANGAN ENERGI BARU DAN TERBARUKAN (EBT) [SDGS 7]

Secara terbatas BRI juga turut mengembangkan EBT. Operasional mesin ATM di beberapa daerah telah dilengkapi perangkat sel surya sebagai pembangkit listrik. Hingga akhir tahun 2018, unit ATM yang dilengkapi perangkat sel surya terdapat di Medan, Palembang, Pekanbaru, Bandar Lampung, Denpasar, Makassar, Manado dan Jayapura, dengan jumlah 20 Unit atau 0,09% dari total 22.684 ATM BRI.

Pembiayaan kepada perusahaan swasta yang memproduksi energi baru dan terbarukan yaitu Pembangkit Listrik Tenaga Surya (PLTS) dan Pembangkit Listrik Tenaga Air (PLTA). Pada tahun 2018, BRI memberikan pendanaan terhadap sektor energi terbarukan sebesar Rp2.727.212 juta atau meningkat sebesar 472,33% dibanding 2017 sebesar Rp476.511 juta. Persentase pembiayaan sektor energi terbarukan terhadap nilai pembiayaan total seluruh sektor yang dibiayai Divisi Korporasi pada tahun 2018 sebesar 6,38% dari total pembiayaan Divisi Bisnis Korporasi sebesar Rp42.765.589 juta.

### NEW AND RENEWABLE ENERGY DEVELOPMENT [SDGS 7]

In limited scale, BRI has been developing new and renewable energy. The operation of ATMs in several regions has been powered by solar cells. By the end of 2018, as many as 20 units solar-powered ATMs or 0.09% of the total 22,684 BRI ATMs, have been placed in Medan, Palembang, Pekanbaru, Bandar Lampung, Denpasar, Makassar, Manado and Jayapura.

Financing is provided for private companies that produce new and renewable energy, such as Solar Power Plants (PLTS) and Hydroelectric Power Plants (PLTA). In 2018, BRI provided funding for the renewable energy sector amounted to Rp2,727,212 million or increased by 472.33% compared to 2017 of Rp476,511 million. The percentage of financing for the renewable energy sector to the total financing value of all sectors financed by the Corporate Division in 2018 was 6.38% of total financing of the Corporate Business Division, which was Rp42,765,589 million.

**Nilai Pembiayaan Sektor Energi Terbarukan (Rp juta)**  
Value of Renewable Energy Sector Financing (Rp Million)

| Subsektor<br>Subsector | 2016    | 2017    | 2018      |
|------------------------|---------|---------|-----------|
| PLTS   PLTS            | -       | 17,897  | 15,722    |
| PLTA   PLTA            | 322,614 | 458,614 | 2.711,490 |
| Jumlah   Total         | 322,614 | 476,511 | 2,727,212 |



## INVESTASI DAN PEMBIAYAAN RAMAH LINGKUNGAN [FS8]

### Green Investment and Financing

Sejalan dengan penerapan keuangan berkelanjutan, kontribusi BRI dalam pengelolaan lingkungan juga dilakukan secara tak langsung melalui pembiayaan terhadap produk yang ramah lingkungan. BRI menerapkan proses penyaringan awal (*pra-screening*) permohonan pinjaman, sesuai kriteria risiko yang dapat diterima dan dampaknya pada lingkungan dan sosial.

#### PEMBIAYAAN RAMAH LINGKUNGAN

BRI berkomitmen memberikan pembiayaan pada kegiatan usaha ramah lingkungan serta memiliki efek pengganda tinggi sesuai dengan Surat Edaran: SE Direksi Nomor S.24-DIR/DMR/04/2017. Kebijakan yang dilakukan adalah dengan melakukan penilaian risiko lingkungan dan sosial, sebelum menyetujui pembiayaan dengan calon nasabah atau debitur.

Realisasi pembiayaan ramah lingkungan pada tahun 2018 mencakup beberapa sektor, di antaranya energi, pertanian, infrastruktur, serta industri pengolahan.

In line with the implementation of sustainable finance, BRI's contribution to environmental management is also carried out indirectly through financing for environmentally friendly products. BRI implements the pre-screening process for loan applications, according to acceptable risk criteria and their environmental and social impacts.

#### GREEN FINANCING

BRI is committed to providing financing for environmentally friendly business activities and has a high multiplier effect, based on Board of Directors' Circular: Number S.24-DIR/DMR/04/2017. The policy is implemented by conducting environmental and social risk assessments on prospective customers or debtors before approving the financing.

The realization of green financing in 2018 covering several sectors, including energy, agriculture, infrastructure, and processing industries.



Salah satu kontribusi BRI dalam mewujudkan penerapan keuangan berkelanjutan yaitu memberikan pembiayaan terhadap produk yang ramah lingkungan (pembiayaan hijau)

One of BRI's contributions in realizing the implementation of sustainable finance is providing financing for environmentally friendly product (green financing)

**Persyaratan awal pembiayaan berdasarkan Surat Keputusan NOKEP:S.695-DIR/EMP/09/2018 Tentang Loan Portfolio Guidelines (LPG) Tahun 2018: [FS2][FS10][FS11] [FS12]**

Financing initial requirements pursuant to Decree NOKEP:S.695DIR/EMP/ 09/2018 on Loan Portfolio Guidelines (LPG) 2018: [FS2][FS10][FS11] [FS12]

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. Tidak termasuk dalam negatif list yang dikeluarkan Pemerintah dan asosiasi</li> <li>2. Memiliki kelengkapan perizinan, termasuk dokumen Analisis Mengenai Dampak Lingkungan (AMDAL) dan peringkat PROPER. BRI tidak melakukan pembiayaan bila debitur tidak memiliki dokumen AMDAL dan berperingkat PROPER Merah atau Hitam.</li> <li>3. Khusus untuk perkebunan sawit, BRI menerapkan ketentuan tentang sertifikat sawit berkelanjutan (Indonesian Sustainable Palm Oil System/ISPO dan/ atau <i>Roundtable on Sustainable Palm Oil/RSPO</i>).</li> </ol> | <ol style="list-style-type: none"> <li>1. Not included on the negative list of investments issued by the Government and associations.</li> <li>2. Possessing complete licenses, including the Environmental Impact Assessment (AMDAL) document and PROPER rating. BRI does not approve financing if the debtor does not have an AMDAL document and is rated Red or Black PROPER.</li> <li>3. Especially for oil palm plantations, BRI requires certificate of sustainable palm oil (Indonesian Sustainable Palm Oil/ISPO and/or Roundtable on Sustainable Palm Oil/RSPO).</li> </ol> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

PROPER merupakan program penilaian peringkat kinerja perusahaan dalam pengelolaan lingkungan. Penilaian PROPER dilakukan Kementerian Lingkungan Hidup dan Kehutanan (KLHK). Perusahaan yang dinilai memperoleh citra/reputasi sesuai pengelolaan lingkungan yang dijalankan: emas, hijau, biru, merah dan hitam. BRI memastikan, perusahaan yang menerima pembiayaan selama tahun 2018 tidak ada yang memiliki peringkat Proper Merah maupun Hitam.

PROPER is a company performance rating program in environmental management. PROPER assessment was carried out by the Ministry of Environment and Forestry (KLHK). The companies being assessed will receive ratings in accordance with their environmental management: gold, green, blue, red and black. BRI ensures that companies that receive its financing during 2018 had no Red or Black PROPER ratings.

**Peringkat PROPER Perusahaan Penerima Pembiayaan BRI [FS11]**

PROPER Rating of BRI Financing Recipients

| Peringkat PROPER<br>PROPER Rating | 2016 | 2017 | 2018 |
|-----------------------------------|------|------|------|
| Emas   Gold                       | 12   | 4    | 4    |
| Hijau   Green                     | 13   | 6    | 6    |
| Biru   Blue                       | 3    | 14   | 17   |
| Jumlah   Total                    | 28   | 24   | 27   |



**Nilai Nominal Pembiayaan BRI Kepada Penerima Peringkat PROPER**  
BRI's Nominal Value for PROPER Rating Recipients

| Peringkat PROPER<br>PROPER Rating | Satuan<br>Unit | 2016 | 2017 | 2018 |
|-----------------------------------|----------------|------|------|------|
| Emas   Gold                       |                | 18   | 4    | 15   |
| Hijau   Green                     | Rp Triliun     | 5    | 4    | 8    |
| Biru   Blue                       | Rp Trillion    | 13   | 8    | 7    |
| Jumlah   Total                    |                | 36   | 16   | 30   |

Hingga akhir tahun 2018, BRI telah memberikan pembiayaan pada beberapa sektor yang secara langsung berkontribusi pada pembangunan nasional berkelanjutan dan kelestarian alam.

Until the end of 2018, BRI has provided financing to several sectors that directly contribute to sustainable national development and preservation of nature.



BRI memberikan pembiayaan kepada sektor-sektor yang berkontribusi secara langsung terhadap pembangunan berkelanjutan dan kelestarian alam.

BRI provides financing to sectors which contribute directly to sustainable development and nature preservation.

- **Sektor Pertanian (Perkebunan Sawit)**

Khusus pembiayaan perkebunan sawit, BRI menyertakan persyaratan sertifikat sawit lestari, baik *Indonesian Sustainable Palm Oil* (ISPO) maupun *Roundtable on Sustainable Palm Oil* (RSPO).

Pada tahun 2018 BRI memberikan pembiayaan kepada 26 debitur, yakni perusahaan sawit bersertifikat ISPO atau RSPO, dengan total nilai pembiayaan sebesar Rp17.490 miliar. Angka ini menurun dibandingkan tahun sebelumnya kepada 21 perusahaan sawit sebesar Rp23.249 miliar.

- **Agriculture Sector (Oil Palm Plantation)**

Specifically for palm oil plantation financing, BRI includes the requirements for sustainable palm oil certificates, both Indonesian Sustainable Palm Oil (ISPO) and the Roundtable on Sustainable Palm Oil (RSPO).

In 2018, BRI provided financing to 26 debtors of ISPO or RSPO certified palm oil companies, with a total financing value amounted to Rp17,490 Billion. This figure was a decrease compared to the previous year with 21 palm oil companies and total value of Rp23,248 Billion.

**Jumlah Perusahaan Bersertifikat ISPO/RSPO [FS8]**  
Number of ISPO/RSPO Certified Companies

| Uraian                                                                | 2016 | 2017 | 2018 |
|-----------------------------------------------------------------------|------|------|------|
| Tersertifikasi RSPO<br>RSPO Certified                                 | 7    | 4    | 12   |
| Dalam Proses Sertifikasi RSPO<br>In the Process of RSPO Certification | 0    | 0    | 0    |
| Tersertifikasi ISPO<br>ISPO Certified                                 | 16   | 17   | 14   |
| Dalam Proses Sertifikasi ISPO<br>In the Process of ISPO Certification | 36   | 0    | 26   |



Hingga akhir tahun 2018, BRI memberikan pembiayaan kepada 26 debitur dari perusahaan kelapa sawit yang telah memiliki sertifikat ISPO/RSPO.

Until the end of 2018, BRI provided financing to 26 debtors of ISPO/RSPO certified palm oil companies.



**Nilai Nominal Pembiayaan Sawit Lestari (Rp miliar) [FS8]**  
Nominal Value of Sustainable Palm Oil Financing (Rp Billion)

| Uraian   Description                                                  | 2016   | 2017   | */**2018 |
|-----------------------------------------------------------------------|--------|--------|----------|
| Tersertifikasi RSPO<br>RSPO Certified                                 | 7,271  | 9,707  | 12,925   |
| Dalam Proses Sertifikasi RSPO<br>In the Process of RSPO Certification | 0      | 0      | 0        |
| Tersertifikasi ISPO<br>ISPO Certified                                 | 12,667 | 13,542 | 4,565    |
| Dalam Proses Sertifikasi ISPO<br>In the Process of ISPO Certification | 16,646 | 0      | 9,472    |

**Keterangan | Keterangan:**

\*Terdapat perubahan data dari tahun sebelumnya karena tahun ini menggunakan nilai outstanding [102-48]

\*\*Nilai menurun dari tahun sebelumnya karena sudah mengalami masa angsuran

\*There have been changes in data from the previous year because of the use of outstanding value this year [102-48]

\*\*Values decrease from the previous year because of installment period

• **Sektor Infrastruktur [SDGs 9]**

Selama tahun 2018 BRI juga melakukan pembiayaan infrastruktur yang meliputi beberapa subsektor. Sejalan dengan penerapan keuangan berkelanjutan, BRI memusatkan pembiayaan pada sub-sektor yang mendukung pertumbuhan berkelanjutan. Sampai dengan akhir tahun 2018, nilai *outstanding* pembiayaan infrastruktur mencapai Rp55,95 triliun. Jumlah tersebut meningkat 16,05% dibanding nilai *outstanding* tahun 2017 sebesar Rp48,21 triliun.

Pembiayaan subsektor kelistrikan tidak terlepas dari kebijakan Pemerintah untuk mempercepat realisasi pembangunan pembangkit listrik 35.000 MegaWatt (MW). Oleh karenanya, pembiayaan bagi subsektor kelistrikan mendapat bagian terbesar, yakni Rp32,23 triliun atau 58% dari plafon pembiayaan infrastruktur BRI. Adapun pembiayaan subsektor jalan tol dan konstruksi senilai Rp17,15 triliun atau 30,65% dari plafon pembiayaan infrastruktur BRI.

• **Infrastructure Sector [SDGs 9]**

During 2018, BRI also provided infrastructure financing for several subsectors. In line with the sustainable finance implementation, BRI focused on financing to sub-sectors that support sustainable growth. As of the end of 2018, the outstanding value of infrastructure financing reached Rp55.95 trillion. The value increased by 16.05% of BRI's total financing compared to the outstanding value in 2017 of Rp48.21 trillion.

The electricity subsector financing is closely related to the Government's policy to accelerate realization of the construction of 35,000 MegaWatt (MW) power plants. Therefore, the financing for electricity subsector received the largest portion at Rp32.23 trillion or 58% of BRI infrastructure financing ceiling. The financing of toll road and construction subsector amounted to Rp17.15 trillion or 30.65% of BRI's infrastructure financing ceiling.



Sepanjang tahun 2018, kami melakukan pembiayaan pada sektor infrastruktur untuk mendukung pembangunan berkelanjutan

Throughout 2018, we financed the infrastructure sector to support sustainable growth



Dukungan pembiayaan pada subsektor jalan tol dan konstruksi akan berkontribusi pada pengendalian emisi dan penghematan energi

Financing support in the toll road and construction subsector will contribute to emissions control and energy savings

Secara keseluruhan jumlah pembiayaan dari kedua subsektor tersebut mencapai Rp49,38 triliun atau 88,26% dari seluruh plafon pembiayaan infrastruktur BRI tahun 2018.

Dukungan pembiayaan pada subsektor jalan tol dan konstruksi akan berkontribusi pada pengendalian emisi dan penghematan energi karena dapat mengurangi tingkat kemacetan pada ruas jalan arteri yang menghubungkan masing-masing rute. Keberadaan ruas jalan tol juga meningkatkan konektivitas antar wilayah, sehingga dapat memacu perekonomian di masing-masing wilayah.

Total amount of financing from the two subsectors reached Rp49.38 trillion or 88.26% of BRI's total infrastructure financing ceiling in 2018.

Financing support in the toll road and construction subsector will contribute to emissions control and energy savings because it can reduce the level of congestion on arterial roads that connect each route. The existence of toll roads also increases connectivity between regions, so that it can spur the economy of each region.

Nilai Pembiayaan Sektor Infrastruktur (Rp Triliun)

Infrastructure Sector Financing Value (Rp Trillion)

| Subsektor<br>Subsector                                    | 2017  | 2018  |
|-----------------------------------------------------------|-------|-------|
| Kelistrikan   Electricity                                 | 28.39 | 32.23 |
| Energi (Minyak Bumi, Gas, Air)   Energy (Oil, Gas, Water) | 1.42  | 1.3   |
| Jalan Tol & Konstruksi   Toll Road & Construction         | 10.32 | 17.15 |
| Pelabuhan   Port                                          | 1.16  | 0.99  |
| Bandar Udara   Airport                                    | 1.43  | 1.28  |
| Transportasi   Transportation                             | 5.81  | 2.00  |
| Telekomunikasi   Telecommunication                        | 2.18  | 1.00  |
| Total                                                     | 48.21 | 55.95 |

**GEDUNG HIJAU MENARA BRI**

Hingga akhir tahun 2018, kegiatan pembangunan Menara BRI Gatot Soebroto telah menyelesaikan bagian fondasi dan *basement*. BRI merencanakan melakukan penyesuaian spesifikasi untuk memenuhi kriteria bangunan ramah lingkungan, berdasarkan rekomendasi dari Excellence in Design for Greater

**GREEN BUILDING BRI TOWER**

Until the end of 2018, the construction of BRI Tower Gatot Soebroto has completed the foundation and basement sections. BRI plans to adjust specifications to meet the criteria for environmentally friendly building, based on recommendations from the Excellence in Design for Greater Efficiencies (EDGE), a green building



Efficiencies (EDGE), sistem sertifikasi *green building* yang fokus pada penggunaan sumberdaya secara efisien. Rencana penyesuaian yang dilakukan meliputi pemanfaat air dan penggunaan energi yang efisien.

Menara BRI Gatot Soebroto akan dilengkapi fasilitas pengolahan air bekas pakai untuk didaur ulang, sehingga dapat dimanfaatkan kembali atau dialirkan ke badan air maupun ke dalam tanah. Sistem ini akan menjadikan sumber daya air tanah di sekitar gedung dapat terjaga. Selain itu, pembangunan Menara juga akan menggunakan material yang dapat memaksimalkan penggunaan energi surya untuk penerangan pada siang hari, sehingga mengurangi pemakaian energi yang bersumber dari listrik.

**PENINJAUAN ULANG PEMBIAYAAN**

[FS3, FS5]

BRI secara berkala melakukan pemantauan dan evaluasi untuk memastikan para debitur menjalankan prinsip-prinsip keuangan berkelanjutan. Evaluasi dilakukan dengan mempelajari laporan pengelolaan lingkungan dan sosial yang disampaikan debitur, termasuk penyampaian laporan keberlanjutan.

Hasil evaluasi selanjutnya akan menjadi pertimbangan bagi BRI dalam proses peninjauan ulang pembiayaan yang diterima debitur. BRI akan menghentikan pembiayaan bila debitur diketahui tidak menerapkan pengelolaan lingkungan dan sosial yang sesuai dengan prinsip-prinsip keuangan berkelanjutan. Dari hasil evaluasi yang dilakukan selama tahun 2018, tidak ada debitur yang mendapatkan sanksi penghentian pembiayaan.

certification system that focuses on efficient use of resources. The adjustment plans include the efficient use of water and energy.

BRI Tower Gatot Soebroto will be equipped with grey water treatment plant to be recycled, so that it can be reused or flowed to water bodies and into the ground. This system will maintain groundwater resources around the building. In addition, construction of the Tower will also use material that can maximize the use of solar energy for lighting during the day, thus reducing energy consumption from electricity.

**FINANCING REVIEW** [FS3, FS5]

BRI regularly conducts monitoring and evaluation to ensure that debtors carry out the sustainable finance principles. Evaluation is carried out by studying environmental and social management reports submitted by the debtors, including the sustainability report.

The results of the evaluation will be taken into consideration for BRI in reviewing the financing received by the debtor. BRI will stop financing if the debtor is found not implementing environmental and social management in accordance with sustainable finance principles. The results of evaluations conducted during 2018, found no debtor received any penalty of financing termination.



Kami melakukan pemantauan dan evaluasi untuk memastikan para debitur menjalankan prinsip-prinsip keuangan berkelanjutan

We conduct monitoring and evaluation to ensure that debtors implement the sustainable finance principles

# Memperkuat Sinergi dengan Masyarakat

## Strengthening Synergy with the People

BRI berkomitmen untuk terus bersinergi dengan masyarakat. Hal tersebut diwujudkan melalui pemenuhan Tanggung Jawab Sosial dan Lingkungan (TJSL), maupun akses keuangan bagi anggota masyarakat kurang beruntung dan terkendala.

BRI has commitment to continue the synergy with community. This is realized through the fulfillment of social and environmental responsibilities (TJSL), as well as access to finance for disadvantaged and constrained community members.





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## Pengaruh Ekonomi Tidak Langsung

### Indirect Economic Impact



Kami berkomitmen melibatkan perusahaan domestik sebagai rantai pasok lokal, dalam memenuhi kebutuhan barang dan jasa, terutama di unit kerja di daerah

We are committed to involve domestic companies as local supply chains in fulfilling our goods and services, especially in our units in the regions

#### **RANTAI PASOK DAN PRAKTIK PENGADAAN** [102-9] [203-2]

Pelibatan badan usaha lokal untuk pengadaan barang dan jasa, menjadi bentuk manfaat ekonomi tidak langsung yang dirasakan masyarakat di sekitar unit kerja BRI. Seluruh perusahaan pemasok yang menjadi rekanan bisnis, harus memenuhi prasyarat dan Kebijakan Umum Mengenai Aktiva Tetap dan Logistik (KEMAL) BRI.

BRI berkomitmen melibatkan perusahaan-perusahaan domestik, dalam memenuhi kebutuhan barang dan jasa, terutama di unit kerja di daerah. Perusahaan domestik didefinisikan sebagai badan usaha yang dibentuk berdasarkan undang-undang Republik Indonesia dan berkedudukan di wilayah Indonesia.

Laporan ini belum menyertakan informasi dan data terkait perusahaan yang menjadi bagian dari rantai pasok unit kerja di daerah, baik kantor wilayah maupun kantor cabang. Informasi dan data yang disampaikan dalam laporan ini mencakup perusahaan yang menjadi bagian dari rantai pasok di Kantor Pusat BRI di Jakarta, meliputi unit kerja di Gedung BRI I dan BRI II.

Secara keseluruhan terdapat 738 badan usaha yang menjadi bagian dari rantai pasok BRI yang dibawah Divisi Pengadaan Barang & Jasa, Divisi Manajemen Aktiva Tetap, dan BRI Corporate University. Sampai dengan akhir tahun 2018, seluruh badan

#### **SUPPLY CHAIN AND PROCUREMENT PRACTICES** [102-9] [203-2]

The involvement of local business entities for the procurement of goods and services is a form of indirect economic benefit received by the community around BRI units. All supplier companies that become BRI's vendors must meet the prerequisites and General Policies regarding Fixed Assets and Logistics (KEMAL) of BRI.

BRI commits to engage local companies, in meeting the needs of goods and services, especially for the units in the regions. A domestic company is defined as a business entity established under the laws of the Republic of Indonesia and domiciled within the territory of Indonesia.

This report has not included information and data on the companies that are part of the supply chain of units in the regions, both regional offices and branch offices. The information and data only included companies that are part of the supply chain at BRI Head Office in Jakarta, including units at BRI I and BRI II Buildings.

Overall, there are 738 business entities that are part of BRI supply chain under the Procurement of Goods & Services Division, Fixed Assets Management Division and BRI Corporate University. As of the end of 2018, all business entities registered as partners are



usaha yang terdaftar sebagai rekanan merupakan perusahaan domestik dan internasional yang mencakup pemasok bagian aktiva tetap, property, IT & non IT, dan pelatihan & pendidikan.

domestic and international companies that include suppliers of fixed assets, property, IT & non IT, and training & education.

Khusus untuk rantai pasok di bawah BRI Corporate University, uraian tentang rantai pasok adalah jumlah perjanjian kerja sama dengan badan usaha yang menjadi rekanan. Total selama tahun 2018 ada 152 perjanjian kerja sama dengan perusahaan rekanan dalam berbagai kegiatan.

Especially for the supply chain under BRI Corporate University, the description of supply chain is the number of cooperation agreements with business entities that become vendors. During 2018, there were a total of 152 cooperation agreements with vendor companies in various activities.

**Jumlah Pemasok BRI Aktiva Tetap dan Properti** <sup>[102-9]</sup>  
**Number of BRI Fixed Assets and Property Suppliers** <sup>[102-9]</sup>

| Uraian   Description                  | 2016 | 2017 | 2018 |
|---------------------------------------|------|------|------|
| Pemasok Domestik   Domestic Suppliers | 53   | 179  | 147  |

**Jumlah Pemasok BRI Pengadaan IT, barang non IT dan Jasa Konsultan non IT** <sup>[102-9]</sup>  
**Number of BRI Suppliers for Procurement of IT, non-IT goods and non-IT Consultant Services** <sup>[102-9]</sup>

| Uraian   Description                     | 2016 | 2017 | 2018 |
|------------------------------------------|------|------|------|
| Pemasok Domestik   Domestic Suppliers    | 408  | 422  | 406  |
| Pemasok Luar Negeri   Overseas Suppliers | 23   | 24   | 33   |
| Jumlah   Total                           | 431  | 446  | 439  |

**Nilai Transaksi Pengadaan Barang dan Jasa Pemasok BRI (%)** <sup>[102-9]</sup>  
**Transaction Value of BRI Procurement of Goods and Services (%)** <sup>[102-9]</sup>

| Uraian   Description                     | 2016   | 2017   | 2018   |
|------------------------------------------|--------|--------|--------|
| Pemasok Domestik   Domestic Suppliers    | 93.87  | 93.38  | 94.47  |
| Pemasok Luar Negeri   Overseas Suppliers | 6.13   | 6.62   | 5.53   |
| Jumlah   Total                           | 100,00 | 100,00 | 100,00 |

## Membuka Akses Keuangan Untuk Seluruh Masyarakat Providing Financial Access for Community

BRI memberikan akses keuangan dan jasa perbankan untuk seluruh lapisan masyarakat. Sejak tahun 2014, BRI mengembangkan layanan perbankan nirkantor BRILink.

BRI provides access to finance and banking services for all members of community. Since 2014, BRI has developed a branchless banking service called BRILink.

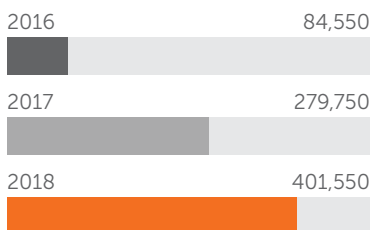
### BRILINK [203-1]

Keberadaan BRILink di pelosok negeri, memberikan akses kepada masyarakat yang selama ini belum mendapatkan akses keuangan dan layanan jasa perbankan karena bertempat tinggal di daerah 3T. BRILink dijalankan oleh nasabah sebagai Agen BRILink dan telah menjangkau pelosok negeri dengan layanan transaksi *realtime online* menggunakan perangkat *Electronic Data Capture* (EDC) yang dapat difungsikan sebagai ATM mini. Sampai dengan akhir tahun 2018, BRI telah memiliki 401.550 agen BRILink dan 36.776 di antaranya atau 9,16% berada di wilayah 3T. [FS13][FS14]

### BRILINK [203-1]

The presence of BRILink in the country's remote areas provides access to the people who have not had access to financial and banking services, because they live in the disadvantaged, frontier and outermost (3T) areas. BRILink is run by customers as BRILink Agents and has reached remote parts of the country with online realtime transaction services using Electronic Data Capture (EDC) devices that can be used as mini ATMs. As of the end of 2018, BRI had 401,550 BRILink agents and 36,776 of them, or 9.16%, were in the 3T area. [FS13][FS14]

Jumlah Agen BRILink  
Number of BRILink Agents





Dari 401.550 Agen BRILink, sebanyak 230.129 atau 57,3% di antaranya berada di Jawa dan Sumatera, yang memiliki jumlah penduduk terbanyak di Indonesia. Sebanyak 171.421 agen BRILink atau 42,7% lainnya berada di pulau-pulau lain di Indonesia.

Out of 401,550 BRILink Agents, as many as 230,129 or 57.3% of them are in Java and Sumatera, which have the largest population in Indonesia. A total of 171,421 BRILink agents or 42.7% are located in other islands in Indonesia.



#### Jumlah dan Presentase Sebaran Agen BRILink Tahun 2018

The Number and Percentage of Distribution of BRILink Agents in 2018

| Lokasi<br>Location                                 | Jumlah<br>Total | Persentase<br>Percentage |
|----------------------------------------------------|-----------------|--------------------------|
| Sumatra   Sumatra                                  | 34,071          | 8.5%                     |
| Jawa   Jawa                                        | 196,058         | 48.8%                    |
| Kalimantan                                         | 26,038          | 6.5%                     |
| Sulawesi                                           | 34,050          | 8.5%                     |
| Bali dan Nusa Tenggara<br>Bali and Nusa Tenggara   | 23,767          | 5.9%                     |
| Maluku dan Maluku Utara<br>Maluku and North Maluku | 4,132           | 1.0%                     |
| Papua                                              | 1,299           | 0.3%                     |
| Lainnya   Other                                    | 82,135          | 20.5%                    |
| Jumlah   Total                                     | 401,550         | 100%                     |

Sepanjang tahun 2018, Agen BRILink mencatatkan 378,72 juta transaksi atau tumbuh 87,42% dibanding tahun 2017 sebanyak 202,07 juta transaksi. Nilai transaksi tahun 2018 tercatat Rp512,69 triliun, tumbuh Rp214,69 triliun atau 72,04% dibanding tahun 2017 sebesar Rp298 triliun.

Throughout 2018, BRILink Agents recorded 378.72 million transactions or grew 87.42% compared to 2017 with 202.07 million transactions. The transaction value in 2018 amounted to Rp512.69 trillion, grew by Rp214.69 trillion or 72.04% compared to 2017 of Rp298 trillion.

#### Pertumbuhan Transaksi Agen BRILink Growth of BRILink Agent Transactions

| Uraian<br>Description                       | Satuan<br>Unit            | 2016   | 2017    | 2018    |
|---------------------------------------------|---------------------------|--------|---------|---------|
| Jumlah Agen BRILink<br>Total BRILink Agents | Agen<br>Agent             | 84,550 | 279,750 | 401,550 |
| Jumlah Transaksi<br>Total Transaction       | Juta<br>million           | 98.38  | 202.07  | 378.72  |
| Volume Transaksi<br>Transaction Volume      | Rp Triliun<br>Rp trillion | 139.11 | 298.00  | 512.69  |

### REMITANSI BRI [FS7]

BRI juga menyelenggarakan layanan bagi kelompok masyarakat khusus, di antaranya tenaga kerja Indonesia (TKI) di luar negeri yakni BRIfast Remittance dan Remittance BRI Mobile (REMBO).

Secara keseluruhan pada tahun 2018 BRI mencatatkan jumlah transaksi remitansi TKI dari luar negeri ke tanah air yang dilakukan melalui BRI sebanyak 7.384.116 transaksi, dengan nilai Rp25,7 Triliun. Jumlah tersebut meningkat dibanding tahun 2017 sebanyak 5.895.613 transaksi dengan nilai Rp20,8 Triliun. Remitansi terbesar berasal dari pekerja migran di Malaysia, Taiwan, Arab Saudi, Uni Emirat Arab, dan Hong Kong.

### BRI REMITTANCE [FS7]

BRI also provides services for special community groups, including Indonesian migrant workers (TKI) abroad, namely BRIfast Remittance and Remittance BRI Mobile (REMBO).

In 2018, BRI recorded total remittance transactions of Indonesian migrant workers (TKI) from overseas through BRI reached 7,384,116 transactions, with a value of Rp25.7 trillion, which was an increase from 5,895,613 transactions in 2017 with total value of Rp20.8 trillion. The largest amount of remittances were from migrant workers in Malaysia, Taiwan, Saudi Arabia, the United Arab Emirates, and Hong Kong.

### KREDIT USAHA RAKYAT DAN KUPEDES [203-2]

BRI memberikan akses dan kemudahan pada sektor Usaha Mikro, Kecil dan Menengah (UMKM), sejalan dengan kebijakan Pemerintah mendorong penciptaan lapangan kerja serta penanggulangan kemiskinan. BRI menjadi salah satu bank yang ditunjuk Pemerintah untuk menyalurkan Kredit Usaha Rakyat (KUR).

### PEOPLE'S BUSINESS LOAN (KUR) AND KUPEDES [203-2]

BRI provides access and convenience to the Micro, Small and Medium Enterprises (MSME) sectors, in line with Government policies to encourage job creation and poverty reduction. BRI is one of the banks appointed by the Government to distribute People's Business Loan (KUR).



“

Realisasi KUR Mikro mencapai 100,01% dibandingkan target di tahun 2018

Micro KUR realization reached 100.01% compared to those target in 2018

Realisasi penyaluran KUR pada tahun 2018 didukung keberadaan 11.948 Mantri KUR. Jumlah tersebut bertambah dari sebelumnya 11.473 Mantri KUR pada tahun 2017.

Hingga akhir tahun 2018, realisasi KUR Mikro mencapai Rp69,89 Triliun atau 100,01% dari target dan meningkat Rp8,32 Triliun atau 13,51% dibanding tahun 2017.

Realization of KUR disbursement in 2018 was supported by 11,948 KUR Mantri. The number increased from previously 11,473 KUR Mantri in 2017.

Until the end of 2018, the realization of Micro KUR reached Rp69.89 trillion or 100.01% of the target and increased by Rp8.32 trillion or 13.51% compared to 2017.



Jumlah tersebut disalurkan kepada 3,87 juta debitur, bertambah dibanding tahun 2017 sebanyak 3,66 juta debitur.

The amount was channeled to 3.87 million debtors, an increase compared to 2017 of 3.66 million debtors.

Peningkatan terjadi seiring perubahan kebijakan Pemerintah per 1 Januari 2018, yang menurunkan suku bunga KUR menjadi 7 persen per tahun dari sebelumnya 9 persen per tahun. Ketentuan tersebut tertuang dalam Peraturan Menteri Koordinator Bidang Perekonomian (Permenko) Nomor 11 Tahun 2017 Tentang Pedoman Pelaksanaan KUR.

The increase was in line with changes in Government policy as of January 1, 2018, which lowers KUR interest rates to 7 percent per year from 9 percent per year. The provision is contained in the Coordinating Minister for Economic Affairs Regulation (Permenko) Number 11 of 2017 on KUR Implementation Guidelines.

Komposisi penyaluran KUR Mikro pada sektor produksi mengalami peningkatan selama tiga tahun terakhir.

The composition of Micro KUR distribution in the production sector has increased over the past three years.

“  
Peningkatan pemberian KUR terjadi karena adanya penurunan suku bunga dari Pemerintah

KUR increase was due to a lower interest rate from the Government

#### Kinerja KUR Mikro KUR Mikro Performance

| Uraian<br>Description                                                       | 2016      | 2017      | 2018      |
|-----------------------------------------------------------------------------|-----------|-----------|-----------|
| Jumlah Mantri<br>Total Mantri                                               | 10,531    | 11,473    | 11,948    |
| Jumlah Nasabah (Debitur)<br>Number of Debtors                               | 3,932,251 | 3,663,479 | 3,879,016 |
| Realisasi Penyaluran (Rp Triliun)<br>Distribution Realization (Rp Trillion) | 61.46     | 61.57     | 69.89     |

#### Realisasi Penyaluran KUR Mikro Berdasarkan Sektor (Rp Miliar) Realization of KUR Mikro Distribution by Sector (Rp Billion)

| Sektor<br>Sector               | 2016   | *2017  | 2018   |
|--------------------------------|--------|--------|--------|
| Produksi<br>Production         | 23,545 | 25,671 | 30,683 |
| Non-Produksi<br>Non-Production | 37,918 | 35,896 | 39,202 |
| Jumlah<br>Total                | 61,463 | 61,567 | 69,885 |

Keterangan | Note:

\*Pada Laporan Keberlanjutan tahun sebelumnya, nilai realisasi penyaluran dan kinerja KUR Mikro merupakan total dari KUR Mikro, Retail, dan TKI.

\*In the previous year's Sustainability Report, the realized value of KUR Mikro distribution and performance was a total of KUR Mikro, Retail and TKI (Migrant Workers).

**Jumlah Debitur KUR Mikro tahun 2018 Berdasarkan Sektor (Rp Miliar)**  
 Number of Micro KUR Debtors in 2018 by Sector (Rp Billion)

| Sektor<br>Sector               | Jumlah Debitur<br>Number of Debtors |
|--------------------------------|-------------------------------------|
| Produksi<br>Production         | 1,716,582                           |
| Non-Produksi<br>Non-Production | 2,162,006                           |
| Jumlah<br>Total                | 3,878,588                           |

BRI juga memiliki produk Kupedes yang memberikan akses luas kepada masyarakat di pedesaan untuk mendapatkan pinjaman yang dapat digunakan untuk mendukung berbagai keperluan. Kinerja penyaluran Kupedes tahun 2018 memperlihatkan pertumbuhan sebesar Rp29,9 triliun menjadi Rp210,1 triliun, dibandingkan tahun 2017 yang mencapai Rp180,2 triliun. Jumlah tersebut disalurkan kepada 4.509.832 debitur, naik 5,13% dibanding tahun 2017 sebanyak 4.289.683 debitur.

BRI also has Kupedes product that provides wide access to rural communities to get loans that can be used to meet various needs. The performance of Kupedes distribution in 2018 grew by Rp29.9 trillion to Rp210.1 trillion, compared to 2017 which reached Rp180.2 trillion. The loans were channeled to 4,509,832 customers, up 5.13% from 2017 with 4,289,683 debtors.



**Produk Kupedes naik 5,13% dibanding tahun 2017**

Kupedes products increased 5.13% compared to those in 2017

**Kinerja KUPeDES**  
 KUPeDES Performance

| Uraian   Description                                  | 2016      | 2017      | 2018      |
|-------------------------------------------------------|-----------|-----------|-----------|
| Jumlah Nasabah (Debitur)<br>Total Debtors             | 4,648,717 | 4,289,683 | 4,509,832 |
| Outstanding (Rp Triliun)<br>Outstanding (Rp Trillion) | 159.9     | 180.2     | 210.1     |

Keterangan | Note:

\*Pada Laporan Keberlanjutan tahun sebelumnya, nilai realisasi penyaluran dan kinerja KUR Mikro merupakan total dari KUR Mikro, Retail, dan TKI.

\*In the previous year's Sustainability Report, the realized value of KUR Micro distribution and performance was a total of KUR Micro, Retail and TKI (Migrant Workers).



## Pengelolaan Human Capital Human Capital Management



Pekerja dan semua aspek ketenagakerjaan turut mempengaruhi keberhasilan penerapan keuangan keberlanjutan. BRI menempatkan para pekerja sebagai aset organisasi.

### **MEMBANGUN HUBUNGAN KETENAGAKERJAAN**

BRI membangun hubungan ketenagakerjaan dengan para pekerja berdasar Perjanjian Kerja Bersama (PKB) yang telah disepakati bersama serikat pekerja. PKB yang berlaku adalah PKB periode 2017 – 2019 dan melindungi seluruh pekerja BRI, termasuk pekerja yang bukan anggota serikat pekerja. BRI memastikan tidak adanya tenaga kerja paksa maupun tenaga kerja anak. [102-41][407-1]

### **BUDAYA KERJA MENUJU ASPIRASI BRI 2022**

BRI terus bertransformasi untuk mewujudkan Aspirasi BRI 2022, yakni salah satunya untuk menjadi *Home to the Best Talent*, dengan merumuskan budaya kerja.

Employees and all employment aspects have an impact on the successful implementation of sustainable finance. BRI places employees as assets of the organization.

### **BUILDING EMPLOYMENT RELATIONS**

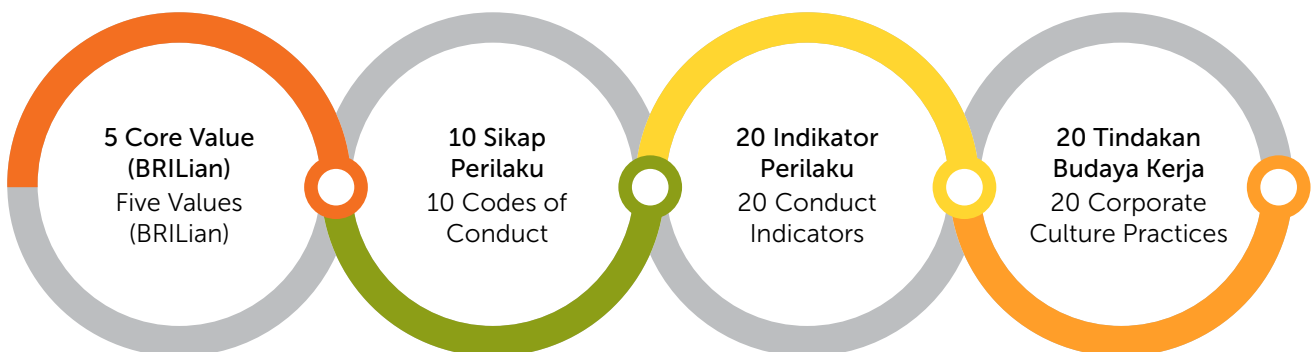
BRI builds employment relations with employees based on the Collective Labor Agreement (CLA) that has been agreed upon with workers union. The applicable CLA is the CLA for the period 2017 - 2019 and protects all BRI employees, including employees who are not members of workers union.

[102-41][407-1]

### **CORPORATE CULTURE TOWARDS BRI ASPIRATION 2022**

BRI continues to transform to realize the BRI Aspiration 2022, which is to become Home to The Best Talent by reformulating the Corporate Culture.

#### **Budaya Kerja BRI | BRI Corporate Culture**





## REKRUTMEN DAN KOMPOSISI PEKERJA

Proses rekrutmen dilakukan terbuka dan diumumkan melalui situs internet <http://e-recruitment.bri.co.id>. Pada tahun 2018, BRI merekrut 4.543 pekerja baru, terdiri dari 2.331 laki-laki dan 2.212 perempuan untuk pekerja lulusan baru dan sebanyak 19 orang untuk pekerja berpengalaman. Jumlah tersebut berkurang dibanding jumlah pekerja baru yang direkrut tahun 2017 sebanyak 8.102 orang. [401-1]

## EMPLOYEE RECRUITMENT AND COMPOSITION

The recruitment process is conducted openly and announced through the website <http://e-recruitment.bri.co.id>. In 2018, BRI recruited 4,543 new employees, consisting of 2,331 male and 2,212 female employees for fresh graduate and as many as 19 people for experienced staff. The number decreased compared to the number of new employees recruited in 2017 as many as 8,102 people. [401-1]

### Jalur Penerimaan Pekerja Baru Berdasar Gender [401-1] New Employee Recruitment Channel by Gender

| Jalur Penerimaan<br>Recruitment Channel                                                          | 2016         |                  |                 | 2017         |                  |                 | 2018         |                  |                 |
|--------------------------------------------------------------------------------------------------|--------------|------------------|-----------------|--------------|------------------|-----------------|--------------|------------------|-----------------|
|                                                                                                  | Pria<br>Male | Wanita<br>Female | Jumlah<br>Total | Pria<br>Male | Wanita<br>Female | Jumlah<br>Total | Pria<br>Male | Wanita<br>Female | Jumlah<br>Total |
| Jumlah PPS*<br>Total PPS*                                                                        | 54           | 5                | 59              | 38           | 21               | 59              | 15           | 7                | 22              |
| Jumlah Tenaga Pemasar, Administrasi, & Frontliner<br>Total Marketing Staff, Admin, & Frontliners | 3,594        | 3,414            | 7,008           | 5,731        | 2,274            | 8,005           | 703          | 933              | 1,636           |
| Lain-lain<br>Other                                                                               | 0            | 4                | 4               | 22           | 6                | 28              | 1,598        | 1,268            | 2,866           |
| Total Lulusan Baru<br>Total Fresh Graduates                                                      |              |                  | 7,071           |              |                  | 8,092           |              |                  | 4,524           |
| Total Berpengalaman<br>Total Experienced                                                         |              |                  | 18              |              |                  | 10              |              |                  | 19              |
| <b>Grand Total</b>                                                                               |              |                  | <b>7,089</b>    |              |                  | <b>8,102</b>    |              |                  | <b>4,543</b>    |

\* PPS : Program Pengembangan Staf

\* PPS: Staff Development Program

**Lokasi Penempatan Pekerja Baru Berdasar Wilayah** [401-1]  
New Employee Placement Locations By Region

| Lokasi Penempatan<br>Placement Location                                                              | 2016         |                  | 2017         |                  | 2018         |                  |
|------------------------------------------------------------------------------------------------------|--------------|------------------|--------------|------------------|--------------|------------------|
|                                                                                                      | Pria<br>Male | Wanita<br>Female | Pria<br>Male | Wanita<br>Female | Pria<br>Male | Wanita<br>Female |
| Wilayah Jakarta<br>Jakarta Region                                                                    | 811          | 715              | 807          | 347              | 337          | 469              |
| Wilayah Sumatera<br>Sumatra Region                                                                   | 638          | 591              | 1,073        | 346              | 482          | 478              |
| Wilayah Jawa Barat<br>West Java Region                                                               | 504          | 414              | 882          | 143              | 357          | 320              |
| Wilayah Jawa Tengah dan DIY<br>Central Java and Yogyakarta<br>Region                                 | 429          | 497              | 988          | 399              | 484          | 318              |
| Wilayah Jawa Timur<br>East Java Region                                                               | 672          | 803              | 897          | 524              | 208          | 238              |
| Wilayah Indonesia Timur dan<br>Indonesia Tengah<br>Eastern Indonesia and Central<br>Indonesia Region | 443          | 535              | 1,161        | 535              | 463          | 389              |
| Lainnya<br>Other                                                                                     | 33           | 10               | 0            | 0                | 0            | 0                |
| Jumlah<br>Total                                                                                      | 3,662        | 3,427            | 5,808        | 2,294            | 2,331        | 2,212            |
|                                                                                                      | 7,089        |                  | 8,102        |                  | 4,543        |                  |

**Komposisi Pekerja Baru Berdasar Kelompok Usia** [401-1]  
New Employee Composition by Age Group

| Kelompok Usia<br>Age Group | 2016         |                  | 2017         |                  | 2018         |                  |
|----------------------------|--------------|------------------|--------------|------------------|--------------|------------------|
|                            | Pria<br>Male | Wanita<br>Female | Pria<br>Male | Wanita<br>Female | Pria<br>Male | Wanita<br>Female |
| < 31                       | 3,602        | 3,417            | 5,522        | 2,081            | 2,270        | 2,192            |
| 31 – 40                    | 53           | 10               | 274          | 209              | 57           | 20               |
| 41 – 50                    | 4            | 0                | 5            | 1                | 2            | 0                |
| > 50                       | 3            | 0                | 7            | 3                | 2            | 0                |
| Jumlah<br>Total            | 3,662        | 3,427            | 5,808        | 2,294            | 2,331        | 2,212            |
|                            | 7,089        |                  | 8,102        |                  | 4,543        |                  |



**Komposisi Manajemen Tahun 2018 Berdasar Gender dan Kelompok Usia** [102-8][401-1]  
 Management Composition of 2018 by Gender and Age Group

| Kelompok Jabatan<br>Position Group | Gender       |                  | Kelompok usia   Age Group |         |         |       |
|------------------------------------|--------------|------------------|---------------------------|---------|---------|-------|
|                                    | Pria<br>Male | Wanita<br>Female | <30                       | 31 - 40 | 41 - 50 | >51   |
| Senior Executive Vice President    | 2            | 1                | 0                         | 0       | 0       | 3     |
| Executive Vice President           | 93           | 10               | 0                         | 1       | 7       | 95    |
| Vice President                     | 173          | 25               | 0                         | 3       | 46      | 149   |
| Assistant Vice President           | 293          | 60               | 0                         | 35      | 117     | 201   |
| Senior Manager                     | 596          | 170              | 9                         | 322     | 289     | 146   |
| Manager                            | 981          | 339              | 204                       | 772     | 173     | 171   |
| Total Management                   | 2,138        | 605              | 213                       | 1,133   | 632     | 765   |
| Assistant Manager                  | 4,350        | 1,249            | 1,874                     | 1,165   | 1,420   | 1,140 |
| Officer                            | 8,141        | 3,804            | 748                       | 5,419   | 3,957   | 1,821 |
| Assistant                          | 36,651       | 33,005           | 43,104                    | 22,912  | 2,599   | 1,041 |
| Total Non Management               | 49,142       | 38,058           | 54,726                    | 59,496  | 7,976   | 4,002 |
| Total Pekerja<br>Total Employees   | 89,943       |                  | 45,726                    | 29,496  | 8,608   | 4,767 |
|                                    |              |                  | 89,943                    |         |         |       |

**PERPUTARAN PEKERJA DAN PEKERJA BERHENTI**

BRI melakukan perhitungan rasio perputaran (*turnover*) pekerja secara rutin. Rasio perputaran pekerja dihitung sebagai persentase dari jumlah pekerja tetap yang mengajukan pemutusan hubungan kerja atas permintaan sendiri dibandingkan dengan rata-rata jumlah pekerja tetap dalam satu tahun. Nilai rasio perputaran pekerja BRI pada tahun 2018 mencapai 2,83% atau lebih tinggi dibanding tahun 2017 sebesar 1,22%.

Selama tahun 2018 tercatat ada 2.734 pekerja yang berhenti karena berbagai alasan. Jumlah tersebut lebih sedikit dibanding tahun 2017 yang mencapai 3.922 pekerja.

**EMPLOYEE TURNOVER AND RESIGNATION**

BRI regularly calculates employee turnover ratio. The employee turnover ratio is calculated as a percentage of the number of permanent employees who apply for termination of employment at their own request compared to the average number of permanent employees in one year. BRI'S employee turnover ratio in 2018 reached 2.83% or higher than in 2017 of 1.22%.

During 2018, there were 2,734 employees who resigned for various reasons. This number was lower than in 2017 which reached 3,922 employees.

**Tingkat Perputaran Pekerja [401-1]**  
Employee Turnover Rate

|                                                                 | 2016   | 2017   | 2018   |
|-----------------------------------------------------------------|--------|--------|--------|
| Penerimaan Pekerja baru<br>New Employee Recruitment             | 7,089  | 8,102  | 4,543  |
| Pekerja Berhenti<br>Employee Resignation                        | 7,207  | 3,922  | 2,734  |
| Jumlah Pekerja Di Akhir Tahun<br>Total Employees by End of Year | 59,007 | 60,764 | 60,946 |
| Rasio Perputaran Pekerja<br>Employee Turnover Ratio             | 1.11%  | 1.22%  | 2.83%  |



**Jumlah Pekerja Berhenti dan Latar Belakang Pekerja Berhenti [401-1]**  
Number of Employees Leaving and Reasons

| Latar Belakang<br>Reason                                             | 2016         |                  | 2017         |                  | 2018         |                  |
|----------------------------------------------------------------------|--------------|------------------|--------------|------------------|--------------|------------------|
|                                                                      | Pria<br>Male | Wanita<br>Female | Pria<br>Male | Wanita<br>Female | Pria<br>Male | Wanita<br>Female |
| Pensiun Normal<br>Normal Retirement                                  | 641          | 81               | 644          | 108              | 522          | 118              |
| Pensiun Dini Alasan Kesehatan<br>Early Retirement for Health Reasons | 20           | 10               | 8            | 5                | 9            | 6                |
| Mengundurkan Diri<br>Resignation                                     | 984          | 1,426            | 1,179        | 1,447            | 887          | 832              |
| Meninggal Dunia<br>Passed away                                       | 76           | 31               | 105          | 26               | 74           | 30               |
| Lain-lain<br>Others                                                  | 1,802        | 2,136            | 282          | 118              | 193          | 63               |
| <b>Total</b>                                                         | <b>3,523</b> | <b>3,684</b>     | <b>2,218</b> | <b>1,704</b>     | <b>1,685</b> | <b>1,049</b>     |
|                                                                      | <b>7,207</b> |                  | <b>3,922</b> |                  | <b>2,734</b> |                  |





**Tingkat Perputaran Pekerja Berdasarkan Wilayah [401-1]**  
Employee Turnover Rate by Region

| Wilayah kerja<br>Work Region                                           | Jumlah Pekerja<br>Total Employees | Jumlah Perputaran Pekerja<br>Total Employee Turnover | Persentase<br>Percentage |
|------------------------------------------------------------------------|-----------------------------------|------------------------------------------------------|--------------------------|
| Wilayah Jakarta<br>Jakarta Region                                      | 14,920                            | 318                                                  | 2.13%                    |
| Wilayah Sumatera<br>Sumatra Region                                     | 18,360                            | 351                                                  | 1.91%                    |
| Wilayah Jawa Barat<br>West Java Region                                 | 9,043                             | 250                                                  | 2.76%                    |
| Wilayah Jawa Tengah & DIY<br>Central Java and Yogyakarta Region        | 15,184                            | 226                                                  | 1.49%                    |
| Wilayah Jawa Timur<br>East Java Region                                 | 12,992                            | 189                                                  | 1.45%                    |
| Wilayah Indonesia Timur & Tengah<br>Eastern & Central Indonesia Region | 19,862                            | 385                                                  | 1.94%                    |
| Lainnya<br>Others                                                      | 36                                | 0                                                    | 0.0%                     |

**SURVEI KETERIKATAN PEKERJA**

Setiap tahun BRI menyelenggarakan survei keterikatan Pekerja, untuk mengetahui seberapa besar rasa keterikatan Pekerja terhadap Perusahaan. Adapun pelaksana survei tersebut adalah Unit Kerja di luar Direktorat Human Capital yang membidangi riset korporasi. Metode survey yang digunakan Perusahaan dalam menganalisis engagement adalah Aon Hewitt Engagement Model. Pendekatan ini mencakup *engagement drivers* yang merupakan area di mana manajemen dapat melakukan kontrol dan tindakan. Analisis akan menggambarkan tingkat keterlibatan individu Pekerja dan aspek penggerak pada saat ini.

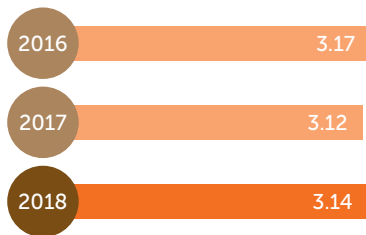
**EMPLOYEE ENGAGEMENT SURVEY**

To identify the employee's level of engagement to the Company, BRI conducts Employee Engagement surveys every year. The survey is conducted by units other than Human Capital Directorate in charge of corporate research. The Company uses survey method in analyzing engagement is the Aon Hewitt Engagement Model. This approach includes engagement drivers which are areas that the management can exercise control and action. The analysis will describe the level of individual engagement of Employees and the driving aspects at the present time.

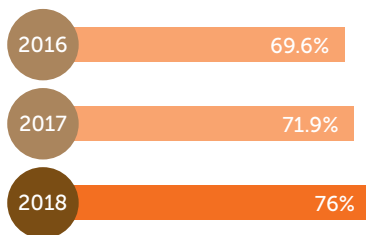


**Hasil Survei Keterikatan Pekerja (Skala 4)**  
Employee Engagement Survey Results (Scale of 4)

Indeks Engagement  
Engagement Index



% Pekerja yang Engage  
% Engaged Employees



Hasil survei pada tahun 2018 memperlihatkan indeks keterikatan Pekerja BRI adalah sebesar 3,14 dari skala 4. Nilai tersebut naik dibanding tahun 2017 yang mencapai 3,12. Hasil tersebut memperlihatkan bahwa dampak perbaikan yang telah dilakukan manajemen di sisi pengelolaan human capital dirasakan oleh mayoritas Pekerja di Perusahaan.

**PENILAIAN KINERJA PEKERJA** [404-3]

BRI menjamin kesempatan setara kepada setiap pekerja untuk mengembangkan karir. Penetapan promosi jabatan didasarkan hasil penilaian kinerja terhadap pekerja di semua lapisan jabatan. Berdasarkan hasil penilaian, BRI menempatkan individu-individu terbaik dalam berbagai posisi dan jabatan, tanpa mempertimbangkan latar belakang gender, usia, suku, agama, ras maupun hal-hal lain yang bersifat diskriminatif.

[406-1]

The survey results in 2018 showed that BRI Employee engagement index at 3.14 in a scale of 4. This index was higher compared to 2017 which reached 3.12. These results showed that the improvements that management has made on the human capital management have made an impact on the majority of Employees in the Company.

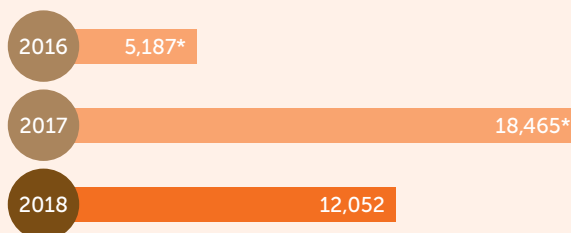
**EMPLOYEE PERFORMANCE ASSESSMENT** [404-3]

BRI guarantees equal opportunities for every employee to develop a career. Determination of promotion is based on the results of performance appraisal of employees at all levels of position. Based on the assessment results, BRI places the best individuals in various positions and jobs, regardless of background of gender, age, ethnicity, religion, race or other discriminatory factors. [406-1]

**Promosi Kerja**  
Employee promotion



Jumlah Pekerja  
Number of Employees



**Keterangan | Note:**

\* Terdapat perubahan data dari tahun sebelumnya dikarenakan metode perhitungan yang berbeda. [102-48]  
There have been changes in data from the previous year due to different calculation method.



**MENJAMIN KESEJAHTERAAN PEKERJA**

BRI berkomitmen memenuhi kesejahteraan para pekerja. BRI memiliki kebijakan remunerasi dan benefit bagi pekerja, yang disesuaikan dengan ketentuan perundang-undangan, termasuk ketentuan Upah Minimum Provinsi (UMP). BRI tidak membedakan pemberian remunerasi dan *benefit* bagi pekerja laki-laki maupun pekerja perempuan. Secara umum besaran remunerasi dan benefit yang diterima pekerja BRI pada tingkat jabatan terendah lebih besar dari nilai UMP di wilayah tempat unit kerja berada, dengan rata-rata lebih tinggi 81,73% dari UMP. [202-1][405-2]

Pekerja tetap dan pekerja kontrak BRI menerima komponen remunerasi dan benefit yang terdiri atas gaji dan upah, insentif dan tunjangan, upah kerja lembur, jaminan pemeliharaan kesehatan dan pengobatan, asuransi jiwa dan kecelakaan, bantuan bencana alam dan musibah, cuti melahirkan, cuti haid, cuti menjalankan kewajiban beragama, cuti tahunan dan kepesertaan dalam Badan Penyelenggara Jaminan Sosial (BPJS).

**ENSURING EMPLOYEES' WELFARE**

BRI is committed to fulfilling the welfare of employees. BRI has remuneration and benefit policies for employees, which are adapted to provisions of laws, including provincial minimum wage (UMP). BRI does not differentiate remuneration and benefits between male and female employees. In general, the amount of remuneration and benefits received by BRI employees at the lowest position level is greater than the UMP in the area where the unit is located, which is at average higher by 81.73%. [202-1] [405-2]

Permanent and contract employees of BRI receive remuneration and benefit components consisting of salaries and wages, incentives and benefits, overtime fees, health and medical insurance coverage, life and accident insurance, natural and other disasters relief, maternity and menstruation leave, leave of absence for religious obligations, annual leave and membership in the Social Security Organizing Agency (BPJS).



Salah satu bentuk dukungan BRI terhadap tujuan ke-10 pembangunan berkelanjutan yaitu menerima penyandang disabilitas sebagai pekerja BRI.

One of BRI's support for the 10th goal of sustainable development is hiring people with disabilities as BRI employees.

Selain itu, BRI memberikan komponen remunerasi dan manfaat tunjangan hari tua, tunjangan penugasan/kesetaraan, pesangon, Program Pensiun Manfaat Pasti (PPMP), dan cuti besar hanya kepada pekerja tetap. [401-2]

BRI menjamin hak pekerja yang menjalankan cuti melahirkan dan cuti menjalankan kewajiban beragama untuk dapat bekerja kembali pada posisi/jabatan semula setelah selesai melaksanakan cuti. Selama tahun 2018 terdapat 5.754 pekerja Perempuan yang mengajukan izin tidak masuk kerja karena menjalani cuti melahirkan (90 hari kalender) dan 1.459 pekerja cuti keagamaan (40 hari kalender). Seluruh pekerja tersebut telah kembali bekerja dan menempati posisi masing-masing. [401-3]

Selain hak cuti, BRI juga memberikan izin kepada pekerja yang memiliki keinginan untuk menikah dengan sesama pekerja BRI. Pemberian izin ini merupakan bentuk penghargaan pada hak asasi manusia.

#### **KEBERAGAMAN PEKERJA** [SDGS 10]

Secara prinsip BRI memberikan kesempatan kepada putra-putri terbaik Indonesia untuk diterima bekerja, tidak kecuali penyandang disabilitas, sesuai dengan SK Direksi No.B.4e-PKO/KKO/01/2016 tanggal 20 Januari 2016. Kebijakan menerima penyandang disabilitas sebagai pekerja menjadi bentuk dukungan BRI pada tujuan ke-10 SDGs, yakni pengurangan praktik-praktik ketidaksetaraan.

In addition, BRI provides remuneration components and benefits for old age benefits, assignment/equality allowance, severance pay, defined benefit pension plans (PPMP), and extended leave provided only for permanent employees. [401-2]

BRI guarantees the rights of employees who take maternity leave and leave to perform religious obligations to return to work in their previous positions/jobs after completing the leave. During 2018, there were 5,754 female employees who applied for maternity leave (90 calendar days) and 1,459 employees for religious leave (40 calendar days). All these workers have returned to work and occupy their respective positions. [401-3]

In addition to employee's rights, BRI also allows workers who want to marry with BRI employees. Giving this permission is one form of respect for human rights.

#### **EMPLOYEE DIVERSITY** [SDGS 10]

In principle, BRI provides opportunities for Indonesia's best sons and daughters to be hired, including people with disabilities. In accordance with the Board of Directors Decree No.B.4e-PKO/KKO/01/2016 dated January 20, 2016. The policy of hiring people with disabilities as employees is a form of BRI support for the 10th goal of the SDGs, which is to reduce practices of inequality.



Sesuai kebijakan yang telah ditetapkan, setiap kantor wilayah dapat mempekerjakan minimal satu orang penyandang disabilitas sebagai pekerja BRI. Hingga tahun 2018, BRI mempekerjakan 95 penyandang disabilitas sebagai pekerja yang tersebar di Kantor Pusat dan Kantor Wilayah. Sementara pada tahun 2017 jumlah pekerja penyandang disabilitas ada 100 orang dan tahun 2016 sebanyak 70 orang.

In accordance with established policies, each regional office can employ at least one disabled person as a BRI employee. Until 2018, BRI employed 95 people with disabilities as employees at the Head Office and Regional Offices. While in 2017, there were 100 employees with disabilities and in 2016 there were 70 people.



**Komposisi Pekerja Difabel Berdasarkan Wilayah**  
Composition of Disability Employees by Region

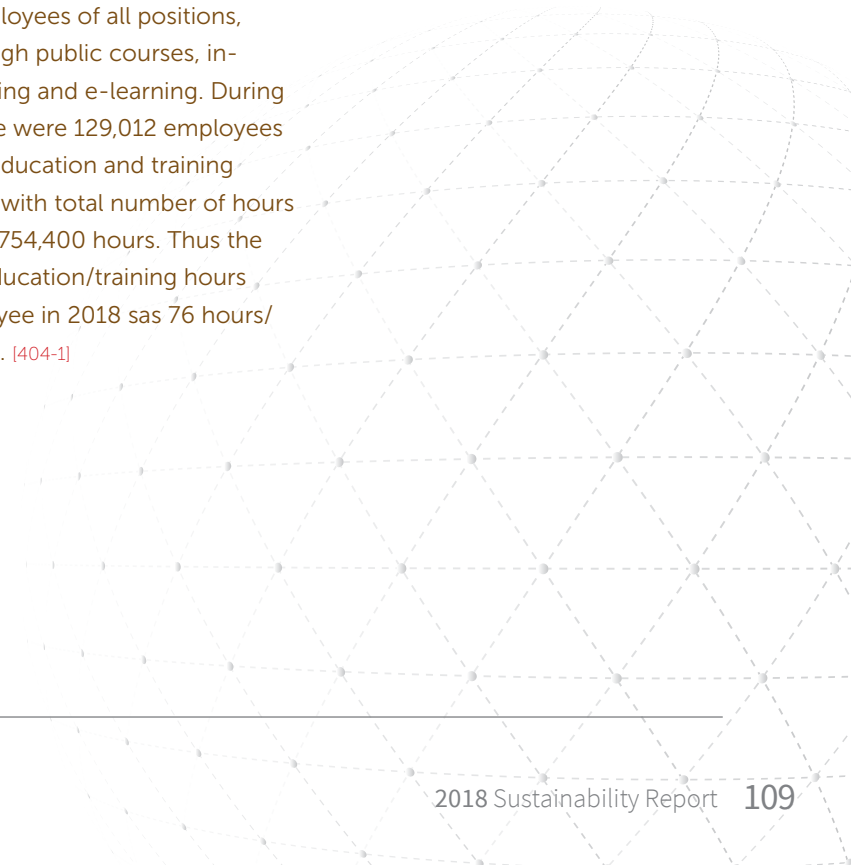
| Latar Belakang<br>Background     | Pria<br>Male | Wanita<br>Female |
|----------------------------------|--------------|------------------|
| Kantor Pusat   Head office       | 21           | 13               |
| Kantor Wilayah   Regional Office | 34           | 27               |
| Total                            | 55           | 40               |
|                                  | 95           |                  |

**PENDIDIKAN DAN PELATIHAN UNTUK PEMIMPIN MASA DEPAN**

BRI menyelenggarakan pendidikan dan pelatihan kepada seluruh pekerja di semua lapis jabatan, baik melalui *public course* maupun pola *in-class learning* dan *e-learning*. Selama tahun 2018 ada 129.012 pekerja yang mengikuti pendidikan dan pelatihan, dengan jumlah jam keseluruhan mencapai 9.754.400 jam. Dengan demikian rata-rata pendidikan/pelatihan adalah 76 jam/peserta. [404-1]

**EDUCATION AND TRAINING FOR FUTURE LEADERS**

BRI organizes education and training for all employees of all positions, both through public courses, in-class learning and e-learning. During 2018, there were 129,012 employees attended education and training programs, with total number of hours reached 9,754,400 hours. Thus the average education/training hours per employee in 2018 was 76 hours/participant. [404-1]





**Jumlah Jam Pendidikan/Pelatihan dan Peserta Pendidikan/Pelatihan In-Class\* [404-1]**  
 Number of Education/Training Hours and Participants In-Class Education/Training

| Uraian<br>Description                                                   | 2016      | 2017      | 2018      |
|-------------------------------------------------------------------------|-----------|-----------|-----------|
| Jumlah Peserta   Number of participants                                 | 93,344    | 92,858    | 129,012   |
| Jumlah Jam Pendidikan/Pelatihan<br>Number of Education / Training Hours | 7,684,685 | 8,328,936 | 9,754,400 |
| Rata-Rata   Average                                                     | 82        | 90        | 76        |

**Keterangan | Note:**

\* Data merupakan seluruh pelatihan (tidak hanya *in-class*), karena pada tahun 2016 data belum dikategorikan berdasarkan jenis pendidikan. [102-48]  
 Data represents all training programs (not only *in-class*), because data of 2016 has not been categorized by type of education [102-48]

**Jumlah Peserta Pendidikan Berdasar Kelompok Jabatan [404-1]**  
 Number of Education Participants Based on Position Groups

| Uraian<br>Description           | 2016         |                  | 2017         |                  | 2018         |                  |
|---------------------------------|--------------|------------------|--------------|------------------|--------------|------------------|
|                                 | Pria<br>Male | Wanita<br>Female | Pria<br>Male | Wanita<br>Female | Pria<br>Male | Wanita<br>Female |
| Top Management (VP – SEVP)      | 248          | 36               | 279          | 33               | 864          | 94               |
| Middle Management (AM – AVP)    | 5,875        | 1,492            | 6,147        | 1,674            | 13,539       | 3,690            |
| Operation (Assistant – Officer) | 46,355       | 39,338           | 46,008       | 38,717           | 73,594       | 37,231           |
| Subtotal                        | 52,478       | 40,866           | 52,434       | 40,424           | 87,997       | 41,015           |
| Jumlah   Total                  | 93,344       |                  | 92,858       |                  | 129,012      |                  |



**Jumlah Jam Pelatihan Berdasarkan Jenis Pendidikan [404-1]**  
 Number of Training Hours by Type of Education

| Uraian<br>Uraian                           | 2016                                                      | 2017      | 2018       |
|--------------------------------------------|-----------------------------------------------------------|-----------|------------|
| Enhancement (In-class & e-learning BRI)    |                                                           | 5,611,144 | 10,065,955 |
| Development                                |                                                           | 872,102   | 635,611    |
| Public Course (Pihak Ketiga   Third Party) | Jumlah Jam Pelatihan<br>Total Training Hours<br>7,684,685 | 152,614   | 41,800     |
| Sertifikasi   Certification                |                                                           | 68,068    | 11,013     |
| Jumlah   Total                             |                                                           | 6,703,928 | 10,754,379 |

**Jumlah Peserta Berdasarkan Jenis Pendidikan [404-1]**  
 Total Training Participants by Type of Education

| Uraian<br>Description                   | 2016      | 2017      | 2018      |
|-----------------------------------------|-----------|-----------|-----------|
| Enhancement (In-class & e-learning BRI) | 1,326,575 | 1,604,946 | 2,791,404 |
| Development                             | 12,769    | 11,326    | 9,548     |
| FPK/FGD                                 | 128,163   | 93,691    | 104,502   |
| Sosialisasi   Dissemination             | 149,144   | 63,231    | 61,436    |
| Sertifikasi   Certification             | 795       | 915       | 626       |
| Jumlah   Total                          | 1,617,446 | 1,774,109 | 2,967,516 |

**BRI CORPORATE UNIVERSITY**

Sejak 15 Desember 2015 BRI telah mendirikan BRI Corporate University (CorpU). Tujuannya untuk melahirkan SDM unggul, melalui program pendidikan berkualitas dan selaras dengan kebutuhan pengembangan bisnis Perusahaan. Seluruh kampus dibangun dengan konsep *digitalize infrastructure* serta didukung 213 pengajar tetap dan 26 orang *designer lecturer*.

**BRI CORPORATE UNIVERSITY**

On December 15, 2015 BRI established BRI Corporate University (CorpU). The aim is to produce excellent human resources, through quality education programs and in line with the Company's business development needs. The entire campus was built with digital infrastructure concept and supported by 213 resident lecturers and 26 designer lecturers.





Sebanyak 1.232 pekerja BRI telah mendapatkan pelatihan keuangan berkelanjutan selama tahun 2018

A total of 1,232 BRI employees have received sustainable finance training during 2018

BRI Corpu berusaha menciptakan kompetensi dan kurikulum Badan Usaha Milik Negara (BUMN) untuk dikombinasikan dengan kurikulum pendidikan di BRI Corpu. Sampai dengan akhir tahun 2018, BRI Corpu telah memberikan pelatihan kepada 2.967.516 peserta. Keberadaan mereka memberikan kontribusi besar bagi pertumbuhan dan perkembangan bisnis BRI, serta mewujudkan visi BRI menjadi *The Most Valuable Bank in Southeast Asia* dan *Home to the Best Talent*.

#### **PENINGKATAN KOMPETENSI KEUANGAN BERKELANJUTAN**

Sepanjang tahun 2018 BRI menyelenggarakan pendidikan/pelatihan untuk meningkatkan kompetensi pekerja dalam penerapan keuangan berkelanjutan. Sampai dengan akhir tahun 2018 terdapat 1.232 pekerja BRI yang telah mendapatkan materi terkait keuangan berkelanjutan yang diperoleh dari berbagai pelatihan/pendidikan internal maupun eksternal, antara lain pelatihan analisis lingkungan dan seminar energi baru dan terbarukan. [FS4]

BRI Corpu telah meluluskan Pendidikan Program Pengembangan Staf pada tahun 2018 sebanyak:

1. PPS Umum: 2 angkatan (37 orang)
2. PPS IT: 4 angkatan (84 orang)

BRI Corpu strives to create competencies and curriculum for State-Owned Enterprises (BUMN) to be combined with the education curriculum at BRI Corpu. As of the end of 2018, BRI Corpu has provided training to 2,967,516 participants. Their presence contributes greatly to the growth and development of BRI's business, and to realize BRI's vision to become the *Most Valuable Bank in Southeast Asia* and *Home to the Best Talent*.

#### **ENHANCEMENT OF SUSTAINABLE FINANCE COMPETENCY**

Throughout 2018, BRI organized education/training to improve employee competencies in the sustainable finance implementation. As of the end of 2018 there were 1,232 BRI employees who had gained knowledge on sustainable finance from various internal/external training/education programs, including environmental analyst training and seminars on new and renewable energy. [FS4]

BRI Corpu has graduated the participants of the Staff Development Program in 2018 as many as:

1. General PPS: 2 batches (37 people)
2. PPS IT: 4 batches (84 people)



**Pendidikan dan Pelatihan Keuangan Berkelanjutan [404-1]**  
Sustainable Finance Education and Training

| No | Materi Material                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Jumlah Peserta<br>Number of Participants | Presentase keikutsertaan<br>Percentage of Participation | Rata-rata nilai<br>Average score |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------------|----------------------------------|
| 1  | Self Learning sistem Anti Money Laundering & Counter Financing Terrorism                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 46,823                                   | 194.17%                                                 | 92.03                            |
| 2  | Self Learning CDD dan EDD terhadap nasabah High Risk tahun 2018<br>Self Learning on CDD and EDD towards High Risk customer 2018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 28,674                                   | 75.15%                                                  | 94.71                            |
| 3  | Self Learning Gratifikasi<br>Self Learning on Gratification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 60,827                                   | 49.13%                                                  | 94.07                            |
| 4  | Telah dilakukan In House Training di 19 Kanwil dan 1 KCK dengan materi:<br>a. Penerapan program APU-PPT<br>b. Ketentuan terkait kualitas data nasabah<br>c. Pelaporan Fatca dan CRS<br>d. Monitoring nasabah WIC, PEP dan Beneficial Owner<br>e. Tutorial aplikasi sistem APU PPT<br>In-House Training has been conducted in 19 Regional Offices and 1 Special Branch Office (KCK) with the following materials:<br>a. Implementation of APU-PPT program<br>b. Terms regarding customer data quality<br>c. Fatca and CRS reporting<br>d. Monitoring of WIC, PEP and Beneficial Owner customers<br>e. Tutorial of APU PPT system application | 688                                      | Peserta in class<br>In class participants               | 78.53                            |



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Pemberdayaan dan Pengembangan Masyarakat  
Community Empowerment and Development



BRI turut serta mendukung program Pemerintah untuk meningkatkan kesejahteraan masyarakat. Upaya yang dilakukan adalah menyelenggarakan Program Kemitraan dan Bina Lingkungan (PKBL).

**PROGRAM KEMITRAAN DAN BINA LINGKUNGAN (PKBL)**

PKBL dilakukan untuk meningkatkan kesejahteraan masyarakat dan untuk mendapatkan dukungan masyarakat bagi kesinambungan operasional maupun bisnis unit kerja BRI. Perencanaan, pelaksanaan dan evaluasi PKBL menjadi bagian dari tanggung jawab fungsi Divisi Bisnis Kecil dan Kemitraan (BKC) serta Divisi Sekretariat Perusahaan (SKP). [201-2]

BRI also participates in supporting Government programs to improve community welfare. The effort taken is to organize the Partnership and Community Development Program (PKBL).

**PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM (PKBL)**

PKBL is carried out to improve community welfare and to get community support for the continuity of the operations and business of BRI work units. Planning, implementing and evaluating PKBL is part of responsibilities of Small Business and Partnership Division (BKC) and Corporate Secretariat Division (SKP). [201-2]



“

Program Kemitraan dan Bina Lingkungan diharapkan dapat mendukung pencapaian tujuan pembangunan berkelanjutan

The Partnership and Community Development Program is expected to support the sustainable development goals

Secara umum Program Kemitraan diwujudkan melalui pemberian pinjaman kemitraan dan bantuan hibah pembinaan yang dimaksudkan untuk memberdayakan ekonomi masyarakat. Program Bina Lingkungan diwujudkan dengan program khusus BRI Peduli, yang terdiri dari beberapa program pendukung. Pelaksanaan Program Kemitraan dan BRI Peduli juga diharapkan berkontribusi pada pencapaian Tujuan Pembangunan Berkelanjutan (SDGs).

In general, the Partnership Program is realized through partnership loan distribution and development grant program, which is intended to empower the community's economy. The Community Development Program is realized through a special program, BRI Peduli, which consists of several supporting programs. The implementation Partnership Programs and *BRI Peduli* is also expected to contribute to the achievement of the Sustainable Development Goals (SDGs).



“

Realisasi penyaluran dana Program Kemitraan mencapai Rp344,1 miliar, naik 64,33% dibanding tahun 2017

The realization of the partnership program reached Rp344.1 billion, increase 64.33% compared those in 2017



#### PROGRAM KEMITRAAN

Program kemitraan dijalankan dengan memberikan pinjaman berbunga lunak dan bantuan hibah pembinaan bagi kegiatan usaha produktif masyarakat. Program kemitraan ditujukan bagi kelompok masyarakat dan pelaku UMKM yang termasuk *disadvantage people*, yakni mereka yang belum dapat memenuhi kriteria mendapatkan pinjaman perbankan. [FS14]

Sampai dengan akhir tahun 2018, realisasi penyaluran dana Program Kemitraan mencapai Rp344,1 miliar. Realisasi pada tahun 2018 naik 64,33% dibanding tahun 2017 sebesar Rp209,4 miliar karena terdapat peningkatan jumlah mitra binaan yang menerima bantuan dana bergulir.

#### PARTNERSHIP PROGRAM

The Partnership Program is carried out by providing soft loans and development grants for the community's productive business activities. The partnership program is intended for community groups and MSME actors, including disadvantaged people, those who have not been able to qualify the criteria for obtaining bank loans. [FS14]

As of the end of 2018, realization of the Partnership Program funds distribution reached Rp344.1 billion. The realization in 2018 increased by 64.33% from 2017 which was at Rp209.4 billion, due to an increase in the number of foster partners who received revolving fund assistance.



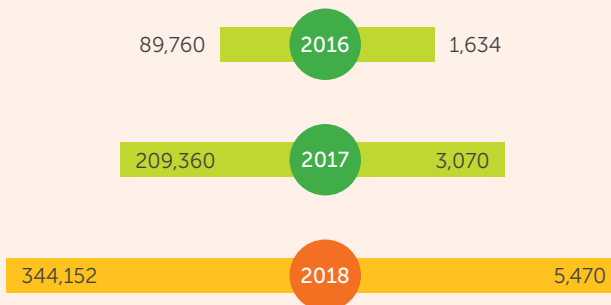
Jumlah mitra binaan selama tahun 2018 sebanyak 5.470. Sebagian besar mitra binaan adalah pelaku usaha pada sektor perdagangan.

The number of foster partners during 2018 was 5,470. Most of the foster partners are business players in the trade sector.

### Penyaluran Dana Program Kemitraan Distribution of Partnership Program Funds



Realisasi (Rp Miliar)  
Realization (Rp Billion)



Realisasi Jumlah Mitra Binaan  
Realization of the number of Foster Partners

**Jumlah dan Persentase Penyaluran Dana Program Kemitraan (Rp juta) [201-1]**  
Amount and Percentage of Partnership Program Fund Distribution (Rp Million)

| Sektor<br>Sector        | 2016             |            | 2017             |            | 2018             |            |
|-------------------------|------------------|------------|------------------|------------|------------------|------------|
|                         | Jumlah<br>Amount | %          | Jumlah<br>Amount | %          | Jumlah<br>Amount | %          |
| Industri   Industry     | 5,882            | 6.55       | 5,670            | 2.71       | 15,832           | 4.58       |
| Jasa   Services         | 6,329            | 7.05       | 12,606           | 6.02       | 33,929           | 9.81       |
| Perdagangan   Trading   | 59,168           | 65.92      | 106,909          | 51.07      | 217,970          | 63.52      |
| Perikanan   Fisheries   | 3,580            | 3.99       | 2,292            | 1.09       | 7,794            | 2.25       |
| Perkebunan   Plantation | 1,886            | 2.10       | 54,781           | 26.17      | 18,852           | 5.45       |
| Pertanian   Agriculture | 3,645            | 4.06       | 7,749            | 3.70       | 11,680           | 3.38       |
| Peternakan   Husbandry  | 9,269            | 10.33      | 19,350           | 9.24       | 34,479           | 9.97       |
| Lainnya   Others        | 0                | 0          | 0                | 0          | 3,615            | 1.05       |
| <b>Total</b>            | <b>89,759</b>    | <b>100</b> | <b>209,360</b>   | <b>100</b> | <b>344,152</b>   | <b>100</b> |

### PROGRAM BINA LINGKUNGAN

Sesuai Peraturan Menteri BUMN nomor PER-02/MBU/07/2017 tanggal 20 Juli 2017, Program Bina Lingkungan (BL) merupakan program pemberdayaan kondisi sosial masyarakat oleh BUMN. Adapun realisasi dana Program Bina Lingkungan di BRI pada tahun 2018 mencapai Rp163,63 miliar, meningkat sebesar 8,83% dibanding tahun 2017 sebesar Rp150.35 miliar. Hal ini menunjukkan komitmen BRI yang semakin tinggi terhadap peningkatan kondisi sosial masyarakat. Dalam prakteknya pelaksanaan Program BL juga semakin terintegrasi dengan aktivitas bisnis BRI yang semakin meningkat.

### COMMUNITY DEVELOPMENT PROGRAM

In accordance with SOE Minister Regulation Number PER-02/MBU/07/2017 dated July 20, 2017, the Community Development Program is an empowerment program of the community's social conditions by SOEs. Realization of Community Development Program funds within BRI in 2018 reached Rp163.63 billion, increased 8.83% compared to 2017, which was Rp150.35 billion. It showed BRI's commitment to the improvement of the community's social conditions. In its practice, community development program has been more integral with BRI's growing business activities.





**Realisasi Anggaran BRI Peduli (Rp Juta) [201-1]**  
BRI Peduli Budget Realization (Rp billion)

| Program               | 2016           |               | 2017           |               | 2018           |               |
|-----------------------|----------------|---------------|----------------|---------------|----------------|---------------|
|                       | Jumlah Amount  | %             | Jumlah Amount  | %             | Jumlah Amount  | %             |
| Indonesia Peduli      | 1,415          | 1.07          | 2,394          | 1.59          | 6,845          | 4.18          |
| Indonesia Cerdas      | 27,028         | 20.37         | 32,990         | 21.94         | 53,088         | 32.44         |
| Indonesia Sehat       | 22,828         | 17.20         | 21,596         | 14.36         | 22,385         | 13.68         |
| Indonesia Membangun   | 26,463         | 19.94         | 31,455         | 20.92         | 22,895         | 13.99         |
| Indonesia Takwa       | 27,178         | 20.48         | 29,095         | 19.35         | 27,404         | 16.75         |
| Indonesia Lestari     | 1,992          | 1.50          | 723            | 0.48          | 723            | 0.44          |
| Indonesia Sejahtera   | 25,724         | 19.38         | 32,094         | 21.35         | 30,294         | 18.51         |
| <b>Jumlah   Total</b> | <b>132,628</b> | <b>100.00</b> | <b>150,347</b> | <b>100.00</b> | <b>163,635</b> | <b>100.00</b> |

### INDONESIA PEDULI

Bank BRI melalui program Indonesia Peduli memberikan respon cepat atas bencana alam yang terjadi di Indonesia dengan memberikan bantuan kemanusiaan terutama pemenuhan kebutuhan dasar bagi masyarakat terdampak bencana. Sepanjang tahun 2018, BRI telah menyalurkan bantuan kepada masyarakat melalui program ini antara lain kepada korban bencana Gempa Bumi di Lombok, NTB; Gempa Bumi, Tsunami, dan Likuifaksi di Sulawesi Tengah; dan Tsunami akibat Erupsi Gunung Anak Krakatau di Provinsi Banten dan Lampung dengan total dana yang disalurkan mencapai Rp6,85 miliar.

### INDONESIA PEDULI

Bank BRI through the Indonesia Peduli program provides quick response to natural disasters that occur in Indonesia by providing humanitarian assistance, especially the fulfillment of basic needs for affected communities. During 2018, BRI has distributed relief to the community through this program, among others, to victims of the earthquake in Lombok, NTB; earthquakes, tsunami and liquefaction in Central Sulawesi; and the tsunami caused by eruption of Mount Anak Krakatau in Banten and Lampung provinces with total funds disbursed amounted to Rp6.85 billion.



“ Kami memberikan respon cepat atas bencana alam yang terjadi di Indonesia dengan memberikan bantuan

We provide a quick response to help natural disasters victims



### INDONESIA CERDAS

BRI berkomitmen mendukung pengembangan dunia pendidikan di Indonesia melalui peningkatan sarana maupun prasarana pendidikan. Pada tahun 2018, Bank BRI telah menyalurkan dana sebesar Rp53,09 miliar untuk merealisasikan Program Indonesia Cerdas.

Beberapa bantuan yang disalurkan dalam sektor ini di antaranya berupa; beasiswa, perbaikan gedung sekolah, pembuatan taman baca, pembangunan laboratorium pendidikan, dan kendaraan penunjang pendidikan.

### INDONESIA CERDAS

BRI is committed to supporting development of education in Indonesia through the improvement of educational facilities and infrastructure. In 2018, BRI has distributed Rp53.09 billion in funds to realize the Indonesia Pintar program. Some of the funds are distributed as assistance, among others, for scholarships, repairs to school buildings, building library (taman baca), construction of educational laboratories, and educational support vehicles.



### INDONESIA SEHAT

Program bertujuan untuk membantu meningkatkan kualitas hidup dan kesehatan masyarakat Indonesia. Pada tahun 2018, Bank BRI telah menyalurkan dana sebesar Rp22,38 miliar untuk merealisasikan program ini. Beberapa jenis bantuan di sektor ini yaitu mobil *ambulance*, pengobatan gratis, dan sarana penunjang kesehatan lainnya.

### INDONESIA SEHAT

The program aims to help improve the quality of life and health of the people of Indonesia. In 2018, BRI has distributed Rp22.38 billion in funds to realize this program. Some types of assistance were ambulances, free medication, and other health support facilities.



**INDONESIA MEMBANGUN**

Program Indonesia Membangun adalah program bantuan pengembangan prasarana dan/atau sarana umum. Realisasi anggaran untuk berbagai kegiatan tahun 2018 sebesar Rp22,89 miliar. Implementasi program ini berupa; pembangunan sarana air bersih, pembangunan jalan dan jembatan, perbaikan pasar, posko keamanan, MCK, balai warga dan lain sebagainya.

**INDONESIA MEMBANGUN**

The Indonesia Membangun program is an assistance program for the development of infrastructure and/or public facilities. The budget realization for various activities in 2018 amounted to Rp22.89 billion. The implementation of this program was in the form of; construction of clean water facilities, construction of roads and bridges, renovation of markets, security posts, public toilets, community centers and others.

**INDONESIA TAKWA**

Melalui Program Indonesia Takwa, Bank BRI memberikan bantuan pembangunan dan perbaikan sarana ibadah, serta memenuhi kelengkapan penunjang kegiatan peribadatan. Total realisasi biaya untuk Program Indonesia Takwa mencapai Rp27,40 miliar.

**INDONESIA TAKWA**

Through the Indonesia Takwa program, Bank BRI provides assistance in the construction and renovation of religious facilities, as well as completing the supporting facilities for worship activities. Total cost realization for the Indonesia Takwa program reached Rp27.40 billion.



Kami memberikan bantuan sebesar Rp27,40 miliar untuk program 'Indonesia Takwa'

We provide assistance of Rp27.40 billion for the 'Indonesian Takwa' program

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### INDONESIA LESTARI

Bank BRI melalui Program Indonesia Lestari turut serta berperan aktif dalam menggalakkan upaya-upaya menjaga kelestarian alam. Sepanjang tahun 2018, Bank BRI telah menyalurkan dana untuk Program Indonesia Lestari sebesar Rp0,72 miliar. Bentuk bantuan yang telah disalurkan antara lain berupa penanaman mangrove dan pembuatan taman.

### INDONESIA LESTARI

Bank BRI through the Indonesia Lestari Program also plays an active role in promoting efforts to preserve nature. Throughout 2018, BRI has distributed Rp0.72 billion in funds for the Indonesia Lestari program. The assistance that has been distributed was in the form of mangrove planting and development of gardens.





### INDONESIA SEJAHTERA

Kontribusi BRI dalam bidang pengentasan kemiskinan diwujudkan dalam bentuk Program Indonesia Sejahtera. Selama tahun 2018, total dana yang disalurkan untuk menyukseskan program ini mencapai Rp30,29 miliar. Beberapa kegiatan yang dilaksanakan dalam program ini adalah; berbagi sembako, bedah rumah veteran, Renovasi Rumah Tidak Layak Huni (RTLH), santunan anak yatim, pendidikan dan pelatihan Usaha Mikro dan Kecil, bantuan peralatan usaha, dan lain-lain.

### INDONESIA SEJAHTERA

BRI's contribution to poverty alleviation is manifested in the form of the Indonesia Sejahtera Program. During 2018, total funds disbursed for the success of this program reached Rp30.29 billion. Some of the activities carried out in this program were; distribution of groceries, house renovation for veterans, Renovation of Uninhabitable Houses (RTLH), donation for orphans, education and training for Micro and Small Enterprises, assistance in business equipment, and others.



Kontribusi BRI dalam bidang pengentasan kemiskinan diwujudkan dalam Program 'Indonesia Sejahtera'

BRI's contribution to poverty alleviation is undertaking in the 'Indonesia Sejahtera' Program





# Memperkuat Tata Kelola Berkelanjutan

## Strengthening Sustainable Governance



BRI berkomitmen untuk menerapkan tata kelola yang baik dan berkelanjutan, untuk mendukung transformasi menjadi pemimpin dalam kompetisi perbankan digital.

BRI is committed to implementing good and sustainable governance, to support the transformation into a leader in digital banking competition.

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## Memperkuat Struktur Tata Kelola Strengthening Governance Structure

Sejalan dengan dinamika yang berlangsung, BRI melakukan adaptasi dalam penerapan GCG. Salah satu perhatian BRI dalam beberapa tahun mendatang adalah pengembangan infrastruktur digital guna mendukung transformasi menuju perbankan digital dan memberikan pelayanan prima kepada nasabah. Upaya tersebut juga menjadi langkah strategis untuk mendorong BRI menjadi pemimpin dalam era perbankan digital di Indonesia dan Asia Tenggara.

### **STRUKTUR TATA KELOLA** [102-18]

Struktur Tata Kelola BRI meliputi:

- Organ Utama, terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi.
- Organ Pendukung, terdiri dari Komite dibawah Dewan Komisaris, Komite Direksi, dan Unit Kerja yang mendukung penerapan GCG.

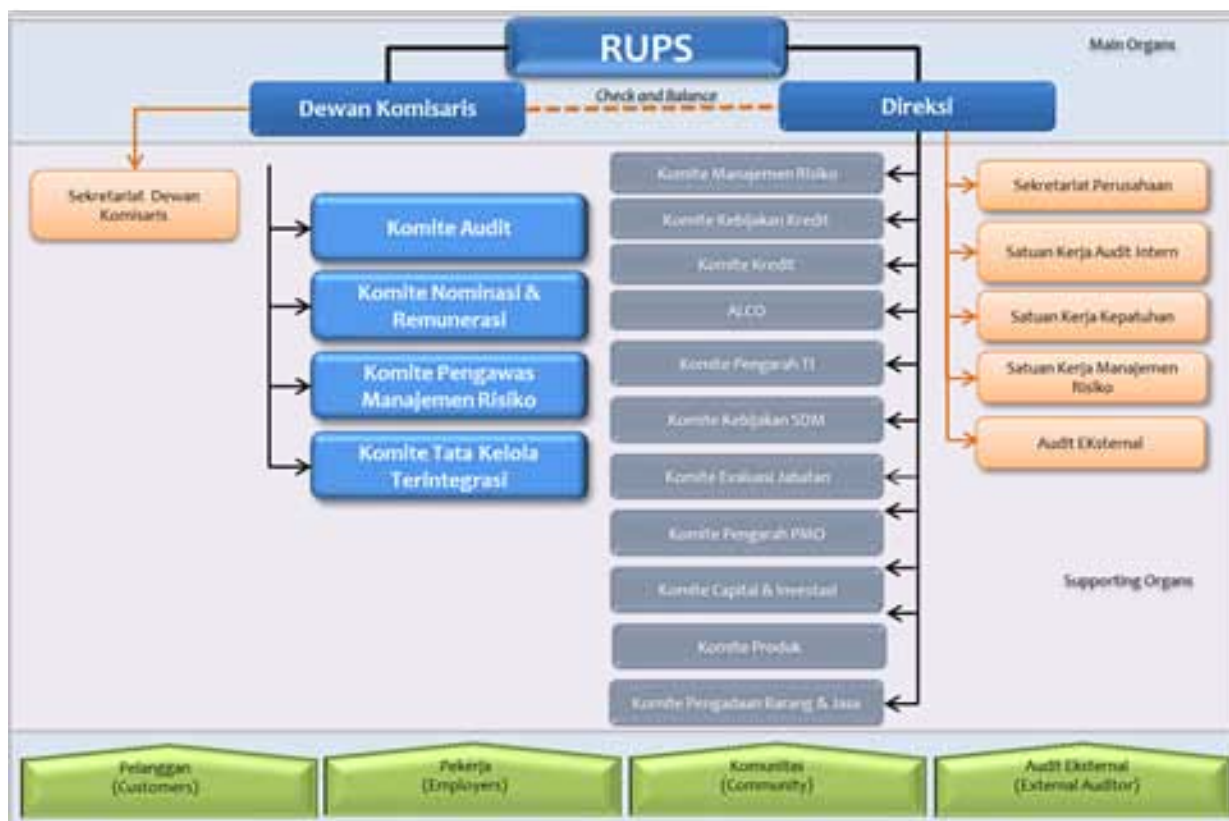
In line with the ongoing dynamics, BRI has adapted the GCG implementation. One of BRI's concerns in the next few years is the development of digital infrastructure to support the transformation towards digital banking and provide service excellence to customers. These efforts also became a strategic step to encourage BRI to become a leader in the digital banking era in Indonesia and Southeast Asia.

### **GOVERNANCE STRUCTURE** [102-18]

BRI's Governance Structure comprises:

- Main Organ, consisting of the General Meeting of Shareholders (GMS), the Board of Commissioners and Board of Directors.
- Supporting Organ, consisting of Committees under the Board of Commissioners, Directors' Committees, and Work Units that support the implementation of GCG.





### PERUBAHAN DIREKSI DAN DEWAN KOMISARIS [102-10]

Seiring upaya penerapan keuangan berkelanjutan dan transformasi perbankan digital, BRI melalui RUPS Tahunan 22 Maret 2018, melakukan perubahan jajaran Direksi, dengan perubahan sebagai berikut:

- Direktur Menengah, Korporasi dan BUMN menjadi Direktur Corporate Banking;
- Direktur Mikro dan Ritel menjadi Direktur Mikro dan Kecil;
- Direktur Strategi Bisnis dan Keuangan menjadi Direktur Keuangan;
- Direktur Digital Banking dan Teknologi Informasi menjadi Direktur Teknologi Informasi dan Operasi.

### CHANGE OF BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS [102-10]

Along with efforts to implement sustainable finance and digital banking transformation, BRI through the Annual GMS on March 22, 2018, made changes to the Board of Directors, as follows:

- Director of Medium Enterprise, Corporation and SOEs becomes - Director of Corporate Banking;
- Director of Micro and Retail becomes Director of Micro and Small Enterprises;
- Director of Business Strategy and Finance becomes the Director of Finance;
- Director of Digital Banking and Information Technology becomes Director of Information Technology and Operations.

Uraian dan pengungkapan informasi mengenai proses pengangkatan dan riwayat hidup serta remunerasi anggota Direksi dan Dewan Komisaris, dapat dilihat dalam Laporan Tahunan 2018 BRI.

The description and disclosure of information regarding the appointment process, curriculum vitae and remuneration of members of the Board of Directors and the Board of Commissioners, can be seen in the BRI Annual Report 2018.



### Kami berkomitmen menjalankan kebijakan dan prosedur antikorupsi

We are committed to conduct anti-corruption policies and procedures

#### **KOMPETENSI KEUANGAN BERKELANJUTAN** [102-19]

Terkait tanggung jawab penerapan keuangan berkelanjutan, Direksi memberikan keputusan atas semua kebijakan mengenai topik-topik ekonomi, sosial, dan lingkungan. Ketentuan ini berdasarkan pembagian tugas Direksi menurut bidang kerja dan bertanggung jawab secara kolektif terhadap segala keputusan maupun tindakan yang diambil dalam mengelola Perusahaan.

Direksi BRI bersama pejabat tata kelola lain, serta pekerja yang ditunjuk telah mengikuti pendidikan, pelatihan maupun kegiatan lain sebagai bagian dari realiasi penerapan keuangan berkelanjutan.

#### **SUSTAINABLE FINANCE COMPETENCE** [102-19]

In relation to the responsibility for sustainable finance implementation, the Board of Directors makes decisions on all policies regarding economic, social and environmental topics. This provision is based on the distribution of duties of the Board of Directors according to the field of work and collectively responsible for all decisions and actions taken in managing the Company.

BRI's Board of Directors along with other governance officials, as well as appointed employees have attended education, training and other activities as part of the realization of the sustainable finance implementation.

### Kebijakan dan Prosedur Antikorupsi Anti-corruption Policies and Procedures

#### **KODE ETIK** [102-16]

Kebijakan Kode Etik BRI ditetapkan dalam bentuk Surat Keputusan Bersama Dewan Komisaris dan Direksi BRI, Nomor: B.06-KOM/BRI/12/2013/S.65-DIR/DKP/12/2013 tertanggal 16 Desember 2013 mengenai Kebijakan Tentang Kode Etik (*Code of Conduct*) PT Bank Rakyat Indonesia Persero (Tbk).

#### **CODE OF CONDUCT** [102-16]

BRI's Code of Conduct Policy is established in the form of Joint Decree of the Board of Commissioners and Board of Directors of BRI, Number: B.06-KOM/BRI/12/2013/S.65-DIR/DKP/12/2013 dated December 16, 2013 on Policy concerning Code of Conduct of PT Bank Rakyat Indonesia Persero (Tbk).



**Kode Etik BRI**  
BRI Code of Conduct

- Kepatuhan Terhadap Hukum Dan Kebijakan Bank
- Hubungan dengan Pemangku Kepentingan
- Hubungan dengan Masyarakat dan Lingkungan Hidup
- Hubungan Perusahaan dengan Insan Bank
- Kerahasiaan Informasi Bank
- Integritas dan Akurasi Pelaporan Bank
- Benturan Kepentingan
- Kontribusi dan Aktivitas Politik
- Hadiah
- Compliance with Laws and Policies of the Bank
- Relations with Stakeholders
- Relations with the Society and the Environment
- Company Relations with Bank Employees
- Bank Information Confidentiality
- Integrity and Accuracy of Bank Reporting
- Conflict of Interest
- Political Contributions and Activities
- Rewards

**PELANGGARAN KODE ETIK**

BRI berkomitmen tidak memberikan toleransi (*zero tolerance*) pada setiap bentuk pelanggaran kode etik. Direksi menerbitkan SK BRI Nokep:S.152-DIR/SDM/05/2009 tanggal 11 Mei 2009 Tentang Peraturan Disiplin, sebagai acuan hukuman disiplin bagi setiap bentuk pelanggaran kode etik yang dilakukan pekerja.

BRI memberikan bantuan hukum bagi pekerja yang menghadapi permasalahan hukum dari pihak ketiga terkait dugaan *fraud* atas pelaksanaan tugas, tanggung jawab dan kewajibannya. Bantuan dan perlindungan hukum tidak berlaku apabila pekerja menjadi pihak yang dilaporkan Perusahaan dan/atau telah dinyatakan bersalah oleh Perusahaan.

**CODE OF CONDUCT VIOLATION**

BRI commits to have zero tolerance towards any violation of the code of conduct. The Board of Directors issued a BRI Decree No. S.152-DIR/SDM/05/2009 dated May 11, 2009 on the Discipline Regulation, as a reference for disciplinary penalties for any form of violation of the code of conduct committed by employees.

BRI provides legal assistance for employees who face legal problems from third parties over fraud allegation related to the implementation of their duties, responsibilities and obligations. Legal assistance and protection does not apply if the employee becomes a party reported by the Company and/or has been found guilty by the Company.



Hal ini sesuai ketentuan dalam SK Direksi No. Kep: S.53-DIR/HKM/08/2013 dan Perjanjian Kerja Bersama (PKB) 2017-2019 Bab XIII Tentang Hak, Kewajiban, dan Larangan. Salah satu pelanggaran kode etik yaitu korupsi, selama tahun 2018 kasus pelanggaran kode etik sebanyak 335 pekerja yang terdiri dari 212 pekerja tetap dan 123 pekerja tidak tetap.

This is in accordance with the provisions in the Board of Directors' Decree No. Kep:S.53-DIR/HKM/08/2013 and Collective Labor Agreement (CLA) 2017-2019 Chapter XIII on Rights, Obligations and Prohibitions. One of the code of conduct violations is corruption, which during 2018, as many as 335 employees, consisting of 212 permanent employees and 123 contract employees were implicated in code of conduct violation cases.

**Jumlah Tindak Lanjut Kasus Dugaan *Fraud* Oleh Pekerja BRI [205-3]**  
**Number of Follow-Up of Alleged Fraud Cases by BRI Employees**

| Uraian<br>Description                                      | 2017                                   |                                                     | 2018                                   |                                                     |
|------------------------------------------------------------|----------------------------------------|-----------------------------------------------------|----------------------------------------|-----------------------------------------------------|
|                                                            | Pekerja Tetap<br>Permanent<br>Employee | Pekerja Tidak<br>Tetap<br>Non Permanent<br>Employee | Pekerja Tetap<br>Permanent<br>Employee | Pekerja Tidak<br>Tetap<br>Non Permanent<br>Employee |
| Tidak Diselesaikan<br>Have been followed-up<br>or resolved | 136                                    | 89                                                  | 171                                    | 97                                                  |
| Dalam Proses Penyelesaian<br>In legal proceedings          | 6                                      | 56                                                  | 41                                     | 26                                                  |
| Belum ditindaklanjuti<br>Have not been followed-up         | 142                                    | 145                                                 | 212                                    | 123                                                 |

Keterangan | Note:

\*Terdapat perubahan data dari tahun sebelumnya karena perubahan pengambilan data [102-48]

\*There have been changes in data from the previous year due to data collection changes [102-48]

**SISTEM PELAPORAN PELANGGARAN**  
**[102-17]**

Penerapan WBS dilaksanakan sejak tahun 2013 dan telah ditinjau ulang sesuai Surat Keputusan Direksi No:S.08-DIR/KPT/05/2018 tentang Whistleblowing System PT Bank Rakyat Indonesia (Persero).

**WHISTLEBLOWING SYSTEM [102-17]**

The WBS has been implemented since 2013 and has been reviewed in accordance with the Board of Directors' Decree No:S.08-DIR/KPT/05/2018 on the Whistleblowing System of PT Bank Rakyat Indonesia (Persero).



Pengelolaan WBS berada di bawah Direktur Utama dan dipantau Dewan Komisaris melalui Komite Audit. Sarana yang disediakan untuk menyampaikan laporan:

- PO BOX 1895 JKP 10900
- SMS 0811 8200 600
- Email: [whistleblower@corp.bri.co.id](mailto:whistleblower@corp.bri.co.id)
- Website: [www.bri.co.id/whistleblowing-system](http://www.bri.co.id/whistleblowing-system)

WBS management is under the supervision of President Director and is monitored by the Board of Commissioners through the Audit Committee. Channels provided to file a report are:

- PO BOX 1895 JKP 10900
- SMS 0811 8200 600
- Email: [whistleblower@corp.bri.co.id](mailto:whistleblower@corp.bri.co.id)
- Website: [www.bri.co.id/whistleblowing-system](http://www.bri.co.id/whistleblowing-system)

Penerapan system WBS di BRI telah berjalan efektif. Pada tahun 2018 BRI menerima 124 pengaduan pelaporan *whistleblowing system* yang terdiri dari 180 sub pengaduan indikasi pelanggaran. Jumlah tersebut bertambah dibanding tahun 2017 sebanyak 65 pelaporan. Sebanyak 88 pengaduan indikasi pelanggaran telah selesai ditindaklanjuti.

The WBS system implementation at BRI has been effective. In 2018, BRI received 124 complaints on whistleblowing system consisting of 180 sub-complaints of violation indications. The number increased compared to 2017 of 65 reports. A total of 88 complaints of violation indications have been followed up.

#### Klasifikasi Sub Pengaduan Indikasi Pelanggaran

Sub Classification of Complaints on Violation Indications

| No.            | Keterangan<br>Description                                                         | Jumlah Laporan<br>Total Reports | Status Laporan   Report Status |                     |
|----------------|-----------------------------------------------------------------------------------|---------------------------------|--------------------------------|---------------------|
|                |                                                                                   |                                 | Dalam Proses<br>In-process     | Selesai<br>Resolved |
| 1              | Tindakan <i>Fraud</i>   <i>Fraud</i>                                              | 22                              | 12                             | 10                  |
| 2              | Perbuatan Melanggar Hukum<br><i>Unlawful Acts</i>                                 | 2                               | 2                              | 0                   |
| 3              | Pelanggaran SOP   <i>SOP Violation</i>                                            | 99                              | 51                             | 48                  |
| 4              | Pelanggaran Kode Etik dan GCG<br><i>Violations of the Code of Conduct and GCG</i> | 40                              | 15                             | 25                  |
| 5              | Pelanggaran Etika   <i>Violation of Ethics</i>                                    | 4                               | 4                              | 0                   |
| 6              | Perbuatan yang Membahayakan<br><i>Unsafe Behavior</i>                             | 13                              | 8                              | 5                   |
| Jumlah   Total |                                                                                   | 180                             | 92                             | 88                  |



Unit Pengendalian  
Gratifikasi bertugas  
sebagai tindak lanjut  
indikasi kasus gratifikasi

Gratuity Control Unit  
has to follow up  
every indications of  
gratification cases

#### PENCEGAHAN FRAUD

BRI berkomitmen menerapkan praktik-praktik bisnis yang bersih dan senantiasa berupaya mencegah terjadinya kecurangan/penipuan (*fraud*) maupun tindak pidana korupsi. Salah satu upaya mencegah *fraud* dengan membentuk Unit Pengendalian Gratifikasi (UPG) sebagai pelaksana pelaporan penerimaan dan penolakan gratifikasi.

Selama tahun 2018 UPG menerima 23 laporan penerimaan dan penolakan gratifikasi. Laporan tersebut terdiri atas 17 laporan penerimaan dan 6 laporan penolakan. Terhadap 23 laporan tersebut telah ditindaklanjuti dan mendapatkan penetapan.

BRI telah menyelenggarakan sosialisasi dan pelatihan terkait kebijakan anti-*fraud* yang diikuti 60.827 pekerja atau 67,63% dari total pekerja BRI. Sosialisasi dan pelatihan diselenggarakan di sejumlah wilayah Indonesia. BRI juga menyelenggarakan pelatihan secara khusus implementasi Anti-Pencucian Uang dan Pencegahan Pendanaan Teroris (APU & PPT) terhadap *customer due dilligence*, kepada seluruh Unit Kerja dan penerapan prinsip kehati-hatian dalam pelaksanaan GCG. [205-2]

#### FRAUD PREVENTION

BRI is committed to implementing clean business practices and strives to prevent fraud and corruption. One of the efforts to prevent fraud is to establish a Gratuity Control Unit (UPG) as the unit handling reporting gratuity acceptance and rejection.

During 2018, UPG received 22 reports of gratification acceptance and rejection that had been followed up. The report consists of 16 gratuity acceptance and 6 rejection reports. The 23 reports have been followed up and settled.

BRI has organized dissemination and training programs on antifraud policies which were attended by 60,827 employees or 67.63% of BRI's total employees. Dissemination and training programs were held in a number of regions of Indonesia. BRI also conducted training specifically on the implementation of Anti-Money Laundering and Counter Terrorism Financing (APU & PPT) for customer due diligence, to all Units and the application of the prudential principle in the GCG implementation. [205-2]





## Pengelolaan Risiko <sup>[102-11]</sup> Risk Management

Pengelolaan risiko didasarkan pada Surat Edaran OJK No.14/SEOJK.03/2015 Tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, dan Kebijakan Umum Manajemen Risiko BRI (KUMR BRI) yang ditetapkan SK Direksi BRI No:S.72-DIR/DMR/12/2016 Tentang Kebijakan Umum Manajemen Risiko PT. Bank Rakyat Indonesia (Persero), Tbk.

Risk management is implemented based on the Circular Letter of Financial Services Authority (OJK) No.14/SEOJK.03/2015 on the Implementation of Integrated Risk Management for the Financial Conglomerate, and BRI General Risk Management Policy (BRI KUMR) based on BRI Board of Directors' Decree No: S.72-DIR/DMR/12/2016 regarding General Policy on Risk Management of PT Bank Rakyat Indonesia (Persero), Tbk

Uraian dan pengungkapan lengkap mengenai Sistem Manajemen Risiko dan penerapannya termasuk Jenis-jenis Risiko dan pengelolaannya, disampaikan dalam Laporan Tahunan 2018 BRI yang disusun terpisah.

Full description and disclosure of the Risk Management System and its application including the Types of Risks and their management, are presented in the BRI Annual Report 2018 which is prepared separately.

### **PENGAWASAN DAN AUDIT** <sup>[F59]</sup>

Salah satu fungsi strategis dalam pengelolaan risiko adalah pengawasan internal, yang dilaksanakan Satuan Kerja Audit Internal (SKAI). Fungsi pengawasan internal membantu Perusahaan memastikan kegiatan pengelolaan risiko telah berjalan dengan efektif, melalui pendekatan bahwa risiko utama dari bisnis telah ditangani dengan baik, serta kegiatan manajemen risiko dan pengendalian internal telah berjalan efektif.

### **SUPERVISION AND AUDIT** <sup>[F59]</sup>

One of the strategic functions in risk management is internal supervision, which is carried out by Internal Audit Unit (IAU/SKAI). The internal supervision function helps the Company ensure that risk management activities are implemented effectively, through an approach that the main risks of the business have been handled properly, and that risk management and internal control activities have been effective.



Keberadaan SKAI diatur Surat Keputusan Direksi Nokep:S.18-DIR/CDS/05/2017 tanggal 23 Mei 2017. SKAI bertanggung jawab langsung kepada Direktur Utama dan memiliki akses komunikasi dengan Dewan Komisaris (dalam hal ini dengan Komite Audit).

IAU was established based on Board of Directors' Decree Nokep:S.18-DIR/CDS/05/2017 dated May 23, 2017. IAU directly reports to the President Director and has communication access to the Board of Commissioners (in this case with the Audit Committee).

Uraian dan pengungkapan informasi lengkap mengenai tugas, tanggung jawab, kewenangan Fungsi SKAI dan pelaksanaannya selama tahun 2018, disampaikan terpisah dalam Laporan Tahunan 2018 BRI. Secara umum Fungsi SKAI telah memastikan pengelolaan risiko selama tahun 2018 telah dilaksanakan dengan baik.

Detailed description and disclosure of information regarding the duties, responsibilities, authority of IAU Function and its implementation during 2018, are presented separately in the BRI Annual Report 2018. In general, the Internal Audit Unit ensured that risk management during 2018 has been implemented properly.



## Menuju Transformasi Perbankan Digital Towards Digital Banking Transformation

Sejak didirikan tahun 1895 silam, BRI telah menjangkau seluruh pelosok negeri dengan jutaan nasabah dari berbagai lapisan masyarakat. Jangkauan layanan yang luas dan jumlah nasabah sangat besar memerlukan dukungan Teknologi Informasi (TI) guna mempercepat langkah transformasi perbankan digital.

### **BELANJA MODAL PENGEMBANGAN TI**

Untuk mendukung pengembangan dan pemanfaatan TI, tahun 2018 BRI menyiapkan anggaran belanja modal TI sebesar Rp2,98 triliun di luar belanja pengeluaran operasional sebesar Rp2,31 triliun.

Since its establishment in 1895, BRI has reached all parts of the country with millions of customers from various walks of life. Extensive service coverage and a large number of customers require information technology (IT) support to accelerate the pace of digital banking transformation.

### **IT DEVELOPMENT CAPITAL EXPENDITURE**

In order to support IT development and application, in 2018, BRI allocated capital expenditure of Rp2.98 Trillion, aside from operational expenditure of Rp2.31 trillion.



Kami menyiapkan anggaran belanja modal untuk mengembangkan inovasi teknologi sebesar Rp2,98 triliun

We provide capital expenditure budget of Rp2.98 trillion to develop technological innovations

“

Tahun 2018 kami menerapkan Cloudera Enterprises untuk memanfaatkan kekuatan data, sehingga kualitas layanan lebih baik

In 2018 we apply Cloudera Enterprises to utilize power of data, in order to provide better service quality

Tahun 2018 BRI menerapkan *Cloudera Enterprises* untuk memanfaatkan kekuatan data, sehingga dapat menyajikan layanan yang lebih baik bagi para nasabah dan mengakselerasi inklusi keuangan di Indonesia. *Cloudera Enterprise* menggantikan sistem lama, sehingga BRI mampu melakukan analisis data historis yang terkumpul selama lima tahun. Informasi yang diperoleh, digunakan untuk meningkatkan sistem penilaian kredit dan pemahaman lebih mendalam mengenai perilaku pelanggan.

#### **PENCEGAHAN FRAUD DAN PERLINDUNGAN NASABAH [205-3]**

Pengembangan TI juga dilakukan untuk tujuan pencegahan *fraud* (penipuan/kecurangan). BRI memulai proyek percontohan untuk meningkatkan Sistem Pedeteksian Penipuan (*Fraud Detection System/ FDS*), dengan menggunakan *Cloudera Data Science Workbench* untuk mengembangkan model pembelajaran mesin pendeteksian penipuan dengan memanfaatkan data dari beberapa set data.

In 2018, BRI implemented *Cloudera Enterprises* to utilize the power of data, so that we were able provide customers with better services and accelerated financial inclusion in Indonesia. *Cloudera Enterprise* replaced the old system, to enable BRI analyze historical data collected for five years. The information collected was used to improve the loan rating system and a deeper understanding of customer behavior.

#### **FRAUD PREVENTION AND CUSTOMER PROTECTION [205-3]**

IT development is also carried out with the purpose of preventing fraud. BRI started a pilot project to improve the Fraud Detection System (FDS), using *Cloudera Data Science Workbench* to develop a fraud detection machine learning model by utilizing data from several data sets.





Dengan nasabah mencapai lebih dari 70 juta dan jaringan sekitar 22.684 ATM di seluruh Indonesia, diperlukan sistem perlindungan yang kuat sehingga sistem keamanan dari segi TI menjadi fokus utama. BRI berupaya menjaga keamanan transaksi dan dana nasabah di era transaksi *e-banking*.

Potensi ancaman terhadap nasabah yang terjadi pada tahun 2018 adalah praktik *skimming* dengan menggunakan perangkat *skimmer* yang dipasang pelaku di mesin ATM. Menyikapi peristiwa tersebut, BRI meningkatkan sistem keamanan baik dari sisi teknologi maupun kebijakan, di antaranya:

- BRI mempercepat migrasi kartu ATM (Debit), dari menggunakan pita magnetik (*magnetic stripe*) ke teknologi chip yang memiliki standar keamanan lebih baik.
- BRI memantau pola kejahatan *skimming* baru yang terjadi di negara-negara lainnya, sebagai pencegahan agar tidak terjadi tindakan serupa di Indonesia.
- BRI melakukan tindak pencegahan dengan penutupan transaksi kartu debit ke negara-negara yang terindikasi merupakan tempat kejahatan *skimming*.

#### **MENINGKATKAN KEANDALAN SISTEM**

BRI juga menguatkan sistem untuk meminimalkan gangguan, serta menjaga ketersediaan (*availability*) dan keandalan (*reliability*) sistem operasional TI. Selama tahun 2018 tercatat terdapat beberapa gangguan sistem pada beberapa unit ATM dan cabang, sehingga tidak bisa melakukan transaksi daring (*online*).

With over 70 million customers and network of approximately 22,684 ATMs across Indonesia, a strong protection system is required, therefore the IT security system is our main focus. BRI strives to maintain the security of transactions and customer funds in the era of e-banking transactions.

The potential threat to customers in 2018 was *skimming*, using a *skimmer* device installed at the ATM by the perpetrator. In response to these incidents, BRI prepared steps to secure customers' money, both in aspects of technology and policy, including:

- Accelerating the migration of ATM (Debit) cards, from using magnetic stripe to chip technology that has better safety standards.
- BRI monitors the new modus operandi of *skimming* that occur in other countries, as a precaution to avoid similar actions in Indonesia.
- BRI takes precautions by blocking debit card transactions to countries indicated to be a place of *skimming*.

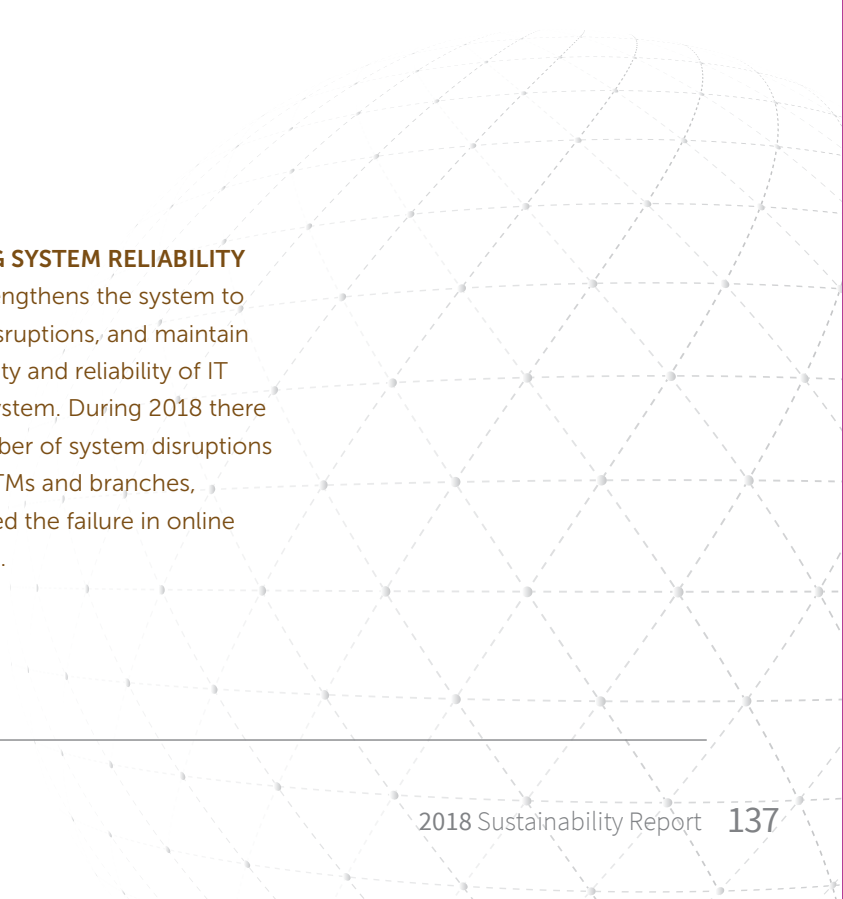
#### **IMPROVING SYSTEM RELIABILITY**

BRI also strengthens the system to minimize disruptions, and maintain the availability and reliability of IT operating system. During 2018 there were a number of system disruptions at several ATMs and branches, which caused the failure in online transactions.



**Kami memantau pola kejahatan *skimming* untuk mencegah kejahatan perbankan**

We monitor the patterns of *skimming* to prevent banking crime



**Upaya yang telah dilakukan BRI antara lain:**  
The efforts that have been made by BRI include:

- Menjadi nasabah PLN Premium Platinum untuk Gedung TI dengan *supply power* dari dua gardu induk berbeda untuk menjaga *availability power* 100% di Data Center Gedung Teknologi Informasi (DC GTI).
- Melakukan *assessment* dan *health check infrastruktur mechanical electrical* DC GTI untuk memastikan infrastruktur dalam kondisi baik dalam beroperasi.
- BRI menyediakan dua buah server Sistem Informasi Kredit Program (SIKP) ke Kemenkeu mengganti server yang lama untuk meningkatkan jumlah transaksi LAS 11% perbulan di tahun 2018.
- Upgrade *host mainframe CardLink* untuk mempercepat proses *End Of Day* dari 10 jam 41 menit menjadi 4 jam 15 menit.
- Penambahan server BRIInterface untuk meningkatkan jumlah transaksi Loan Approval System (LAS) 11% perbulan di tahun 2018.
- Becoming a PLN Premium Platinum Customer for IT Building with power supply from 2 different substations to maintain 100% GTI DC power availability.
- Conducting assessment and health check of DC GTI mechanical electrical infrastructure to ensure it is in good condition while operating.
- BRI provided 2 SIKP servers to the Ministry of Finance to replace the old server to increase the number of LAS transactions by 11% per month in 2018.
- Upgrading the CardLink mainframe host to accelerate the End of Day process from 10 hours 41 minutes to 4 hours 15 minutes.
- Additional BRIInterface servers to increase the number of LAS transactions by 11% per month in 2018.





### INOVASI LAYANAN DAN PRODUK BERBASIS TI

Sampai dengan akhir 2018, BRI telah mengembangkan dan memiliki 585 aplikasi/modul untuk mempermudah kegiatan operasional perbankan sekaligus mendukung program *paperless* BRI. Selain itu BRI juga memiliki 6 layanan/produk berbasis digital, yang terus dikembangkan untuk semakin memudahkan nasabah bertransaksi.

Beberapa layanan/produk baru diluncurkan sepanjang tahun 2018, di antaranya:

- Layanan *virtual assistant chat*, SABRINA (Smart BRI New Assistant).
- Produk My QR, merupakan sistem pembayaran berbasis *quick response code* atau QR code.
- Platform Pinang yang dikembangkan BRI bersama Perusahaan anak: BRI Agro. Pinang merupakan platform pinjaman berbasis digital kepada nasabah, yang merupakan pengembangan dari layanan Kredit Tanpa Agunan (KTA), sehingga nasabah tidak lagi perlu datang ke bank untuk mengajukan KTA.
- BRI bergabung dalam SWIFT gpi, suatu inisiatif inovasi pembayaran lintas negara (*cross-border*) berskala global.
- Indonesia Mall, bagian dari program BRIncubator sebagai bentuk kerja sama Bank BRI dengan *e-commerce* untuk mendorong UMKM BRI go-online. Produk-produk unggulan dari UMKM binaan BRI dapat langsung di akses di *e-commerce* rekanan dan dapat membantu UMKM tersebut untuk meningkatkan jangkauan penjualan produk.

### INNOVATION OF IT-BASED SERVICES AND PRODUCTS

As of the end of 2018, BRI has developed and had 585 applications/modules to facilitate banking operations while supporting BRI's paperless program. In addition, BRI also has 6 digital-based services/products, which continue to be developed to make it easier for customers in conducting transactions.

Some new services/products launched during 2018 are as follows:

- Virtual assistant chat service, SABRINA (Smart BRI New Assistant).
- My QR product, a payment system based on quick response code or QR code.
- The Pinang platform developed by BRI with the subsidiary company: BRI Agro. Pinang is a digital-based loan platform to customers, which is the development of unsecured personal loan (KTA), so customers no longer need to come to the bank to apply for KTA.
- BRI joined SWIFT gpi, a global cross-border payment innovation initiative.
- Indonesia Mall, part of the BRIncubator program as a form of cooperation between Bank BRI and e-commerce to support BRI go-online MSMEs. Featured products from BRI-assisted MSMEs can be directly accessed in e-commerce partners and can help these MSMEs to increase product sales reach.



Hingga akhir 2018, kami telah mengembangkan dan memiliki 585 aplikasi untuk mempermudah kegiatan operasional, sekaligus mendukung program *paperless*

Until the end of 2018, we have developed and owned 585 applications to create more convenient operational activities, while supporting our paperless program



- BRIMOLA, sebuah *platform supply chain non-financing* berbasis web dan aplikasi *smartphone* khusus LPG 3 kg bersubsidi yang secara khusus dibuat untuk mempermudah sistem pemesanan dari pangkalan ke agen Pertamina serta menyediakan solusi *cashless* dalam rangka pembayaran melalui BRI Virtual Account (BRIVA) dalam rangka menangani risiko *cash handling* serta transparansi informasi kuota LPG oleh pangkalan.

- BRIMOLA, a web-based non-financing supply chain platform and special *smartphone* application for subsidized 3 kg LPG specifically made to simplify ordering systems from base to Pertamina agents and provide *cashless* solutions in the framework of payment through BRI Virtual Account (BRIVA) in order to handle *cash handling* risk and transparency of LPG quota information by the base.

Layanan internal yang dikembangkan sepanjang tahun 2018:

- BRIPEDIA, merupakan aplikasi yang digunakan untuk sentralisasi, sinkronisasi, kemudahan akses, pengukuran efektivitas implementasi, serta pengkinian kebijakan dan prosedur.
- BRIPASTI, merupakan aplikasi yang dapat mempercepat proses pembukuan *backoffice* Unit Kerja Operasional (UKO), serta pengurangan dokumen manual dalam bentuk kertas.

Internal services that were developed during 2018:

- BRIPEDIA, an application that is used to centralize, synchronize, easy access, measure the implementation effectiveness, and update policies and procedures.
- BRIPASTI, application that can accelerate the process of *backoffice* bookkeeping of the Operational Unit (UKO), as well as reduction of manual documents in paper form.

BRI terus meningkatkan kinerja produk Cash Management System (CMS) sebagai dukungan pada upaya mewujudkan *green banking*. Persentase pertumbuhan pada tahun 2018 dibanding 2017 mencapai 30% untuk nasabah, sementara jumlah transaksi 19% dan volume transaksi 41%. CMS mendorong peralihan cara nasabah bertransaksi perbankan dari mengunjungi unit kerja ke transaksi yang dilakukan sendiri oleh nasabah melalui fasilitas yang berbasis *web*, sehingga membantu mengurangi konsumsi energi dan emisi dari transportasi yang dilakukan nasabah bila mendatangi unit kerja

BRI continues to improve the performance of its Cash Management System (CMS) products to support its efforts to realize *green banking*. In 2018, total customer grew 30%, number of transaction grew 19% and transaction volume growth was 41% from the performance in 2017. CMS has encouraged the transition of the way customers conduct banking transaction from visiting work units to transactions via web-based facilities, thus helping reduce energy consumption and emissions from customer transactions when visiting work units



### Kinerja Cash Management System

Cash Management System Performance

|                                                                   | 2016   | 2017   | 2018   |
|-------------------------------------------------------------------|--------|--------|--------|
| Jumlah Nasabah<br>Total customers                                 | 11,739 | 15,087 | 19,682 |
| Jumlah Transaksi (Juta Trx)<br>Total Transaction (million trx)    | 10.1   | 39.3   | 46.9   |
| Volume Transaksi (Rp Triliun)<br>Transaction Volume (Rp Trillion) | 814    | 1,424  | 2,006  |

Selain CMS, BRI mengembangkan Supply Chain Financing (SCF), yang merupakan solusi pembiayaan melalui mengoptimalkan pengelolaan *working capital* dan likuiditas yang terikat pada proses rantai pasok kepada Perusahaan Anchor, perusahaan pemasok, distributor/agen maupun end user yang terkait dalam satu rantai pasokan dengan *underlying trade transaction* atau pinjaman. Dalam kelanjutannya fasilitas SCF ini diakomodir oleh platform Supply Chain Management yang terdapat di dalam Layanan Cash Management System (CMS). Selama tahun 2018 kinerja SCF menunjukkan peningkatan dibanding tahun 2017, sebesar 475% untuk jumlah nasabah, 111% untuk jumlah transaksi dan 201% untuk volume transaksi.

In addition to CMS, BRI has developed Supply Chain Financing (SCF), a financing solution by optimizing the management of working capital and liquidity that is tied to the supply chain process to anchor companies, suppliers, distributors/agents and end users related to one supply chain with underlying trade transactions or loans. In its continuation, the SCF facility is accommodated by Supply Chain Management platform in the Cash Management System (CMS). During 2018, SCF's performance showed an increase compared to 2017 by 475% of total customers, 111% of total transaction and 201% of transaction volume



Kinerja Supply Chain Financing menunjukkan peningkatan dibanding tahun 2017, baik pada jumlah nasabah dan transaksi, maupun volume transaksi

Supply Chain Financing performance shows improvements compared to 2017, both in the number of customers and transactions, as well as in transaction volume



## Menjaga Kepuasan Nasabah Maintaining Customer Satisfaction



Kami memantau pola kejahatan skimming untuk mencegah kejahatan perbankan BRI merespon setiap keluhan dalam jangka waktu maksimal 20 hari sesuai Service Level Agreement (SLA)

BRI responds every complaints in a maximum of 20 days according to Service Level Agreement (SLA)

BRI berupaya menjaga kepuasan nasabah melalui layanan dengan setulus hati, yang mengacu pada budaya layanan CAKRAM (Cepat, Akurat, Ramah, Aman dan Nyaman).

### PENGAWASAN LAYANAN NASABAH

BRI senantiasa merespon setiap keluhan yang disampaikan nasabah, maksimal 20 hari sesuai *Service Level Agreement* (SLA). Setiap keluhan yang disampaikan akan dikelola melalui *multi contact channel*, dan kemudian disentralisasi dalam *complaint handling*.

BRI strives to maintain customer satisfaction through sincere service, which refers to the CAKRAM service culture (Fast, Accurate, Friendly, Safe and Comfortable).

### CUSTOMER SERVICE SUPERVISION

BRI responds to any complaints filed by customers within a maximum of 20 days according to the Service Level Agreement (SLA). Each complaint filed will be managed through a multi-contact channel, and then centralized in complaint handling.

### Kanal untuk Menyampaikan Keluhan Nasabah Channels to File Customer Complaints

|                                                |                                                                              |
|------------------------------------------------|------------------------------------------------------------------------------|
| Customer Service                               | Di seluruh unit kerja BRI   At all units of BRI                              |
| Call Center BRI                                | 14017, 1500017, dan 021-57987400<br>Premium call 021 5758899 dan 08001017017 |
| Webchat                                        | <a href="http://www.bri.co.id">www.bri.co.id</a>                             |
| Email                                          | <a href="mailto:callbri@bri.co.id">callbri@bri.co.id</a>                     |
| Internet Banking                               | <a href="https://ib.bri.co.id">https://ib.bri.co.id</a>                      |
| Media sosial twitter<br>Social media twitter   | @kontakbri                                                                   |
| Media sosial facebook<br>Social media facebook | Bank BRI official                                                            |
| Telegram dan SMS<br>Telegram and SMS           | 081 2121 4017.                                                               |



Kanal *Call Center* BRI beroperasi 24 jam. Sebagai wujud komitmen BRI untuk meningkatkan pelayanan terhadap nasabah, BRI melakukan penambahan site *contact center* BRI yang berlokasi di Kota Semarang serta jumlah agent *contact center* BRI melalui alih daya kepada pihak ketiga. Pada tahun 2018, operasional *Call Center* BRI diperkuat 399 agen, terdiri 239 pekerja BRI dan 160 pekerja *outsourcing* pihak ketiga.

Sampai dengan akhir tahun 2018 sebanyak 3.544.225 keluhan atau 98,43% dari seluruh keluhan yang diterima telah diselesaikan. Sisanya 55.428 keluhan dalam proses penyelesaian mengingat masih dalam proses investigasi, pengumpulan data informasi dan penyelesaian di *back office*.

BRI Call Center channel operates for 24 hours. As a manifestation of commitment to improve customer service, BRI added BRI contact center sites located in Semarang City and BRI contact center agents through outsourcing by third parties. In 2018, BRI Call Center's operations were supported by 399 agents, consisting of 239 BRI employees and 160 third-party outsourced employees.

As of the end of 2018, as many as 3,544,225 complaints or 98.43% of all incoming complaints were resolved. The remaining 55,428 complaints in the settlement process are still in the process of being investigated, gathering information data and resolution in the back office.



Hingga akhir tahun 2018, operasional *Call Center* diperkuat 399 agen

Until the end of 2018, our operational Call Center has supported by 399 agents



**Jumlah Keluhan dan Persentase Penyelesaian**  
Number of Complaints and Percentage of Resolution

| Tahun<br>Year | Jumlah Keluhan<br>Number of Complaints | Keluhan Diselesaikan<br>Complaints Resolved | Persentase<br>Percentage |
|---------------|----------------------------------------|---------------------------------------------|--------------------------|
| 2016          | 2,648,311                              | 2,631,709                                   | 99.34%                   |
| 2017          | 2,998,954                              | 2,931,163                                   | 97.74%                   |
| 2018          | 3.544.225                              | 3.488.797                                   | 98.43%                   |

**Jenis dan Jumlah Keluhan Serta Penyelesaiannya**  
Type and Number of Complaints and Resolutions

| Jenis Keluhan<br>Type of Complaint                 | 2016                                     |                                              | 2017                                     |                                              | 2018                                     |                                              |
|----------------------------------------------------|------------------------------------------|----------------------------------------------|------------------------------------------|----------------------------------------------|------------------------------------------|----------------------------------------------|
|                                                    | Jumlah<br>Keluhan<br>Total<br>Complaints | Keluhan<br>Selesai<br>Resolved<br>Complaints | Jumlah<br>Keluhan<br>Total<br>Complaints | Keluhan<br>Selesai<br>Resolved<br>Complaints | Jumlah<br>Keluhan<br>Total<br>Complaints | Keluhan<br>Selesai<br>Resolved<br>Complaints |
| Keuangan<br>Financial                              | 725,657                                  | 714,904                                      | 831,586                                  | 759,718                                      | 997,629                                  | 968,791                                      |
| Ketersediaan Informasi<br>Information Availability | 735,051                                  | 734,767                                      | 888,687                                  | 884,065                                      | 1,212,812                                | 1,209,197                                    |
| Non-Keuangan<br>Non-financial                      | 1,183,413                                | 1,177,845                                    | 1,272,962                                | 1,284,117                                    | 1,328,864                                | 1,306,394                                    |
| Kualitas Layanan<br>Service Quality                | 4,239                                    | 4,193                                        | 5,719                                    | 3,263                                        | 4,920                                    | 4,415                                        |
| Lain-lain<br>Others                                | 0                                        | 0                                            | 0                                        | 0                                            | -                                        | -                                            |
| Jumlah<br>Total                                    | 2,648,360                                | 2,631,709                                    | 2,998,954                                | 2,931,163                                    | 3,544,225                                | 3,488,797                                    |



Indeks kualitas layanan BRI memperoleh nilai 4,06 lebih tinggi dibandingkan rata-rata indeks perbankan yang sebesar 3,99

BRI's service quality index scores 4.06 higher than the average banking index, which is 3.99

**INDEKS KUALITAS LAYANAN**

Secara berkala BRI melakukan pengukuran Indeks Kualitas Layanan (*Service Quality Index*) untuk mengetahui tingkat kualitas layanan yang diberikan kepada nasabah. Pada tahun 2018 penilaian dilakukan oleh Carre dengan hasil nilai *Service Quality Index* BRI masih lebih tinggi dari nilai *Service Quality Indeks* Industri Perbankan lain dan mendapat predikat Diamond.

**SERVICE QUALITY INDEX**

BRI periodically measures the Service Quality Index to determine the level of quality of services offered to customers. In 2018, the assessment was conducted by Carre with the results of BRI's Service Quality Index remained higher than the the Service Quality Index of other Banking Industry and received the Diamond rating.



### Pencapaian Service Quality Index Service Quality Index Achievement

| Tahun<br>Year | Indeks Industri Perbankan<br>Banking Industry Index | Indeks Kinerja BRI<br>BRI Industry Index |
|---------------|-----------------------------------------------------|------------------------------------------|
| 2016          | 3.99                                                | 4.02                                     |
| 2017          | 3.99                                                | 4.00                                     |
| 2018          | 3.99                                                | 4.06                                     |

### PERLINDUNGAN INFORMASI/DATA

#### NASABAH [418-1]

BRI berkomitmen melindungi informasi dan keterangan mengenai nasabah, sebagai bentuk kepatuhan atas ketentuan-ketentuan:

- UU No.10 Tahun 1998 Tentang Perubahan Atas Undang-Undang No.7 Tahun 1992 Tentang Perbankan.
- Peraturan Otoritas Jasa Keuangan (OJK) No.1/POJK.07/2013 Tentang Perlindungan Konsumen Sektor Jasa Keuangan.
- Surat Edaran OJK No.14/SEOJK.07/2014 Tentang Kerahasiaan dan Keamanan Data Dan/Atau Informasi Pribadi Konsumen.

BRI juga memiliki ketentuan internal tentang pengaduan nasabah, yakni Surat Keputusan NOKEP S.1051-DIR/LCC/12/2016 Tentang Kebijakan dan Prosedur Penyelesaian Pengaduan Nasabah, dan ketentuan yang menegaskan perlindungan data dan/atau informasi nasabah pada Surat Edaran NOSE S.07-DIR/KPD/05/2018 Tentang Pengamanan Data Nasabah. Setiap keluhan terkait pelanggaran kerahasiaan nasabah akan langsung ditindaklanjuti.

### PROTECTION OF CUSTOMER

#### INFORMATION/DATA [418-1]

BRI is committed to protecting information and data about customers, as a form of compliance with the following provisions:

- Law No.10 of 1998 on Amendments to Law No.7 of 1992 on Banking.
- Financial Services Authority (OJK) Regulation No.1/POJK.07/2013 on Financial Services Sector Consumer Protection.
- OJK Circular Letter No.14/SEOJK.07/2014 on Confidentiality and Security of Consumer Data and/or Personal Information.

BRI also has internal provisions regarding customer complaints, namely Decree NOKEP S.1051-DIR/LCC/12/2016 concerning Policy and Procedures of Customer Complaints Resolution, and provisions that confirm the protection of data and/or customer information on Circular Letter NOSE S.07-DIR/KPD/05/2018 on Customer Data Security. Any complaints related to customer confidentiality violations will be immediately followed up.



Survei kepuasan nasabah mendapat nilai 96,3%, naik dari 94,1% di tahun sebelumnya

The customer satisfaction survey received 96.3%, increase from 94.1% in the previous year

Laporan ini tidak menampilkan jumlah keluhan terkait dugaan pelanggaran kerahasiaan informasi maupun data nasabah yang disampaikan nasabah selama tahun 2018. Hal ini didasarkan pertimbangan aspek hukum mengingat informasi tersebut bersifat rahasia dan pihak-pihak yang berkepentingan dapat menanyakan langsung kepada BRI bila memang diperlukan dengan menyertakan alasan/tujuannya.

BRI terus berupaya untuk meningkatkan keamanan nasabah, salah satunya dalam menghadapi praktik kejahatan duplikasi kartu debit dengan cara skimming pada mesin ATM. Terkait hal ini, BRI akan mengupayakan percepatan pengalihan dari kartu pita magnetic menjadi kartu dengan teknologi *chip*, selain itu mesin ATM dan EDC hanya dapat digunakan untuk kartu yang berteknologi *chip*.

#### **SURVEI KEPUASAN NASABAH**

Secara berkala BRI menyelenggarakan survei untuk mengetahui tingkat kepuasan nasabah dan evaluasi perbaikan kualitas layanan nasabah. Berdasarkan survei yang dilakukan tahun 2018 oleh Lembaga Independen Financial Wealth Group diperoleh hasil tingkat kepuasan nasabah Bank BRI mencapai 96,3% Pencapaian tersebut naik dibanding tahun sebelumnya sebesar 94,1%. Faktor yang mendukung pencapaian tersebut di antaranya:

- Program perbaikan layanan berbasis *customer centric* yang diimplementasikan di seluruh Indonesia.
- Sistem *complain handling* yang terintegrasi, sehingga mempercepat proses penyelesaian pengaduan nasabah.

This report does not display the number of complaints related to alleged violations of confidentiality of information and customer data submitted by customers during 2018. This is based on legal considerations as the information is confidential and concerned parties can ask BRI directly if it is necessary and stating the reasons/ purpose.

BRI continues the efforts to improve customer security, one of which is dealing with debit card duplication by skimming on ATMs. Therefore, BRI will seek to accelerate the conversion from magnetic tape cards to cards with chip technology, as well as ATMs and EDCs that can only be used for cards with chip technology.

#### **CUSTOMER SATISFACTION SURVEY**

BRI regularly conducts surveys to determine the level of customer satisfaction and evaluates the improvement in customer service quality. Based on a survey conducted in 2018 by the Independent Financial Wealth Group, the results of BRI's customer satisfaction level reached 96.3%. This achievement increased compared to the previous year at 94.1%. The Factors that support these achievements include:

- A customer centric-based service improvement program implemented throughout Indonesia.
- Integrated complaints handling system, thus accelerating the process of resolving customer complaints.



- Perbaiki Jaringan sehingga pelayanan dapat diberikan secara optimal dan cepat.
- Network Improvement so that services can be provided optimally and quickly.

**TANGGUNG JAWAB PRODUK** [FS15]

Setiap produk perbankan yang dirilis ke masyarakat selalu dilengkapi dengan informasi persyaratan maupun informasi lain yang patut diketahui nasabah maupun masyarakat.

Selama tahun 2018 BRI tidak pernah mendapatkan denda finansial maupun sanksi hukum lain karena dugaan ketidakpatuhan maupun pelanggaran penyampaian informasi produk dan/ atau jasa perbankan yang telah dirilis.

[417-1][417-2]

Selain itu, BRI juga mematuhi ketentuan yang mengatur komunikasi pemasaran, termasuk promosi maupun kerja sama sponsor. Selama tahun 2018 BRI tidak pernah mendapatkan denda finansial maupun sanksi hukum lain, terkait sangkaan pelanggaran maupun ketidakpatuhan terhadap ketentuan yang mengatur komunikasi pemasaran maupun promosi. [417-3]

**PRODUCT RESPONSIBILITY** [FS15]

Every banking product released to the public is always equipped with requirements information and other information that should be known to customers and the public. During 2018, BRI has never received financial penalties or other legal sanctions due to suspected non-compliance and violations of the delivery of information on banking products and/or services that have been released. [417-1][417-2]

In addition, BRI also complies with the provisions governing marketing communications, including promotion and sponsorship cooperation. During 2018 BRI was never charged with financial penalties or other legal sanctions over alleged violations or non-compliance with the provisions governing marketing communications and promotion. [417-3]



Produk perbankan yang dirilis ke masyarakat selalu dilengkapi dengan informasi yang harus diketahui nasabah

Banking products published to the community is always well-informed to make customers understand



## Dukungan BRI Terhadap Tujuan Pembangunan Berkelanjutan

### BRI In Supporting Sustainable Development Goals (SDGS)

| SDGs                                                                                                                                                                   | Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Programs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <br> | <ul style="list-style-type: none"> <li>BRI menyalurkan KUR Mikro (plafon pinjaman produk sampai dengan 25 juta) dan Kupedes (plafon pinjaman produk sampai dengan 200 juta) kepada UMKM untuk kredit modal kerja maupun kredit investasi.</li> <li>BRI menyalurkan KUR Mikro untuk pemberdayaan UMKM sebesar Rp69,8 triliun selama tahun 2018.</li> <li>Penyaluran Kredit Pangan sebesar Rp2,8 triliun selama tahun 2018.</li> <li>BRI turut berkontribusi mengentaskan kemiskinan melalui pelaksanaan Program Indonesia Sejahtera, seperti bantuan gerobak untuk usaha mikro, berbagai sembako gratis, pasar murah, bedah rumah veteran, renovasi rumah tidak layak huni, dan santunan anak yatim. Realisasi anggaran yang disalurkan di bidang ini selama tahun 2018 adalah sebesar Rp30,4 miliar.</li> </ul> | <ul style="list-style-type: none"> <li>BRI distributes KUR Micro (the product's loan ceiling up to Rp25 million) and Kupedes (the product's loan ceiling up to Rp200 million) to MSMEs for working capital and investment loans.</li> <li>BRI distributed Rp69.8 trillion for KUR Micro to empower MSMEs during 2018.</li> <li>Food Loan Distribution amounted to Rp2.8 trillion during 2018.</li> <li>BRI contributes to poverty alleviation through the implementation of the Indonesia Sejahtera (Prosperous Indonesia) Program, such as the assistance of carts for micro businesses, distribution of grocery packages (sembako), bazaars, home renovation for veterans, renovation of uninhabitable homes, and donation for orphans. The realization of the budget channeled in this field during 2018 was Rp30.4 billion.</li> </ul> |
|                                                                                     | <p>Pelaksanaan Program Indonesia Sehat mendukung pemerintah dalam mewujudkan masyarakat Indonesia sehat dan sejahtera. Program ini diimplementasikan dalam bentuk peningkatan layanan kesehatan dan bantuan akses kesehatan, di antaranya bantuan ambulance, donor darah, pengobatan gratis, operasi katarak gratis, dan operasi bibir sumbing gratis. Pada tahun 2018, anggaran yang disalurkan pada sektor ini mencapai Rp22,8 miliar.</p>                                                                                                                                                                                                                                                                                                                                                                    | <p>The implementation of the Indonesia Sehat (Healthy Indonesia) Program supports the government in realizing a healthy and prosperous community of Indonesia. This program is implemented by improving health services and health access assistance, including ambulance assistance, blood donation, free treatment, free cataract surgery, and free cleft lip surgery. In 2018, the budget channeled to this sector reached Rp22.8 billion.</p>                                                                                                                                                                                                                                                                                                                                                                                          |
|                                                                                     | <ul style="list-style-type: none"> <li>Program "Indonesia Cerdas" menjadi tema besar program BRI Peduli pada tahun 2018. Realisasi anggaran "Indonesia Cerdas" mencapai Rp52,8 miliar. Peran BRI dalam Indonesia Cerdas diwujudkan dalam beberapa program utama yaitu BRI Mengajar, Pendidikan Anti Narkoba, Pendirian Taman Baca, Pembangunan Sarana dan Prasarana Pendidikan, dan beasiswa.</li> <li>BRI mengembangkan aplikasi Junio Smart (<i>Platform</i> sekolah berbasis <i>web</i> dan <i>mobile apps</i> yang mengintegrasikan sekolah, orangtua, dan siswa secara <i>real-time online</i>).</li> </ul>                                                                                                                                                                                                | <ul style="list-style-type: none"> <li>The "Indonesia Cerdas" (Smart Indonesia) program became a major theme of BRI Peduli program in 2018. The budget realization of "Indonesia Cerdas" program reached Rp52.8 billion. BRI's role in Indonesia Cerdas was realized in several main programs, including BRI Mengajar, Anti Drug Education, Establishment of Library, Development of Educational Facilities and Infrastructure, and scholarships.</li> <li>BRI developed the Junio Smart application, a web-based school platform and mobile apps that integrates schools, parents and students in real-time online.</li> </ul>                                                                                                                                                                                                            |

| SDGs | Program | Programs |
|------|---------|----------|
|------|---------|----------|



Selama tahun 2018, Bank BRI melakukan penerimaan pekerja baru dengan komposisi gender yang seimbang, yaitu pekerja pria sebesar 51% dan pekerja wanita sebesar 49%. Selain itu, kebijakan remunerasi dan manfaat pekerja BRI disesuaikan dengan fungsi jabatan, masa kerja, serta capaian kinerja, tanpa membedakan gender.

During 2018, Bank BRI recruited new employees with a balanced composition of gender, male employees was 51% and female employees was 49% of total employees. In addition, the remuneration policies and benefits of BRI employees are adjusted to their function, years of service, and performance achievements, regardless of gender.



BRI berkomitmen untuk membantu masyarakat mendapatkan akses air bersih dan sanitasi yang layak. Kegiatan dilaksanakan dalam bentuk bantuan pembangunan dan/atau hibah sarana-sarana pendukung bagi masyarakat. Sepanjang tahun 2018, anggaran yang disalurkan BRI untuk kegiatan ini adalah sebesar Rp766 juta.

BRI is committed to helping people have access to clean water and proper sanitation. The activities are carried out in the form of development assistance and/or grants of supporting facilities for the community. Throughout 2018, the funds channeled by BRI for these activities was Rp766 million.

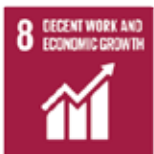


- BRI turut mengembangkan Energi Baru dan Terbarukan dengan mengoperasikan mesin ATM di beberapa daerah yang dilengkapi perangkat sel surya sebagai pembangkit listrik. Sampai dengan akhir tahun 2018, unit ATM yang dilengkapi perangkat sel surya terdapat di Medan, Palembang, Pekanbaru, Bandar Lampung, Denpasar, Makasar, Manado dan Jayapura, dengan jumlah 20 Unit atau 0,09% dari total 22.734 ATM BRI.

- BRI contributes the development of New and Renewable Energy by operating solar powered ATMs in several areas. As of the end of 2018, solar-powered ATM units were located in Medan, Palembang, Pekanbaru, Bandar Lampung, Denpasar, Makassar, Manado and Jayapura, with a total of 20 units or 0.09% of total 22,734 BRI ATMs.

- Selain itu, BRI melakukan pembiayaan kepada perusahaan swasta yang memproduksi energi baru dan terbarukan yaitu Pembangkit Listrik Tenaga Surya (PLTS) dan Pembangkit Listrik Tenaga Air (PLTA). Pada tahun 2018, BRI memberikan pendanaan terhadap PLTA sebesar Rp2.711.490 juta dan PLTS sebesar Rp15.722 juta.

- In addition, BRI provides financing to private companies that produce new and renewable energy, such as solar power plants (PLTS) and hydroelectric power plants (PLTA). In 2018, BRI provided funding for PLTA of Rp2,711,490 million and PLTS of Rp15,722 million.




- Pemberian edukasi keuangan tentang perencanaan keuangan jangka panjang dan produk perbankan, serta pengenalan kewirausahaan untuk purna migran di Kediri (30 orang), Cirebon (30 orang), Kendal (30 orang), Wonosobo (30 orang), dan Kepanjen (300 orang).
- Pelatihan debitur/calon debitur UMKM BRI di 53 Rumah Kreatif BUMN untuk *Go Modern, Go Digital* dan *Go Online* dengan total pelatihan sebanyak 2.220 pelatihan dari target pelatihan di 2018 sebanyak 1.821 pelatihan.
- Program BRIncubator untuk meningkatkan kapasitas dan kapabilitas UMKM untuk naik kelas termasuk secara digital dan fokus pada validasi ekspor di 5 kota, yaitu Solo, Padang, Bandung, Malang dan Makassar dengan total peserta sebanyak 500 UMKM.

- Providing financial education on long-term financial planning and banking products, as well as introducing entrepreneurship for former migrant workers in Kediri (30 people), Cirebon (30 people), Kendal (30 people), Wonosobo (30 people), and Kepanjen (300 people) .
- Training of BRI MSME/prospective debtors at 53 Rumah Kreatif BUMN (SOE Creative Houses) to Go Modern, Go Digital and Go Online with a total of 2,220 training courses from the training target in 2018 at 1,821 training.
- BRIncubator program to increase the capacity and capability of MSMEs for upgrade including digitally and focus on export validation in 5 cities, Solo, Padang, Bandung, Malang and Makassar with a total of 500 MSME participants.

| SDGs                                                                                | Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Programs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                     | <ul style="list-style-type: none"> <li>• Pelatihan ekspor bagi debitur UMKM BRI, yaitu memberikan pengetahuan terkait proses ekspor serta pelaksanaannya secara aplikatif di Yogyakarta dengan peserta 40 UMKM.</li> <li>• Pengembangan inklusi keuangan BRI dilakukan sampai ke pelosok desa dengan menjalin kerjasama dengan Badan Usaha Milik Desa (BUMDes). Per 31 Desember 2018 terdapat 17.545 BUMDes telah membuka rekening operasional di BRI.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                | <ul style="list-style-type: none"> <li>• Export training for BRI MSME debtors, to provide them with knowledge about export process and its implementation in Yogyakarta with 40 MSME participants.</li> <li>• The development of BRI's financial inclusion is carried out up to remote villages by cooperating with Village-Owned Enterprises (BUMDes). As of December 31, 2018 there were 17,545 BUMDes opened operational accounts at BRI.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    | <ul style="list-style-type: none"> <li>• BRI berupaya untuk mewujudkan inklusi keuangan berbasis teknologi digital yang menjangkau batas-batas Indonesia dengan dukungan BRIsat pada agen BRILink di pedalaman untuk mendekatkan akses keuangan di wilayah 3T. Sampai dengan akhir tahun 2018 BRI telah memiliki 380.000 agen BRILink, dan sebanyak 22 di antaranya atau 0,0057% berada di wilayah 3T.</li> <li>• Pendirian infrastruktur yaitu Teras Kapal di 3 wilayah kepulauan yang mendukung program masyarakat menabung sebagai tindak lanjut program inklusi keuangan.</li> <li>• Program Indonesia Membangun merupakan program untuk mendukung masyarakat melalui pembangunan sarana umum yang diarahkan kepada sektor-sektor berdampak langsung dan mencakup kepentingan masyarakat luas. Realisasi anggaran untuk berbagai kegiatan tahun 2018 sebesar Rp22,5 miliar.</li> </ul>                       | <ul style="list-style-type: none"> <li>• BRI strives to realize digital technology-based financial inclusion that reaches Indonesia's borders with BRIsat support to BRILink agents in the interior to bring financial access closer to the 3T regions. As of the end of 2018, BRI has hired 380,000 BRILink agents, and as many as 22 of them or 0.0057% are in the 3T regions.</li> <li>• Establishment of infrastructure, Teras Kapal (floating banking services) in 3 areas of islands that support community saving programs as a follow-up to financial inclusion program.</li> <li>• The Indonesia Membangun (Building Indonesia) Program is a program to support the community through construction of public facilities in sectors that have a direct impact and cover the interests of the wider community. The budget realization for various activities in 2018 was Rp22.5 billion.</li> </ul>                                             |
|  | <ul style="list-style-type: none"> <li>• Bank BRI melaksanakan kegiatan pengembangan masyarakat melalui dua kegiatan utama, yaitu Program Kemitraan dan Program Bina Lingkungan (PKBL). Selama tahun 2018, pelaksanaan program tanggung jawab sosial (CSR) dan Bina Lingkungan dikemas melalui program BRI Peduli dengan penyaluran anggaran selama tahun 2018 mencapai Rp164,8 milyar.</li> <li>• BRI mengembangkan aplikasi BRI Bill (Sistem layanan <i>billing</i> berbasis <i>web</i> dan <i>mobile</i> yang mudah, murah dan cepat) yang dapat digunakan untuk mengelola berbagai tagihan, termasuk tagihan luran Pengelolaan Lingkungan (IPL).</li> <li>• Dalam rangka mendukung pemerintah dalam upaya peningkatan kesejahteraan para Aparatur Sipil Negara (ASN), aparat TNI dan POLRI dalam hal kepemilikan rumah, BRI telah menyalurkan KPR kepada ASN, TNI dan POLRI sebesar Rp499 miliar.</li> </ul> | <ul style="list-style-type: none"> <li>• Bank BRI carries out community development program through two main activities, the Partnership Program and Community Development Program (PKBL). During 2018, the implementation of Corporate Social Responsibility (CSR) and Community Development programs were integrated in BRI Peduli program with budget distribution during 2018 reached Rp164.8 billion.</li> <li>• BRI has developed the BRI Bill application (an easy, inexpensive and fast web-based and mobile billing service system) that can be used to manage various bills, including Maintenance Fee (IPL) bills.</li> <li>• In order to support the government in an effort to improve the welfare of State Civil Apparatus (ASN), Armed Forces (TNI) and National Police (POLRI) members in terms of home ownership, BRI has channeled KPR (home ownership loan or mortgage) to ASN, TNI and POLRI amounted to Rp499 billion.</li> </ul> |

| SDGs                                                                                                                                                                    | Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Programs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                        | <p>Inisiatif yang telah BRI lakukan untuk mendukung konsumsi yang bertanggung jawab adalah mengembangkan layanan/produk yang berbasis digital salah satunya melalui penggunaan Digital Office (DiO). Melalui sistem ini segala keperluan surat-menyurat di internal organisasi BRI dilakukan melalui aplikasi Digital Office (DiO). Melalui upaya tersebut, BRI telah berhasil melakukan efisiensi penggunaan kertas di Kantor Pusat selama tahun 2018 sebesar Rp652 juta.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p>The initiative that BRI has done to support responsible consumption is developing digital-based services/ products, one of which is through the use of Digital Office (DiO). Through this system, all correspondence within BRI organization are carried out through the Digital Office application (DiO). Through this initiative, BRI has succeeded in making efficiency in use of paper at the Head Office during 2018 of Rp652 million.</p>                                                                                                                                                                                                                                                                                                                                                                                         |
| <br> | <ul style="list-style-type: none"> <li>• BRI menerapkan syarat sertifikasi kelapa sawit berkelanjutan Indonesia (Indonesian Sustainability Palm Oil System/ISPO) untuk calon debitur di bidang usaha perkebunan kelapa sawit. Selama tahun 2018, BRI telah memberikan pembiayaan kepada perusahaan kelapa sawit bersertifikat ISPO sebanyak 14 perusahaan dengan nominal Rp4,57 miliar.</li> <li>• BRI melalui Program Indonesia Lestari turut serta berperan aktif dalam memberikan sosialisasi terkait upaya menjaga kelestarian alam. Salah satu program penghijauan yang telah dilakukan adalah penanaman mangrove di Peukan Bada yang bekerja sama dengan Kudam IM Banda Aceh serta pembangunan wisata bunga di Fakultas Ilmu Sosial dan Ilmu Politik (FISIP) Universitas Padjadjaran Bandung. Sepanjang tahun 2018, Bank BRI telah menyalurkan dana untuk Program Indonesia Lestari sebesar Rp722 Juta.</li> </ul> | <ul style="list-style-type: none"> <li>• BRI applies the Indonesian Sustainability Palm Oil System (ISPO) requirements to prospective debtors in the oil palm plantation business. During 2018, BRI provided financing to 14 ISPO-certified oil palm companies with a nominal value of Rp4.57 billion.</li> <li>• BRI through the Indonesia Lestari (Sustainable Indonesia) Program participates actively in providing information on efforts to preserve nature. One of the greening programs that has been done was planting mangroves in Peukan Bada in collaboration with Kudam IM Banda Aceh and flower tourism development at the Faculty of Social and Political Sciences (FISIP) Padjadjaran University, Bandung. Throughout 2018, BRI has channeled funds for the Indonesia Lestari Program amounted to Rp722 million.</li> </ul> |
|                                                                                      | <p>BRI berkomitmen menegakkan kode etik dan merespon setiap pelanggaran kode etik yang ada, termasuk anti korupsi. Salah satu wujud komitmen direksi, yaitu tidak memberikan toleransi (zero tolerance) pada setiap bentuk pelanggaran kode etik baik dari internal maupun eksternal BRI. Untuk setiap pelanggaran kode etik yang dilakukan oleh pekerja, BRI secara tegas memberi hukuman disiplin sesuai Surat Keputusan BRI Nokep:S.152- DIR/SDM/05/2009 tanggal 11 Mei tentang Peraturan Disiplin.</p>                                                                                                                                                                                                                                                                                                                                                                                                               | <p>BRI is committed to upholding the code of conduct and responding to any violations of existing code of conduct, including anti-corruption. One of the directors' commitment realization is zero tolerance to any form of code of conduct violations from both internal and external BRI. For every violation of the code of conduct committed by employee, BRI gives firm disciplinary penalty in accordance with BRI Decree No. S.152-DIR/SDM/05/2009 dated May 11 on Discipline Regulation.</p>                                                                                                                                                                                                                                                                                                                                       |

| SDGs                                                                              | Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Programs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <ul style="list-style-type: none"> <li>BRI melakukan pelatihan dan pembinaan terhadap kelompok masyarakat di berbagai sektor, seperti Peternakan, pertanian, dan perdagangan. Selama tahun 2018, BRI telah melakukan pelatihan di Makassar sebanyak 100 orang dan di Denpasar sebanyak 30 orang yang merupakan nasabah BRI.</li> <li>BRI bekerjasama dengan pemerintah daerah dalam penyaluran Kartu Tani. Distribusi Kartu Tani sebanyak 2,4 juta di Jawa Tengah, 196 ribu di Banten, 279 ribu di D.I.Y, 108 ribu di Kabupaten Tasikmalaya, dan 10 di Sulawesi Selatan. Kerjasama mencakup pelaksanaan program Kartu Tani dan Pengembangan Sistem Informasi Pertanian di daerah tersebut. Kartu Tani merupakan database pertanian serta bentuk inklusi dan literasi keuangan kepada para petani.</li> <li>BRI bekerja sama dengan e-commerce membentuk platform Indonesia Mall untuk mendorong UMKM BRI Go Online. Produk-produk unggulan dari UMKM binaan BRI dapat langsung diakses pada e-commerce rekanan, sehingga diharapkan dapat membantu UMKM tersebut untuk meningkatkan jangkauan penjualan produk.</li> </ul> | <ul style="list-style-type: none"> <li>BRI conducts training and mentoring for community groups in various sectors, such as husbandry, agriculture and trade. During 2018, there were 100 participants in Makassar, and 30 participants in Denpasar, all of them are BRI customers.</li> <li>BRI cooperates with the regional governments in distributing Farmer Cards. The number of farmer cards that have been distributed was 2.4 million in Central Java, 196,000 in Banten, 279,000 in Yogyakarta Special Region, 108,000 in Tasikmalaya Regency, and 10 in South Sulawesi. The collaboration includes the implementation of the Farmer Card program and the Development of Agricultural Information System in the area. Farmer Cards are an agriculture database as well as forms of financial inclusion and literacy for farmers.</li> <li>BRI cooperates with e-commerce to establish the Indonesia Mall platform to encourage MSMEs of BRI Go Online. The signature products from BRI's MSME partners can be accessed directly on partners' e-commerce, so it is expected to be able to help the MSMEs to increase product sales coverage.</li> </ul> |



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# Pernyataan Assurance Independen

## Independent Assurance Statement



**AA1000**  
Licensed Assurance Provider  
000-174

Vers. 2019, pg. 1 of 4

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## Independent Assurance Statement

### The 2018 Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk.

Number : 002/000-174/II/2019/SR-Asia/Indonesia

Type : 1

Level : Moderate

**PT Bank Rakyat Indonesia (Persero) Tbk** (“the Reporting Organization” or “the Company”), an Indonesia state-owned enterprise and listed company operating in financial services industry sector, has engaged **Social Responsibility Asia** (“SR Asia”) to assure and provide an independent assurance statement on its **2018 Sustainability Report** (“the Report”). The Report development was carried out referring to:

- a) the Sustainability Reporting Standards of the Global Reporting Initiative (“the GRI standards”) and its Financial Services Sector Supplement (FSSS); and
- b) the Regulation of Indonesia Financial Services Authority No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for the Financial Services Organizations and the Listed and Public Companies (POJK 51).

This independent assurance statement does NOT serve as a reference document demonstrating the Company’s overall sustainability performance, except for the areas included in the scope of assurance. SR Asia is responsible to the Management<sup>1</sup> for providing assurance services, recommendations, and independent assurance statement on the Report content. SR Asia does NOT accept or assume any responsibility for any other purpose or to any other person or organisation. Presentation of the Report content is the sole responsibility of the Management and any dependence that third party has placed on the Report is entirely on its own risk.

#### Scope and Limitation of Assurance

1. Review, NOT to investigate or audit, the Report containing sustainability performance data, information, and disclosures as presented in the report content, from the period of 1<sup>st</sup> of January up to 31<sup>st</sup> of December 2018.
2. Visit the headquarter to identify and trace back supporting documents and evidence.
3. Review the thirteen material topics that have been identified by the Management as relevant, significant, and priority to the Reporting Organisation, against the reporting principles referred by the Company. They are the economic performance and inclusive finance, product portfolio and quality of credit, sustainable finance action plan, information technology, indirect economic impact, employment, customer privacy, anti corruption, effluent and waste, emission, energy, and local community. Four out of thirteen topics are considered as “very high priority”, while the others are “high priority”.
4. SR Asia assume that any data and information related to financial statements has been verified by the Company or audited by the independent parties or other parties associated to the Reporting Organisation. Therefore, presentation of financial data, information, and figures in the Report are NOT within the scope of our responsibility as per assurance procedure is taken.

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<sup>1</sup> The Management refers to the management of the Reporting Organization



### Exclusion in Assurance

1. Data and information outside the reporting period, or in the public domain but not included in the Report.
2. Data and information from Company's documents other than those mentioned in the Report or not relevant to the discussions in the Report.
3. Analysis on the report content based on the standards and indicators other than those mentioned under the methodology section.
4. Stakeholders' engagement, which may be involved in developing the Report, except for the engagement to identify material topics as discussed in the Report.
5. Statements, claims, and expression of opinion, belief, expectation, advertisement, and future planning of the Company, as described in the Report.

### Type and Level of Assurance

1. Type 1 of assurance service on the report content in respect to the AA1000AS (2008) Assurance Standard and AA1000AP (2018) AccountAbility Principles.
2. A moderate level of assurance procedure on the Report content and evidence, where **the risk of information and conclusions of the Report being error is reduced to low, but not to very low and not zero.**

### Methodology

SR Asia engaged its official partner in Indonesia to assign an Assurance Team. Initially, the Company submitted the Report document for preliminary assessment. Next, the Assurance Team performed the following assurance procedures and activities:

1. Visit the headquarter of the Reporting Organisation in Jakarta to discuss the results of preliminary assessment and the Report content with the Management's representatives from several divisions or functions; which are human resources development, finance, operation, and community development.
2. Review of the evidence document and tracing back data to the sources.
3. Evaluate the adherence of Report content, disclosures, and presentation against the standards, principles, and indicators of AA1000AS (2008) and AA1000AP (2018) AccountAbility, GRI Standards and its FSSS, and POJK 51.
4. Evaluate the Company's system and process in developing the Report and ensuring its compliance to the sustainability reporting principles.

### Adherence to AA1000AP (2018) and GRI Standards

**Inclusivity** – the Report content generally has presented adequate inclusivity of the Company's stakeholders. Relevant channels and mechanisms for stakeholder engagement such as whistleblowing system, customer call centre, and labour union are well in practiced and supported by the Company. The Reporting Organisation has also measured customer and employee satisfaction index in order to assess its engagement performance.

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## Pernyataan Assurance Independen

### Independent Assurance Statement



**AA1000**  
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000-174

Vers. 2019, pg. 3 of 4

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**Materiality** – in overall, the material topics presented in the Report can describe the Company's sustainability as a commercial bank. However, as per as assurance procedure taken, the Assurance Team has concluded that several material topics, such as waste and emissions, are outside the sustainability context of financial services industry sector. Nevertheless, the reporting principles and standards, where the Report content referring to, allow the Reporting Organisation to identify and discuss material topics according to its specificities. Following that, the Company should clearly explain the methodology to define its particularities on waste and emissions, and also describe the Management's approach on the identified topics, such as performance measurement, target, and achievement, as a consequence of being material.

**Responsiveness** – Except for waste and emissions, the Report sufficiently describes the Company's timely and relevant measures to highlight current issues and impacts. The Company also has certain policies and standard operating procedure integrated in relevant organisational processes, in order to respond material topics as the stakeholders are concerned. A number of engagement channels, such as Call Centre and whistleblowing system, are in place to respond the stakeholders' grievances, reports, or feedbacks.

**Impact** – The Report generally presents adequate quantitative and qualitative data and information on the impacts of the Company's decisions and activities. The narrative information presented in the Report can help the stakeholders to understand the impacts and the sustainability context of the Reporting Organisation.

**In "Accordance" with Core Option** – As the evidence and supporting documents have been well presented during the assurance work, the Assurance Team has concluded that **the Report content follows the core option of GRI Standards**. The Report presents minimum one disclosure or indicator for each material topic. When applicable, the Report presents sustainability performance data and information referring to FSSS as the specific GRI indicators for financial services industry sector.

**GRI Standards Principles** – The Report has indicated fairly its adherence to the Principles for Defining Report Content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and the Principles for Defining Report Quality (balance, comparability, accuracy, timeliness, clarity, and reliability). The Report also presents the disclosure of management approach (DMA) following the GRI Standards requirements. Nevertheless, the Assurance Team has seen that materiality on its sustainability context has relatively lower accuracy and emphasis compared to that of financial services industry sector.

#### Recommendation

The Assurance Team has performed the assurance procedures and suggested the following recommendations:

1. To consider removing waste and emission from the material topics in the next reporting. However, if the decision is to include waste and emissions as material topics, the Company is suggested to develop clearly the strategy to minimize waste and emissions, including to set objectives, targets and indicators, as the consequences of being material topics.



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000-174

Vers. 2019, pg. 4 of 4

2. To perform material topics identification appropriately based on stakeholder engagement approach and AA1000 Stakeholder Engagement Standard.
3. To discuss more on the management approach, especially the performance target of material topics.
4. To maintain adequate management system in collecting non-financial data and information for sustainability reporting; thus the Company will be able to ensure accuracy, reliability, continuity, and comparability of data and information.
5. To perform assessment or mapping of the disclosures of material topics and sustainability initiatives against SDGs objectives and indicators.

### Statement of Competency, Independency and Impartiality

SR Asia is comprised of respectable Asian professionals and organisations. Its main objective is to support the companies and other stakeholders in adopting sustainability and social responsibility principles, standards, and best practices through different activities; e.g. policy studies and advocacies, CSR studies, reporting developments, capacity building programs, researches, and assurance services.

SR Asia's Assurance Team members have experience in writing and reviewing sustainability reports and integrated reports of organisations from different industries. The experts are familiar with different reporting and assurance standards, such as GRI Standards, SASB reporting standard, International Integrated Reporting (IR) Framework, and AA1000 AccountAbility Standard series.

Adequate mechanism is well implemented in both SR Asia organization and partner in order to make the Assurance Team members independent and free from bias. SR Asia also confirms that the applied assurance procedure is able to prevent the Company influencing  
The assurance provider,

Jakarta, 20<sup>th</sup> of February 2019

  
  
**Birendra Raturi**  
International Director, SR Asia



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## Referensi POJK dan Indeks Isi Standar GRI <sup>[102-55]</sup>

### POJK References and GRI Standard Content Index

| Referensi silang GRI Standard & POJK<br>GRI Standard & POJK References | Pengungkapan Disclosure                                                                                    | Halaman Page numbers                               |
|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| GRI 101: Landasan 2016<br>GRI 101: Foundation 2016                     |                                                                                                            |                                                    |
| Pengungkapan Umum<br>General Disclosures                               |                                                                                                            |                                                    |
| 102-1                                                                  | Nama organisasi   Name of the organization                                                                 | 37                                                 |
| 102-2                                                                  | Kegiatan, merek, produk, dan jasa   Activities, brands, products, & services                               | 37                                                 |
| 102-3                                                                  | Lokasi kantor pusat   Location of headquarters                                                             | 37                                                 |
| 102-4                                                                  | Lokasi operasi   Location of operations                                                                    | 37                                                 |
| 102-5                                                                  | Kepemilikan dan bentuk hukum   Ownership and legal form                                                    | 37                                                 |
| 102-6                                                                  | Pasar yang dilayani   Markets served                                                                       | 37                                                 |
| 102-7                                                                  | Skala organisasi   Scale of the organization                                                               | 38                                                 |
| 102-8                                                                  | Informasi karyawan   Information on employees                                                              | 39-40, 103                                         |
| 102-9                                                                  | Rantai pasokan   Supply chain                                                                              | 92-93                                              |
| 102-10                                                                 | Perubahan signifikan   Significant changes                                                                 | 127                                                |
| 102-11                                                                 | Pendekatan atau Prinsip Pencegahan   Precautionary Principle or approach                                   | 133                                                |
| 102-12                                                                 | Inisiatif eksternal   External initiatives                                                                 | 6, 40, 48                                          |
| 102-13                                                                 | Keanggotaan asosiasi   Membership of associations                                                          | 41                                                 |
| 102-14                                                                 | Sambutan   Message                                                                                         | 14-21                                              |
| 102-16                                                                 | Nilai, prinsip, standar, dan norma perilaku<br>Values, principles, standards, and norms of behavior        | 35, 128                                            |
| 102-18                                                                 | Struktur tata kelola   Governance structure                                                                | 49, 126                                            |
| 102-40                                                                 | Pemangku kepentingan   Stakeholder groups                                                                  | 42-45                                              |
| 102-41                                                                 | Perjanjian perundingan kolektif   Collective bargaining agreements                                         | 39, 100                                            |
| 102-42                                                                 | Mengidentifikasi dan memilih pemangku kepentingan<br>Identifying and selecting stakeholders                | 42                                                 |
| 102-43                                                                 | Pendekatan terhadap keterlibatan pemangku kepentingan<br>Approach to stakeholder engagement                | 23, 42-45                                          |
| 102-44                                                                 | Topik utama dan masalah   Key topics and concerns                                                          | 42-45                                              |
| 102-45                                                                 | Entitas dalam laporan keuangan dikonsolidasi<br>Entities included in the consolidated financial statements | 23                                                 |
| 102-46                                                                 | Menetapkan isi laporan dan Batasan   Defining report content and topic Boundaries                          | 23                                                 |
| 102-47                                                                 | Daftar topik material   List of material topics                                                            | 24, 26-27                                          |
| 102-48                                                                 | Penyajian kembali informasi   Restatements of information                                                  | 8, 11, 24, 37, 42-45, 53, 71-72, 87, 106, 109, 130 |
| 102-49                                                                 | Perubahan dalam pelaporan   Changes in reporting                                                           | 24                                                 |
| 102-50                                                                 | Periode pelaporan   Reporting period                                                                       | 22                                                 |
| 102-51                                                                 | Tanggal laporan terbaru   Date of most recent report                                                       | 22                                                 |
| 102-52                                                                 | Siklus pelaporan   Reporting cycle                                                                         | 22                                                 |
| 102-53                                                                 | Kontak   Contact                                                                                           | 22                                                 |

| GRI Standard<br>GRI Standard                                         | Pengungkapan<br>Disclosure                                                                                                                                                               | Halaman<br>Page numbers                                                  |
|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| GRI 101: Landasan 2016<br>GRI 101: Foundation 2016                   |                                                                                                                                                                                          |                                                                          |
| Pengungkapan Umum<br>General Disclosures                             |                                                                                                                                                                                          |                                                                          |
| GRI 102:<br>Pengungkapan<br>Umum 2016<br>General Disclosures<br>2016 | 102-54 Kesesuaian dengan Standar GRI   In accordance with the GRI Standards                                                                                                              | 22                                                                       |
|                                                                      | 102-55 Indeks isi GRI   GRI content index                                                                                                                                                | 34, 158-163                                                              |
|                                                                      | 102-56 Assurance oleh pihak eksternal   External assurance                                                                                                                               | 34                                                                       |
|                                                                      | 2. Ikhtisar kinerja aspek keberlanjutan   An overview of the sustainability performance aspect                                                                                           | 8-12                                                                     |
|                                                                      | 5.a Tugas Direksi dan Dewan Komisaris terkait kinerja keberlanjutan<br>Board of Directors and Board of Commissioners duties on sustainable finance                                       | 128                                                                      |
|                                                                      | 5.b Pengembangan kompetensi anggota Direksi terkait kinerja keberlanjutan<br>Competencies development of the Board of Directors regarding to sustainability performance                  | 128                                                                      |
|                                                                      | 5.c Penjelasan mengenai prosedur LJK dalam mengendalikan risiko keuangan berkelanjutan<br>FSI procedures in controlling the risk of sustainability                                       | 133                                                                      |
| POJK 51/<br>OJK.03/2017                                              | 5.e Permasalahan terkait kinerja keuangan berkelanjutan<br>Issues related to sustainability performance                                                                                  | 50                                                                       |
|                                                                      | 6.a Kegiatan membangun budaya keberlanjutan   Activities to build a sustainability culture                                                                                               | 100                                                                      |
|                                                                      | 6.c.2.a Ketersetaraan kesempatan bekerja, tenaga kerja paksa dan tenaga kerja anak<br>Equality of employment opportunities, forced labor and child labor                                 | 100                                                                      |
|                                                                      | 6.c.2.b Persentase remunerasi   Percentage of remuneration                                                                                                                               | 107                                                                      |
|                                                                      | 6.c.2.c Lingkungan bekerja yang layak dan aman   Decent and safe working environment                                                                                                     | 43                                                                       |
|                                                                      | 6.c.2.d Pelatihan dan pengembangan pegawai   Training and education for employees                                                                                                        | 109-111                                                                  |
|                                                                      | 6.d.1 Biaya Lingkungan Hidup   Environmental costs                                                                                                                                       | 119                                                                      |
|                                                                      | 6.d.2 Material ramah lingkungan   Environmentally friendly materials                                                                                                                     | 89                                                                       |
|                                                                      | 6.d.3.a Jumlah dan intensitas energi   Number and intensity of energy                                                                                                                    | 81                                                                       |
|                                                                      | 6.d.3.b Efisiensi energy   Energy efficiency                                                                                                                                             | 80                                                                       |
|                                                                      | 6.e.2 Kegiatan atau wilayah operasional yang menghasilkan dampak terhadap lingkungan hidup sekitar<br>Activities or operational areas that have an impact to the surrounding environment | Pengungkapan tidak relevan dengan kegiatan operasional Perusahaan        |
|                                                                      | 6.e.3.a Dampak dari wilayah operasional yang dekat atau berada di daerah konservasi<br>Impacts of operational areas that are near or in conservation area                                | The disclosures are not relevant to the Company's operational activities |
| POJK 51/<br>OJK.03/2017                                              | 6.e.3.b Upaya konservasi keanekaragaman hayati   Efforts to conserve biodiversity                                                                                                        |                                                                          |
|                                                                      | 6.e.4.a Jumlah dan intensitas emisi   Number and intensity of emissions                                                                                                                  | 78                                                                       |
|                                                                      | 6.e.5.a Jumlah limbah dan efluen yang dihasilkan   The amount of waste and effluent                                                                                                      | 77                                                                       |
|                                                                      | 6.e.5.b Mekanisme pengelolaan limbah dan efluen   Waste and effluent management mechanisms                                                                                               | 76                                                                       |

| GRI Standard<br>GRI Standard                                                        | Pengungkapan<br>Disclosure                                                                                                                                                                                                                                 | Halaman<br>Page numbers                                                  |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| GRI 101: Landasan 2016<br>GRI 101: Foundation 2016                                  |                                                                                                                                                                                                                                                            |                                                                          |
| Pengungkapan Umum<br>General Disclosures                                            |                                                                                                                                                                                                                                                            |                                                                          |
|                                                                                     | 6.e.5.c Tumpahan yang terjadi (jika ada)   Spill occurring (if any)                                                                                                                                                                                        | Pengungkapan tidak relevan dengan kegiatan operasional Perusahaan        |
|                                                                                     | 6.e.6 Jumlah dan materi pengaduan lingkungan hidup<br>Number and subjects of the environment complaints                                                                                                                                                    | The disclosures are not relevant to the Company's operational activities |
|                                                                                     | 6.f.1 Inovasi dan pengembangan produk keuangan berkelanjutan<br>Innovation and development in product of sustainable finance                                                                                                                               | 9, 68-69, 139                                                            |
| POJK 51/OJK.03/2017                                                                 | 6.f.2 Jumlah dan persentase produk dan jasa yang sudah dievaluasi keamanannya<br>Number and percentage of products and services that have been evaluated                                                                                                   | 89                                                                       |
|                                                                                     | 6.f.3 Dampak positif dan dampak negatif yang ditimbulkan dari produk dan/atau jasa keuangan berkelanjutan<br>Positive and negative impact of product and / or services in sustainable finance                                                              | 83                                                                       |
|                                                                                     | 6.f.5 Survei kepuasan pelanggan   Survey of customer satisfaction                                                                                                                                                                                          | 146                                                                      |
| GRI G4<br>Sektor Keuangan<br>(Audit)<br>Financial Sector (Audit)                    | FS9 Cakupan dan Frekuensi Audit untuk Menilai Pelaksanaan Kebijakan Lingkungan dan Sosial serta Prosedur Penilaian Risiko<br>Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures | 6, 133                                                                   |
| GRI G4<br>Sektor Keuangan<br>(Kepemilikan Aktif)<br>Financial Sector (Active Owner) | FS10 Jumlah perusahaan yang terlibat dalam isu sosial dan lingkungan<br>The number of company involved in social and environmental issues                                                                                                                  | 6, 84                                                                    |
|                                                                                     | FS11 Persentase aset dalam screening sosial atau lingkungan<br>Percentage of assets in social or environmental screening                                                                                                                                   | 84                                                                       |
|                                                                                     | FS12 Pengungkapan pendekatan manajemen   Disclosure management approach                                                                                                                                                                                    | 84                                                                       |
| Topik Material<br>Material Topics                                                   |                                                                                                                                                                                                                                                            |                                                                          |
| Kinerja Ekonomi<br>Economic Performance                                             |                                                                                                                                                                                                                                                            |                                                                          |
| GRI 103:<br>Pendekatan<br>Manajemen 2016<br>Management<br>Approach 2016             | 103-1 Penjelasan topik material dan Batasannya   Explanation of the material topics                                                                                                                                                                        | 29                                                                       |
|                                                                                     | 103-2 Pendekatan manajemen dan komponennya<br>The management approach and its components                                                                                                                                                                   | 29                                                                       |
|                                                                                     | 103-3 Evaluasi pendekatan manajemen   Evaluation of the management approach                                                                                                                                                                                | 29                                                                       |
| GRI 201:<br>Kinerja Ekonomi 2016<br>Economic<br>Performance 2016                    | 201-1 Nilai ekonomi yang dihasilkan dan didistribusikan<br>Direct economic value generated and distributed                                                                                                                                                 | 52-55, 117, 119                                                          |
|                                                                                     | 201-2 Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim<br>Financial implications and other risks and opportunities due to climate change                                                                                      | 52, 114                                                                  |
|                                                                                     | 201-4 Bantuan finansial yang diterima dari pemerintah<br>Financial assistance received from government                                                                                                                                                     | 52                                                                       |
| POJK 51/OJK.03/2017<br>POJK 51/OJK.03/2017                                          | 6.b.1 Perbandingan target dan kinerja produksi, portofolio, pembiayaan, pendapatan dan laba rugi<br>Comparison of targets and performance of production, portfolio, financing, income and profit and loss                                                  | 54                                                                       |
|                                                                                     | 6.b.2 Perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi hijau<br>Comparison of portfolio targets and performance, financing targets, or green investments                                                                      | 54                                                                       |
|                                                                                     | 6.c.1 Komitmen perusahaan untuk memberikan produk dan/atau jasa keuangan berkelanjutan<br>The Company's commitment to provide products and/or services in sustainable finance                                                                              | 83                                                                       |
|                                                                                     | 6.f.4 Jumlah produk yang ditarik kembali   Number of products withdrawn                                                                                                                                                                                    | 147                                                                      |

| GRI Standard<br>GRI Standard                                                                      | Pengungkapan<br>Disclosure                                                                                                                            | Halaman<br>Page numbers |
|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| <b>Dampak Ekonomi Tidak Langsung<br/>Indirect Economic Impact</b>                                 |                                                                                                                                                       |                         |
| GRI 103: Pendekatan<br>Manajemen 2016<br>GRI 103: Management<br>Approach 2016                     | 103-1 Penjelasan topik material dan Batasannya<br>Explanation of the material topics                                                                  | 30                      |
|                                                                                                   | 103-2 Pendekatan manajemen dan komponennya<br>The management approach and its components                                                              | 30                      |
|                                                                                                   | 103-3 Evaluasi pendekatan manajemen<br>Evaluation of the management approach                                                                          | 30                      |
| GRI 203: Dampak<br>Ekonomi Tidak<br>Langsung 2016<br>GRI 203:<br>Indirect Economic<br>Impact 2016 | 203-1 Investasi infrastruktur dan dukungan layanan<br>Infrastructure investments and services supported                                               | 94                      |
|                                                                                                   | 203-2 Dampak ekonomi tidak langsung yang signifikan<br>Significant indirect economic impacts                                                          | 92, 96                  |
| <b>Antikorupsi<br/>Anti-corruption</b>                                                            |                                                                                                                                                       |                         |
| GRI 103: Pendekatan<br>Manajemen 2016<br>GRI 103: Management<br>Approach 2016                     | 103-1 Penjelasan topik material dan Batasannya<br>Explanation of the material topics                                                                  | 32                      |
|                                                                                                   | 103-2 Pendekatan manajemen dan komponennya<br>The management approach and its components                                                              | 32                      |
|                                                                                                   | 103-3 Evaluasi pendekatan manajemen<br>Evaluation of the management approach                                                                          | 32                      |
| GRI 205: Antikorupsi<br>2016<br>GRI 205:<br>Anti-corruption 2016                                  | 205-2 Komunikasi dan pelatihan tentang kebijakan dan prosedur antikorupsi<br>Communication and training about anti-corruption policies and procedures | 132                     |
|                                                                                                   | 205-3 Kasus korupsi yang terkonfirmasi dan tindakan yang diambil<br>Confirmed incidents of corruption and actions taken                               | 130, 136                |
| GRI 103: Pendekatan<br>Manajemen 2016<br>GRI 103: Management<br>Approach 2016                     | 103-1 Penjelasan topik material dan Batasannya<br>Explanation of the material topics                                                                  | 32                      |
|                                                                                                   | 103-2 Pendekatan manajemen dan komponennya<br>The management approach and its components                                                              | 32                      |
|                                                                                                   | 103-3 Evaluasi pendekatan manajemen<br>Evaluation of the management approach                                                                          | 32                      |
| GRI 302: Energi 2016<br>GRI 302: Energy 2016                                                      | 302-1 Konsumsi energi dalam organisasi<br>Energy consumption within the organization                                                                  | 80-81                   |
|                                                                                                   | 302-4 Pengurangan konsumsi energy<br>Reduction of energy consumption                                                                                  | 79-80                   |
| <b>Pengendalian Emisi<br/>Emissions Control</b>                                                   |                                                                                                                                                       |                         |
| GRI 103: Pendekatan<br>Manajemen 2016<br>GRI 103: Management<br>Approach 2016                     | 103-1 Penjelasan topik material dan Batasannya<br>Explanation of the material topics                                                                  | 32                      |
|                                                                                                   | 103-2 Pendekatan manajemen dan komponennya<br>The management approach and its components                                                              | 32                      |
|                                                                                                   | 103-3 Evaluasi pendekatan manajemen<br>Evaluation of the management approach                                                                          | 32                      |
| GRI 305: Energi 2016<br>GRI 305: Emissions<br>2016                                                | 305-1 Emisi GRK (Cakupan 1) langsung<br>Direct (Scope 1) GHG emissions                                                                                | 78                      |
|                                                                                                   | 305-3 Emisi GRK (Cakupan 3) tidak langsung lainnya<br>Other indirect (Scope 3) GHG emissions                                                          | 78-79                   |

| GRI Standard<br>GRI Standard                                                                                  | Pengungkapan<br>Disclosure                                                                                                                                                                 | Halaman<br>Page numbers |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| <b>Pengelolaan Limbah<br/>Waste Management</b>                                                                |                                                                                                                                                                                            |                         |
| GRI 103: Pendekatan<br>Manajemen 2016<br>GRI 103: Management<br>Approach 2016                                 | 103-1 Penjelasan topik material dan Batasannya<br>Explanation of the material topics                                                                                                       | 32                      |
|                                                                                                               | 103-2 Pendekatan manajemen dan komponennya<br>The management approach and its components                                                                                                   | 32                      |
|                                                                                                               | 103-3 Evaluasi pendekatan manajemen<br>Evaluation of the management approach                                                                                                               | 32                      |
| GRI 306: Efluen dan<br>Limbah 2016<br>GRI 306: Effluents and<br>Waste 2016                                    | 306-2 Limbah berdasarkan jenis dan metode pembuangan<br>Waste by type and disposal method                                                                                                  | 76                      |
| <b>Ketenagakerjaan<br/>Employment</b>                                                                         |                                                                                                                                                                                            |                         |
| GRI 103: Pendekatan<br>Manajemen 2016<br>GRI 103: Management<br>Approach 2016                                 | 103-1 Penjelasan topik material dan Batasannya<br>Explanation of the material topics                                                                                                       | 31                      |
|                                                                                                               | 103-2 Pendekatan manajemen dan komponennya<br>The management approach and its components                                                                                                   | 31                      |
|                                                                                                               | 103-3 Evaluasi pendekatan manajemen<br>Evaluation of the management approach                                                                                                               | 31                      |
| GRI 401:<br>Ketenagakerjaan 2016<br>GRI 401: Employment<br>2016                                               | 401-1 Pekerja baru dan perputaran pekerja<br>New employee hires and employee turnover                                                                                                      | 101-105                 |
|                                                                                                               | 401-2 Tunjangan yang diberikan kepada karyawan purnawaktu<br>Benefits provided to full-time employees                                                                                      | 108                     |
|                                                                                                               | 401-3 Cuti melahirkan<br>Parental leave                                                                                                                                                    | 108                     |
| GRI 404: Pelatihan dan<br>Pendidikan 2016<br>GRI 404: Training and<br>Education 2016                          | 404-1 Rata-rata jam pelatihan per tahun per karyawan<br>Average hours of training per year per employee                                                                                    | 109-113                 |
|                                                                                                               | 404-3 Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan<br>karier<br>Percentage of employees receiving regular performance and career development reviews | 106                     |
| GRI 405:<br>Keaneekaragaman dan<br>Kesempatan Setara 2016<br>GRI 405: Diversity and<br>Equal Opportunity 2016 | 405-2 Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki<br>Ratio of basic salary and remuneration of women to men                                                           | 107                     |
| GRI 406: Non-<br>diskriminasi 2016<br>GRI 406: Non-<br>discrimination 2016                                    | 406-1 Insiden diskriminasi dan tindakan perbaikan yang dilakukan<br>Incidents of discrimination and corrective actions taken                                                               | 106                     |
| GRI 417: Pemasaran dan<br>Pelabelan 2016<br>GRI 417: Marketing and<br>Labelling 2016                          | 417-1 Persyaratan untuk pelabelan dan informasi produk dan jasa<br>Requirements for product and service information and labeling                                                           | 147                     |
|                                                                                                               | 417-2 Insiden ketidakpatuhan terkait pelabelan dan informasi produk dan jasa<br>Incidents of non-compliance concerning product and service information and labeling                        | 147                     |
|                                                                                                               | 417-3 Insiden ketidakpatuhan terkait komunikasi pemasaran<br>Incidents of non-compliance concerning marketing communications                                                               | 147                     |

| GRI Standard<br>GRI Standard                                                              | Pengungkapan<br>Disclosure | Halaman<br>Page numbers                                                                                                                                                              |                    |
|-------------------------------------------------------------------------------------------|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| <b>Komunitas Lokal<br/>Local Communities</b>                                              |                            |                                                                                                                                                                                      |                    |
| GRI 103: Pendekatan Manajemen 2016<br>GRI 103: Management Approach 2016                   | 103-1                      | Penjelasan topik material dan Batasannya<br>Explanation of the material topics                                                                                                       | 33                 |
|                                                                                           | 103-2                      | Pendekatan manajemen dan komponennya<br>The management approach and its components                                                                                                   | 33                 |
|                                                                                           | 103-3                      | Evaluasi pendekatan manajemen   Evaluation of the management approach                                                                                                                | 33                 |
| GRI 413: Komunitas Lokal 2016<br>GRI 413: Local Communities 2016                          | 413-1                      | Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan<br>Operations with local community engagement, impact assessments, and development programs | 9                  |
| POJK 51/OJK.03/2017<br>POJK 51/OJK.03/2017                                                | 6.c.3.b                    | Mekanisme dan jumlah pengaduan masyarakat yang diterima dan ditindaklanjuti<br>The mechanism and number of public complaints received and acted upon                                 | 145-146            |
|                                                                                           | 6.c.3.c                    | TJSL pada tujuan pembangunan berkelanjutan<br>Social and environmental responsibility on sustainable development objectives                                                          | 114                |
| <b>Perlindungan Informasi Nasabah<br/>Protection of Customer Information</b>              |                            |                                                                                                                                                                                      |                    |
| GRI 103: Pendekatan Manajemen 2016<br>GRI 103: Management Approach 2016                   | 103-1                      | Penjelasan topik material dan Batasannya   Explanation of the material topics                                                                                                        | 31                 |
|                                                                                           | 103-2                      | Pendekatan manajemen dan komponennya<br>The management approach and its components                                                                                                   | 31                 |
|                                                                                           | 103-3                      | Evaluasi pendekatan manajemen   Evaluation of the management approach                                                                                                                | 31                 |
| GRI 418: Privasi Pelanggan 2016<br>GRI 418: Customer Privacy 2016                         | 418-1                      | Pengaduan terhadap privasi pelanggan dan hilangnya data pelanggan<br>Substantiated complaints concerning breaches of customer privacy and losses of customer data                    | 145                |
| <b>Portofolio Produk &amp; Kualitas Pinjaman<br/>Product Portfolio &amp; Loan Quality</b> |                            |                                                                                                                                                                                      |                    |
| GRI 103: Pendekatan Manajemen 2016<br>GRI 103: Management Approach 2016                   | 103-1                      | Penjelasan topik material dan Batasannya   Explanation of the material topics                                                                                                        | 29                 |
|                                                                                           | 103-2                      | Pendekatan manajemen dan komponennya<br>The management approach and its components                                                                                                   | 29                 |
|                                                                                           | 103-3                      | Evaluasi pendekatan manajemen   Evaluation of the management approach                                                                                                                | 29                 |
| GRI G4 Sektor Keuangan<br>GRI G4 Financial Sector                                         | FS1 -FS5                   | Pengungkapan pendekatan manajemen   Disclosure Management Approach                                                                                                                   | 6, 48, 84, 89, 112 |
|                                                                                           | FS6                        | Persentase kredit berdasarkan bidang usaha<br>Percentage of the portfolio by specific sector                                                                                         | 6, 71-73           |
|                                                                                           | FS7                        | Nilai moneter untuk manfaat sosial   Monetary value of social benefit                                                                                                                | 96                 |
|                                                                                           | FS8                        | Nilai moneter untuk manfaat lingkungan   Monetary value of environmental benefit                                                                                                     | 83, 86-87          |
|                                                                                           | FS15                       | Kebijakan untuk perancangan dan penjualan produk dan layanan<br>Policy for Design and Sales of Fair Products and Services                                                            | 147                |
|                                                                                           | FS16                       | Inisiatif Untuk Meningkatkan Literasi Keuangan Menurut Jenis Penerima Manfaat<br>Initiative to Increase Financial Literacy by Beneficiary Type                                       | 7                  |
| <b>Teknologi Informasi<br/>Technology Information</b>                                     |                            |                                                                                                                                                                                      |                    |
| GRI 103: Pendekatan Manajemen 2016<br>GRI 103: Management Approach 2016                   | 103-1                      | Penjelasan topik material dan Batasannya   Explanation of the material topics                                                                                                        | 30                 |
|                                                                                           | 103-2                      | Pendekatan manajemen dan komponennya<br>The management approach and its components                                                                                                   | 30                 |
|                                                                                           | 103-3                      | Evaluasi pendekatan manajemen   Evaluation of the management approach                                                                                                                | 30                 |
| GRI G4 Sektor Keuangan<br>GRI G4 Financial Sector                                         | FS13                       | Akses poin di wilayah populasi atau ekonomi rendah berdasarkan Tipe<br>Access Points in Low-Populated or Economically Disadvantaged Area by Type                                     | 6, 58, 61, 94      |
|                                                                                           | FS14                       | Akses jasa keuangan untuk golongan tertinggal<br>Financial services access for disadvantaged people                                                                                  | 6, 58, 94, 116     |



# LEMBAR UMPAN BALIK | FEEDBACK FORM

Laporan Keberlanjutan 2018 PT Bank Rakyat Indonesia (BRI) Persero memberikan gambaran kinerja keuangan dan keberlanjutan. Kami mengharapkan masukan, kritik dan saran dari Bapak/Ibu/Saudara.

The Sustainability Report 2018 of PT Bank Rakyat Indonesia (BRI) Persero provides an overview of our financial and sustainability performance. We look forward to your input, criticism and suggestions.

- Laporan ini menarik dan mudah dimengerti | This report is interesting and easy to understand.  
 Tidak setuju | Disagree  Setuju | Agree
- Laporan ini sudah menggambarkan informasi aspek material Perusahaan, baik dari sisi positif dan negatif  
This report has disclosed the information on the Company's material aspects, both positive and negative.  
 Tidak setuju | Disagree  Setuju | Agree
- Topik material apa yang paling penting bagi Anda: (nilai 1=paling penting s/d 4=paling tidak penting)  
Material topic(s) which is(are) the most important to you: (score 1=most important up to 4=least important)
  - Kinerja Ekonomi dan Inklusi Keuangan | Economic Performance ( )
  - Portofolio Produk & Kualitas Pinjaman | Product Portfolio & Loan Quality ( )
  - Teknologi Informasi | Information Technology ( )
  - Pengaruh Ekonomi Tidak Langsung | Indirect Economic Impact ( )
  - Ketenagakerjaan | Employment ( )
  - Perlindungan Informasi Nasabah | Customer Information Protection ( )
  - Antikorupsi | Anti-corruption ( )
  - Pengelolaan Limbah | Waste Management ( )
  - Pengendalian Emisi | Emission Control ( )
  - Investasi | Investment ( )
  - Komunitas Lokal | Local Community ( )
- Mohon berikan saran/usul/komentar anda atas laporan ini.  
Kindly provide your inputs/suggestions/comments about this report.

.....  
.....

## Profil Anda | Your Profile

Nama | Name : .....

Pekerjaan | Occupation : .....

Nama Lembaga/Perusahaan | Name of Institution/Company : .....

Golongan Pemangku Kepentingan | Stakeholder Group:

- Investor  Nasabah  Pekerja  Masyarakat  Pemerintah  Lainnya  
Investor Customer Employee Community Government Others

Mohon kirimkan kembali lembar umpan balik kepada :  
Please return this feedback form to :

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