

Digitalisasi Sinergi UMKM-BRI Untuk Keberlanjutan

Synergy Digitalization MSME-BRI for Sustainability

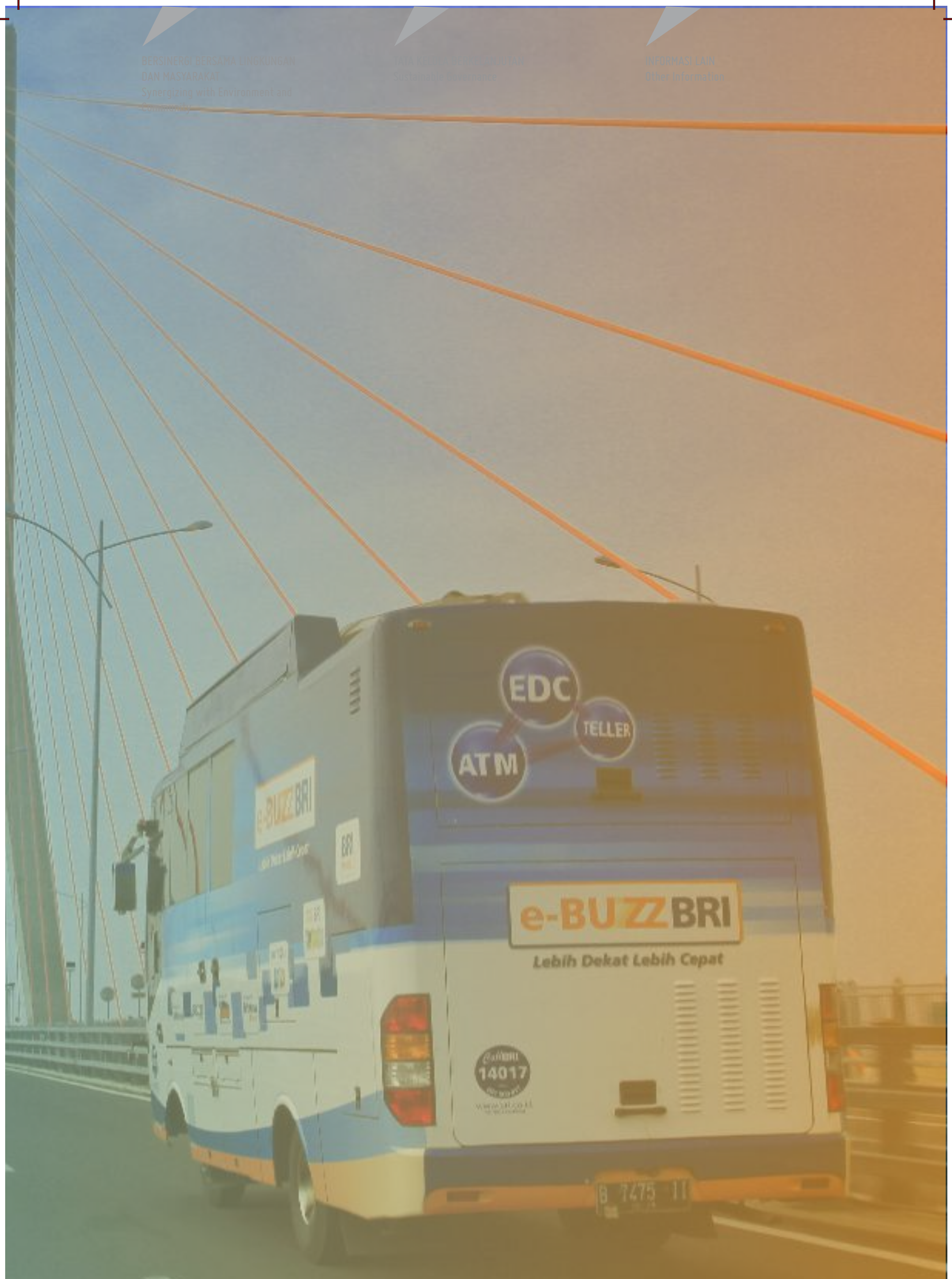


DIGITALISASI SINERGI UMKM-BRI, UNTUK KEBERLANJUTAN

Synergy Digitalization of MSMEs-BRI for Sustainability

Peluncuran BRISat pada bulan Juni 2016 dan perubahan teknologi terus diterapkan. BRI menyatakan komitmennya untuk meningkatkan layanan perbankan dan pemberdayaan sektor Usaha Mikro, Kecil dan Menengah (UMKM) melalui sinergi dalam digital banking. Sinergi layanan digital ini akan mengurangi dampak negatif lingkungan melalui penggunaan kertas dan meningkatkan kerjasama, khususnya bagi UMKM dan BRI. Sejalan dengan ini, BRI ikut mendukung pencapaian pembangunan Indonesia dan tujuan pembangunan berkelanjutan atau sustainable development goals (SDGs). Inilah yang menjadikan BRI tetap bertahan sebagai Bank Nasional terdepan di Indonesia.

The launch of BRISat in June 2016 and transformations in technology continue to be applied. BRI stated its commitment to improving banking services and empowerment of Micro, Small and Medium Enterprises (MSMEs) through synergy in the digital banking. Digital service synergy will reduce the negative environmental impact through less use of paper and increasing cooperation, particularly for MSMEs and BRI. Therefore, BRI is supporting the achievement of Indonesia's development and sustainable development goals (SDGs). This is what makes BRI remain the leading National Bank in Indonesia.



INISIATIF KEBERLANJUTAN

Sustainability Initiatives

Sepanjang tahun 2016, PT Bank Rakyat Indonesia (Persero) Tbk (BRI) mampu menjaga kinerja keuangan yang positif, di tengah perlambatan pertumbuhan ekonomi domestik serta tekanan ekonomi global. Di sisi lain, isu lingkungan dan sosial juga semakin keras didengungkan, tak terkecuali di perbankan. Maka, pemanfaatan teknologi dan praktik *green banking* menjadi solusi yang tidak dapat dipisahkan dalam menciptakan keberlanjutan dan menjadi bank terdepan.

Perkembangan teknologi informasi (TI) yang cepat dan perubahan gaya hidup juga mewarnai perilaku para nasabah perbankan. Dengan pelayanan yang fokus pada pengembangan segmen UMKM (Usaha Mikro, Kecil dan Menengah), BRI berpacu dengan waktu, melaju mengambil langkah maju dengan mendorong para pelaku UMKM untuk siap menghadapi perkembangan teknologi. Kesiapan ini menjadi dasar agar UMKM mampu memenangkan persaingan regional dan memiliki model bisnis yang berkelanjutan di era digital.

Throughout 2016, PT Bank Rakyat Indonesia (Persero) Tbk (BRI) has been able to maintain a positive financial performance, amid a slowdown in domestic economic growth and global economic pressures. On the other hand, environmental and social issues have been raised more intensely, including in banking industry. Thus, the use of technology and green banking is a solution that can contribute to creating sustainability and become a leading bank.

The rapid development of information technology (IT) and change of lifestyle also influenced the behavior of bank customers. With a focus on developing services for MSME (Micro, Small and Medium Enterprise) segment, BRI took a step forward by encouraging the MSMEs to prepare for the development of technology. The readiness is the foundation to enable MSMEs to win the regional competition and possess a sustainable business model in the digital era.

BERSINERGI BERSAMA LINGKUNGAN
DAN MASYARAKAT
Synergizing with Environment and Community

TATA KELOLA BERKELANJUTAN
Sustainable Governance

INISIATIF LAIN
Other Initiatives

Bagi BRI, kemampuan memberikan layanan melalui teknologi merupakan bagian dari sebuah keberlanjutan. Pencapaian kinerja keberlanjutan ini berhasil diraih melalui komitmen untuk tetap menjalankan inisiatif keberlanjutan yang terpadu dan mendukung pencapaian tujuan pembangunan berkelanjutan, meliputi:

Digitalisasi Layanan (SDGs no. 17)

Kami menjangkau batas-batas Indonesia dan bersentuhan langsung kepada masyarakat dengan mengembangkan teknologi untuk menjaga kepuasan nasabah

Membangun Indonesia Berkelanjutan (SDGs no. 11)

Kami mewujudkan *financial Inclusion* di Indonesia yang berfokus pada MKM dengan pertumbuhan kredit berkualitas dan menerapkan kebijakan operasi perbankan yang ramah lingkungan

Membangun Keunggulan Insan BRI (SDGs no. 4)

Kami memberdayakan pekerja lokal, mencerdaskan pekerja, dan menjamin manfaat pekerja untuk menjaga kualitas layanan ditengah pertumbuhan bisnis

Bersinergi Bersama Lingkungan dan Masyarakat (SDGs no. 17)

Kami ikut serta membangun masyarakat sejahtera melalui BRI Peduli

Tata Kelola Berkelanjutan (SDGs no. 17)

Kami mewujudkan manajemen tata kelola yang baik dengan memperhatikan aspek keberlanjutan perusahaan

For BRI, the ability to deliver services through financial technology is part of sustainability. Sustainability performance is achieved through a commitment to maintain integrated sustainability initiatives that support the achievement of sustainable development goals, including:

Service Digitalization (SDGs no. 17)

We develop technologies to improve cooperation and services as well as realize green banking by reaching out to the borders of Indonesia.

Building Sustainable Indonesia (SDGs no. 11)

We realize financial inclusion in Indonesia with focus on MSM segment with quality loan growth and implementation of policies on environmentally friendly banking operations

Building BRI Personnel Excellence (SDGs no. 4)

We empower local employees, train employees and ensuring the quality of service is maintained amid business growth.

Synergizing with Environment and Community (SDGs no. 17)

We participate in building a prosperous community through BRI Peduli (BRI Cares)

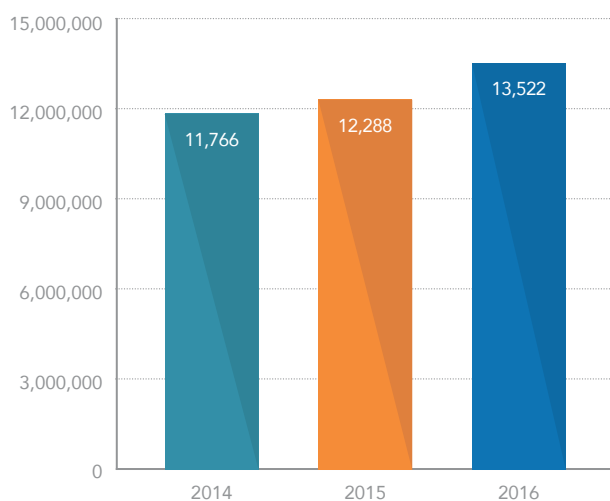
Sustainable Governance (SDGs no. 17)

We realize good governance management with respect to the business ethics and sustainability of the company

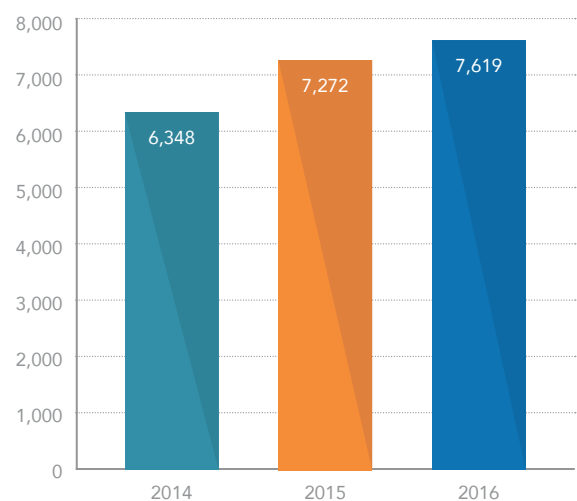


PROSPERITY

Pajak kepada Pemerintahan* (Rp Miliar)
Tax to the Government (Rp Billion)



Pembayaran kepada Penyandang Dana
(Interest loan dan dividends) (Rp Miliar)
Payment to investors (Interest loan and dividends) (Rp Billion)



*) Data yang disajikan berasal dari database modul Penerimaan Negara Kementerian Keuangan RI. Metode yang digunakan adalah metode cash basis
The data presented are from module database of State Revenue of the Ministry of Finance. The method used is the cash basis method

BRI TERPILIH MENJADI FIRST MOVER SUSTAINABLE FINANCE

Otoritas Jasa Keuangan (OJK) telah menerapkan peta jalan keuangan berkelanjutan 2015-2019 dan BRI telah terpilih menjadi salah satu peserta program *pilot project* 'Indonesian First Mover on Sustainable Banking'.

Untuk melaksanakan kegiatan tersebut, BRI membentuk tim pendampingan implementasi keuangan berkelanjutan sesuai dengan Nokep.S.140-DIR/DMR/02/2016, tanggal 18 Februari 2016. Tim ini bertugas untuk mengidentifikasi tingkat penerapan keuangan berkelanjutan yang nantinya akan mengarah pada perbankan hijau (*green banking*).

BRI WAS SELECTED FOR THE FIRST MOVER SUSTAINABLE FINANCE

The Financial Services Authority (OJK) has adopted the sustainable financial roadmap 2015-2019 and BRI was selected to be one of the participants of a pilot project of the 'Indonesian First Mover on Sustainable Banking'.

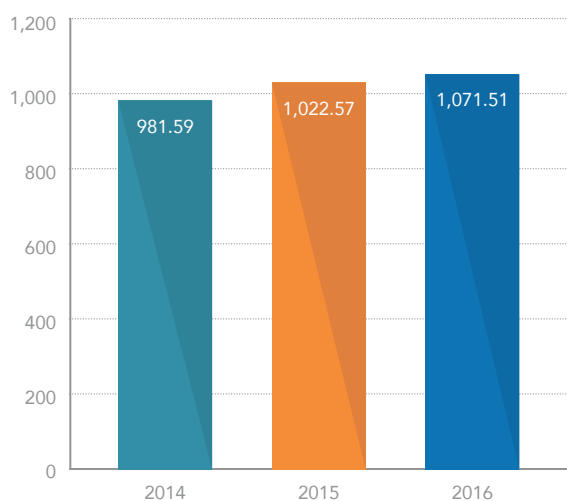
To carry out this project, BRI established the assisting team of sustainable finance implementation in accordance with Decree Nokep.S.140DIR/DMR/02/2016, dated February 18, 2016. The team is tasked to identify the level of sustainable finance implementation, which is aimed at green banking.

Rp 25,753
Miliar | Billion
Laba Bersih
Net Profit

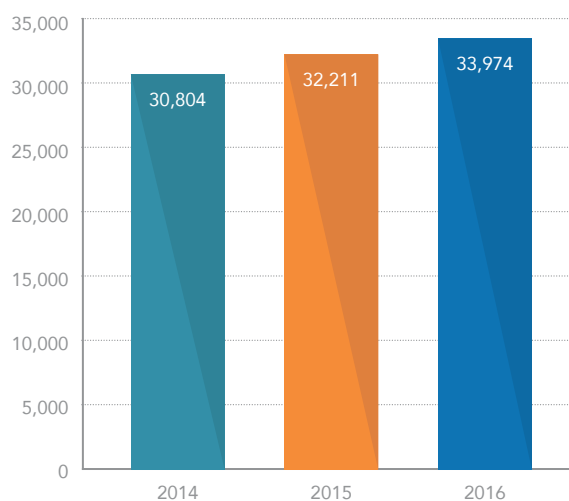
4 Unit
Jumlah Unit Kerja
di luar negeri
Number of overseas
Working Units

10,643 Unit
Jumlah Unit Kerja
dalam Negeri 2016
Number of Domestic
Working Units 2016

Laba per Saham Dasar (Rp)
Basic Earning per Share (Rp)



Laba sebelum Beban Pajak (Rp Miliar)
Profit before Tax Expenses (Rp Billion)



KINERJA BRILINK SEBAGAI SALAH SATU BENTUK KERJASAMA BERBASIS TEKNOLOGI

BRI memberikan kesempatan kepada semua nasabah untuk menjadi Agen yang dapat melayani transaksi perbankan bagi masyarakat secara real time menggunakan fitur EDC mini ATM BRI dengan konsep sharing fee.

Kinerja BRILink pada tahun 2016 menunjukkan pertumbuhan bisnis yang menggembirakan dengan meningkatnya jumlah agen BRILink dari 50.259 di tahun 2015 menjadi 84.550 agen pada tahun 2016. Agen ini tersebar dari Sabang sampai Merauke dengan peningkatan jumlah transaksi dari 23,60 juta menjadi 98,40 juta dan volume transaksi mencapai Rp139,10 triliun dari Rp35,90 triliun pada tahun sebelumnya.

BRILINK PERFORMANCE AS A TECHNOLOGY-BASED COOPERATION

BRI provides the opportunity for all customers to be an agent that can provide banking transaction services to the community in real time using EDC feature of BRI mini ATM with fee sharing concept.

The performance of BRILink in 2016 showed an encouraging business growth with increasing number of BRILink agents from 50,259 in 2015 to 84,550 agents in 2016. The agents are spread from Sabang to Merauke with increase in number of transactions from 23.60 million to 98.40 million and transaction volume reached Rp139.10 trillion from Rp35.90 trillion in the previous year.

PARTNERSHIP

5,881,315

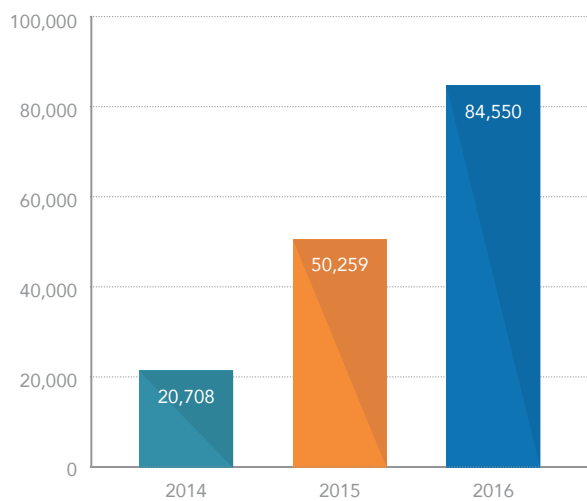
Jumlah Brizzi yang beredar 2016
Total Brizzi circulation in 2016

236,000

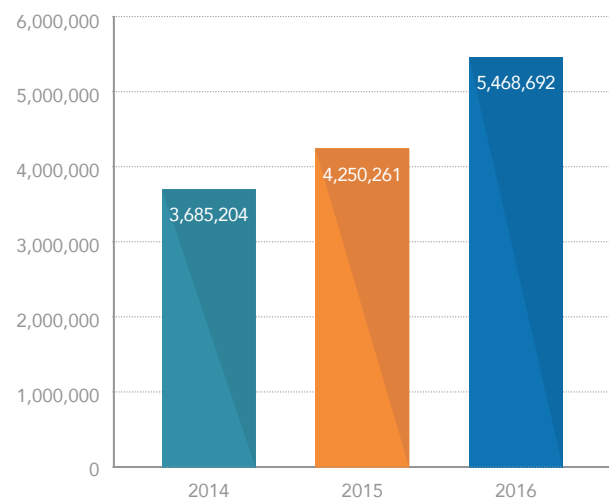
Jumlah transaksi e-pay (belanja online) 2016
Total e-pay transactions (online shopping) in 2016



Jumlah agen BRILink
Total BRILink agents



Jumlah transaksi BRIFast Remittance
Total BRIFast Remittance transactions

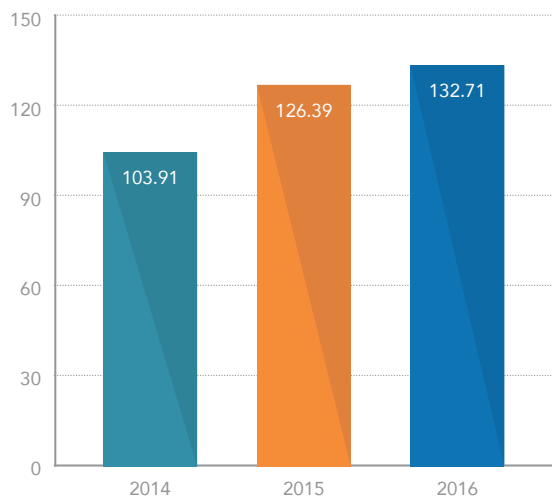




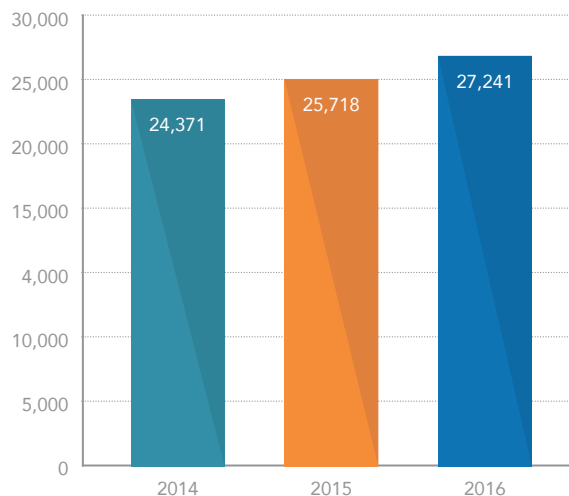
PEOPLE



Dana Program BRI Peduli yang disalurkan (Rp Miliar)
Disbursed BRI Peduli Program Funds (Rp Billion)



Mitra Binaan
Beneficiaries



59,007

Jumlah Pekerja Tetap 2016
Total Employees 2016

1.11 %

Tingkat Pergantian Pekerja 2016
Employee Turnover Rate 2016

PENGHARGAAN UNTUK SETIAP PEKERJA

Pekerja menjadi tulang punggung seluruh kegiatan BRI. Untuk itu, Perseroan memberikan apresiasi dengan memberikan kesempatan pada kesetaraan gender dalam proses rekrutmen, pengembangan melalui pendidikan dan pelatihan, evaluasi kinerja berbasis kompetensi, remunerasi, dan pengembangan karir.

Dalam aspek kesehatan, setiap pekerja BRI, baik pekerja tetap maupun pekerja kontrak mendapatkan tunjangan asuransi kesehatan. BRI juga memiliki protocol business continuity management sebagai salah satu prosedur keselamatan kerja untuk diterapkan pada masa krisis, misalnya pada saat terjadi bencana alam.

APPRECIATION FOR EACH EMPLOYEE

Employees are the backbone of all BRI activities. Therefore, the Company gives an appreciation by providing gender equality in the process of recruitment, development through education and training, competency-based performance evaluation, remuneration and career development.

In the health aspect, every employee of BRI, both permanent and contract employees receive health insurance benefits. BRI also has a business continuity management protocol as one of the occupational safety procedures to be applied in times of crisis, for example in the event of natural disasters.



PEACE

BERSAMA MELAYANI NASABAH DENGAN PRIMA

BRI sebagai bank regional untuk mikro, kecil dan menengah dengan *full banking services* berusaha untuk fokus pada berbagai inisiatif kemajuan teknologi dan informasi (TI). Inisiatif ini dilakukan melalui keselarasan sinergi bisnis dan TI, pemenuhan kepuasan nasabah, pencapaian *operational excellence*, serta meningkatkan budaya inovasi sumber daya manusia BRI.

TOGETHER SERVING THE CUSTOMERS WITH EXCELLENCE

BRI as a regional bank for micro, small and medium enterprises with full banking services strives to focus on initiatives and information technology advances (IT). This initiative is conducted through the synergy of business and IT, fulfillment of customer satisfaction, the achievement of operational excellence, as well as fostering an innovation culture of BRI's human resources.

80.2 %

Tingkat kepuasan nasabah 2016
Customer satisfaction index in 2016

49 Kasus | Cases

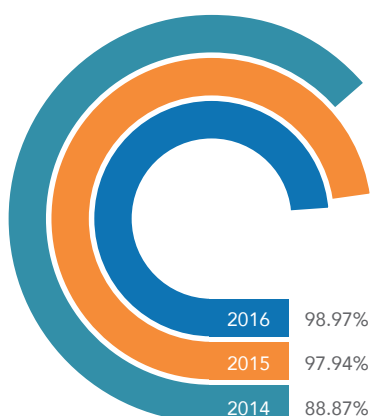
Total pengaduan (*whistleblowing*) yang telah ditindaklanjuti 2016

Percentage of whistleblowing cases that have been followed up in 2016

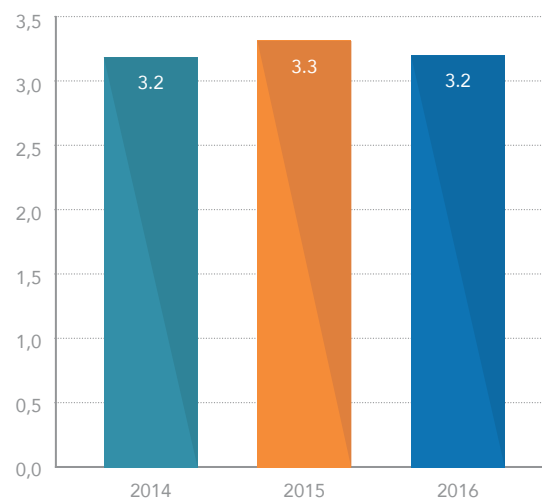
Kecepatan dan ketepatan menjadi target utama BRI dalam memberikan layanan kepada nasabah. Untuk menjaga kepuasan nasabah, maka Perseroan secara konsisten melakukan penyempurnaan proses bisnis internal pada seluruh transaksi back office dan enterprise reconciliation.

The promptness and accuracy are the main targets of BRI in providing services to customers. To maintain customer satisfaction, the Company consistently improves internal business process in all back-office transactions and enterprise reconciliation.

Persentase penyelesaian keluhan nasabah
Customer complaint resolution rate



Tingkat kepuasan pekerja BRI
BRI employee satisfaction rate



PLANET

BRI PEDULI INDONESIA LESTARI UNTUK MENJAGA BUMI

Peran serta BRI dalam menjaga kelestarian lingkungan diwujudkan dengan melaksanakan program tanggung jawab sosial perusahaan, yakni penghijauan dan pelestarian satwa langka. Sepanjang tahun 2016, dana yang disalurkan untuk melaksanakan Program Indonesia Lestari sebesar Rp2,844 miliar dengan jumlah pohon sebanyak 231.735 pohon.

BRI PEDULI INDONESIA LESTARI FOR PRESERVING THE EARTH

BRI's participation in preserving the environment implemented through corporate social responsibility programs of reforestation and conservation of endangered species. Throughout 2016, funds disbursed to implement the Indonesia Lestari Program amounted to Rp2.844 billion, with a total of 231,735 trees.



Di samping itu, penerapan teknologi berkaitan erat dengan efisiensi penggunaan kertas yang secara tidak langsung mengurangi penebangan pohon. Himbauan untuk selalu menghemat pemakaian air dan listrik disampaikan oleh Bagian Pelayanan Internal Perusahaan, Divisi Pengadaan Barang dan Jasa (PBJ), dan kinerja ini diawasi oleh Direktur Human Capital.

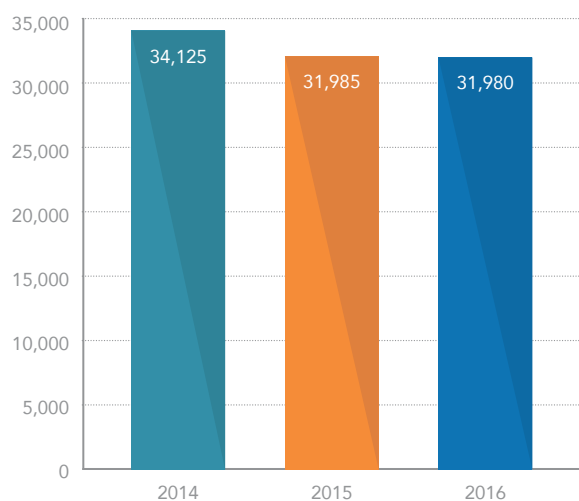
In addition, technology application is closely related to the efficient use of paper that indirectly reduces tree felling. Appeals to always conserve water and power are made by the Company Internal Services Section, Division of Procurement of Goods and Services (PBJ), and the performance is under the supervision of the Director of Human Capital.

231,735

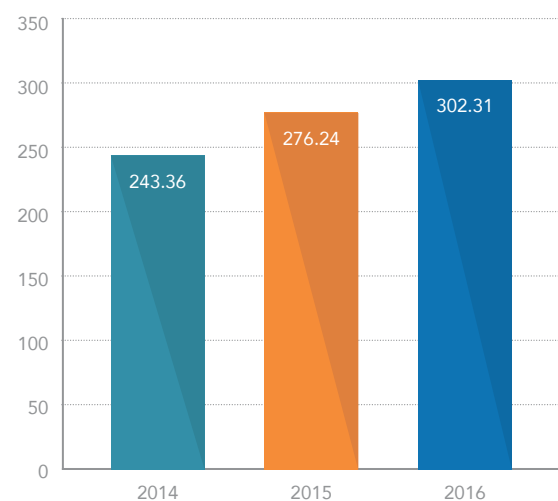
Penanaman Pohon 2016

Tree Planting in 2016

Volume Kertas (Rim)
Paper Volume (Ream)



Volume PERTAMAX (KiloLiter)
PERTAMAX Volume (KiloLiter)



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SAMBUTAN | MESSAGE [G4-1]

MENJALANKAN PRINSIP KEUANGAN BERKELANJUTAN

Adopting Sustainable
Finance Principle

Prinsip community banking yang diterapkan oleh BRI dalam pengembangan bisnis mikronya menuntut ketersediaan tenaga kerja yang mempunyai pengetahuan tentang budaya dan praktek bisnis lokal yang mendalam disertai integritas yang tinggi.

The community banking principles applied by BRI in the development of micro businesses require the availability of employees who have deep knowledge of local culture and business practices as well as high integrity.

Assalamualaikum Wr. Wb.

Pemangku kepentingan yang kami hormati,

Kami panjatkan puji syukur atas rahmat dan karunia ke hadirat Allah SWT sehingga PT Bank Rakyat Indonesia (Persero) Tbk, (BRI) dapat “Melayani dengan Setulus Hati” kepada semua pemangku kepentingan lebih dari satu abad. Eksistensi BRI tidak lepas dari kesungguhan kami menjalankan bisnis berdasarkan prinsip keuangan berkelanjutan.

BERKELANJUTAN BAGI KAMI

Arti ‘keberlanjutan’ bagi BRI adalah membangun masyarakat dengan keselarasan aspek ekonomi, sosial dan ekologi yang seimbang.

Penyusunan laporan keberlanjutan ini diimplementasikan dalam lima fokus kinerja, meliputi: digitalisasi layanan, membangun Indonesia berkelanjutan, membangun keunggulan insan BRI, bersinergi bersama lingkungan dan masyarakat, serta tata kelola berkelanjutan.

Kami berkomitmen meneruskan kinerja keberlanjutan BRI yang menitikberatkan pada pelayanan perbankan dan UMKM berdasarkan pesatnya kemajuan teknologi. Pada saat yang bersamaan, kami mendukung pencapaian Tujuan Pembangunan Berkelanjutan (SDGs) 2030 sebagai salah satu isu global yang mendapat perhatian besar. Salah satu wujud komitmen BRI dalam memberikan layanan perbankan dan UMKM berbasis teknologi dan menjalankan prinsip keuangan berkelanjutan yang mendukung SDGs adalah bentuk implementasi *green banking pilot project* yang diusung Otoritas Jasa Keuangan (OJK).

Selain itu, proyek percontohan *green banking* juga menjadi kontribusi kami sebagai badan usaha milik negara (BUMN) dalam mendukung OJK mencapai sasaran Peta Jalan Keuangan Berkelanjutan di Indonesia. Peta Jalan ini sudah dicanangkan pada tahun 2015 untuk periode jangka menengah (2015-2020) dan akan dilanjutkan hingga jangka panjang (2015-2024).

Assalamualaikum Wr. Wb.

Dear Stakeholders,

With gratitude to Allah SWT upon His blessing and grace, PT Bank Rakyat Indonesia (Persero) Tbk (BRI) has been able to “Serve with Sincerity” (Melayani dengan Setulus Hati) all stakeholders for more than a century. BRI’s existence is the result of our seriousness in running business based on the sustainable finance principle.

SUSTAINABILITY FOR US

The meaning of ‘sustainability’ for BRI is to build community with harmony in economic, social and ecological balance.

The preparation of this sustainability report is implemented in the five focus of performance, encompassing service digitalization, building sustainable Indonesia, building BRI personnel excellence, synergizing with environment and community, as well as sustainable governance.

We are committed to continue the sustainability performance of BRI, which focuses on banking services and MSME based on rapid technology development. At the same time, we support the Sustainable Development Goals (SDGs) 2030 as one of the global issues that receive much attention. One of BRI’s commitments in providing technology-based banking and MSME to adopt sustainable financial principle that supports SDGs is in the form of green banking pilot project implementation, a program launched by the Financial Services Authority (OJK).

In addition, the green banking pilot project also serves as our contribution as a state-owned enterprise (SOE) in supporting OJK to achieve Sustainable Finance Roadmap targets in Indonesia. The roadmap was launched in 2015 for the medium-term period (2015-2020) and will continue for a long-term period (2015-2024).

Kerja keras kami mendapat pengakuan dengan diperolehnya apresiasi "Sustainable Finance Award 2016". BRI mendapat penghargaan peringkat pertama dalam sektor jasa keuangan dan *best of the best* untuk semua kategori, baik pada sektor perbankan, non-perbankan dan semua emiten.

Namun demikian, semua pencapaian kinerja keberlanjutan masih memerlukan jalan panjang. Implementasi konsep inklusi keuangan dan green banking membutuhkan komitmen dari banyak pihak, termasuk Pemerintah melalui regulasi dan kebijakannya.

TEKNOLOGI & LAYANAN KAMI

Isu pergeseran tren transaksi dari pertemuan fisik ke arah transaksi online menjadi tantangan kami dalam memenangkan persaingan sektor jasa keuangan berbasis teknologi. Perkembangan teknologi menjadi peluang bagi BRI untuk mendorong program inklusi keuangan (*financial inclusion*) yang mampu menjangkau semua layanan perbankan kami, termasuk bagi UMKM, serta masyarakat rentan dan tertinggal.

Implementasi teknologi kami lakukan melalui peluncuran satelit BRI atau BRI-sat pada Juni 2016. Kami mengatur sistem operasional BRI-sat secara mandiri sehingga kegiatan operasional lebih efisien, lebih terkendali, dan lebih menjangkau daerah kecil, terutama dalam memberikan layanan berbasis e-channel, seperti Teras Keliling, Teras Kapal, dan E-Buzz (ATM).

Sektor mikro dan komersial masih menjadi pilar utama portofolio usaha BRI. Selain berbasis digital, layanan perbankan kami, seperti Simpedes, KUPeDES, KUR BRI, tetap menjadi andalan bagi banyak nasabah di pelosok negeri. Bahkan kami memiliki Simpedes TKI, khusus untuk melayani tenaga kerja Indonesia yang bekerja di luar negeri. Hingga akhir 2016, layanan Simpedes TKI telah mencapai 33.830 rekening.

MEMBANGUN INDONESIA

Tantangan utama kami dalam membangun Indonesia adalah belum pulihnya perekonomian global sepanjang tahun 2016. Hal ini juga ditandai dengan kondisi perekonomian domestik yang tumbuh 5,02%, masih di bawah target pertumbuhan 5,2% yang dicanangkan Pemerintah. Selain itu, nilai tukar Rupiah yang masih berfluktuasi, ketatnya likuiditas dan naiknya risiko kredit juga menjadi perhatian utama kami.

Our hard work gained recognition with the acceptance of "Sustainable Finance Award 2016". BRI earned first place in the financial services sector and best of the best for all categories, both in the banking sector, non-banking and all listed companies.

However, we still have a long way to go despite all achievements in sustainability performance. Implementation of financial inclusion and green banking concepts require commitment from many parties, including the Government through its regulations and policies.

FINANCIAL TECHNOLOGY & OUR SERVICES

The issue of shifting transaction trend from a physical meeting to online transactions has become a challenge for us to win the competition of technology-based financial service sector. Financial technology development is an opportunity for BRI to promote financial inclusion program that can cover all our banking services, including for MSMEs, as well as vulnerable and disadvantaged communities.

We have implemented financial technology through the launch of BRI satellite or BRI-sat in June 2016. We independently set up the operational system of BRI-sat for the operations that are more efficient, more controllable, and to better reach remote areas, especially in providing e-channel services, Teras Keliling, Teras Kapal, and E-Buzz.

Micro and commercial sectors remain the main pillar of BRI business portfolio. In addition to digital basis, our banking services, such as Simpedes, KUPeDES, KUR BRI, remain the mainstay for many customers in the country. We also have Simpedes TKI, which specifically serves the Indonesian workers who work overseas. Until the end of 2016, Simpedes TKI has reached 33,830 accounts.

BUILDING INDONESIA

Our main challenge in building Indonesia was the global economy that has not yet recovered throughout 2016. It was also characterized by the condition of domestic economy that grew 5.02%, which was below the target of 5.2% set by the Government. In addition, fluctuated rate of rupiah, tight liquidity and rising credit risk were also our major concerns.

Pada saat iklim ekonomi global dan domestik kurang menggembirakan, kami tetap konsisten menjaga kinerja keuangan agar tetap sehat dan stabil. Peran BRI membangun Indonesia lewat pembayaran pajak tahun 2016 sebesar Rp13,5 triliun. Perolehan laba sebelum pajak dan laba bersih BRI mencapai Rp33,4 triliun dan Rp25,7 triliun, naik dari tahun sebelumnya. Pencapaian ini sesuai dengan target pertumbuhan laba Perseroan di kisaran 1-2%.

Lebih jauh, kami mampu menjaga kinerja dengan rata-rata pertumbuhan tahunan (compound annual growth rate/CAGR) sebanyak *double digit* di atas 10% sejak tahun 2011. Kemampuan ini mendapat apresiasi dari Global Finance sebagai 'Best Bank In Indonesia 2016' dalam ajang pemilihan 'World's Best Emerging Markets Banks in Asia Pacific 2016'.

BRI juga meraih penghargaan tiga tahun berturut-turut sebagai 'Best Domestic Bank in Indonesia 2016' dari Asiamoney karena fokus dan konsistensi melayani sektor usaha mikro. The Asian Banker juga menobatkan BRI sebagai 'Best Microfinance Product dan Best Deposit Business' dalam ajang 'The Asian Banker Indonesia Country Awards 2016'.

MEMBANGUN KEUNGGULAN INSAN BRI

Implementasi kebijakan BRI didukung sumber daya manusia (SDM) profesional dan berintegritas tinggi. SDM bagi BRI merupakan modal intelektual yang utama dalam menggerakkan roda bisnis Perseroan. Pada saat banyak industri mengurangi tenaga kerja, kami tetap berusaha membidik putra-putri bangsa Indonesia terbaik.

Kami aktif melaksanakan rekrutmen secara selektif melalui jalur Program Pengembangan Staf (PPS), non staf dan profesional hiring. Pada tahun 2016, kami merekrut 17.649 orang pekerja baru. Selain itu, kami juga memberikan kesempatan berkarya bagi 70 pekerja yang mempunyai keterbatasan. Jumlah keseluruhan pekerja BRI pada tahun 2016 sebanyak 93.333 orang.

Kami mendirikan BRI Corporate University berkonsep 'Digitalize Infrastructure' sebagai penunjang pendidikan pekerja yang komprehensif. Kampus utama didirikan di Jakarta dan tujuh kampus pendukung dibangun di Medan, Padang, Jakarta, Bandung, Yogyakarta, Surabaya dan Makassar.

At the time of less favorable global and domestic economic climate, we consistently maintained financial performance to remain healthy and stable. BRI's profit before tax and net profit reached Rp33.4 trillion and Rp25.7 trillion respectively, an increase from the previous year. The achievement met the Company's profit growth target between 1% and 2%. Upon the financial performance achievement, BRI contributed in building Indonesia through tax payments in 2016 amounted to Rp13.5 trillion.

Furthermore, we managed to maintain performance with a double-digit compound annual growth rate (CAGR) at above 10% since 2011. This ability earned us an award from Global Finance as the 'Best Bank in Indonesia 2016' in the event of 'World's Best Emerging Markets Banks in Asia Pacific 2016'.

BRI also won the award for three consecutive years as the 'Best Domestic Bank in Indonesia 2016' from Asiamoney for focus and consistency in serving micro business sector. The Asian Banker also named BRI as the 'Best Microfinance Product and Best Deposit Business' in the event of 'The Asian Banker Indonesia Country Awards 2016'.

BUILDING BRI PERSONNEL EXCELLENCE

The implementation of BRI policies is supported by professional human resources (HR) with high integrity. HR for BRI is the main intellectual capital in running the Company's business. At the time when many industries cut down manpower, we are still trying to recruit the best sons and daughters of Indonesia.

We actively conduct selective recruitment through Staff Development Program (PPS), non-staff and professional hiring. In 2016, we recruited 17,649 new employees, while employees who left due to retirement were 695 people. In addition, we also provided the opportunity to work for 70 employees who have disabilities. The total number of BRI employees in 2016 was 93,333 people.

We founded BRI Corporate University with 'Digitalized Infrastructure' concept as a comprehensive employee education support. The main campus was built in Jakarta and seven supporting campuses were built in Medan, Padang, Jakarta, Bandung, Yogyakarta, Surabaya and Makassar.

Pendirian lembaga pendidikan tersebut menjadi salah satu strategi kami mempersiapkan SDM yang siap menghadapi persaingan di era Masyarakat Ekonomi ASEAN (MEA). Penyelenggaraan pelatihan secara berkesinambungan telah dilakukan sebanyak delapan pelatihan, dengan peserta 1.492 ribu selama tahun 2016 dengan rerata jam pelatihan pekerja mencapai 71 jam.

The establishment of educational institution has become one of our strategies to prepare HR who are ready to face competition in the ASEAN Economic Community (AEC). Eight training programs, in the form of in class and e-learning programs, have been held continuously, with 1.49 million participants during 2016 with the average employee training hours reached 71 hours.

Kerja keras kami mendapat pengakuan dengan diperolehnya apresiasi “Sustainable Finance Award 2016”. BRI mendapat penghargaan peringkat pertama dalam sektor jasa keuangan dan best of the best untuk semua kategori, baik pada sektor perbankan, nonperbankan dan semua emiten.

Our hard work gained recognition by receiving the “Sustainable Finance Award 2016”. BRI was awarded first place in the financial services sector and best of the best for overall categories, in the banking non-banking and all listed companies sectors.

BERSINERGI BERSAMA LINGKUNGAN DAN MASYARAKAT

Selain memiliki tanggung jawab yang tinggi terhadap karyawan, Kami menjalankan tanggung jawab lingkungan dan sosial, baik untuk internal maupun eksternal.

Saat ini, tantangan pelestarian lingkungan semakin berat terkait dampak perubahan iklim yang ditandai dengan sulitnya memprediksi kondisi alam. Komitmen BRI dalam menjaga lingkungan diwujudkan dalam berbagai kebijakan, salah satunya adalah efisiensi penggunaan listrik, air dan bahan bakar minyak. Penghematan listrik yang Kami lakukan mencapai 3,02 %. Perhitungan penghematan ini masih kami lakukan di kantor pusat BRI Jakarta.

Terkait kinerja sosial kemasyarakatan, kami melaksanakan kegiatan kegiatan Kemitraan dan Bina Lingkungan (PKBL) sesuai dengan program Pemerintah. Realisasi penyaluran dana Program Kemitraan pada tahun 2016 senilai Rp89,76 miliar dan realisasi atas dana Program Bina Lingkungan mencapai Rp132,71 Miliar.

SYNERGIZING WITH ENVIRONMENT AND COMMUNITY

Aside from having a high responsibility to our employees, we also carry out environmental and social responsibility, both for internal and external parties.

Currently, challenges in environmental preservation have been increasingly tough over climate change, which is marked with the difficulty of forecasting the weather. BRI's commitment in protecting the environment is manifested in various policies, one of which is the efficient use of power, water and fuel. The power consumption decreased by 3.02% from the previous year. The saving was still being calculated at BRI head office in Jakarta.

In terms of social community performance, we conduct the Partnership Program and Community Development (PKBL) according to the Government's program. Realization of the Partnership Program fund disbursement in 2016 was Rp89.76 billion and realization of Community Development Program funds reached Rp132.71 billion.

TATA KELOLA BERKELANJUTAN

Kami meyakini kinerja keberlanjutan yang dilandasi tata kelola perusahaan yang baik atau GCG akan meningkatkan ketahanan Perseroan dan kepercayaan pemangku kepentingan. Salah satu implementasi nyata BRI dalam menerapkan GCG adalah melaksanakan sistem anti-fraud sebagai pencegahan tindakan korupsi.

Praktik GCG BRI mendapat pengakuan dari Indonesian Institute for Corporate Directorship (IICD). BRI mendapat penghargaan 'The Best Overall' pada ajang 'Corporate Governance (CG) Conference & Awards 2016'. Penilaian IICD berdasarkan ASEAN Corporate Governance Scorecard.

APRESIASI & KESIAPAN MASA DEPAN

Semua pencapaian kinerja keberlanjutan BRI selama tahun 2016 merupakan hasil dari kerja keras seluruh insan BRI dan pemangku kepentingan. Pencapaian tahun ini akan menjadi landasan kuat bagi BRI untuk menghadapi tantangan pada masa mendatang, baik dari aspek politik, ekonomi, teknologi, sosial dan lingkungan.

Mari kita semua meletakkan harapan optimis dengan terus bekerja keras dan menjaga kelestarian lingkungan bagi kehidupan jangka panjang. Bagi seluruh insan BRI, ijin saya memberikan motivasi untuk memanfaatkan setiap peluang dengan meningkatkan daya saing yang positif. Perubahan akan terus bergulir dan kita harus siap mengikuti perubahan tersebut.

Atas nama jajaran Direksi, kami memberikan apresiasi tinggi dan terima kasih kepada insan BRI, para nasabah setia Kami, dan seluruh pemangku kepentingan.

Wassalamualaikum Wr. Wb.

SUSTAINABLE GOVERNANCE

We believe that the sustainability performance that is based on good corporate governance or GCG will enhance the resilience of the Company and stakeholders' trust. One of BRI's real implementation of GCG is by applying anti-fraud system.

BRI's GCG practices received recognition from the Indonesian Institute for Corporate Directorship (IICD). BRI was awarded 'The Best Overall' in the event the 'Corporate Governance (CG) Conference & Awards 2016'. IICD assessment was based on the ASEAN Corporate Governance Scorecard.

APPRECIATION & FUTURE READINESS

The achievements of BRI sustainability performance during 2016 were the result of hard work of all BRI personnel and stakeholders. This year's achievements will be a strong foundation for BRI to face challenges in the future, in the political, economic, technological, social and environmental aspects.

Let us all raise our optimistic hopes by continuing to work hard and preserving the environment for life in the long run. Especially for all BRI personnel, allow me to give you the motivation to take each opportunity positively to improve competitiveness. Changes will continue to occur and we must be ready for them.

On behalf of the Board of Directors, I would like to give our highest appreciation and gratitude to BRI personnel, our loyal customers and all stakeholders.

Wassalamualaikum Wr. Wb.

Hormat Kami | Sincerely,
Jakarta, January 2017

ASMAWI SYAM

Direktur Utama | President Director

DIGITALISASI LAYANAN

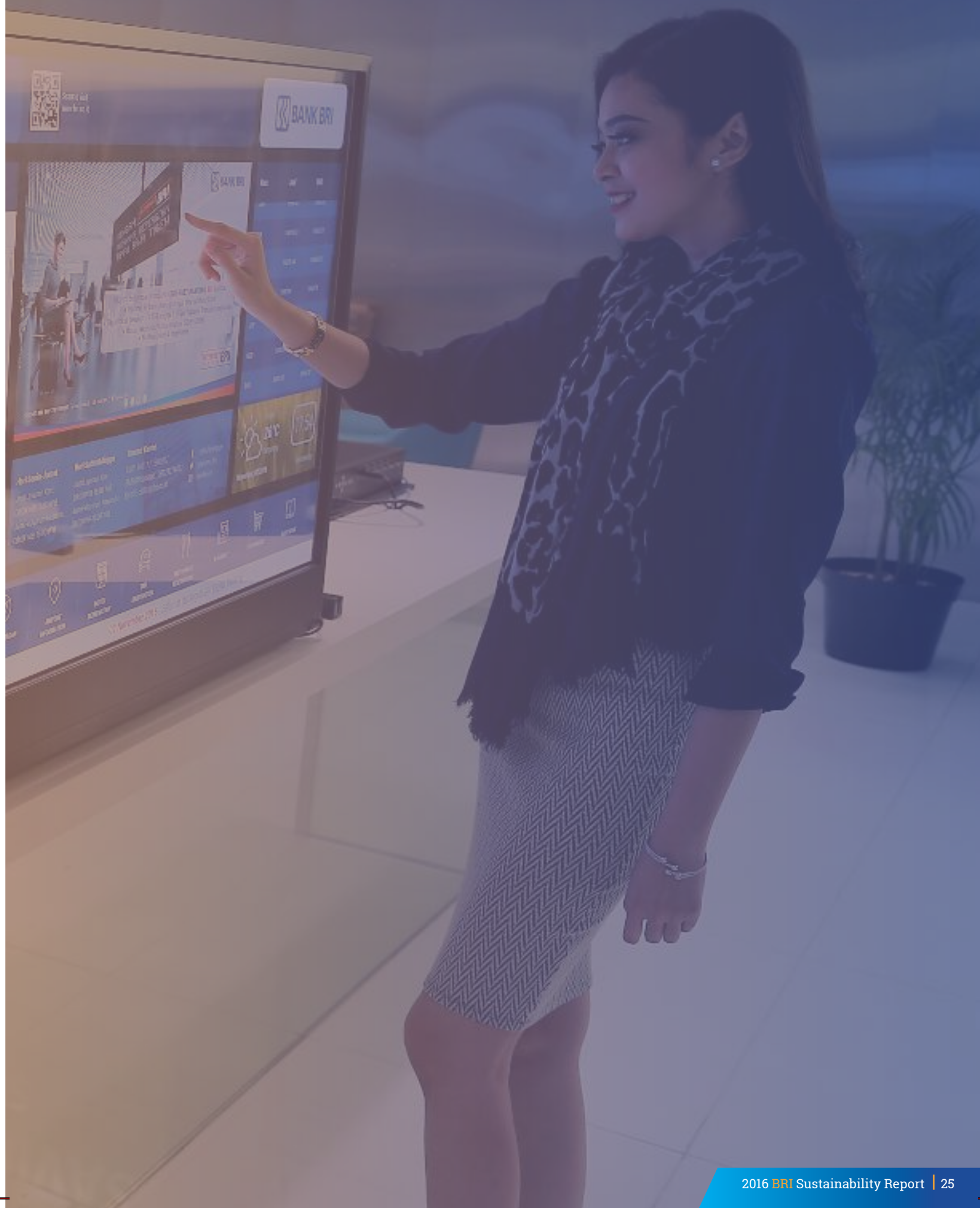
Service Digitalization

Kedekatan personal melalui kunjungan ke rumah-rumah, kian memudahkan masyarakat memahami dan menerima layanan maupun teknologi perbankan yang diberikan.

Personal ties through home visits, have made it easier for people to understand and receive banking services and technology.

- 26** **Mengembangkan Teknologi Hingga Pelosok Negeri**
Expanding Technology to the Country's Remote Areas
- 33** **Meningkatkan Kehadiran pasar**
Increasing Market Presence
- 34** **Mewujudkan (Near) Zero Downtime**
Realizing the (Near) Zero Downtime
- 35** **Menjaga Kepuasan Nasabah**
Maintaining Customer Satisfaction





MENGEMBANGKAN TEKNOLOGI HINGGA PELOSOK NEGERI

Expanding Technology to the Country's Remote Areas

Jaringan kerja BRI sebagai bank terbesar dalam hal jumlah unit kerja di Indonesia kini mencapai 10.643 unit kerja, 4 unit kerja yang berada di luar negeri, dan seluruhnya terhubung secara *real time online*. [G4-FS7]

Dengan basis jumlah nasabah yang besar, yang ditunjukkan dengan 10.226.678 juta nasabah simpanan, BRI terus mengembangkan layanan e-banking melalui internet, telepon, pesan singkat (*short message service/ SMS*), maupun melalui layanan e-channel lainnya, seperti *automatic teller machine (ATM)*, *cash recycle machine (CRM)*, *electronic data capture (EDC)*, dan *self service banking (SSB)* mencapai 283.453 unit.

Tahun 2016, alokasi anggaran penambahan jumlah ATM, peningkatan kapasitas komunikasi, serta pemenuhan kualitas *near zero downtime* mencapai Rp2,03 triliun, turun 2,87% dari total alokasi anggaran di tahun 2015 sebesar Rp2,09 triliun. BRI memandang alokasi anggaran ini merupakan investasi yang *feasible* untuk perluasan unit kerja, pengembangan sistem dan peningkatan kinerja.

BRI's network as the largest bank in terms of number of working units in Indonesia has now reached 10,643 working units, 4 overseas working units, and all are connected online in real time. [G4-FS7]

With a large customer base, which is suggested in the number of 10,226,678 savings customers, BRI continues to develop e-banking services, via the internet, telephone, short message service (SMS), or through other e-channel services, such as automatic teller machine (ATM), cash recycle machine (CRM), electronic data capture (EDC), and self service banking (SSB) that reached 283,453 units.

In 2016, the budget allocation for additional ATMs, capacity upgrade for communications, as well as meeting the quality of near zero downtime, was Rp2.03 trillion, down 2.8% from total budget allocation in 2015 at Rp 2.09 trillion. BRI viewed this budget allocation as feasible investments for working unit expansion, system development and performance improvement.



Kedekatan personal melalui kunjungan ke rumah-rumah, kian memudahkan masyarakat memahami dan menerima layanan maupun teknologi perbankan yang diberikan.

Personal connection through home visits, have made it easier for the community to understand and receive banking services and technology.



MENUJU TERAS BRI DIGITAL, RANGKUL PEDAGANG GERAKKAN E-COMMERCE [G4-FS13, G4-

FS14]

Sejak terhubungnya jaringan kerja BRI secara real time online ditahun 2009, BRI telah mengembangkan jaringan kerja baru berupa Teras BRI dan Teras BRI Keliling. Pada tahun 2014, BRI merintis pengembangan Teras BRI Kapal yang berhasil meningkatkan mobilitas dan memberikan layanan jasa keuangan bank pertama di atas perairan Indonesia. Wilayah operasional Teras BRI Kapal mencakup perairan Kepulauan Seribu, Halmahera, dan Labuan Bajo.

Di tahun 2016, 2.545 Teras BRI dan 638 Teras BRI Keliling telah menyediakan layanan perbankan bagi pengusaha skala mikro yang beroperasi di dalam pasar-pasar tradisional dan 3 Teras BRI Kapal yang menggerakkan ekonomi masyarakat pesisir dan nelayan hingga pulau-pulau terpencil. Teras BRI Kapal juga memberikan layanan yang siap menjemput nasabah antar pulau. Upaya ini merupakan bagian dari edukasi perbankan bagi masyarakat pesisir, sehingga dapat membantu meningkatkan kesejahteraan mereka. Namun, layanan inklusi keuangan melalui Teras BRI dan Teras BRI Keliling ini masih belum mempunyai produk khusus bagi penyandang disabilitas.

Inovasi Teras BRI dalam membangun UMKM Indonesia
Teras BRI Innovation in building MSMEs in Indonesia

TOWARDS TERAS BRI DIGITAL, ENGAGING VENDORS TO DRIVE E-COMMERCE [G4-FS13, G4-FS14]

Since BRI network was connected in real time online in 2009, BRI has developed a new network in the form of Teras BRI and Mobile Teras BRI. In 2014, BRI pioneered to develop Teras BRI Kapal that successfully increased mobility and provide the first banking services in the waters of Indonesia. The operational areas of Teras BRI Kapal cover the waters of Thousand Islands, Halmahera, and Labuan Bajo.

In 2016, a total of 2,545 Teras BRI outlets and 638 units of Mobile Teras BRI have been providing banking services for micro businesses operating in traditional markets, as well as 3 Teras BRI Kapal that drove the economy of coastal and fishing communities to remote islands. Teras BRI Kapal also provides pick up service for inter-island customers. This effort is part of a banking education for coastal communities to help improve their welfare. However, financial inclusion services through Teras BRI and Mobile Teras BRI have not had any special products for people with disability.



Di tahun 2016, BRI meluncurkan Teras BRI Digital yang merupakan pengembangan unit kerja Teras BRI dengan peningkatan teknologi yaitu website e-Pasar BRI. Teras BRI Digital memanfaatkan perangkat e-channel berupa EDC dan PC Touchscreen secara *self service*.

Hingga akhir tahun 2016, Teras BRI Digital mendukung gerakan nasional non tunai yang dicanangkan oleh Bank Indonesia (BI). Sebanyak 600 Teras BRI Digital telah diresmikan di pasar-pasar tradisional di 15 kota, dan di tahun 2017 Teras BRI Digital akan ditingkatkan menjadi 1.000 unit kerja di seluruh Indonesia. Adapun website e-pasar BRI adalah "e-pasar.bri.co.id".

In 2016, BRI launched Teras BRI Digital, which was an expansion of Teras BRI working unit with technology upgrade, namely e-Pasar BRI website. Teras BRI Digital utilizes e-channel device in the form of self-service EDC and Touchscreen PC.

By the end of 2016, Teras BRI Digital supported the non-cash national drive launched by Bank Indonesia (BI). A total of 600 Teras BRI Digital outlets have been introduced at traditional markets in 15 cities, and will be increased to 1,000 working units across Indonesia in 2017.



Penetrasi pasar dengan Teras BRI, Teras BRI Keliling, Teras BRI Kapal, dan Teras BRI Digital dinilai telah berhasil menyediakan jangkauan yang lebih luas sampai ke pelosok negeri dengan tujuan memperkuat UMKM Indonesia.

Market penetration by Teras BRI, Mobile Teras BRI, Teras BRI Kapal, and Teras BRI Digital is considered to have succeeded in providing a wider coverage to every corner of the country with the purpose of strengthening Indonesian MSMEs.



BERSAMA BRILINK SUKSESKAN FINANCIAL INCLUSION [G4-FS13, G4-FS14]

BRILink merupakan terobosan BRI sejak 2014 yang mengembangkan sistem keagenan layanan perbankan dengan konsep *sharing fee* untuk mengedukasi dan melayani masyarakat.

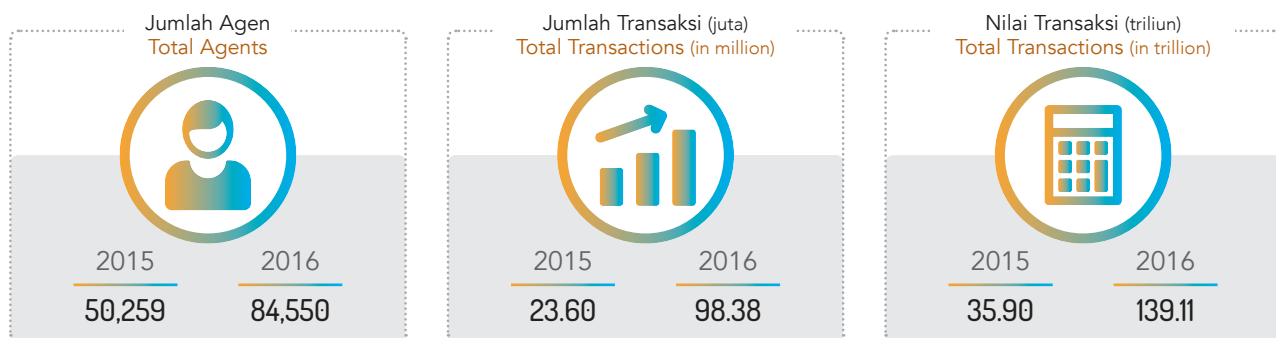
Jumlah Agen BRILink hingga akhir 2016 mencapai 84.550 agen atau naik sebesar 68% dari tahun sebelumnya. Dasar pengembangan produk dan layanan Agen BRILink sesuai dengan amanat Peraturan Otoritas Jasa Keuangan No.19/POJK.3/2014 tentang Laku Pandai dan PBI No.16/8/PBI/2014 serta SE BI No.16/12/DPAU tentang penyelenggaraan layanan keuangan digital dalam rangka inklusi keuangan.

WITH BRILINK FOR THE SUCCESS OF FINANCIAL INCLUSION [G4-FS13, G4-FS14]

BRILink has been a breakthrough by BRI since 2014 to develop the agency system of banking services with the concept of fee sharing to educate and serve the community.

Number of BRILink agents by the end of 2016 reached 84,550 agents or an increase by 68% from the previous year. The basis of product and service development of BRILink agents is mandated by the Financial Services Authority Regulation No. 19/POJK.3/2014 on Branchless Banking and Bank Indonesia Regulation (PBI) No. 16/8/PBI/2014 and BI Circular Letter No.16/12/DPAU on digital finance service operation under financial inclusion.

REALISASI DAN TARGET PROGRAM BRILINK Realization and Target of BRILink Program



BRISAT MENGHADIRKAN LAYANAN DIGITAL BANKING YANG HEMAT DAN CEPAT [G4-FS13, G4-FS14]

BRI menjadi bank pertama di dunia yang berhasil meluncurkan satelit komunikasi menuju orbitnya pada 18 Juni 2016 di Kourou, Guyana, Prancis. Investasi pembangunan satelit, peluncur, *ground system*, asuransi dan infrastruktur pendukung lainnya bernilai sekitar 250 juta dollar untuk masa pakai 15-18 tahun dengan kapasitas 45 transponder. Kehadiran BRISat mampu menghemat secara signifikan biaya jaringan komunikasi, meningkatkan kualitas layanan dan efisiensi operasional BRI.

BRISAT DELIVERS EFFICIENT AND FAST DIGITAL BANKING SERVICES [G4-FS13, G4-FS14]

BRI became the first bank in the world to successfully launch a communication satellite into orbit on June 18, 2016 in Kourou, Guiana, France. The investment in development of satellite, launchers, ground system, insurance and other supporting infrastructure was approximately USD250 million for a period of 15 to 18 years with a capacity of 45 transponders. The launch of BRISat is able to save significantly the costs of communication network, improve service quality and operational efficiency of BRI.

BRI^{sat} dirancang untuk menjadi jaringan komunikasi utama yang menghubungkan seluruh jaringan kerja BRI, baik jaringan kerja konvensional (Kantor Pusat, Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, Kantor Kas, BRI Unit, Teras BRI, Teras BRI Kapal, E-Buzz (ATM) dan Teras Keliling) maupun jaringan kerja elektronik. Selama tahun 2016 BRI masih dalam proses integrasi jaringan kerja BRI dengan BRI^{sat}.

Kehadiran BRI^{sat} diharapkan dapat memperkuat inovasi model jaringan kerja yang bersifat mobile, seperti Internet Banking. Berkat BRI^{sat}, BRI semakin maksimal berkontribusi dalam menyukseskan program inklusi keuangan yang dicanangkan pemerintah dan literasi teknologi.

BRI^{sat} is designed to become the main communication network connecting the entire network of BRI, both conventional network (Head Office, Regional Offices, Branch Offices, Sub Branch Offices, Cash Offices, BRI Units, Teras BRI, Teras BRI Kapal and Mobile Teras BRI, and E-Buzz) as well as electronic network. During 2016, BRI was still in the process of integrating BRI network with BRI^{sat}.

BRI^{sat} is expected to boost innovation of mobile network model. Due to BRI^{sat}, BRI can maximize its contribution to the success of financial inclusion program launched by the government and technology literacy.



AGEN LAKU PANDAI TERBAIK BRI PEROLEH PENGHARGAAN DARI OTORITAS JASA KEUANGAN (OJK) [G4-FS13, G4-FS14]

BRI BEST BRANCHLESS BANKING AGENT EARNED AWARDS FROM THE FINANCIAL SERVICES AUTHORITY (OJK)

Dengan bekal pelatihan dari BRI selama dua bulan, Hamsinah, warga kampung nelayan Kelurahan Mandala, Kota Jayapura, Provinsi Papua berhasil melayani 6.344 transaksi dengan nominal hingga Rp6,02 miliar serta *referral* pada *Basic Saving Account* (BSA) sebanyak 300 rekening dan pinjaman mikro sebanyak 100 debitur.

Kini tidak hanya Hamsinah yang mendapat keuntungan dari *sharing fee* dengan BRI, Ibu dengan tiga orang anak ini juga memperoleh penghargaan yang diserahkan langsung oleh Ketua Dewan Komisiner OJK, Muliaman D. Hadad dan disaksikan oleh Presiden RI Joko Widodo di Istana Negara pada 15 Januari 2016.

With the training from BRI for two months, Hamsinah, a resident of the fishing village Mandala sub-district, Jayapura City, Papua Province, has successfully served up to 6,344 transactions worth Rp6.02 billion as well as referrals to 300 Basic Savings Accounts (BSA) and micro loans to 100 debtors.

Hamsinah now not only benefits from fee sharing with BRI, the mother of three children also received an award presented by the Chairman of the Board of Commissioners of OJK, Muliaman D. Hadad, that was witnessed by President Joko Widodo at the State Palace on January 15, 2016.

BRIZZI PENGGANTI UANG TUNAI

Investasi uang elektronik atau Brizzi sudah menjadi bagian dari belanja modal pengembangan teknologi informasi perusahaan, dengan fokus diantaranya memperluas layanan *top up* (isi ulang), menambah *merchant* (mitra kerja sama), dan inovasi HCE (Host Card Emulation).

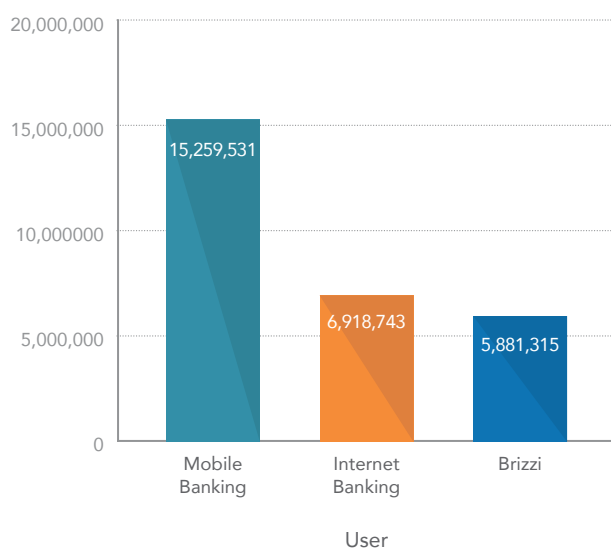
Di tahun 2016 dengan transaksi terbesar didominasi pada sektor perdagangan ritel dan *public services*, lebih dari 5,8 juta kartu Brizzi beredar di masyarakat. Ke depan, BRI akan melakukan peninjauan untuk layanan transportasi di MRT (Mass Rapid Transit), ERP (Electronic Road Pricing) dan Kereta Cepat Jakarta Bandung yang akan diimplementasikan pada tahun 2018.

BRIZZI AS CASH SUBSTITUTE

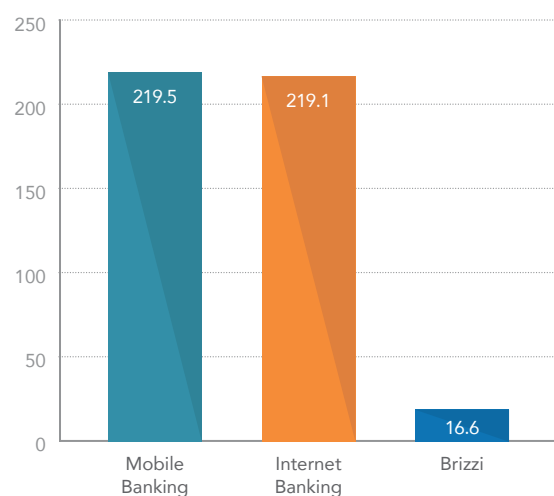
Investment in electronic money or Brizzi has become part of the capital expenditure of the company's information technology development, with focuses, among others, on expanding top up service, adding merchants, and HCE (Host Card Emulation) innovation.

In 2016, with the largest transactions were dominated by retail trade sector and public services, more than 5.8 million Brizzi cards were circulated in the community. In the future, BRI will explore to provide services in transportation for MRT (Mass Rapid Transit), ERP (Electronic Road Pricing) and Jakarta-Bandung High Speed Train, which will be implemented in 2018.

Jumlah Layanan Transaksi Digital
Total Digital Transaction Service



Jumlah Transaksi Tahun 2016 (dalam ribuan)
Total Transaction 2016 (in thousand)



JUMLAH TRANSAKSI E-BANKING (RP JUTA)
Number of e-Banking Transactions (Rp Million)

TRANSAKSI Transaction	2014	2015	2016
ATM	1,474	1,687	2,157
Internet Banking	57.4	119.5	219.1
Mobile Banking	151.5	164.9	219.5



BRIFAST REMITTANCE TINGKATKAN PENERIMAAN DEvisa [G4-FS7]

Sebagai bank BUMN dengan aset terbesar dan jaringan terluas, BRI memperhatikan para Tenaga Kerja Indonesia (TKI) yang bekerja di luar negeri dengan memberikan layanan BRIfast Remittance.

BRIfast remittance berperan memberikan layanan pengiriman uang melalui sistem *host to host*. BRI bekerja sama dengan mitra pelayanan remittance di luar negeri, baik bank ataupun non-bank. Pada tahun 2016, layanan remittance dapat dilakukan di 10.643 outlets kantor BRI, di 24.292 ATM, dan lebih dari 283.453 e-channels lainnya yang semuanya telah terkoneksi secara real time.

Badan Nasional Penempatan dan Perlindungan Tenaga Kerja Indonesia (BNP2TKI) mencatat remitansi yang dihasilkan oleh tenaga kerja Indonesia (TKI) hingga bulan Oktober 2016 mencapai Rp97,5 triliun dengan *market share* BRI sebesar 14,21%. Remitansi terbesar berasal dari TKI yang bekerja di kawasan Asia, seperti Malaysia, Taiwan, dan Hong Kong.

BRI INNOVATION CENTER

Pada Desember 2016, BRI mendirikan BRI Innovation Center untuk mendokumentasikan sejarah perkembangan teknologi perbankan yang pernah diterapkan dari masa ke masa. Kehadiran pusat inovasi ini merupakan wujud komitmen BRI terus berinovasi menciptakan produk dan layanan untuk memberikan solusi dan kemudahan bagi masyarakat luas ditengah era digital yang cepat berkembang.

BRIFAST REMITTANCE INCREASES FOREIGN EXCHANGE INCOME [G4-FS7]

As the largest state-owned bank by assets with the largest network, BRI pays attention to the Indonesian Migrant Workers (TKI) who work abroad by providing BRIfast Remittance services.

BRIfast remittance plays a role in providing money transfer services through the host to host system. BRI cooperates with foreign partners in remittance services, both banking and non-banking institutions. In 2016, the remittance services were conducted at 10,643 BRI office outlets, 24,292 ATMs, and more than 283,453 other e-channels that all have been connected in real time online.

National Agency for Placement and Protection of Indonesian Workers (BNP2TKI) recorded remittances generated by Indonesian migrant workers (TKI) as of October 2016 reached Rp97.5 trillion with BRI's market share of 14.21%. The largest remittances originated from the migrant workers who work in Asia regions, such as Malaysia, Taiwan, and Hong Kong.

BRI INNOVATION CENTER

In December 2016, BRI established the BRI Innovation Center to document the history of banking technology development that have ever been applied over the years. The presence of this center is BRI's commitment to continue the innovation in creating products and services to provide solutions and convenience to the public amid the rapid development of digital era.



MENINGKATKAN KEHADIRAN PASAR

Increasing Market Presence

Sejalan dengan program Literasi Keuangan yang dicanangkan oleh OJK, BRI berupaya meningkatkan layanan melalui kegiatan sosialisasi dan edukasi kepada perorangan maupun kelompok masyarakat yang rentan jangkauan.

In line with the Financial Literacy program launched by OJK, BRI strives to increase its market presence through dissemination and education to individuals and community groups about the bank's products and services.

HYBRID BRANCH LOUNGE

BRI adalah bank pertama di Indonesia yang mengaplikasikan kartu pembaca (*card reader*) KTP Elektronik untuk pembukaan rekening bank melalui mesin Hybrid. Inovasi BRI Hybrid Branch Lounge ini memberikan kemudahan akses keuangan bagi masyarakat untuk menjangkau layanan bank melalui elektronik KTP (e-KTP).

Hybrid Branch Lounge dilengkapi dengan layanan pembukaan rekening giro, deposito, aplikasi kartu kredit, dan aplikasi layanan BRI Prioritas, ATM BRI, serta CDM BRI. Tidak hanya di ibu kota, hingga 2016 bank BRI telah memiliki 10 mesin Hybrid Bank untuk melayani wilayah lain, yaitu Surabaya, Medan, Denpasar, Yogyakarta dan Makassar.

BELANJA ONLINE PRAKTIS DAN AMAN DENGAN E-PAY BRI

Untuk memudahkan nasabah dan *merchant* dalam bertransaksi melalui e-commerce, BRI mengembangkan produk turunan dari Internet Banking BRI berupa E-pay. Transaksi E-pay BRI melalui E-commerce menggunakan jaringan internet.

Hingga tahun 2016, E-pay BRI telah didukung lebih dari 138 merchant online dengan beragam jenis usaha diseluruh Indonesia. Transaksi E-pay BRI mencapai 236.000 transaksi pada tahun 2016, naik 437% dibandingkan dengan tahun sebelumnya.



HYBRID BRANCH LOUNGE

BRI is the first bank in Indonesia to apply the card reader of Electronic Identity Card to open bank accounts through Hybrid machine. BRI's innovation of Hybrid Branch Lounge provides easy access to finance for the public to obtain bank services through an electronic identity card (e-KTP).

Hybrid Branch Lounge is equipped with services for opening checking accounts, deposits, credit card application, and BRI Priority service application, BRI ATM as well as BRI CDM. It is not only available in the capital city, as of 2016 BRI has provided 10 Hybrid Bank machines to serve other regions such as Surabaya, Medan, Denpasar, Yogyakarta and Makassar.

PRACTICAL AND SECURE ONLINE SHOPPING WITH E-PAY BRI

In order to facilitate customers and merchants in conducting transaction through E-commerce, BRI has developed a derivative of BRI Internet Banking in the form of E-pay. BRI E-pay transaction through E-commerce using the Internet network.

Until 2016, BRI E-pay has supported more than 138 online merchants with various businesses across Indonesia. BRI E-pay transaction reached 236,000 transactions in 2016, up 437% compared to the previous year.

MEWUJUDKAN (NEAR) ZERO DOWNTIME

Realizing the (Near) Zero Downtime

BRI menerapkan Information Technology Strategic Plan untuk menjamin pelayanan perbankan sesuai standar dalam mewujudkan (*near*) zero downtime. Pencegahan kegiatan operasional mengalami *downtime* dan risiko gagal sistem (*system failure*) akibat gangguan sistem dilakukan melalui upaya *high availability network* dan *backup system* yang kuat.

Sepanjang tahun 2016, BRI mencatat kegiatan operasional tidak mengalami mass downtime dan risiko gagal sistem akibat gangguan sistem.

BRI implements the Information Technology Strategic Plan to ensure s banking services comply with standard in realizing (*near*) zero downtime. Prevention of downtime in operational activities and the risk of system failure due to system disruption is done through the efforts of high availability network and strong backup system.

Throughout 2016, BRI recorded operational activities did not experience mass downtime and the risk of system failure due to interference of the system.



Operasi sistem teknologi informasi ditunjang tiga cloud data center dan Disaster Recovery Center yang siap tanggap ketika terjadi downtime, system failure, ataupun bencana dan mengamankan data seluruh nasabah di Indonesia.

Operation of information technology system is supported by three cloud data centers and Disaster Recovery Center that are ready to respond when downtime, system failure, or disaster occur and secure all customers' data in Indonesia.

MENJAGA KEPUASAN NASABAH [G4-DMA]

Maintaining Customer Satisfaction

Nasabah memiliki peranan penting untuk memastikan keberlanjutan bisnis. BRI percaya jika keberlangsungan industri perbankan bergantung kepada kepercayaan nasabah. Pemahaman ini menjadi landasan BRI mengutamakan kepuasan nasabah, baik eksternal maupun internal.

BRI memiliki kebijakan perlindungan informasi nasabah yang telah disesuaikan dengan prinsip GCG dan peraturan yang berlaku. Komitmen ini menjadi bentuk kepatuhan BRI terhadap Peraturan Bank Indonesia No: 7/6/PBI/2005 tentang Transparansi Informasi Produk Bank Dan Penggunaan Data Pribadi Nasabah dan Peraturan Bank Indonesia No: 16/1/PBI/2014 tentang Perlindungan Konsumen Jasa Sistem Pembayaran.

Divisi Layanan di bawah Direktur SEVP Direktorat Jaringan dan Layanan bertugas mengembangkan kualitas layanan yang prima dengan selalu mengutamakan kepuasan nasabah.

Customers play an important role to ensure the sustainability of business. BRI believes that the banking industry continuity relies on customer confidence. This conception is the basis for BRI to prioritize customer satisfaction, both external and internal.

BRI has a policy on customer information protection that has been adapted to the principles of good corporate governance and applicable regulations. This commitment will be a form of BRI compliance with Bank Indonesia Regulation No: 7/6/PBI/2005 on Transparency in Bank Product Information and Use of Customer Personal Data, and Bank Indonesia Regulation No: 16/1/PBI/2014 on Protection for Payment System Service Consumers.

Services Division under SEVP Director of Directorate of Network and Services is tasked with developing the quality of service excellence to always prioritize customer satisfaction.

PERLINDUNGAN INFORMASI NASABAH [G4-PR8]

BRI menjaga kerahasiaan informasi nasabah dengan selalu meningkatkan pengamanan, seperti perbaikan layanan *electronic delivery channel*. Divisi Layanan di bawah Direktur SEVP Direktorat Jaringan dan Layanan mencatat terdapat tiga keluhan terkait pelanggaran kerahasiaan nasabah dan dua diantaranya telah diselesaikan. Keluhan ini tidak melibatkan organisasi lain dan badan regulator.

BUDAYA LAYANAN BRI [G4-56]

Budaya layanan BRI merupakan nilai-nilai penting yang menjadi ekspektasi dari nasabah, yaitu: Cepat, Akurat, Ramah, Aman, dan Nyaman.

PROTECTION OF CUSTOMER INFORMATION [G4-PR8]

BRI maintains customer information confidentiality by continues to increase security, such as improvements to the electronic delivery channel. Services Division under the SEVP Director, Directorate of Network and Services, recorded there were three complaints, and two of which were resolved in 2016 over violations of customer confidentiality and applicable regulations.

BRI SERVICE CULTURE [G4-56]

BRI service culture is a set of key values that become the customers' expectation, namely: Fast, Accurate, Friendly, Safe and Convenient.

SURVEI KEPUASAN

Hasil survei indeks kepuasan nasabah tahun 2016 menunjukkan hasil cukup baik dibandingkan tiga kompetitor bank lainnya yang dikategorikan dalam kelompok buku empat. BRI memperoleh nilai 80,2, setara dengan satu kompetitor bank dan lebih baik dari dua kompetitor lainnya. Survei diselenggarakan RAD Research CATI Center menggunakan pendekatan kuantitatif dengan metode CATI (Computer Assisted Telephone Interview). Target responden adalah nasabah yang melakukan transaksi/pinjaman dalam 3 bulan terakhir.

PENGAWASAN LAYANAN

BRI siap mendengar, mencatat, dan menganalisa setiap keluhan sebagai bahan evaluasi pelayanan pengaduan nasabah. Prosedur pengawasan layanan nasabah BRI mengacu pada Surat Keputusan Direksi BRI perihal Kebijakan dan Prosedur Penyelesaian Pengaduan Nasabah PT Bank Rakyat Indonesia (Persero) Tbk.

BRI aktif menerima dan mengelola setiap keluhan melalui *multi contact channel* yang selanjutnya disentralisasi dalam *complaint handling*. BRI mempercepat kualitas layanan melalui program *SQ assurance & improvement* dan menyelesaikan mayoritas keluhan mengacu pada *service level agreement (SLA)*.

SATISFACTION SURVEY

The results of customer satisfaction index survey in 2016 showed fairly good results compared to the other three competitors in banking industry under the category of the Business Group of Commercial Banks IV (BUKU IV). BRI scored 80.2, equivalent to one of bank competitors and better than two other competitors. The survey was conducted by RAD Research CATI Center using a quantitative approach with CATI (Computer Assisted Telephone Interview) method. Target respondents were customers who conducted transactions/lending in the last 3 months.

SERVICE SUPERVISION

BRI is ready to listen, record, and analyze every complaint as a service evaluation of customer complaints. BRI customer service supervision procedures referred to the Decree of the Board of Directors of BRI Nokep: S.15-dir/LYN/06/2015 on the Revision on Policies and Procedures Over Customer Complaint Resolution of PT Bank Rakyat Indonesia (Persero) Tbk.

BRI actively accepts and manages any complaints through multi contact channel which are further centralized in complaint handling. BRI accelerates service quality through *SQ assurance & improvement* program and resolves the majority of complaints with reference to the *service level agreement (SLA)*.



BRI siap mendengar, mencatat, dan menganalisa setiap keluhan sebagai bahan evaluasi pelayanan pengaduan nasabah.

BRI is ready to listen, record, and analyze every complaint as a service evaluation of customer complaints.

PROSES PENANGANAN PENGADUAN PELANGGAN DI BRI

Customer Complaint Handling
Process at BRI

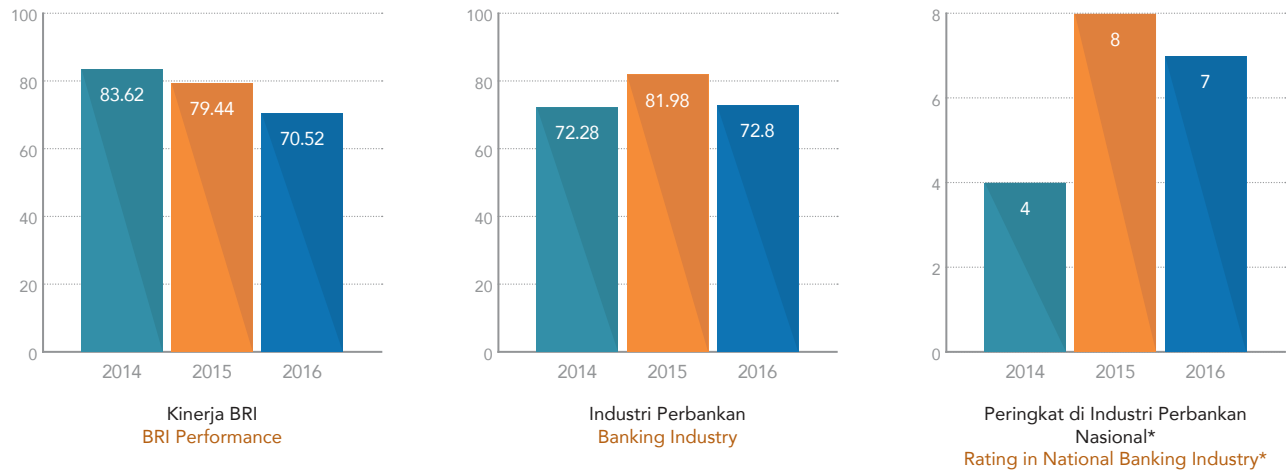


Pada tahun 2016, BRI menerima 2.648.363 keluhan melalui *multi contact channel* dan menyelesaikan 2.631.712 atau 99,37% dari keluhan yang diterima.

In 2016, BRI received 2,648,363 complaints through *multi contact channel* and resolving 2,631,712 complaints or 99.37% of total incoming complaints.

HASIL KINERJA PENGAWASAN LAYANAN

Results of Service Excellence Monitoring Performance



Keterangan / Note :

* Sumber / Source: Marketing Research Indonesia

RINCIAN PENYELESAIAN KELUHAN

Details of Complaint Resolution

JENIS KELUHAN Type of Complaint	2015		2016	
	JUMLAH KELUHAN Number of Complaints	KELUHAN DISELESAIKAN Resolved Complaints	JUMLAH KELUHAN Number of Complaints	KELUHAN DISELESAIKAN Resolved Complaints
Kuangan Financial	626,847	613,914	725,657	714,904
Ketersediaan Informasi Informasi Availability	680,499	676,355	735,051	734,767
Non Keuangan Non Financial	996,569	947,553	1,183,413	1,177,845
Kualitas Layanan Service Quality	436	430	4,239	4,193
Lain-lain Others	59	59	0	0
Jumlah Total	2,304,410	2,238,311	2,648,363	2,631,709



MEMBANGUN INDONESIA BERKELANJUTAN

Building Sustainable Indonesia

Kami mewujudkan financial Inclusion di Indonesia yang berfokus pada UMKM dengan pertumbuhan kredit berkualitas dan menerapkan kebijakan operasi perbankan yang ramah lingkungan

We realize financial Inclusion in Indonesia which focuses on MSMEs with quality loan growth and implement policies on environmentally friendly banking operations

42 **Ketahanan Finansial yang Berkelanjutan**
Sustainable Financial Resilience

46 **Inklusi Keuangan**
Financial Inclusion

51 **Kontribusi dan Distribusi Ekonomi**
Economic Contribution and Distribution

BERSINERGI BERSAMA LINGKUNGAN
DAN MASYARAKAT
Synergizing with Environment and
Community

TATA KELOLA BERKELANJUTAN
Sustainable Governance

INFORMASI LAIN
Other Information

KETAHANAN FINANSIAL [G4-DMA]

Financial Resilience

BRI memiliki peran penting dalam melakukan pembiayaan industri strategis guna mempercepat mewujudkan Nawa Cita dalam membangun ekonomi kerakyatan. Untuk itu, BRI menyediakan produk dan layanan perbankan dengan tetap memperhatikan ketentuan peraturan dari Bank Indonesia dan OJK.

BRI memiliki kebijakan untuk mengintegrasikan aspek lingkungan dan sosial dalam mencapai kinerja ekonomi yang ditetapkan dengan menerapkan konsep green banking. Penerapan dalam bidang perkreditan, setiap calon debitur perusahaan yang mengajukan permohonan pinjaman harus melalui screening sesuai dengan pasar sasaran dan kriteria risiko yang dapat diterima BRI. Kreteria risiko yang harus dipenuhi yaitu kepatuhan hukum terkait pengelolaan lingkungan, seperti analisis mengenai dampak lingkungan (AMDAL), penilaian program peringkat kinerja dalam pengelolaan lingkungan (PROPER) serta tidak terlibat dalam kegiatan perusahaan lingkungan.

Hingga akhir tahun 2016, seluruh (100%) perusahaan yang mengajukan permohonan pinjaman telah melalui proses screening. Khusus bagi calon debitur perusahaan perkebunan kelapa sawit, persyaratan tambahan yang harus dipenuhi adalah sertifikasi Indonesian Sustainability Palm Oil System (ISPO), atau Roundtable on Sustainable Palm Oil (RSPO). BRI memonitor setiap perusahaan yang mendapatkan pinjaman secara berkala [G4-FS1, G4-FS2, G4-FS3, FS11]

BRI plays an important role in financing strategic industries to accelerate the realization of Nawa Cita (nine priorities) in building people's economy. Therefore, BRI provides banking products and services, with due regard to the provisions of Bank Indonesia and OJK regulations.

BRI has a policy to integrate environmental and social aspects in achieving economic performance is determined by applying green banking concept. Implementation in the credit sector, each prospective debtor of the company that apply for loans must undergo screening according to the target market and criteria for BRI's acceptable risk. The risk criteria that must be met, namely legal compliance related to environmental management, such as analysis on environmental impact (AMDAL), assessment program in environmental management performance rating (PROPER) and is not involved in the activities of environmental destruction.

By the end of 2016, all (100%) of companies that applied for loans had been through a screening process. Especially for prospective debtors from palm oil plantation companies, additional requirement that must be met was the certification of Indonesian Palm Oil Sustainability System (ISPO), or the Roundtable on Sustainable Palm Oil (RSPO). BRI monitored each company that received loans regularly. [G4-FS1, FS2-G4, G4-FS3, FS11]

BRI secara aktif terus mendorong peningkatan kompetensi bidang lingkungan dan sosial kepada para pekerja, antara lain dengan mengikutsertakan berbagai kegiatan seminar dan pelatihan terkait lingkungan. Terkait sektor perkebunan kelapa sawit, BRI Berkerjasama dengan WWF Indonesia untuk melakukan pendampingan kepada BRI untuk mengimplementasikan sustainable finance sejak November 2015.

Pada tahun 2017, BRI akan mendorong penerima pinjaman untuk menerapkan prinsip-prinsip keberlanjutan bagi kelestarian lingkungan [G4-FS4, G4-FS5]

Komitmen BRI mendukung konsep *green banking* ini tertuang dalam kebijakan Perusahaan yang terkait perkreditan. Penilaian prospek usaha tertuang dalam proses analisa kredit. Setiap tahun, BRI melakukan peninjauan ulang terhadap syarat-syarat yang harus dipenuhi perusahaan penerima pinjaman. Hingga laporan ini diterbitkan, kami belum melakukan audit terkait lingkungan alam dan sosial kepada nasabah. Namun demikian, kami sudah melakukan audit lingkungan kerja dalam perusahaan. [G4-FS8, G4-FS9]

Hingga akhir 2016, BRI belum mempunyai kebijakan mengenai pemberian hak voting kepada para pemegang saham, direksi atau komisaris, terkait isu mengenai lingkungan dan sosial. [G4-FS12]

BRI continues to actively encourage the competence improvement of environmental and social areas to the employees, among others, to include the in various seminars and training on environment. Regarding palm oil plantation sector, BRI in collaboration with WWF Indonesia has provides assistance to BRI in implementation of sustainable finance since November 2015.

In 2017, BRI will encourage the recipient of loans to apply the principles of sustainability for environmental preservation. [G4-FS4, G4-FS5]

BRI's commitment to support green banking concept is contained in the Company's policies on credit. Assessment of business prospects is contained in the credit analysis process. Every year, BRI conducts a review of the conditions that must be met by companies receiving the loans. Until this report was published, we have not conducted an audit on the natural and social environment to the customers. However, we have audited the working environment within the company. [G4-FS8, G4-FS9]

Until the end of 2016, BRI did not have a policy on granting voting rights to shareholders, directors and commissioners, regarding environmental and social issues. [G4-FS12]

PEMBIAYAAN HIJAU

BRI melakukan transformasi dalam operasional dan budayanya untuk meminimalkan dampak kerusakan lingkungan dengan menerapkan konsep green banking secara bertahap dan telah diakomodir dalam kebijakan perkreditan BRI.

Tantangan menjalankan pembiayaan hijau adalah belum meratanya pemahaman atas paradigma pelestarian lingkungan dari debitur. Strategi BRI menghadapi tantangan 2017 adalah dengan terus menjalankan komitmen secara konsisten dan terus mendorong pemahaman debitur terhadap nilai tambah *green banking*. [G4-FS8]

GREEN FINANCING

BRI has made transformation in its operational and cultural to minimize the environmental damage by applying green banking concept gradually and it has been accommodated in BRI's credit policy.

The challenges in implementing a green financing is lack of understanding about paradigm of environmental preservation of the debtors. BRI's strategy to face the challenges in 2017 is continue to uphold the commitment consistently and improve the debtors understanding about added value of green banking. [G4-FS8]



Pemberian kredit untuk investasi sosial dan lingkungan tidak diawali oleh penilaian kelayakan yang seharusnya diterapkan, namun pada jangka panjangnya, investasi tersebut diyakini mampu menjadi feasible.

Lending for social and environmental investments is not preceded by feasibility assessment that should be applied, however such investment is believed to be feasible in the long term.

KOMPOSISI PINJAMAN UNTUK KORPORASI BERSERTIFIKAT RSPO/ISPO [G4-FS4, G4-FS8]
Composition of Loan for RSPO/ISPO Certified Corporate

STATUS SERTIFIKASI Certificate Status	2014		2015		2016	
	JUMLAH PERUSAHAAN Number of Companies	NOMINAL (RP MILIAR) Nominal (Billion Rp)	JUMLAH PERUSAHAAN Number of Companies	NOMINAL (RP MILIAR) Nominal (Billion Rp)	JUMLAH PERUSAHAAN Number of Companies	NOMINAL (RP MILIAR) Nominal (Billion Rp)
Tersertifikasi RSPO RSPO Certified	2	3,643	2	4,104	7	7,371
Dalam Proses Sertifikasi RSPO In Process of RSPO Certification	0	0	0	0	0	0
Tersertifikasi ISPO ISPO Certified	6	7,766	7	10,358	16	12,677
Dalam Proses Sertifikasi ISPO In Process of ISPO Certification	38	13,151	41	18,588	36	16,646

KOMPOSISI PINJAMAN UNTUK KORPORASI PENILAIAN PROGRAM PERINGKAT KINERJA DALAM PENGELOLAAN LINGKUNGAN (PROPER) [G4-FS10]

Composition of Loans to Corporations of Assessment for Environmental Management Performance Rating Program (PROPER)

KATEGORI PROPER PROPER Category	2016		JUMLAH PERUSAHAAN Jumlah Perusahaan
	NOMINAL (RP TRILIUN) Nominal Value (Rp trillion)	PERSENTASE (%) Percentage (%)	
Emas Gold	18	50%	12
Hijau Green	5	13.9%	13
Biru Blue	13	36.1%	3
Merah Red	0	0	0

Hingga akhir 2016, BRI belum menghitung persentase jumlah pinjaman yang tergolong sebagai *green financing* dibandingkan dengan total pinjaman seluruhnya.

Until the end of 2016, BRI has not calculated the percentage of the amount of loans classified as *green financing* compared to total loans.

INKLUSI KEUANGAN

Financial Inclusion

BRI terus mendorong program inklusi keuangan melalui inovasi produk yang sesuai dengan kebutuhan masyarakat. Hingga saat ini BRI fokus dan konsisten menyediakan sumber pembiayaan usaha yang terjangkau untuk sektor usaha kecil (UMKM). Komitmen ini diharapkan memberikan kontribusi terhadap pencapaian target Indeks Inklusi Keuangan Nasional sebesar 75% pada akhir 2019.

BRI continues to support financial inclusion programs through product innovation that meet the community's needs. Up until now, BRI has been focusing and consistent in providing affordable business financing source to small-sized business sector (MSME). This commitment is expected to contribute to the achievement of the National Financial Inclusion Index of 75% by the end of 2019.

PORTOFOLIO KREDIT BERDASARKAN SEKTOR

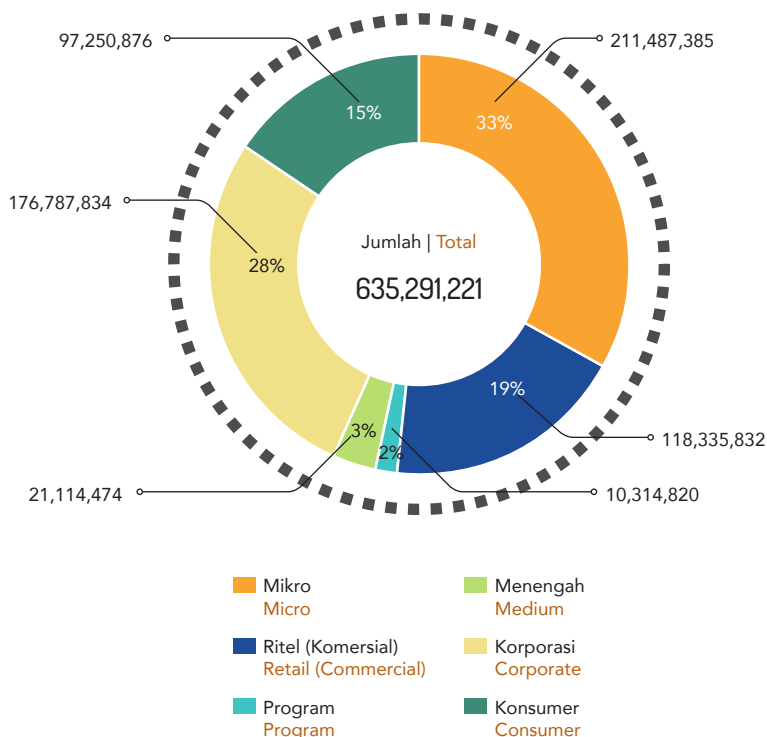
BRI menekankan penyaluran kredit potensial yang memiliki efek pengganda tinggi pada aspek ekonomi dan sosial, dengan tetap memperhatikan kepatuhan hukum terkait pengelolaan lingkungan. Upaya ini ditempuh dengan tetap menerapkan prinsip kehati-hatian (*prudential banking*) dengan menjaga rasio kredit bermasalah (non performing loan/NPL).

LOAN PORTFOLIO BY SECTOR

BRI focuses on the potential loan disbursement that has a high multiplier effect in economic and social aspects, with due regard to compliance with laws on environmental management. BRI carries out the effort while applying the prudential banking principle to maintain the ratio of non-performing loans (NPL).

KOMPOSISI PINJAMAN BERDASARKAN KATEGORI KREDIT (RP JUTA) [G4-FS6]

Composition of Loans by Credit Category (Rp Millions)

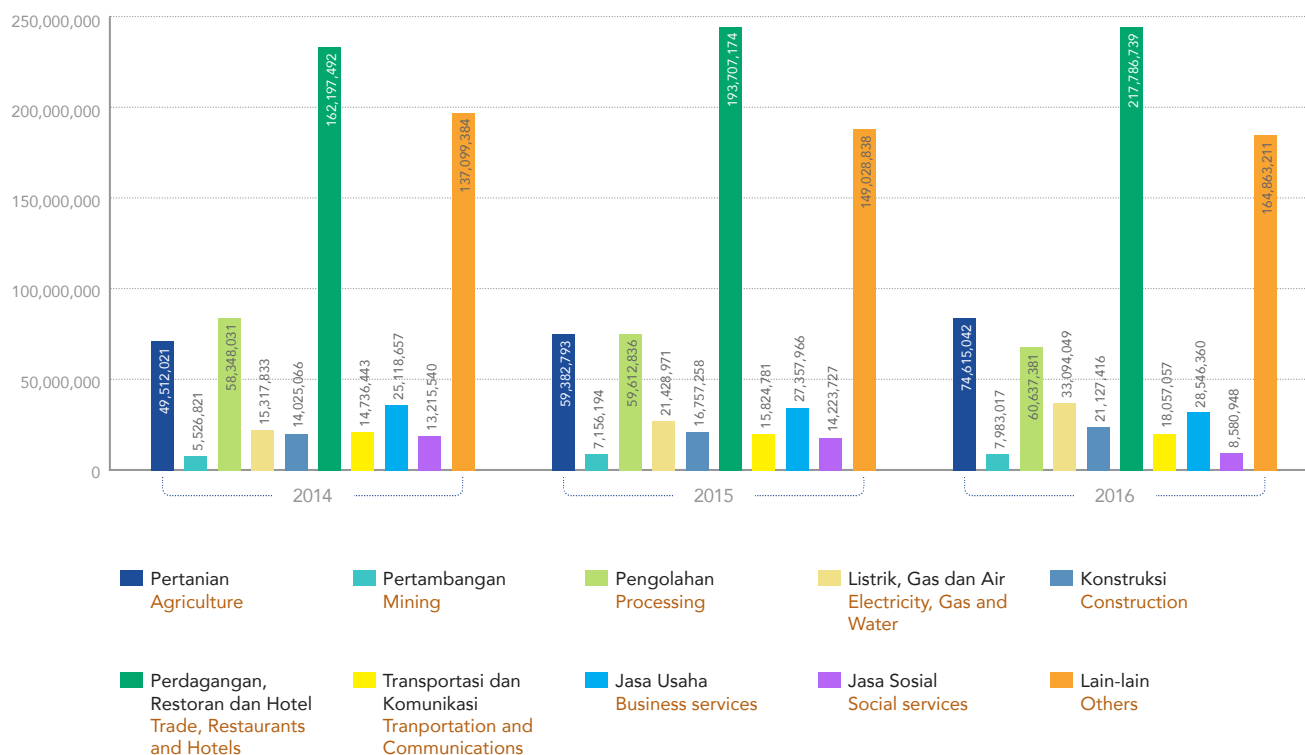


KOMPOSISI KREDIT BERDASARKAN WILAYAH (USD) [G4-FS6] Credit Composition by Area (USD)

UNIT KERJA BRI BRI Working Unit	2014	2015	2016
New York	139,322,138	234,603,828	261,771,623
Cayman Island	281,327,923	296,610,219	273,785,712
Singapore	N/A*	7,300,601	23,222,055

* Unit kerja Singapura mulai beroperasi tahun 2015 | Singapore Working Unit began operation in 2015

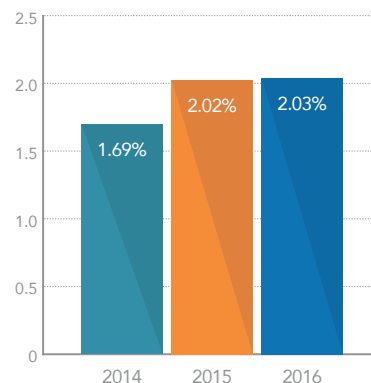
KOMPOSISI KREDIT BERDASARKAN SEKTOR EKONOMI (RP JUTA) [G4-FS6] Composition of Loans by Economic Sector (Rp Millions)



Kinerja pertumbuhan kredit sepanjang tahun 2016 berada di atas rata-rata industri. Pertumbuhan kredit BRI pada tahun 2016 sebesar Rp603.461 triliun, naik 13,8% dibandingkan tahun sebelumnya sebesar Rp558.436 triliun, dengan NPL yang terjaga, sebesar 2,03%. Angka ini jauh berada di bawah batasan maksimum nilai NPL 5%. Hal ini mencerminkan portofolio kredit yang sehat dan berkualitas.

Loan growth performance during 2016 was above the industry average. BRI's loan growth in 2016 amounted to Rp603,461 trillion, up 13.8% from the previous year of Rp558,436 trillion, with NPL was maintained at 2.03%. The ratio was far below NPL maximum threshold of 5%. These achievements reflected healthy and quality loan portfolio.

TINGKAT NON PERFORMING LOAN (NPL) Non Performing Loan (NPL) ratio



KATEGORI KREDIT BERDASARKAN KOLEKTIBILITAS (%)

Credit Category by Collectability (%)

URAIAN Description	2014	2015	2016
Lancar Performing	92.05	93.02	93.69
Dalam Perhatian Khusus Under Special Attention	6.17	5.86	4.28
Kurang Lancar Less Performing	0.23	0.29	0.56
Diragukan Doubtful	0.38	0.33	0.24
Macet Non-performing	1.17	0.49	1.23

KREDIT MIKRO

Kredit Untuk Rakyat (KUR) Mikro dan KUPeDES merupakan produk unggulan BRI. Salah satu indikator keberhasilan KUR Mikro BRI terhadap UMK adalah terdapat 5.384 debitur KUR BRI yang melakukan migrasi ke program kredit komersil BRI yaitu KUPeDES dengan plafon kredit sebesar Rp254,68 miliar.

Sebagai bank penyalur KUR terbesar, KUR Mikro BRI mencapai Rp56,53 triliun dengan jumlah debitur 4,1 juta. Pencapaian ini lebih tinggi dari tahun sebelumnya Rp24,24 triliun atau meningkat 233,21% dengan jumlah 907.092 debitur.

Untuk mendukung program KUR, BRI telah merekrut 10.515 laskar KUR pada tahun 2016. Laskar KUR Mikro BRI adalah pekerja BRI yang direkrut dari anak pedagang pasar yang ditugaskan sebagai tenaga pemasar KUR Mikro BRI.

Selain KUR Mikro, BRI juga memiliki produk pinjaman KUPeDES yang memberikan dampak positif terhadap pertumbuhan ekonomi. Sektor ekonomi yang menjadi sasaran adalah pertanian, industri, perdagangan dan lain-lain. Selama ini layanan KUPeDES terbukti mampu meningkatkan omzet dan laba usaha debitur, serta penyerapan tenaga kerja. Hal ini menunjukkan bahwa BRI turut serta dalam meningkatkan perkembangan usaha debitur dan perekonomian masyarakat. Selain itu, layanan KUPeDES juga memberikan dampak positif terhadap kehidupan sosial para debiturnya. [G4-EC8]

MICROCREDIT

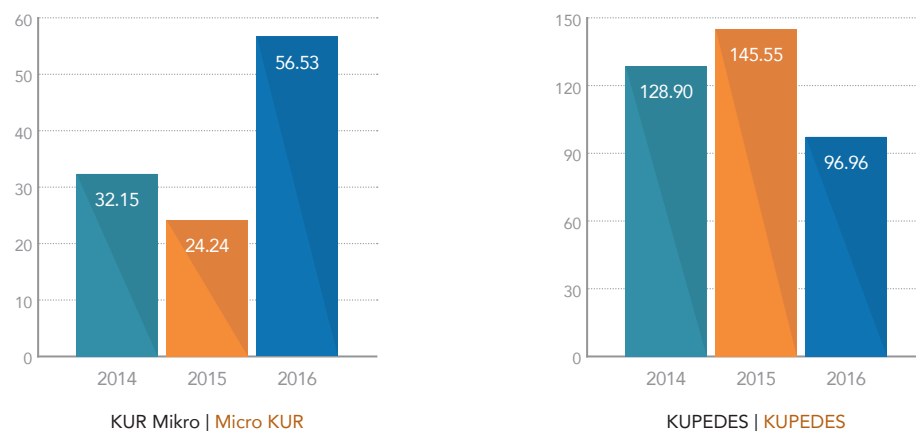
Micro People Business Loan (KUR Mikro) and Rural General Loan (KUPeDES) are signature products of BRI. One of success indicators of KUR Mikro BRI for MSEs was the migration of 5,384 KUR BRI debtors to BRI commercial loan program KUPeDES with a credit ceiling of Rp254.68 billion.

As the bank that disbursed the largest amount of KUR, KUR Mikro BRI disbursement reached Rp56.53 trillion with a total of 4.1 million debtors. The disbursement was higher than the previous year of Rp24.24 trillion, an increase of 233.21% with a total of 907,092 debtors.

To support the KUR program, BRI has recruited 10,515 agents of laskar KUR in 2016. KUR Mikro BRI agents are BRI employees recruited from the children of market vendors who are assigned as marketing staff of KUR Mikro BRI.

Aside from KUR Mikro, BRI also has a loan product, KUPeDES, which gives a positive impact on economic growth. The targeted economic sectors are agriculture, industry, trade and others. KUPeDES services have been proven to increase turnover and operating income of the debtors, as well as employment. It showed that BRI is participating in increasing the debtor's business and the community's economic development. In addition, KUPeDES services also have a positive impact on the social life of the debtors. [G4-EC8]

REALISASI PENYALURAN KUR MIKRO DAN KUPEDES (Rp Triliun)
Realization of Mikro KUR and KUPEDES Disbursement (Rp Trillion)



KREDIT PROGRAM PEMERINTAH

BRI turut serta mensukseskan kredit program pemerintah, antara lain Kredit Ketahanan Pangan dan Energi (KKPE), Kredit Pengembangan Energi Nabati Revitalisasi Perkebunan (KPENRP), Kredit Usaha Rakyat (KUR), Kredit Usaha Rakyat (KUR) Baru, dan Sistem Skema Resi Gudang (SSRG). [G4-4, G4-FS6]

GOVERNMENT PROGRAM CREDIT

BRI participates in the achievement of government program credit, among others, Food and Energy Security Credit (KKPE), Bio Energy Development & Plantation Revitalization Credit (KPENRP), People Business Loan (KUR), New People Business Loan (KUR Baru), and Warehouse Receipt Scheme System (SSRG). [G4-4, G4-FS6]



KREDIT PROGRAM PEMERINTAH [G4-FS7]
Government Program Credit

TIPE PINJAMAN Type of Loan	REALISASI 2014 Realization 2014	REALISASI 2015 Realization 2015	REALISASI 2016 Realization 2016
KKPE (Kredit Ketahanan Pangan dan Energi)	7,36%	7,25%	1,25%
KPENRP	4,04%	6,36%	3,08%
KUR	88,60%	31,53%	2,47%
KUR BARU	0,00%	54,80%	93,21%
SSRG (Sistem Skema Resi Gudang)	0,00%	0,06%	0,00%
Jumlah Total	100,00%	100,00%	100,00%

PINJAMAN KREDIT KETAHANAN PANGAN DAN ENERGI (Rp Triliun) [G4-FS7]
Loan for Food and Energy Security Credit (KKPE) (Rp Trillion)

TIPE PINJAMAN KPPE Type of Loan KPPE	REALISASI 2014 Realization 2014	REALISASI 2015 Realization 2015	REALISASI 2016 Realization 2016
Alat & Mesin Pertanian Alat & Mesin Pertanian	0,28%	0,50%	0,69%
KKP Holtikultura KKP Holtikultura	2,88%	4,03%	2,83%
KKP Padi-Jgg-Kedelai KKP Padi-Jgg-Kedelai	11,79%	8,67%	3,83%
KKP Pengadaan Pangan KKP Pengadaan Pangan	0,41%	0,46%	0,40%
KKP Peternakan MK KKP Peternakan MK	59,94%	75,13%	84,78%
KKP TR-KOP Kelompok Tani KKP TR-KOP Kelompok Tani	2,21%	1,50%	0,50%
KKP TR-KOP Primer KKP TR-KOP Primer	16,85%	2,58%	1,56%
Perikanan Budidaya Perikanan Budidaya	5,52%	6,97%	5,27%
Perikanan Tangkap Perikanan Tangkap	0,13%	0,16%	0,14%
Total KKPE Total KKPE	Rp2.67 Triliun	Rp2.04 Triliun	Rp739.38 Miliar

PINJAMAN KREDIT BERDASARKAN WILAYAH (Rp Triliun)
Pinjaman Kredit Berdasarkan Wilayah (Rp Trillion)

UNIT KERJA	NILAI TERCATAT	BAKI DEBIT
Wilayah Jakarta	204.37	203.59
Wilayah Sumatera	104.63	101.44
Wilayah Jawa Barat	49.25	47.70
Wilayah Jawa Tengah & DIY	64.88	62.82
Wilayah Jawa Timur	65.00	63.06
Wilayah Indonesia Timur dan Tengah	137.84	133.36
Lainnya	9.37	9.38
Total	635.29	621.35

KONTRIBUSI & DISTRIBUSI NILAI EKONOMI

[G4-DMA]

Economic Value Contribution & Distribution



Nilai ekonomi menjadi signifikan bagi keberlanjutan Perusahaan karena merupakan dasar bagi pelaksanaan kegiatan operasi dan menjadi kegiatan utama perbankan.

BRI menerapkan manajemen risiko untuk menjaga kinerja keuangan agar tetap sehat dan stabil sehingga tetap dapat memberikan kontribusi optimal bagi pembangunan Indonesia. BRI menerapkan strategi menjaga kinerja keuangan dengan terus meningkatkan layanan dan inovasi produk berbasis teknologi. Status kinerja keuangan BRI tahun 2016 lebih baik dari tahun sebelumnya, dengan laba bersih meningkat 1,35% dibandingkan dengan tahun 2015. Pencapaian ini sesuai dengan target Perusahaan tahun 2016. Evaluasi terhadap kinerja keuangan dilakukan secara berkala melalui laporan keuangan sesuai dengan peraturan Bank Indonesia, OJK dan Standar Akuntansi Keuangan. Kinerja keuangan dipantau langsung oleh Direktur Keuangan.

The economic value is significant for the Company's sustainability because it serves as the basis for the operations and the purpose of banking main activities.

BRI applies risk management to maintain financial performance to remain healthy and stable to be able to provide optimal contribution for the development of Indonesia. BRI has implemented a strategy on maintaining financial performance by continuing to improve technology-based services and product innovation. BRI financial performance in 2016 was better than the previous year, with net profit increased 1.35% compared to 2015. This achievement met the Company's target for 2016. Evaluation of financial performance was conducted periodically through financial statements in accordance with the regulations of Bank Indonesia, OJK and the Financial Accounting Standards. The financial performance is under direct supervision of Finance Director.

Pada tahun 2016, BRI menerima laba bersih sebesar Rp25,75 triliun atau meningkat 1,35% dibandingkan dengan tahun 2015. Kontribusi BRI lewat pembayaran pajak kepada pemerintah sebesar Rp13,52 triliun. Pencapaian ini sesuai dengan target pertumbuhan laba Perseroan di kisaran 1-2%. [G4-EC1]

In 2016, BRI posted net profit of Rp25.75 trillion, an increase by 1.35% compared to 2015. BRI's contribution through tax payment to the government amounted to Rp13.52 trillion. This achievement met the Company's profit growth target at between 1% and 2%. [G4-EC1]

BRI melakukan pembagian dividen kepada para pemegang saham sebesar Rp7,61 triliun atau Rp311,66 per saham. Jumlah itu setara 30% dari Laba Bersih perseroan tahun 2015.

BRI distributed dividends to shareholders as much as Rp7.61 trillion or Rp311.66 per share. The amount is equivalent to 30% of the company's 2015 net income.

DISTRIBUSI NILAI EKONOMI (RP JUTA) [G4-EC1]
Economic Value Distribution (Rp Million)

URAIAN Description	2014	2015	2016
Nilai Ekonomi Langsung yang Diterima Direct Economic Value Generated			
I Hasil pendapatan Revenues	84,131,805	96,391,495	107,502,833
II Tambahan Addition			
Hasil pendapatan lainnya Other income	1,628,630	500,261	15,199
Keuntungan (Kerugian) selisih kurs Gain (Loss) on foreign exchange rate	234,389	457,939	(271,661)
III Jumlah Nilai Ekonomi Langsung yang Diterima Total Generated Direct Economic Value	85,994,824	97,349,695	107,246,371
Nilai Ekonomi Langsung yang Didistribusikan Direct Economic Value Distributed			
I Biaya operasional Operating costs	11,849,736	13,927,784	17,480,930
II Biaya tenaga kerja Labor costs	13,608,571	15,961,035	17,648,351
III Pembayaran dividen Payment of dividends	6,348,046	7,272,494	7,619,322
IV Bunga pinjaman dan bunga bank Loan interest and bank interest	22,345,827	25,710,162	25,612,146
V Pembayaran kepada Pemerintah: Payment to the Government:			
Indonesia	11,766,917	12,288,233	13,522,473
New York	43,063	13,419	38,213
Singapore*	N/A	N/A**	933
VI Pengeluaran investasi kepada masyarakat Investment expenditure to the community	103,910	126,391	132,708
VII Jumlah Nilai Ekonomi Langsung Didistribusikan Total Direct Economic Value Distributed	66,066,070	75,299,518	82,055,076
Nilai Ekonomi Langsung yang Ditahan Direct Economic Value Retained	19,928,754	22,050,177	25,191,295

Keterangan | Note:

* Unit kerja Singapura mulai beroperasi tahun 2015 | Singapore Working Unit began operations in 2015

** Tahun 2015, unit kerja Singapura tidak membayarkan corporate tax karena masih mencatat kerugian | In 2015, Singapore working unit did not pay corporate tax because it still recorded losses



Selama 12 tahun berturut-turut, BRI dengan fokus pada segmen mikro, berhasil meraih laba terbesar diantara industri perbankan Indonesia.

For 12 consecutive years, BRI has achieved the largest profit among the Indonesian banking industry with a focus on micro segment.

RINCIAN PENYALURAN DANA PROGRAM KEMITRAAN [G4-EC1, G4-EC8]
Detail Partnership Program Fund Distribution

SEKTOR EKONOMI Sektor Ekonomi	2014	%	2015	%	2016	%
Indonesia						
Industri Industry	1,945	6.78%	5,152	11.10%	5,882	6.55%
Jasa Service	2,572	8.97%	3,199	6.90%	6,329	7.05%
Perdagangan Trading	17,965	62.66%	28,899	62.29%	59,168	65.92%
Perikanan Fisheries	825	2.88%	1,537	3.31%	3,580	3.99%
Perkebunan Plantation	955	3.33%	415	0.89%	1,886	2.10%
Pertanian Agriculture	2,396	8.36%	2,405	5.18%	3,645	4.06%
Peternakan Husbandry	2,012	7.02%	4,788	10.32%	9,269	10.33%
Sub Total	28,670	100.00%	46,395	100.00%	89,759	100.00%
Sinergi BUMN SOE Synergy			8,072		0	
Dana Pembinaan Development Costs	172		34		0	
Total	28,842		54,501		89,759	

MEMBANGUN KEUNGGULAN INSAN BRI

Building BRI Personnel
Excellence

Kami memberdayakan pekerja lokal, mencerdaskan pekerja, dan menjamin manfaat pekerja untuk menjaga kualitas layanan ditengah pertumbuhan bisnis

We empower local employees, train employees and ensuring the quality of service is maintained amid business growth.

- 56** **Human Capital Management**
Human Capital Management
- 65** **Menciptakan Pemimpin Masa Depan**
Creating Future Leaders
- 69** **Menjamin Kesejahteraan Pekerja**
Ensuring Employee Welfare





HUMAN CAPITAL MANAGEMENT [G4-DMA]

Human Capital Management

BRI meyakini manajemen sumber daya manusia (SDM) menentukan masa depan keberlanjutan bisnis BRI. Arsitektur SDM BRI menjadi pedoman BRI dalam menerapkan *roadmap* program kerja setiap lima tahun untuk mewujudkan Human Capital Management BRI.

Hampir 30% pekerja BRI merupakan pekerja alih daya (outsourcing). Namun demikian, seluruh SDM terpilih diberikan kesempatan yang sama dalam mengembangkan karir dalam lingkungan kerja yang kondusif. BRI membentuk *human capital* melalui *learning process transformation* melalui pembangunan BRI Corporate University, Digital Learning Infrastructure dan Digital Learning System (BRISmart).

Evaluasi pelaksanaan sistem SDM dilakukan berdasarkan enam pilar; *planning, acquiring, developing, retaining & maintaining, performance management* dan *terminating*. Pelaksanaan sistem SDM dipantau oleh Divisi Kebijakan dan Pengembangan SDM dan diawasi langsung secara khusus oleh Direktur Human Capital.

BRI believes human resource management (HR) will determine the future of BRI's business sustainability. BRI's HR architecture serves as guidelines in implementing the roadmap of work program every five years to realize BRI's Human Capital Management.

Almost 30% of BRI employees are outsourced. However, all HR are given the same opportunity to develop a career in a conducive working environment. BRI shapes human capital through the learning process transformation by developing BRI Corporate University, Digital Learning Infrastructure and Digital Learning System (BRISmart).

Evaluation of the HR system implementation is based on six pillars, namely planning, acquiring, developing, retaining & maintaining, performance management and terminating. Implementation of HR system is monitored by the Policy and Human Resources Division and is especially under direct supervision of Director of Human Capital.



Pertumbuhan usaha kami telah memberikan peluang dan peningkatan jenjang karir yang konsisten untuk pekerja yang berprestasi.

Our business growth has provided opportunities and consistent career development for accomplished employees.



REVITALISASI BUDAYA KERJA & BUDAYA BRILIAN

[G4-56]

Budaya perusahaan (*corporate culture*) merupakan pedoman bagi pekerja dalam bersikap dan berperilaku.

WORK CULTURE REVITALIZATION & BRILIAN CULTURE [G4-56]

Corporate culture is a guideline for employees in conduct and behavior.

BUDAYA KERJA BRI BRI Corporate Culture

INTEGRITAS Integrity

Jujur, dapat dipercaya, dan taat pada peraturan
Honest, trustworthy, and compliance with regulations

Selalu menjaga kehormatan, dan nama baik pribadi dan Perusahaan
Maintain honor, personal and Company reputation

PROFESIONALISME Professionalism

Handal, prudent, disiplin dan bertanggung jawab
Reliable, prudent, disciplined and responsible

Berorientasi pada masa depan
Future-oriented

KETELADANAN Leadership

Sebagai panutan dan berjiwa besar
As a role model and fair

Tegas dalam menindaklanjuti adanya penyimpangan
Firm in following up any irregularities

KEPUASAN NASABAH Customer Satisfaction

Memberikan pelayanan terbaik dengan tetap memperhatikan kepentingan Perusahaan
Provide the best services with regard to the Company's interests

Terampil, ramah, senang melayani
Skilled, friendly, happy to serve

PENGHARGAAN KEPADA SDM Appreciation to Human Resources

Memperlakukan pekerja secara terbuka, adil, saling menghargai
Treat employees openly, fairly, and respectfully

Mengembangkan sikap kerjasama dalam menciptakan sinergi untuk kepentingan Perusahaan
Develop cooperative attitude in creating synergies for the benefit of the Company



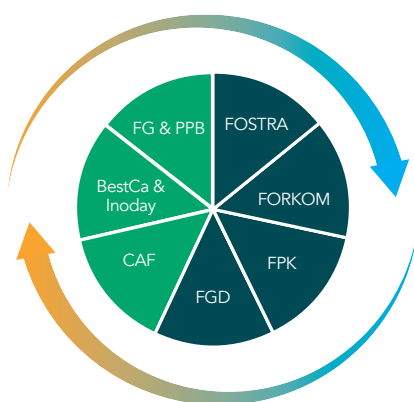
Revitalisasi Budaya Kerja BRI dirumuskan dalam lima nilai pokok (*core values*) Budaya Kerja yang disebut dengan BRILiaN, dan dua puluh Indikator Perilaku yang merupakan parameter untuk mengukur implementasi sikap dan perilaku insan BRI.

BRI Work Culture Revitalization was formulated in five core values referred to as BRILiaN, and 20 Behavior Indicators as parameter for measuring the implementation of conduct and behavior of BRI personnel.

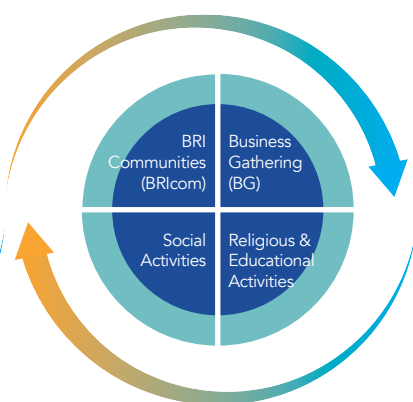
REVITALISASI BUDAYA KERJA BRI

BRI Work Culture Revitalization

Internalisasi Budaya kerja BRI
Internalization of BRI Work Culture



Eksternalisasi Budaya kerja BRI
Externalization of BRI Work Culture



CATATAN | NOTES:

FOSTRA	: Forum Strategis Strategic Forum
FORKOM	: Forum Komunikasi Communication Forum
FPK	: Forum Peningkatan Kinerja Performance Enhancement Forum
FGD	: Focus Group Discussion
CAF	: Change Agent Forum
BestCa	: The Best Change Agent
Inoday	: Innovation Days
FG	: Family Gathering
PPB	: Pendampingan Pekerja Baru New Employee Assistance

REKRUTMEN DAN KOMPOSISI PEKERJA

BRI menerapkan metode *selective growth* untuk menciptakan komposisi pekerja bisnis dan non bisnis dengan kompetensi tinggi sesuai dengan kebutuhan Perusahaan. Rekrutmen pekerja secara selektif dilakukan melalui jalur program pengembangan staf (PPS), non staf dan *professional hiring*.

EMPLOYEE RECRUITMENT AND COMPOSITION

BRI applies *selective growth* method to create composition of highly competent business and non-business employees in accordance with the needs of the Company. Recruitment of employees is conducted selectively through staff development program (PPS), non-staff and *professional hiring*.



Informasi lebih lanjut mengenai kesempatan karir dan pekerja BRI dapat dilihat pada <http://e-recruitment.bri.co.id>

Further information about career opportunities and BRI employees can be viewed on <http://e-recruitment.bri.co.id>

Pada tahun 2016, BRI merekrut 17.649 pekerja baru, turun dari tahun sebelumnya sebanyak 18.923 orang. Penurunan jumlah rekrutmen karena BRI memiliki kebijakan *selective growth* dan *hiring freeze*. Saat ini komposisi pekerja BRI sebanyak 93.333 orang, naik dari tahun sebelumnya sebanyak 92.574 orang. Dari total pekerja BRI, tidak ada pekerja yang bekerja berdasarkan musiman. Keseluruhan (100%) pekerja BRI menandatangani perjanjian kerja sama (PKB) periode tahun 2015-2017. Pekerja yang tergabung dalam serikat pekerja BRI, yaitu sebanyak 25.221 orang. [G4-10, G4-11, G4-LA1]

In 2016, BRI recruited 17,649 new employees, down from 18,923 people in the previous year. The lower number of recruits was due to BRI's policy of selective growth and hiring freeze. Thus, the number of employee in 2016 was 93,333 people, up from 92,574 people in the previous year. Of the total employees of BRI, there were no employees who work based on season. All employees (100%) have signed a collective labor agreement (CLA) for the period 2015-2017. A total of 25,221 employees joined BRI workers union. [G4-10, G4-11, G4-LA1]

KOMPOSISI PEKERJA BERDASARKAN STATUS KERJA [G4-10]

Employee Composition by Employment Status

STATUS Status	2014	2015	2016	
			PRIA Male	WANITA Female
Pekerja Tetap Permanent Employee	48,814	54,859	39,595	19,412
Pekerja Kontrak Contract Employee	41,739	37,451	12,824	21,438
Trainee	811	264	55	9
Subtotal			52,474	40,859
Jumlah Total	91,364	92,574	93,333	

KOMPOSISI PEKERJA BERDASARKAN WILAYAH [G4-10]

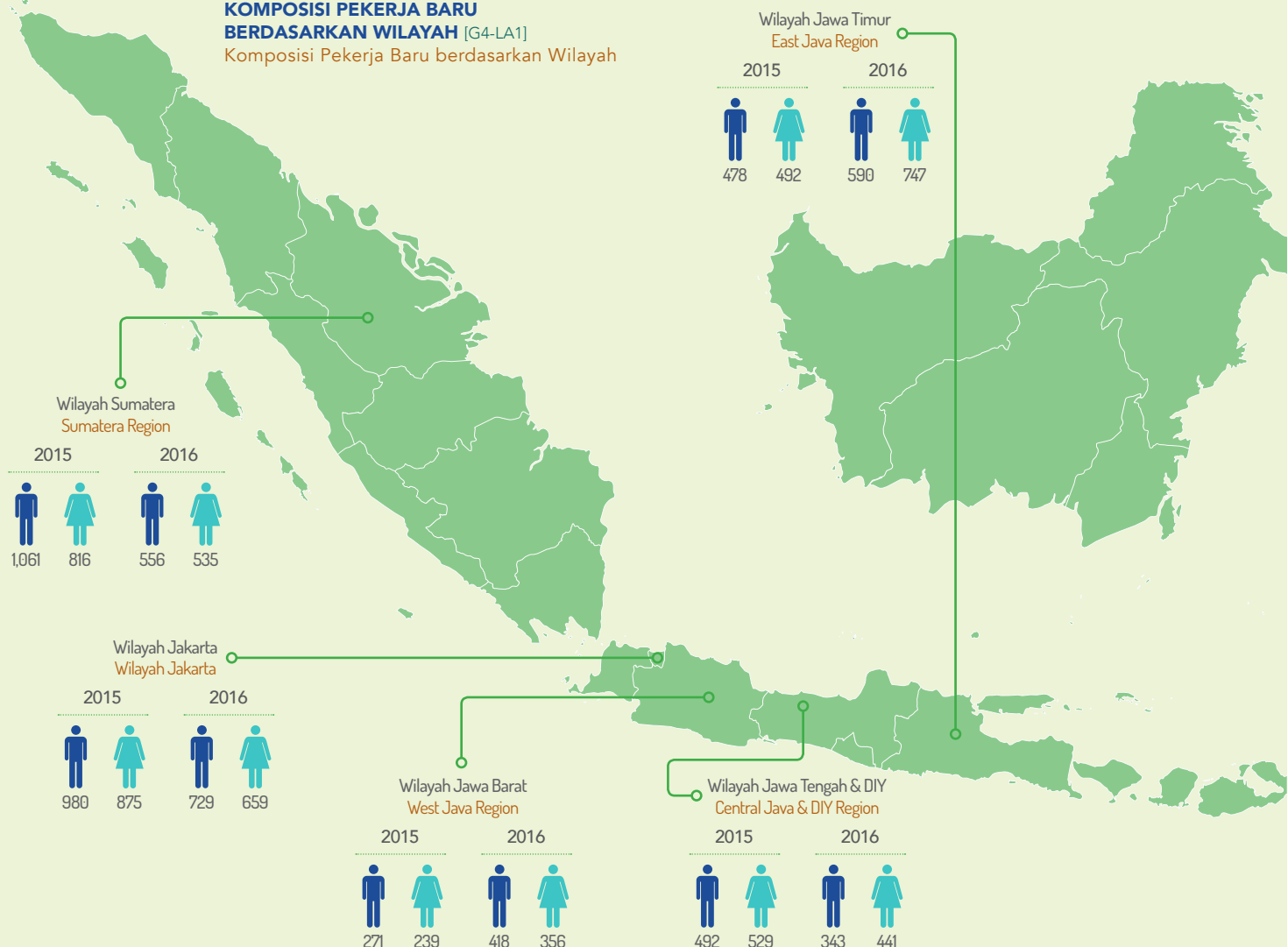
Employee Composition by Region



KOMPOSISI MANAJEMEN BERDASARKAN GENDER TAHUN 2016 [G4-LA1] [G4-10]
Management Composition by Gender 2016

KELOMPOK JABATAN Position Group	2014	2015	2016	
			PRIA Male	WANITA Female
Senior Executive Vice President	0	4	4	0
Executive Vice President	64	50	78	8
Vice President	166	198	165	28
Assistant Vice President	440	395	326	54
Senior Manager	685	738	596	151
Manager	652	731	923	325
Total Manajemen Total Management	2,007	2,116	2,092	566
Assistant Manager	3,770	4,331	4,031	961
Officer	12,212	11,837	8,484	3,730
Assistant	73,375	74,290	37,867	35,602
Sub Total			50,382	40,293
Total Pekerja Total Employees	91,364	92,574	93,333	

**KOMPOSISI PEKERJA BARU
BERDASARKAN WILAYAH** [G4-LA1]
Komposisi Pekerja Baru berdasarkan Wilayah

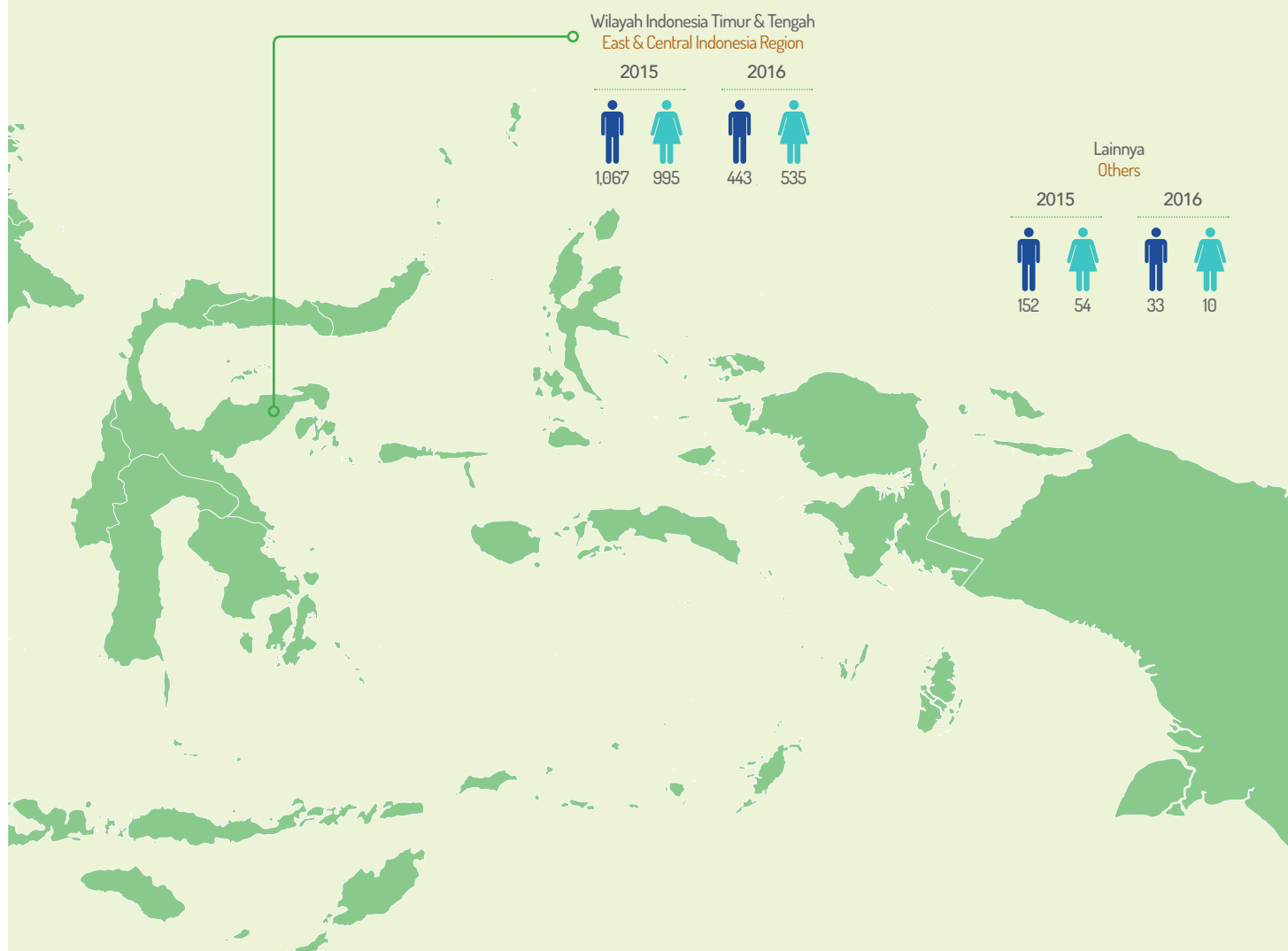


KOMPOSISI PEKERJA BARU BERDASARKAN USIA [G4-LA1]

New Employee Composition by Age

USIA Usia	2015		2016	
	PRIA Male	WANITA Female	PRIA Male	WANITA Female
<31	4,364	3,951	3,602	3,417
31 - 40	130	46	53	10
41 - 50	2	2	4	0
> 50	5	1	3	0
Subtotal	4,501	4,000	3,662	3,427
Jumlah Total*	8,501		7,089	

*pekerja tetap dan kontrak | permanent and contract employees



PENERIMAAN PEKERJA BARU 2016

New Employee Recruitment 2016

LATAR BELAKANG Background	JALUR PENERIMAAN Recruitment Line	PRIA Male	WANITA Female	JUMLAH Total
Lulusan Baru Fresh Graduate	PPS			
	PPS Umum PPS General	41	3	44
	PPS Audit	0	0	0
	PPS Audit IT PPS IT Audit	0	0	0
	PPS IT	13	2	15
	Jumlah PPS Total PPS	54	5	59
	Marketing			
	FO	107	94	201
	AO	468	141	609
	Mantri Agent	719	170	889
	Jumlah Marketing Total Marketing	1,294	405	1,699
	Support			
	Admin	87	40	127
	Teller	439	953	1,392
	CS	1,774	2,016	3,790
	Jumlah Admin & Frontliner Total Admin & Frontliner	2,300	3,009	5,309
	Lain-lain Others			
	Associate Auditor	0	0	0
	Junior Priority Banking Assistant	0	4	4
	Jumlah Lain-lain Total Other	0	4	4
	TOTAL LULUSAN BARU Total Fresh Graduate	3,648	3,423	7,071
Berpengalaman Experienced	Pro Hire	14	4	18
	TOTAL BERPENGALAMAN Total Experienced	14	4	18
GRAND TOTAL		3,662	3,427	7,089

PERPUTARAN DAN KETERIKATAN PEKERJA

Tingkat perputaran (*turnover*) SDM BRI sepanjang tahun 2016 tercatat sebesar 1,11%, namun hingga saat ini tingkat *turnover* belum dihitung berdasarkan wilayah kerja. Sejalan dengan tingkat perputaran pekerja BRI, Perusahaan menyelenggarakan survei keterikatan pekerja (*employee engagement survey*). Tujuan survei ini untuk mengukur seberapa besar rasa keterikatan pekerja terhadap Perusahaan. Pada tahun 2016, hasil *employee engagement survey* sebesar 3,2 dari skala 4. Evaluasi dan penyempurnaan kebijakan *human capital* terus dilakukan agar dapat meningkatkan keterlibatan pekerja BRI.

EMPLOYEE TURNOVER AND ENGAGEMENT

BRI HR turnover rate during 2016 was recorded at 1.11%, however up until now, the turnover rate has not been calculated based on working area. In line with the employee turnover rate, the Company conducted employee engagement survey. The purpose of this survey is to measure the employees' sense of belonging to the Company. In 2016, the result of employee engagement survey was 3.2 on a scale of 4. The evaluation and improvement of human capital policies continue to be done to improve employee engagement.

PEKERJA BERHENTI TAHUN 2016 [G4-LA1]
Leaving Employee 2016

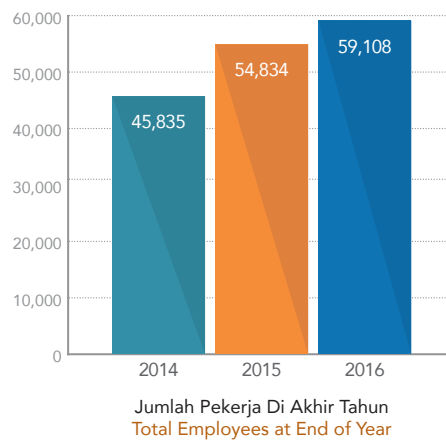
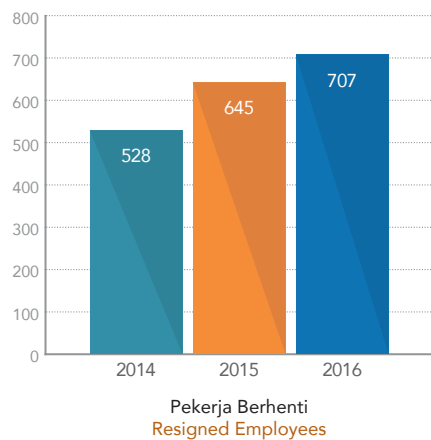
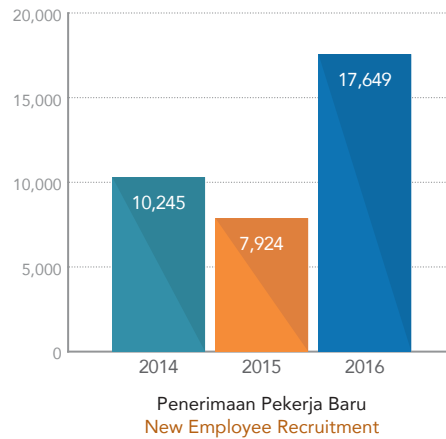
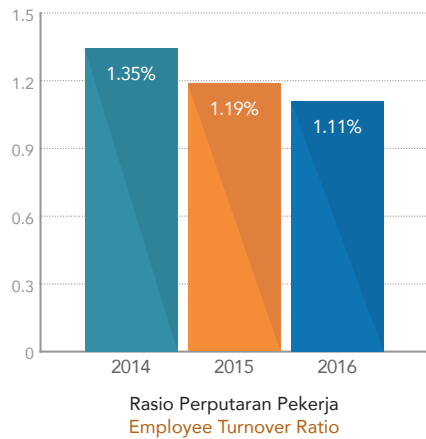
LATAR BELAKANG Reasons	GENDER Gender		KELOMPOK USIA Age Group		
	PRIA Male	WANITA Female	<30 TAHUN <30 years old	31 – 55 TAHUN 31 – 55 years old	>56 TAHUN >56 years old
Pensiun Normal Normal Retirement	641	81	0	722	0
Pensiun Dini Alasan Kesehatan Early Retirement for Health Reasons	20	10	12	3	15
Mengundurkan Diri Resignation	984	1,426	1,592	12	806
Meninggal Dunia Death	76	31	31	5	71
Lain-lain Others	1,802	2,136	3,526	0	412
Subtotal	3,523	3,684	5,161	742	1,304
Total	7,207		7,207		



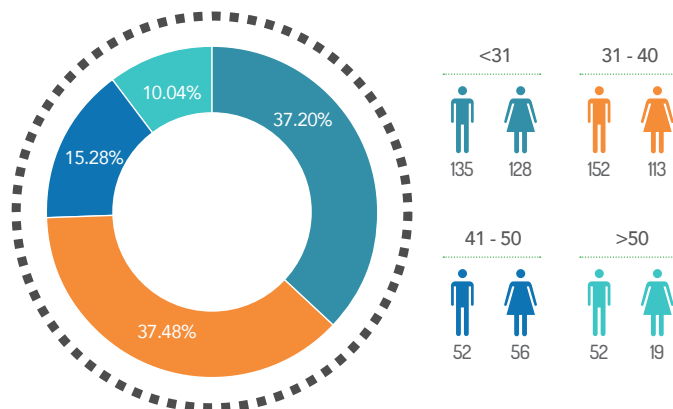
Meskipun persaingan kinerja antar bank dan terbukanya kesempatan kerja yang sangat luas di sektor jasa perbankan, BRI memiliki tingkat perputaran pekerja yang dinilai baik. Hubungan ketenagakerjaan yang harmonis dan terjaminnya manfaat kerja tercermin dari tingkat perputaran pekerja BRI dengan rasio sebesar 1,11%.

Despite performance competition among banks and extensive job opportunities in the banking sector, BRI has a relatively good employee turnover rate. Harmonious employment relations and work benefit assurance are reflected in the employee turnover rate with a ratio of 1.11%.

TINGKAT PERPUTARAN PEKERJA [G4-10, G4-LA1] Employee Turnover Rate



TINGKAT PERPUTARAN PEKERJA BERDASARKAN USIA [G4-LA1] Employee Turnover Rate based on Age





MENCIPTAKAN PEMIMPIN MASA DEPAN

Creating Future Leaders

Setiap insan BRI diarahkan menjadi pemimpin masa depan yang memiliki kemampuan belajar, kemauan berubah, berinovasi dan memberikan daya dorong kreatif bagi kemajuan Perusahaan. Untuk itu, BRI secara berkesinambungan melakukan pendidikan dan pelatihan untuk meningkatkan kompetensi pekerja agar dapat menjawab tantangan bisnis perusahaan yang dinamis pada masa mendatang. Melalui pendekatan BRI Learning Center, BRI membangun satu kampus utama dan tujuh kampus regional BRI Corporate University untuk meningkatkan mutu pendidikan dan menyelenggarakan pelatihan in class dan e-learning kepada pekerja sesuai dengan kebutuhan. [G4-DMA]

BRI CORPORATE UNIVERSITY

BRI Learning Center terus melakukan proses transformasi pembelajaran melalui upaya membangun BRI Corporate University, menyusun Digital Learning Infrastructure, mengembangkan *Digital Learning System*, dan sertifikasi ISO 9001:2015 untuk *learning operation, support & services* dan *academy (provision of banking training services)*.

BRI Corporate University memiliki satu kampus utama yang berlokasi di Jakarta dan tujuh kampus regional yang berlokasi di Medan, Padang, Jakarta, Bandung, Yogyakarta, Surabaya dan Makassar, serta berencana menambah dua kampus yang berlokasi di Balikpapan dan Denpasar pada tahun 2018.

Every BRI personnel is intended to become a future leader who has the ability to learn, willingness to change, innovate and provide the creative drive for the growth of the Company. Thus, BRI continuously organizes education and training to enhance the employees' competence to respond the company's dynamic business challenges in the future. Through the approach of BRI Learning Center, BRI has built one main campus and seven regional campuses of BRI Corporate University to improve the quality of education as well as in class and e-learning training to employees according to needs.

[G4-DMA]

BRI CORPORATE UNIVERSITY

BRI Learning Center continues the learning transformation process by developing BRI Corporate University, preparing Digital Learning Infrastructure, developing Digital Learning System, and ISO 9001:2015 certification for *learning operation, support & services* and *academy (provision of banking training services)*.

BRI Corporate University has one main campus located in Jakarta and seven regional campuses, located in Medan, Padang, Jakarta, Bandung, Yogyakarta, Surabaya and Makassar, as well as plans to add two campuses located in Balikpapan and Denpasar in 2018.

KINERJA PELATIHAN [G4-LA9]

Selama tahun 2016 telah diselenggarakan pelatihan dengan pola in-house learning dan e-learning. Melalui in-house learning, BRI memberikan pendidikan bagi 86.649 peserta, sedangkan pelatihan dalam bentuk e-learning diberikan melalui 57 materi yang diikuti sebanyak 1.107.879 peserta.

Laporan ini kami hanya menyajikan rerata jam pendidikan pada tahun 2016 karena tahun sebelumnya perhitungan dilakukan berdasarkan pada jumlah peserta, sedangkan tahun ini berdasarkan jumlah pekerja, sehingga hasilnya tidak dapat diperbandingkan.

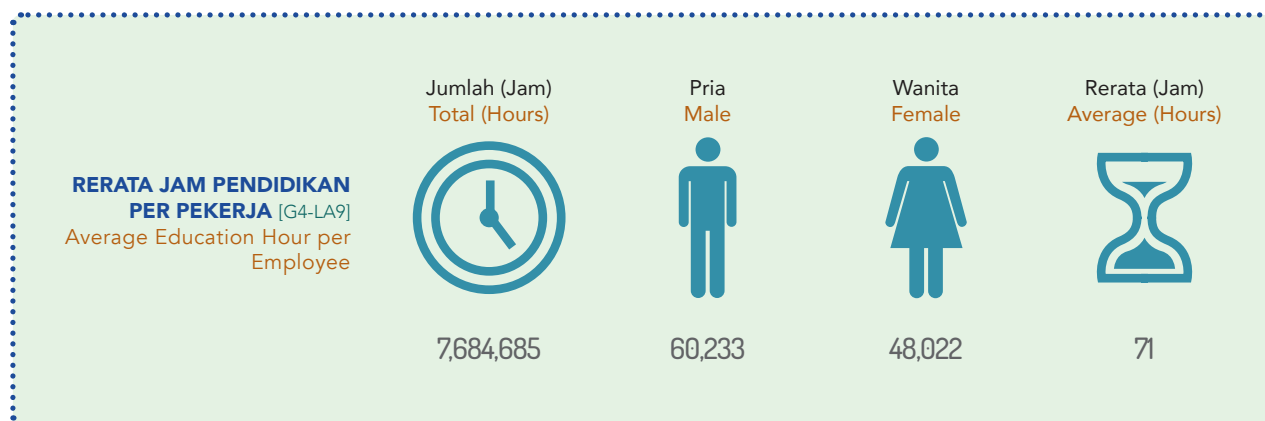
Realisasi total anggaran pengembangan kompetensi SDM sebesar Rp577 miliar atau turun Rp40 miliar (6,5%) dari tiga tahun sebelumnya karena BRI lebih mendorong pelatihan dalam bentuk e-learning.

KINERJA PELATIHAN [G4-LA9]

During 2016, in-house learning and e-learning training have been held. Through in-house learning, BRI provided education to 86,649 participants, while e-learning training provided 57 materials with a total of 1,107,879 participants.

This report presented only the average education hours in 2016, because previous year's calculation was based on the number of participants, while this year was based on the number of employees, thus the results were not comparable.

Realization of total budget for HR competency development was Rp577 billion or down Rp40 billion (6.5%) from the past three years because BRI prioritized training in the form of e-learning.



REALISASI ANGGARAN PENDIDIKAN DAN RERATA ANGGARAN PENDIDIKAN PER PESERTA

Total Education Budget and Average Education Budget per Participant

TAHUN Year	REALISASI ANGGARAN (RP MILIAR) Total Budget (Rp billion)	JUMLAH PEKERJA PESERTA PENDIDIKAN Total Employees of Education Participants			RERATA (RP) Average (Rp)
		PRIA Male	WANITA Female	JUMLAH Total	
2014	665.40	293,242	174,820	468,062	1,417,837
2015	618.64	497,995	291,782	789,777	781,852
2016	578.57	830,536	661,886	1,492,423	386,683

PESERTA PENDIDIKAN BERDASARKAN JABATAN TAHUN 2016 [G4-LA9]

Education Participants by Position 2016

JENIS KELAMIN Gender	JENJANG JABATAN/GOLONGAN Job Rank/Class			JUMLAH Total
	TOP MANAGEMENT (VP S/D SEVP)	MIDDLE MANAGEMENT (AM S/D AVP)	OPERATION (ASISSTANT S/D OFFICER)	
Pria Male	248	5,875	46,355	52,478
Wanita Female	36	1,492	39,338	40,866
Jumlah Total	284	7,367	85,693	93,344

BIAYA PENGEMBANGAN KOMPETENSI (RP MILIAR)

Competence Development Costs (Rp Billion)



PROGRAM PPRS

BRI memiliki program pengembangan residen staf (PPRS) sebagai pengembangan program pengembangan staf (PPS). Melalui PPRS, BRI memberikan pendidikan dan pelatihan bagi pekerja dengan menerapkan materi *social culture*. Sejak tahun 2011, program ini terbuka hingga wilayah terluar Indonesia khususnya di Nusa Tenggara Timur, Maluku dan Papua.

PPRS PROGRAM

BRI has a staff resident development program (PPRS) as an expansion of staff development program (PPS). Through PPRS, BRI provides education and training for employees by applying social culture material. Since 2011, the program has been opened to those in the outermost regions of Indonesia, especially in East Nusa Tenggara, Maluku and Papua.

PENDIDIKAN PROGRAM PENGEMBANGAN STAF DAN RESIDEN STAF

Staff and Resident Staff Development Program

2014		2015		2016	
PENDIDIKAN Education	LULUS Completion	PENDIDIKAN Education	LULUS Completion	PENDIDIKAN Education	LULUS Completion
477	356	91	38	69	226

DISABILITAS BERKARYA

BRI memberikan kesempatan berkarya bagi pekerja yang mempunyai keterbatasan atau penyandang disabilitas. Peluang kerja penyandang disabilitas disesuaikan dengan tingkat keahlian dan keterampilan masing-masing, seperti petugas administrasi, *call center*, *help desk*. Saat ini sebanyak 70 orang, bekerja sebagai jabatan pelaksana.

PENILAIAN KINERJA [G4-LA11]

Kinerja seluruh Kinerja seluruh (100%) pekerja pria dan wanita BRI dievaluasi secara berkala setiap satu tahun. Penilaian kinerja pekerja tetap dilakukan secara terpadu melalui Sistem Manajemen Kinerja (SMK) yang menjadi bagian dari sistem pengelolaan SDM BRI BRISStars, sedangkan pekerja alih daya (outsource) dilakukan secara manual. Penilaian kinerja pekerja tetap mencakup dua sisi, yakni pencapaian key performance indicators (KPI) dan pencapaian standar kompetensi.

BRI EXCELLENCE AWARD

BRI Excellence Award merupakan salah satu apresiasi BRI yang berjenjang sampai tingkat nasional diberikan kepada pekerja dan unit kerja yang konsisten memberikan kinerja terbaiknya. Salah satu kategori dalam BRI Excellence Award, yakni 'Best Inovator' berupaya mendorong seluruh pekerja untuk menciptakan ide inovasi yang dapat memberikan keunggulan bagi BRI.

WORKING DISABLED

BRI provides an opportunity to work for impaired employees or those with disabilities. The job opportunities for disabled employees are adapted to their respective level of expertise and skills, such as administrative, call center, help desk staff. Currently, as many as 70 people are working as operations staff.

PERFORMANCE ASSESSMENT [G4-LA11]

Performance of all (100%) male and female employees of BRI is evaluated regularly every year. The performance assessment is carried out through an integrated Performance Management System (SMK) that is part of BRISStars HR management system, while outsourced employees' assessments are done manually. Performance assessment of permanent employees comprises achievement of key performance indicators (KPI) and achievement of competency standards.

BRI EXCELLENCE AWARD

BRI Excellence Award merupakan salah satu apresiasi BRI yang berjenjang sampai tingkat nasional diberikan kepada pekerja dan unit kerja yang konsisten memberikan kinerja terbaiknya. Salah satu kategori dalam BRI Excellence Award, yakni 'Best Inovator' berupaya mendorong seluruh pekerja untuk menciptakan ide inovasi yang dapat memberikan keunggulan bagi BRI.



MENJAMIN KESEJAHTERAAN PEKERJA

Ensuring Employee Welfare

“

Kesejahteraan pekerja menjadi keutamaan yang terus BRI tingkatkan dengan memperhatikan strategi dan perkembangan bisnis Perusahaan.

The welfare of employees is a priority that continue to be improved by BRI according to the Company's strategy and business development.



REMUNERASI DAN MANFAAT [G4-LA2]

Kebijakan remunerasi pekerja BRI disesuaikan dengan fungsi jabatan, masa kerja, serta capaian kinerja, tanpa membedakan gender. Kebijakan ini telah disesuaikan dengan ketentuan perundangan yang berlaku, termasuk Upah Minimum Provinsi (UMP) yang diberikan kepada pekerja BRI di seluruh unit kerja di Indonesia.

REMUNERATION AND BENEFITS [G4-LA2]

BRI employee remuneration and benefit policy is adapted to job function, years of service, as well as performance achievement, regardless of gender. The policy has also been adapted to the provisions of existing laws, including the Provincial Minimum Wage (UMP) for employees of BRI at all working units across Indonesia.

JENIS REMUNERASI DAN MANFAAT PEKERJA BERDASARKAN STATUS PEKERJA* [G4-LA2]

Employee Remuneration and Benefits by Employee Status

JENIS REMUNERASI DAN MANFAAT DITERIMA Type of Remuneration and Benefit	PEKERJA TETAP Permanent Employee	PEKERJA TIDAK TETAP Non-permanent Employee
Gaji, Insentif dan Tunjangan Salary, Incentives and Benefits	Ada Provided	Ada Provided
Insentif dan Tunjangan Incentives and Benefits	Ada Provided	Ada Provided
Bantuan Bencana Alam dan Musibah Natural Disaster Relief	Ada Provided	Ada Provided
Tunjangan Hari Tua Old Age Benefit	Ada Provided	Tidak No
Tunjangan Penugasan/Kesetaraan Assignment/Equality Allowance	Ada Provided	Tidak No
Tunjangan Perumahan Housing Allowance	Ada Provided	Tidak No
Cuti Menunaikan/Menjalankan Kewajiban Beragama Religious Obligation Leave	Ada Provided	Tidak No
Pesangon Severance Pay	Ada Provided	Tidak No
Upah Kerja Lembur Overtime Fees	Ada Provided	Ada Provided
BPJS, Jaminan Pemeliharaan Kesehatan dan Pengobatan Social Security, Healthcare and Medical Treatment Security	Ada Provided	Ada Provided
Asuransi Jiwa dan Kecelakaan Life and Accident Insurance	Ada Provided	Ada Provided
Program Pensiun Manfaat Pasti (PPMP) Program Pensiun Iuran Pasti (PIPI) Defined Benefit Pension Plan (PPMP) Defined Contribution Pension Plan (PIPI)	Ada Provided	Tidak No

* Mencakup pekerja kontrak, trainee, dan MPP | Including contract employees, trainees, and MPP

Sistem kompensasi dan manfaat disusun dengan prinsip-prinsip:

1. Adil secara internal
2. Kompetitif secara eksternal
3. Memperhatikan strategi, perkembangan bisnis dan kemampuan Perusahaan
4. Mudah diadministrasikan

System of compensation and benefits is formulated with the principles of:

1. Internally fair
2. Externally Competitive
3. Pay attention to strategy, business development and the Company's ability
4. Easily administrated

REALISASI ANGGARAN PENGELOLAAN KETENAGAKERJAAN

Employee Management Costs

KOMPONEN Component	BESARAN BIAYA Amount of Cost (RP JUTA) (Rp Million)		
	2014	2015	2016
Gaji, Upah, dan Tunjangan Salary, Wage and Benefits	7,703,707	8,208,441	8.542.413
Bonus, Insentif dan Tantiem Bonus, Incentive and Tantiem	3,560,825	4,929,883	5,816,691
Pendidikan dan Pengembangan Education and Development	665,405	618.641	578,568
Tunjangan Kesehatan Health Allowance	249,705	295,453	358,918
Jaminan Jamsostek Social Security (Jamsostek)	211,570	431,471	522,249
Pemutusan Hubungan Kerja Pemutusan Hubungan Kerja	185,182	196,040	153,281
Pensiun Iuran Pasti Defined Contribution Pension Plan	146,527	198,322	231,105
Cuti Besar Sabbatical Leave	276,299	264,713	308,429
Pensiun Imbalan Pasti Defined Benefit Pension Plan	108,480	543,325	513,384
Penghargaan Tanda Jasa Appreciation	137,568	76,718	150,349
Lain-lain Others	316,807	198,028	472,964
Total	13,562,075	15,961,035	17,648,351



BRI juga memberikan jaminan kerja kembali bagi pekerja perempuan yang mengambil istirahat sebelum dan setelah melahirkan. Selama 3 bulan istirahat, Perusahaan tetap memberikan kompensasi dan tunjangan. Jaminan serupa juga diberikan kepada pekerja yang pergi menunaikan ibadah haji.

BRI also provides reemployment guarantee for female employees who take a leave before and after childbirth. During the 3-month break, the Company still pays for their compensation and benefits. Similar guarantee is also given to employees who go to perform haj pilgrimage.

BERSINERGI BERSAMA LINGKUNGAN DAN MASYARAKAT

Bersinergi Bersama
Lingkungan dan Masyarakat

Pelaksanaan Program Bina
Lingkungan bertujuan meningkatkan
kondisi sosial dan kualitas kehidupan
masyarakat sekitar wilayah
operasional BRI menjadi lebih baik.

Implementation of Community
Development Program aims to
improve social conditions and
quality of life of the community
around the operational areas of BRI.

74 **Menjaga Kelestarian Bersama**
Preserving Together

76 **Bangga Berindonesia**
Proud to Be Indonesian



MENJAGA KELESTARIAN BERSAMA

Preserving Together

Inisiatif BRI dalam meminimalkan dampak lingkungan diterapkan dalam kegiatan operasional BRI secara langsung dengan menggunakan sumber daya secara efisien. BRI menghimbau kepada seluruh insan BRI menggunakan kertas, listrik, air, dan BBM secara efisien.

MENUJU PAPERLESS

BRI menerapkan konsep *electronic office (e-office)* yang didukung dengan *digital technology architecture*, yang mencakup *mobile technology* dan *big data*. Inisiatif ini memungkinkan seluruh operasional BRI berangsur-angsur dilakukan secara *paperless*, baik untuk kepentingan internal maupun nasabah.

Inisiatif penerapan *paperless* juga dilakukan pada proses bisnis dan operasional BRI di unit kerja, yaitu:

- Transaksi tanpa formulir (*formless transaction*) dan otomatisasi pelaporan di Unit Kerja.
- Penyederhanaan proses persetujuan kredit melalui aplikasi *loan approval system*
- Pemanfaatan intranet dan internet yang terhubung *real time* untuk komunikasi.

BRI's initiative in minimizing the environmental impact is directly applied in operations by efficient use of resources. BRI calls on all BRI personnel to use paper, power, water and fuel efficiently.

GO PAPERLESS

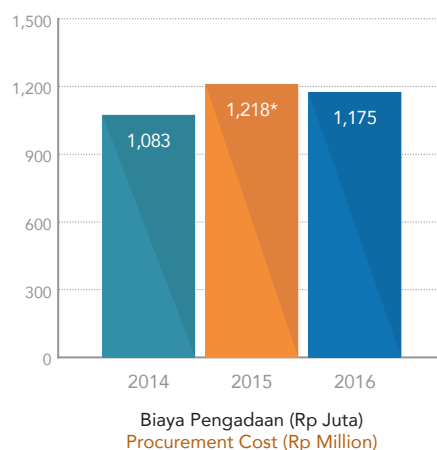
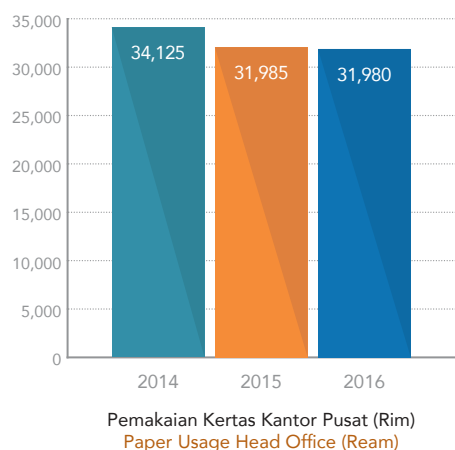
BRI applies electronic office concept (e-office), which is supported by digital technology architecture comprising mobile technology and big data. The initiative allows the entire operations of BRI to gradually go paperless, both for internal use or for customers.

The paperless initiative is also applied in BRI's business process and operations at working units, namely:

- Formless transaction and automated reporting at Working Units.
- Simplification of credit approval process through the loan application approval system
- Use of real time intranet and internet for communications.

PEMAKAIAN KERTAS KANTOR PUSAT

Paper Usage Head Office



Keterangan:

Jumlah pemakaian kertas menurun setiap tahun, walaupun jumlah pekerja meningkat
* kenaikan biaya pengadaan ini disebabkan karena adanya kenaikan harga kertas

Note:

Total paper usage decreased every year, although the number of employees increased
* The procurement cost increased due to an increase in the price of paper

EFISIENSI LISTRIK

BRI terus mendorong upaya efisiensi energi listrik pada operasional di seluruh unit kerja, antara lain dengan himbauan secara rutin. Pada akhir 2016, penggunaan konsumsi listrik di kantor pusat tercatat sebesar 8.228.500 KWh, turun 3,02% dari tahun sebelumnya 8.484.520 KWh. Penurunan tersebut menunjukkan tingkat kesadaran pekerja dalam penghematan listrik.

PENGHEMATAN AIR

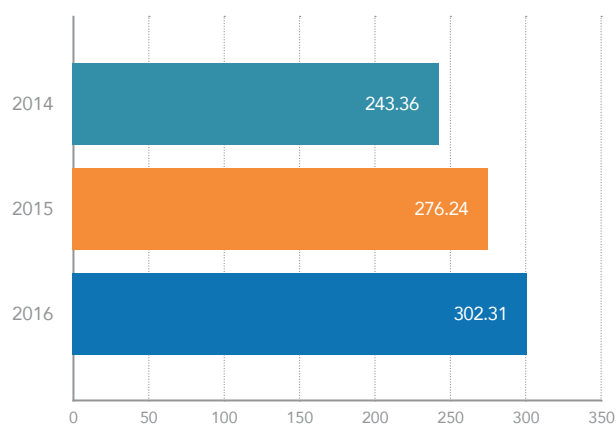
BRI menggunakan air untuk menunjang kegiatan perbankan, antara lain memenuhi kebutuhan air minum, kebersihan, sanitasi dan wudhu. Sumber air yang digunakan di area gedung perkantoran sebagian besar berasal dari PDAM. Air bekas pakai selanjutnya disalurkan melalui pembuangan air sesuai dengan sistem pengelolaan gedung perkantoran.

EFISIENSI BBM

Sepanjang tahun 2016, upaya efisiensi energi bahan bakar minyak (BBM) yang telah dilakukan oleh BRI, salah satunya mendorong pertemuan dan sosialisasi dengan cara komunikasi langsung jarak jauh (*teleconference*) sebagai bentuk penggantian perjalanan bisnis.

KONSUMSI PERTAMAX (KILO LITER)

Pertamax Consumption (Kilo liter)



PEMANFAATAN ENERGI SURYA

Sejak 2015, BRI melakukan inisiatif pemanfaatan energi surya sebagai *power supply* ATM untuk mengurangi konsumsi energi listrik. *Power supply* ATM mampu menjangkau masyarakat terpencil di Palembang, Pekanbaru, Bandar Lampung dan Jayapura.

POWER EFFICIENCY

BRI continues to encourage energy efficiency efforts on operations at all working units, including regular reminders. At the end of 2016, power consumption at the head office was recorded at 8,228,500 KWh, down 3.02% from the previous year of 8,484,520 KWh. The decline indicated increase in the employees' level of awareness in power saving.

WATER SAVING

BRI uses water to support banking activities, among others, for drinking water, hygiene, sanitation and ablution. The source of water used at the office building areas is largely originated from regional water utility company PDAM. The grey water is discharged through water disposal system of the office building management.

FUEL EFFICIENCY

Throughout 2016, the energy efficiency efforts of fuel (BBM) that has been conducted by BRI, included encouraging to hold meeting and dissemination through teleconference as a substitute of business travel.



SOLAR ENERGY UTILIZATION

Since 2015, BRI has carried out an initiative to utilize solar-powered ATMs to reduce power consumption. The solar-powered ATMs managed to reach out to community in remote areas of Palembang, Pekanbaru, Bandar Lampung and Jayapura.

BANGGA BERINDONESIA [G4-DMA]

Proud to be Indonesian

Sebagai entitas bisnis, BRI memiliki peran tanggung jawab sosial dan lingkungan kepada masyarakat di sekitar dengan pendekatan berbasis bisnis melalui program kemitraan dan non-bisnis melalui program bina lingkungan. Pelaksanaan kegiatan disesuaikan dengan visi dan misi CSR BRI bertema "Bangga Berindonesia".

Program Bina Lingkungan diarahkan ke dalam delapan sektor meliputi: pendidikan, kesehatan, sarana umum, sarana ibadah, pelestarian alam, bencana alam, bantuan sosial untuk pengentasan kemiskinan, dan peningkatan kapasitas mitra binaan pinjaman kemitraan. Program Bina Lingkungan ini diperkenalkan ke masyarakat sebagai "Program BRI Peduli". Tahun ini BRI masih belum melakukan asesmen dampak dari program PKBL terhadap para penerima manfaat atau masyarakat. Pelaksanaan kegiatan PKBL BRI dilakukan oleh Bagian Corporate Social Responsibility, Biro Humas & CSR di bawah Divisi Sekretariat Perusahaan dan bertanggung jawab kepada Direktur Utama.

As a business entity, BRI has a role in social and environmental responsibility to the surrounding communities through business-based approach through partnership program and non-business approach through community development program. The implementation of activities is tailored to CSR vision and mission of BRI with the theme "Bangga Berindonesia" (Proud to be Indonesian).

Community Development Program is focused on eight sectors, namely: education, health, public facilities, houses of worship, nature preservation, natural disasters, social assistance for poverty alleviation and capacity building for beneficiaries of partnership loans. Community Development Program was introduced to the public as "Program BRI Peduli" (BRI Cares Program). This year, BRI has not performed any assessment of PKBL program impact on beneficiaries or the community. BRI's PKBL activities are undertaken by Corporate Social Responsibility Section, Bureau of PR & CSR under the Corporate Secretariat Division and under supervision of President Director.

KEGIATAN PKBL [G4-EC7] PKBL Activities

PROGRAM UTAMA Main Program	PROGRAM KHUSUS Special Program	TIPE Type	DAMPAK Impact	KONTRIBUSI SDGS Contribution to SDGs
Program Kemitraan Partnership Program	Pemberdayaan ekonomi masyarakat Community Economic empowerment	Komersial* Commercial*	Menambah penghasilan dan menciptakan lapangan pekerjaan baru Generating income and creating new jobs	Tujuan Goal 8
Bina Lingkungan Community Development (Program BRI Peduli)	Indonesia Cerdas Pendidikan dan pelatihan Education and training	Inkind/Probono	Meningkatkan ketrampilan dan pengetahuan Increasing skills and knowledge	Tujuan 4 Goal 4
	Indonesia Sehat Peningkatan kesehatan Health promotion	Inkind/Probono	Meningkatkan kualitas kesehatan masyarakat Improving the health quality of the community	Tujuan 3 Goal 3
	Indonesia Membangun Pembangunan sarana dan prasarana umum Development of public facilities and infrastructure	Inkind/Probono	Membuka akses ekonomi bagi masyarakat Opening economic access for community	Tujuan 9 Goal 9

KEGIATAN PKBL [G4-EC7]

PKBL Activities

PROGRAM UTAMA Main Program	PROGRAM KHUSUS Special Program	TIPE Type	DAMPAK Impact	KONTRIBUSI SDGS Contribution to SDGs
Bina Lingkungan Community Development (Program BRI Peduli BRI Peduli Program)	Indonesia Takwa Pembangunan sarana ibadah Development of religious facilities	Inkind/Probono	Menciptakan suasana peribadahan yang nyaman Creating comfortable worship atmosphere	Tujuan 9 Goal 9
	Indonesia Lestari Pelestarian alam Nature preservation	Inkind/Probono	Meningkatkan kualitas lingkungan hidup Improving the quality of environment	Tujuan 15 Goal 15
	Indonesia Peduli Bantuan bencana alam Natural disaster relief	Inkind/Probono	Meringankan beban bagi korban bencana alam Relieving the burden of natural disaster victims	Tujuan 13 Goal 13
	Indonesia Sejahtera Bantuan sosial pengentasan kemiskinan Social assistance and poverty alleviation	Inkind/Probono	Meningkatkan kesejahteraan penerima manfaat Improving the welfare of beneficiaries	Tujuan 1 Goal 1
	Indonesia Bermitra Pengembangan kapasitas mitra binaan pinjaman kemitraan Pengembangan kapasitas mitra binaan pinjaman kemitraan	Inkind/Probono	Meningkatkan kapasitas mitra binaan nasabah Pinjaman Kemitraan BRI Makassar dan Surabaya Building the capacity of customers who are beneficiaries of Partnership Loan at BRI Makassar and Surabaya	Tujuan 4 Goal 4

* pendapatan bunga disalurkan kembali untuk program berikutnya | Interest income is redistributed for the next programs

Pada tahun 2016, BRI telah merealisasikan dana kegiatan PKBL sebesar Rp222,47 miliar, naik 22,98% dari tahun sebelumnya sebesar Rp180,89 miliar. Besaran dana tersebut terdiri dari dana program kemitraan sebesar Rp89,76 miliar dan bina lingkungan sebesar Rp132,71 miliar. Peningkatan tersebut merupakan wujud komitmen BRI untuk melakukan kegiatan PKBL yang berkualitas dan memiliki dampak pada masyarakat luas. Untuk bantuan Pembangunan sarana dan prasarana umum diberikan secara probono. [G4-EC7]

In 2016, BRI has realized the funds for PKBL activities amounted to Rp222.47 billion, up 22.98% from the previous year of Rp180.89 billion. The funds consisted of partnership program funds amounted to Rp89.76 billion and community development funds of Rp132.71 billion. The increase reflected BRI's commitment to carry out PKBL activities that have quality and impact on the wider community. The construction of public facilities and infrastructure were provided pro bono. [G4-EC7]

BRI bangga menjadi bagian dari Indonesia dan turut serta mendukung upaya pemerintah, untuk meningkatkan kesejahteraan masyarakat. Peran serta tersebut diwujudkan melalui program tanggung jawab sosial perusahaan.

BRI is proud to be part of Indonesia as well as to participate and support the government's efforts to improve people's welfare. The participation is realized through corporate social responsibility programs.

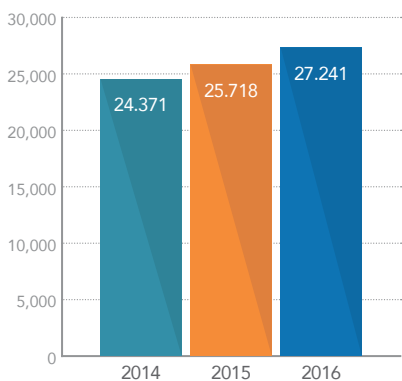
PROGRAM KEMITRAAN

Pada tahun 2016, realisasi penyaluran dana Pinjaman Kemitraan sebesar Rp89,76 miliar, naik 27,93% jika dibandingkan dengan dana tahun 2015 sebesar Rp54,50 miliar. Jumlah penyaluran dana tersebut mengalami kenaikan yang cukup signifikan, karena inisiatif BRI dalam menerapkan pola pemasaran yang lebih baik, yakni dengan mencari segmen pasar secara langsung bagi individu yang memiliki usaha kecil namun belum pernah menikmati fasilitas pinjaman dari perbankan atau lembaga keuangan manapun. Hingga akhir tahun 2016, jumlah mitra binaan mencapai 27.241, naik 5,92% dari tahun 2015 yaitu sebanyak 25.718 mitra binaan.

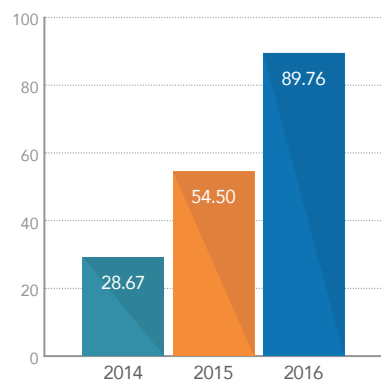
PARTNERSHIP PROGRAM

In 2016, realization of Partnership Loan disbursement amounted to Rp89.76 billion, up 27.93% compared to the realization in 2015 amounted to Rp54.50 billion. Total fund disbursement increased significantly, compared to the previous year due to BRI's initiative in implementing a better marketing strategy, by finding market segments directly for individuals who have small businesses but have never received a loan facility from any banks or financial institutions. By the end of 2016, the number of beneficiaries reached 27,241, up 5.92% from 25,718 beneficiaries in 2015.

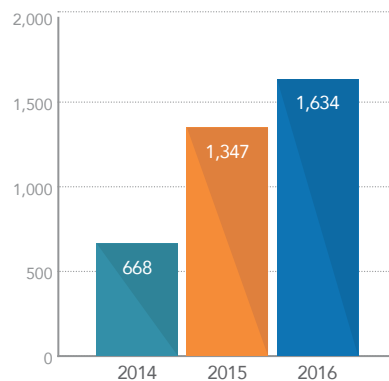
AKUMULASI JUMLAH MITRA BINAAN Accumulated Number of Beneficiaries



PERKEMBANGAN PENYALURAN DANA PROGRAM KEMITRAAN Development of Partnership Loan Fund Disbursement



Realisasi (Rp Miliar)
Realisasi (Rp Billion)



Mitra Binaan
Beneficiaries

PROGRAM BINA LINGKUNGAN

Program Bina Lingkungan bertujuan untuk meningkatkan kondisi sosial dan kualitas kehidupan masyarakat sekitar wilayah operasional BRI menjadi lebih baik. Sepanjang tahun 2016, program bina lingkungan diarahkan ke dalam delapan sektor.

Indonesia Cerdas

Peran serta BRI dalam meningkatkan kualitas pendidikan diwujudkan dalam empat program utama: Program BRI Teras Usaha Mahasiswa; Program Pelatihan Usaha Produktif; Beasiswa Untuk Anak Indonesia; Renovasi, Pembangunan dan Bantuan Sarana Pendidikan.

COMMUNITY DEVELOPMENT PROGRAM

Community Development Program aims to improve social conditions and the quality of life of the community around the operational areas of BRI. During 2016, community development program focused on eight sectors.

Indonesia Cerdas

BRI's participation in improving the quality of education is realized in four main programs: BRI Teras Usaha Mahasiswa (Student Business Terrace) Program; Productive Business Training Program; Scholarships for Children of Indonesia; Renovation, Development and Assistance of Education Facilities.



1. Program BRI Teras Usaha Mahasiswa

Upaya BRI dalam menciptakan pengusaha muda kreatif dan inovatif dari Perguruan Tinggi di Indonesia dilakukan melalui program Creativepreneur, Technopreneur dan Sociopreneur. Program ini merupakan program lanjutan pada tahun 2015 yang dilaksanakan di enam Kota, meliputi: Jakarta, Bandung, Yogyakarta, Denpasar, Makassar, dan Medan.

BRI menjalin kerjasama dengan pihak yang berkompeten dibidangnya untuk mendapatkan tiga tim pemenang dari setiap kota. Sepanjang tahun 2016, total peserta yang mendapat pembinaan dan pendampingan dalam pengembangan usaha sebanyak 18 tim dengan total biaya mencapai Rp2,68 miliar.

Mahasiswa-mahasiswi yang telah mengikuti program ini diharapkan dapat menciptakan lapangan kerja baru terutama di daerah asalnya. Sejak program digulirkan pada tahun 2011, telah tercatat lebih dari 100 kelompok usaha mahasiswa-mahasiswi mengikuti program BRI Teras Usaha Mahasiswa.

2. Program Pelatihan Usaha Produktif

Program pendidikan/pelatihan bagi masyarakat, khususnya bagi pengusaha UMKM, dilaksanakan agar dapat meningkatkan kapasitas produksi atau usaha mereka. Pada tahun 2016, BRI telah merealisasikan dana sebesar Rp2,52 miliar kepada lebih dari 500 penerima manfaat.

Berbagai kegiatan pendidikan/pelatihan telah diselenggarakan oleh BRI di beberapa lokasi, antara lain Ambon, Jombang, Sukabumi, Jakarta, Bogor, Depok, Bekasi, Banyumas, Medan dan Surabaya. Adapun salah satu program yang telah dilaksanakan adalah pelatihan dan bantuan budidaya perikanan hasil laut yang terealisasi atas kerjasama dengan Kodam XVI/Pattimura. Pelatihan ini diikuti oleh 10 kelompok peserta dengan penyaluran mencapai Rp1,54 miliar di kota Ambon.

1. BRI Student Business Terrace Program

BRI's efforts in fostering creative and innovative young entrepreneurs from universities in Indonesia were implemented through Creativepreneur, Technopreneur and Sociopreneur programs. These programs were a continuation of programs in 2015 that were carried out in six cities of Jakarta, Bandung, Yogyakarta, Denpasar, Makassar, and Medan.

BRI cooperated with competent parties in their respective fields to come up with three winning teams from each city. Throughout 2016, total participants that received mentoring and facilitation in business development were 18 teams with total cost reached Rp2.68 billion.

The students who have participated in this program were expected to create new jobs, especially in their respective hometowns. Since the program was rolled out in 2011, it has recorded more than 100 student business groups participated in the BRI Teras Usaha Mahasiswa program.

2. Productive Business Training Program

Education or training programs for the community, especially MSMEs, are carried out to increase their production capacity or businesses. In 2016, BRI has disbursed Rp2.52 billion in funds to more than 500 beneficiaries.

Various educational/training activities have been organized by BRI in several locations, including Ambon, Jombang, Sukabumi, Jakarta, Bogor, Depok, Bekasi, Banyumas, Medan and Surabaya. One of the programs that have been implemented was the training and assistance for aquaculture of marine products, which was in cooperation with the Regional Military Command XVI/ Pattimura. The training was attended by 10 groups of participants with total disbursement reached Rp1.54 billion in Ambon city.

3. Beasiswa Untuk Anak Indonesia

Program ini berkontribusi mengembangkan pendidikan bagi putera-puteri Indonesia. Pada tahun 2016, BRI telah memberikan beasiswa kepada lebih dari 1.800 orang dengan total penyaluran hampir mencapai Rp7 miliar.

Penyelenggaraan program beasiswa ini bekerjasama dengan banyak instansi pendidikan dan lembaga, antara lain Stikes Ahmad Yani, Universitas Darussalam, Universitas Indonesia, Universitas Padjajaran, Universitas Palangkaraya, Universitas Teknologi Sumbawa, Universitas Terbuka, Yakespen, Kick Andy Foundation serta siswa dan siswi berprestasi di kota Batam dan kabupaten Pelalawan, kepulauan Riau.

4. Renovasi, Pembangunan dan Bantuan Sarana Pendidikan

Hingga akhir 2016, terdapat 19 sekolah/universitas yang menerima renovasi, pembangunan dan bantuan sarana pendidikan dari BRI dengan penyaluran sebesar Rp4,38 miliar.

3. Scholarships for Children of Indonesia

This program contributes to education development for the sons and daughters of Indonesia. In 2016, BRI has provided scholarships to more than 1,800 people with total disbursed funds nearly reached Rp7 billion.

Implementation of this scholarship program was in cooperation with many educational institutions and agencies, among others STIKES Ahmad Yani, Darussalam University, University of Indonesia, University of Padjadjaran, University of Palangkaraya, Sumbawa University of Technology, Open University, Yakespen, Kick Andy Foundation as well as the outstanding male and female students in Batam city of and Pelalawan regency, Riau Islands.

4. Renovation, Development and Education Facility Assistance

Until the end of 2016, there were 19 schools and universities that received assistance for renovation, construction and support of education facilities from BRI with fund disbursement of Rp4.38 billion.

REALISASI RENOVASI DAN BANTUAN SARANA PENDIDIKAN

Realization of Renovation and Education Facility Assistance

KETERANGAN Description	SEKOLAH/ UNIVERSITAS PENERIMA MANFAAT Beneficiary Schools/Universities	REALISASI ANGGARAN (RP JUTA) Budget Realization (Rp million)
Renovasi Sarana Pendidikan Renovation of Education Facilities	2	683.27
Pembangunan Sarana Pendidikan Construction of Education Facilities	10	2,229.96
Bantuan Sarana Pendidikan Education Facility Assistance	7	1,464.88
Total	19	4,378.12



Indonesia Sehat

Kepedulian BRI untuk meningkatkan kualitas kesehatan masyarakat dilakukan dalam berbagai program, diantaranya: bantuan ambulance, pengobatan gratis, khitanan masal serta bantuan operasi katarak dan bibir sumbing. Pada tahun 2016, melalui unit kerja yang tersebar diseluruh Indonesia, BRI telah menyalurkan bantuan sebesar Rp22,83 miliar.

Salah satu, bentuk bantuan pengobatan yang dilakukan oleh BRI diwujudkan dalam program Operasi Katarak Untuk 1.000 Orang yang mengusung tema "BRI Melihat Dunia". Program ini berlangsung di 17 kota besar dengan total bantuan sebesar Rp6,10 miliar.

Indonesia Sehat

BRI's awareness to improve the quality of the community's health is carried out in a variety of programs, including ambulance assistance, free medical care, mass circumcision and assistance for cataract and cleft lip surgery. In 2016, through working units across Indonesia, BRI has disbursed assistance of Rp22.83 billion.

One of assistance forms was in medical treatment, which was realized by BRI in cataract surgery program for 1,000 people with the theme "BRI Melihat Dunia" (BRI Sees the World). The program took place in 17 major cities with a total assistance of Rp 6.10 billion.



Indonesia Membangun

Kegiatan ini diwujudkan melalui pembangunan sarana dan prasarana umum di sekitar wilayah operasional BRI. Pada tahun 2016, pembangunan sarana dan prasarana umum diwujudkan dalam bentuk renovasi pasar, perbaikan jalan, pembangunan jembatan, serta lampu penerangan, dengan total bantuan sebesar Rp26,46 miliar. Penyelenggaraan program bekerjasama dengan Pemerintah Daerah, TNI, Polri, Kementerian RI, serta lembaga lainnya.

“BRI Revitalisasi Pasar” merupakan salah satu program besar BRI dalam mewujudkan bantuan pembangunan pasar. yaitu Program ini diadakan di 16 provinsi Indonesia, dengan total bantuan mencapai Rp5,61 miliar.

Selain itu berbagai pembangunan sarana umum juga telah dilakukan BRI, termasuk perbaikan dan pembangunan taman kota. Hingga akhir 2016, BRI telah memberikan bantuan sebesar Rp2,47 miliar untuk pembangunan sarana umum di berbagai daerah Indonesia.

Indonesia Takwa

BRI Peduli memberikan bantuan pembangunan dan perbaikan sarana ibadah seperti masjid, mushola, gereja, maupun tempat peribadatan lain. Selain itu, BRI juga memberikan sarana pendukung ibadah serta mendukung kegiatan keagamaan untuk meningkatkan nilai spiritualitas masyarakat.

Pada tahun 2016, BRI telah membangun 141 rumah ibadah dan mendukung kegiatan keagamaan dengan menyalurkan bantuan sebesar Rp27,18 miliar. Penyelenggaraan program bekerjasama dengan Dewan Masjid Indonesia serta para pengurus rumah ibadah penerima bantuan.

Indonesia Membangun

This activity is realized through the development of public infrastructure and facilities around the operational areas of BRI. In 2016, BRI has built public facilities and infrastructure, in the form of renovation, road repair, bridge construction, as well as, lighting, with total assistance realization of Rp26.46 billion. The program implementation was in cooperation with local governments, the Armed Forces, National Police, Ministries, as well as other agencies.

“BRI Revitalisasi Pasar” (BRI Market Revitalization) is one of BRI’s major programs in realizing market development assistance. The program was carried out in 16 provinces in Indonesia, with total realization of assistance reached Rp5.61 billion.

In addition, various public infrastructure development has also been carried out by BRI, including the repair and construction of city parks. Until the end of 2016, BRI has disbursed assistance amounted to Rp2.47 billion for the construction of public facilities in various regions in Indonesia.

Indonesia Takwa

BRI Peduli provides assistance for development and repair of houses of worship such as a mosque, prayer rooms, churches, or other places of worship. In addition, BRI also provides supporting facilities for religious activities to increase the community’s spiritual values.

In 2016, BRI has built 141 houses of worship and support religious activities with distributing assistance of Rp27.18 billion. The program was implemented in cooperation with the Indonesian Mosque Council and the caretaker of houses of worship beneficiaries.



Indonesia Lestari

Fokus utama program Indonesia lestari adalah penanaman pohon dan konservasi lingkungan. Selama tahun 2016, BRI melakukan lebih dari 20 kegiatan pelestarian lingkungan dengan total realisasi anggaran sebesar Rp1,99 miliar. Pelaksanaan program bekerjasama dengan Yayasan Kehati, TNI AL, Kopasus, serta Pemerintah Daerah.

Pada tahun 2016, tercatat 231,735 batang pohon telah ditanam di berbagai lokasi seperti, Sabang, Ende, Bali, Jakarta, Situbondo, Kudus, dan Sidoarjo.

Bentuk kegiatan konservasi lingkungan diwujudkan BRI dalam berbagai aktivitas diantaranya, pengelolaan sampah organik, pembangunan fasilitas bak air bersih dan penanaman bibit kayu. Hingga akhir tahun 2016, BRI telah merealisasikan dana sebesar Rp484,25 juta pada kegiatan konservasi lingkungan.

Indonesia Peduli

BRI Peduli memberikan bantuan tanggap darurat melalui unit kerja terdekat di setiap lokasi apabila terjadi bencana. Selama tahun 2016, BRI telah menyalurkan bantuan Rp1,46 miliar bagi korban bencana alam di Indonesia. Pelaksanaan program bekerjasama dengan BPBD, TNI, Pemerintah Daerah, dan Sinergi BUMN (Himbara, PLN, Pertamina, dan lain-lain).

Indonesia Lestari

The focus of Indonesia Lestari program is tree planting and environmental conservation. During 2016, BRI conducted more than 20 environmental preservation activities with total budget realization of Rp1.99 billion. The program was implemented in cooperation with Yayasan Kehati Foundation, Navy, Special Force Command (Kopassus), and local governments.

In 2016, there were 231,735 trees have been planted in various locations such as Sabang, Ende, Bali, Jakarta, Situbondo, Kudus and Sidoarjo.

The environmental conservation was realized by BRI in various activities including, organic waste management, construction of clean water tanks and planting of timber tree seedling. By the end of 2016, BRI has realized Rp484.25 million in funds for environmental conservation activities.

Indonesia Peduli

BRI Peduli distributed emergency response assistance through the nearest working unit at each location when disaster occurs. During 2016, BRI has distributed a total of Rp1.46 billion for natural disaster victims in Indonesia. The program was carried out in cooperation with Regional Disaster Mitigation Agency (BPBD), the Armed Forces, local governments and Sinergi BUMN or SOE Synergy (Himbara, PLN, Pertamina, and others).

BANTUAN BENCANA ALAM

Natural Disaster Relief

NO	KONTRIBUSI Contribution	LOKASI Location	REALISASI ANGGARAN (RP JUTA) Budget Realization (Rp million)
1	Tanggap Darurat Longsor Landslide Emergency Response	Singaparna, Tahuna, Banjarnegara, Kebumen, Purworejo, Gombong	155.06
2	Tanggap Darurat Banjir Flood Emergency Response	Tapaktuan, Garut, Subang, Soreang, Banjarmasin, Jakarta, Bekasi, Cibubur, Mempawah, Trenggalek, Manado, Tahuna, Padang, Payakumbuh, Pangkal Pinang, Sampang, Kebumen, Purworejo, Gombong, Sukoharjo, Solo	576.74
3	Tanggap Darurat Gempa Quake Emergency Response	Aceh, Nusa Tenggara Timur	283.10

Indonesia Sejahtera

BRI turut berkontribusi melakukan kegiatan pengentasan kemiskinan dengan total penyaluran sebesar Rp25,72 miliar. Pelaksanaan program Indonesia Sejahtera bekerjasama dengan TNI, Polri, Pemerintah Daerah, Perhutani, Rumah Ibadah.

Indonesia Sejahtera

BRI contributed to poverty alleviation activities with total value of Rp25.72 billion. The Indonesia Sejahtera program was carried out in cooperation with the Armed Forces, the National Police, local governments, state forestry company PT Perhutani, and houses of worship.

PROGRAM PENGENTASAN KEMISKINAN

Poverty Alleviation Program

NO	KEGIATAN Activity	JUMLAH Total	REALISASI ANGGARAN (RP JUTA) Budget Realization (Rp million)
1	Program BUMN Hadir untuk Negeri Sinergi BRI dan PT Perhutani "Bedah Rumah Veteran" BUMN Hadir untuk Negeri (SOEs for the Nation) Program of BRI and PT Perhutani Synergy, "Home Renovation for Veterans"	57 Unit Units	2,279.98
2	Program BUMN Hadir untuk Negeri Sinergi, BRI dan PT Perhutani "Elektrifikasi Rumah" BUMN Hadir untuk Negeri (SOEs for the Nation) Program of BRI and PT Perhutani Synergy "Home Electrification"	74 Unit Units	298.65
3	Renovasi Rumah Tidak Layak Huni Uninhabitable Home Renovation	73 Unit Units	1,304.04
4	Sembako Gratis/ Pasar Murah Free grocery packages/Bazaar	60,587 Paket packages	9,170.99

Indonesia Bermitra

Selain memberikan pinjaman, BRI juga turut berkontribusi dalam meningkatkan kapasitas mitra binaan nasabah Pinjaman Kemitraan BRI. Melalui program Indonesia Bermitra, BRI telah memberikan pelatihan kepada 50 mitra binaan yang berlokasi di Makassar dan Surabaya.

Indonesia Bermitra

In addition to providing loans, BRI also contributed in increasing building capacity of beneficiaries of BRI Partnership Loan. Through the Indonesia Bermitra program, BRI has provided training to 50 beneficiaries in Makassar and Surabaya.



Selain keterlibatan perusahaan dalam menyisihkan sebagian keuntungan untuk CSR, pekerja BRI juga ikut berperan dalam pengentasan kemiskinan. Dari remunerasi yang diberikan kepada pekerja, 2,5% telah dipotong dan dialokasikan untuk zakat melalui program BRI Peduli. Hal ini adalah komitmen seluruh insan BRI untuk menjadi manusia yang selalu bersyukur dan berbagi untuk fakir miskin.

In addition to the company's involvement in earmarking a portion of profits to CSR, BRI's employees also contribute to poverty alleviation. Of the employees' remuneration, some 2.5% is deducted and allocated for alms (zakat) through BRI Peduli program. It is the commitment of all BRI personnel to be always grateful and sharing with the poor.

TATA KELOLA BERKELANJUTAN

Sustainable Governance

Komitmen anti-fraud BRI menjadi dasar dalam penyusunan setiap kebijakan, ketentuan, ataupun aturan yang berlaku dalam penerapan prinsip GCG, Manajemen Risiko dan Sistem Pengendalian Intern

BRI's anti-fraud commitment is the basis for preparation of any policies, provisions, or the rules in the application of the principles of GCG, Risk Management and Internal Control System.

- 88** **Menerapkan Tata Kelola Berkelanjutan**
Applying Sustainable Governance
- 90** **Menjaga Prinsip Anti-Fraud dan Anti-Korupsi**
Upholding Anti-Fraud and Anti-Corruption Principles
- 92** **Mengelola Manajemen Risiko**
Handling Risk Management
- 94** **Menjalin Kebersamaan dengan Pemangku Kepentingan**
Building Togetherness with Stakeholders



FORUM KOMUNIKASI 2016

KANWIL - KANINS JAKARTA 1, 2, 3 & KANTOR CABANG KHUSUS

SINERGI JARINGAN KERJA UNTUK OPTIMALISASI MARKET SH

Jakarta, 16 Februari 2016



MENERAPKAN TATA KELOLA BERKELANJUTAN

Applying Sustainable Governance

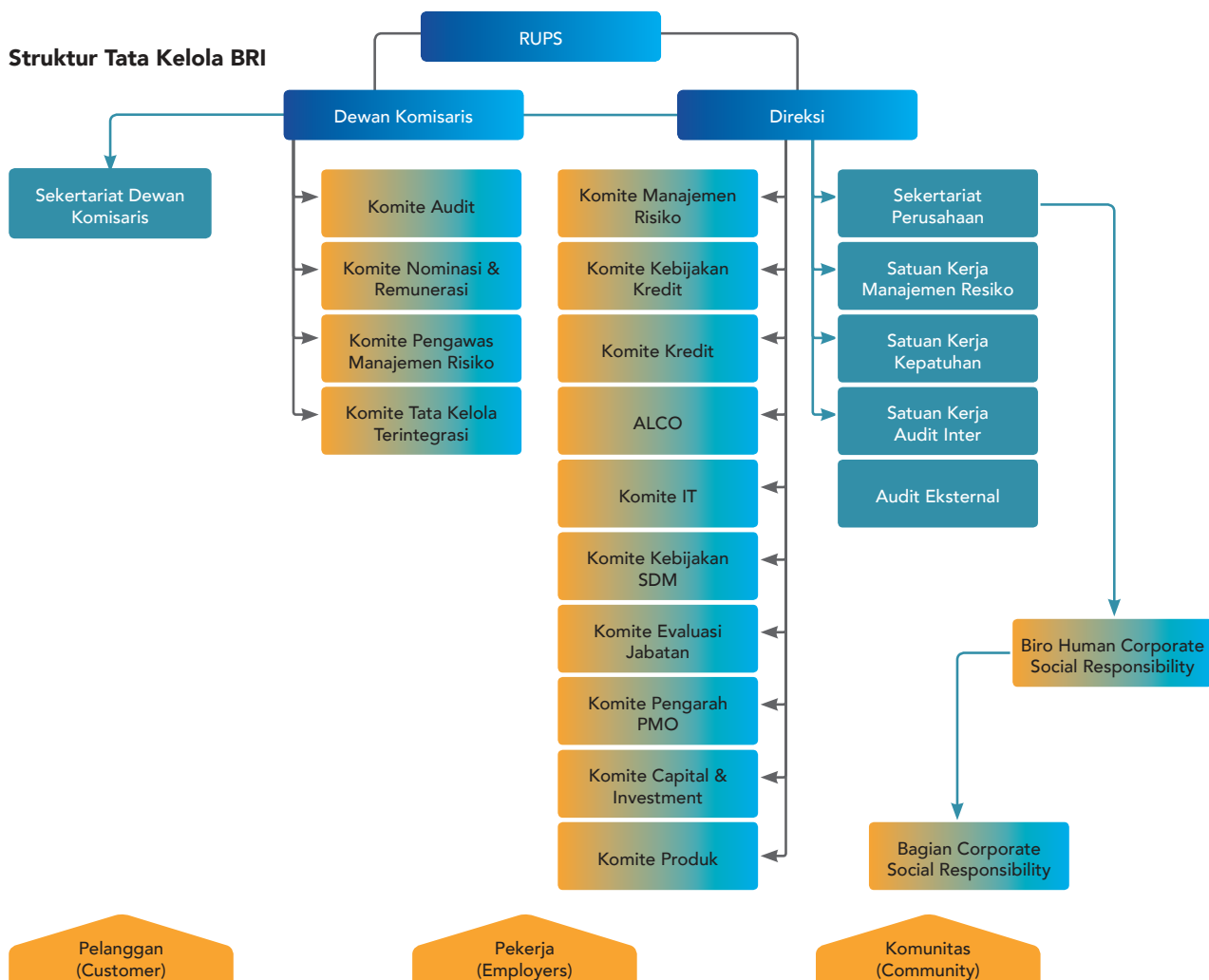
STRUKTUR TATA KELOLA [G4-34]

Struktur Tata Kelola BRI meliputi Organ Utama, Organ Pendukung serta Kebijakan dan Prosedur dalam rangka pelaksanaan usaha. Struktur tertinggi dipegang oleh Rapat Umum Pemegang Saham, sedangkan kegiatan operasional Perusahaan dikelola oleh Direktur Utama sebagai pimpinan tertinggi. Direktur utama memberikan keputusan atas semua kebijakan pada dampak kinerja ekonomi, sosial, dan lingkungan. Bagian Corporate Social Responsibility diberi tanggung jawab untuk memantau dan meningkatkan kinerja sosial dan lingkungan, khususnya CSR dan PKBL yang dipertanggungjawabkan secara langsung kepada Direktur Utama. Kinerja ekonomi dipantau dan dievaluasi oleh Direktur Keuangan.

GOVERNANCE STRUCTURE [G4-34]

BRI Governance Structure comprises Main Organ, Support Organ, as well as Policies and Procedures for business operation. The highest structure is held by the General Meeting of Shareholders, while operational activities are managed by President Director as the top management. President Director makes decision on all policies concerning the impact of economic, social, and environmental performance. Corporate Social Responsibility Division is given the responsibility to monitor and improve the social and environmental performance, particularly CSR and PKBL, under direct supervision of President Director. Economic performance is monitored and evaluated by Finance Director.

Struktur Tata Kelola BRI





KODE ETIK [G4-56]

Kebijakan Kode Etik (Code of Conduct) BRI telah melalui beberapa kali penyempurnaan sejak disusun pada tahun 2003 hingga ditetapkan dalam bentuk Surat Keputusan Bersama Dewan Komisaris dan Direksi BRI Nomor 06-KOM/BRI/12/2013 dan Nomor S.65 DIR/DKP/12/2013 tanggal 16 Desember 2013.

CODE OF CONDUCT [G4-56]

BRI's Code of Conduct policy has undergone several improvements since it was drafted in 2003 until it was established in the form of Joint Decree of the Board of Commissioners and Board of Directors of BRI No. 06-KOM/BRI/12/2013 and No. S.65 DIR/DKP/12/2013 dated December 16, 2013.

PENGHARGAAN DAN PENILAIAN GCG

Praktik GCG BRI 2016 mendapat pengakuan dari Indonesian Institute for Corporate Directorship (IICD). BRI mendapat penghargaan 'The Best Overall' pada ajang 'Corporate Governance (CG) Conference & Awards 2016'. Berdasarkan ASEAN Corporate Governance Scorecard, praktik GCG BRI mendapatkan nilai 102.05 yang berarti Leadership In Corporate Governance.

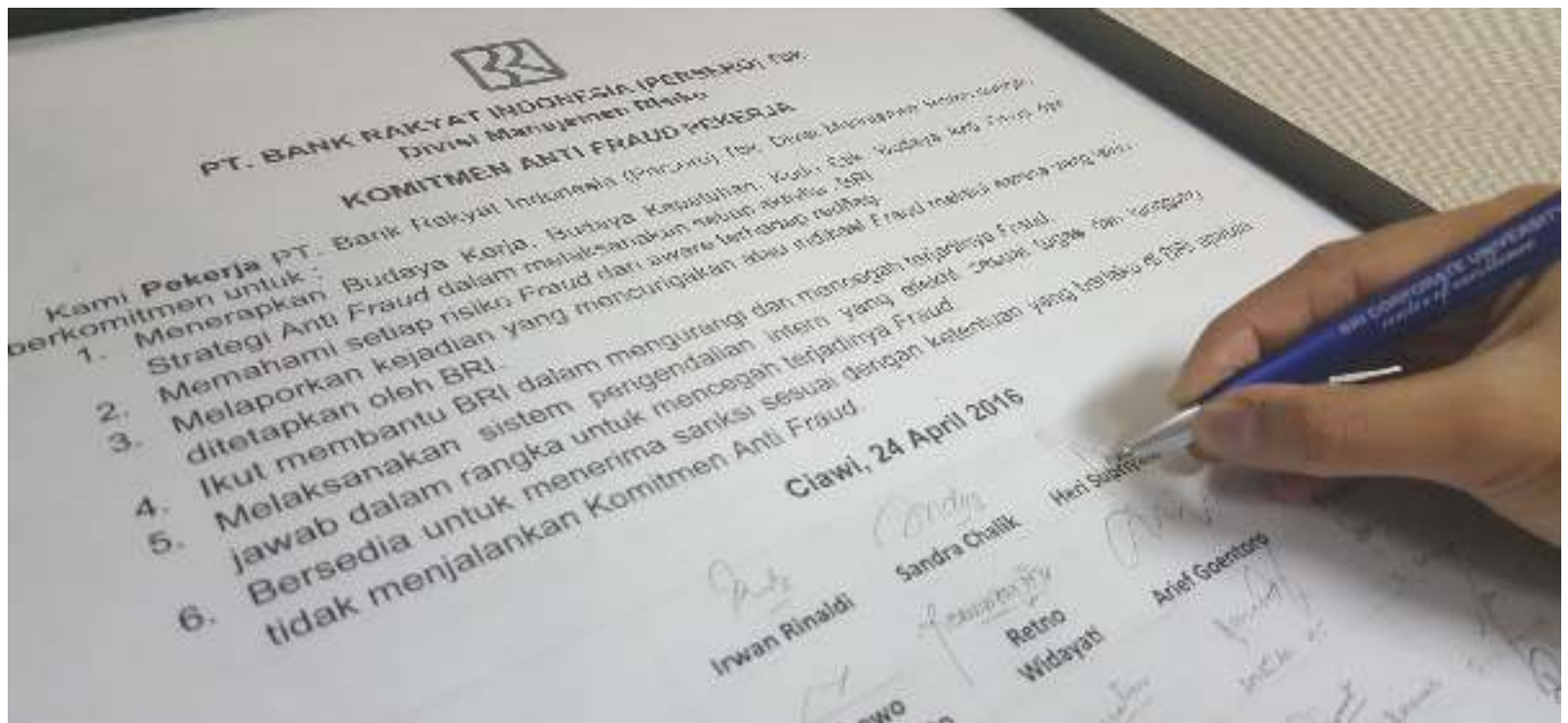
AWARDS AND GCG ASSESSMENT

BRI's GCG practices in 2016 received recognition from the Indonesian Institute for Corporate Directorship (IICD). BRI was awarded 'The Best Overall' in the event the 'Corporate Governance (CG) Conference & Awards 2016'. Based on the ASEAN Corporate Governance Scorecard, BRI GCG practices scored 102.05, which was in the category of Leadership in Corporate Governance.



Uraian lebih lengkap mengenai Tata Kelola Perusahaan disajikan dalam Laporan Tahun 2016 dan dapat diakses melalui alamat website: <http://bri.co.id/articles/229>

A more complete description of good corporate governance is presented in the Annual Report 2016 and can be accessed through the website address: <http://bri.co.id/articles/229>



MENJAGA PRINSIP ANTI-FRAUD [G4-DMA]

Upholding Anti-Fraud Principle

Seluruh insan BRI berkomitmen menjaga prinsip anti-fraud dalam menjalankan kegiatan usaha. karena kegiatan utama BRI terkait erat dengan lalu lintas keuangan sehingga anti fraud memiliki pengaruh signifikan terhadap keberlanjutan perusahaan. Komitmen anti-fraud BRI menjadi dasar dalam penyusunan setiap kebijakan, ketentuan, ataupun aturan yang berlaku dalam penerapan prinsip GCG, Manajemen Risiko dan Sistem Pengendalian Intern. BRI menerapkan empat pilar strategi anti-fraud untuk meminimalkan tindakan fraud di setiap lini bisnis.

Direktur dan Komisaris, jajaran manajemen dan seluruh pekerja BRI menandatangani komitmen anti-fraud sebagai bentuk peningkatan *employee awareness* dan pencegahan fraud. Kebijakan strategi anti-fraud ini diatur melalui Surat Keputusan BRI No. S.25 -DIR/DMR/12/2016.

All BRI personnel are committed to uphold anti-fraud principle in conducting business activities, as BRI's main activities are closely related to financial traffic so that anti-fraud has a significant effect on the company's sustainability. BRI's anti-fraud commitment is the basis for the preparation of any policies, rules, or regulations that apply in the implementation of GCG principles, Risk Management and Internal Control System. BRI implements the four pillars of anti-fraud strategies to minimize fraud in each business line.

Directors and Commissioners, management and all employees of BRI sign anti-fraud commitment as a form of raising employee awareness and fraud prevention. Anti-fraud strategy policy was established through Decree of BRI No. S.25-DIR/DMR/12/2016.

STRATEGI & PENDIDIKAN

Strategi anti fraud merupakan bentuk komitmen BRI untuk mengawasi penipuan, dengan tidak mentolerir segala bentuk penipuan, baik yang berasal dari internal maupun dari pihak eksternal. Strategi anti fraud BRI mencakup empat pilar, yaitu: pilar pencegahan, pilar deteksi, pilar investigasi, pelaporan dan sanksi, dan pilar evaluasi, pemantauan dan tindak lanjut.

Pelaksanaan strategi anti-fraud tersebut merupakan bagian dari tindakan pencegahan fraud. Sepanjang tahun 2016, BRI menyelenggarakan beberapa kegiatan dan pendidikan yang dilakukan untuk meminimalkan tindakan fraud di setiap lini bisnis, antara lain, Implementasi Anti Pencucian Uang dan Pencegahan Pendanaan Teroris (APU&PPT) terhadap Customer Due Dilligence dilakukan kepada seluruh Unit Kerja dan penerapan prinsip kehati-hatian dalam pelaksanaan GCG.

STRATEGY & EDUCATION

Anti-fraud strategy is a form of BRI's commitment to monitor fraud by not tolerating any form of fraud, whether from internal or external party. BRI anti-fraud strategy covers four pillars, namely: prevention pillar; detection pillar; investigation pillar, reporting and sanction pillar; and evaluation, monitoring and follow-up pillar.

Implementation of anti-fraud strategy is part of fraud prevention measures. Throughout 2016, BRI held several activities and education to minimize fraud in each business line including, implementation of Anti-Money Laundering and Combating the Financing of Terrorism (APU & PPT) to Customer Due Diligence to all Working Units and the application of the prudential principle in the GCG implementation.

PELATIHAN ANTI-FRAUD (GCG DAN APU PPT)

Anti-Fraud Training (GCG and APU PPT)

KETERANGAN Description	JUMLAH PESERTA Total Participant	PERSENTASE Percentage
Pekerja yang mengikuti pelatihan anti-fraud Employees attending anti-fraud training	111,877	86.37%
Pekerja yang mendapatkan Kebijakan Anti-Fraud Employees receiving anti-fraud policy	111,877	86.37%

INSIDEN FRAUD [G4-SO5]

Korupsi merupakan bagian dari perbuatan fraud. Selama tahun 2016, terdapat 156 kasus meningkat 43,6% dari tahun 2015 sebesar 88 kasus karena adanya peningkatan kejadian fraud eksternal. Kasus fraud 2016, melibatkan pekerja dan 38 pekerja tetap telah diberhentikan. Namun demikian, belum ada informasi yang dapat disampaikan terkait dengan kasus fraud yang melibatkan mitra kerja. Salah satu kasus fraud yang sudah termuat dalam media, di antaranya adalah ditahannya seorang karyawan teller BRI cabang Semarang oleh Kejaksaan Tinggi Jawa Tengah karena terbukti korupsi senilai Rp1,3 miliar.

FRAUD INCIDENT [G4-SO5]

Corruption is part of fraud. During 2016, there were 156 cases of fraud, up 43.6% from 88 cases in 2015 due to the increase of external fraud event. Cases fraud in 2016 were involving employees and 38 permanent employees were fired. However, there is no information that can be delivered on fraud cases involving a partner. One of the fraud cases covered in the news media, was the arrest of a teller at BRI Semarang branch by Central Java High Court for corruption of Rp1.3 billion.

JUMLAH KASUS FRAUD PEKERJA TAHUN 2016 [G4-SO5]

Number of Employee Fraud Cases 2016



MENGELOLA MANAJEMEN RISIKO [G4-14]

Handling Risk Management

Kami menerapkan pola manajemen risiko secara terintegrasi untuk mengidentifikasi, mengukur, memantau dan mengendalikan eksposur risiko di seluruh lini organisasi pada skala operasi yang luas dan volume usaha yang terus meningkat. Peran manajemen risiko lainnya adalah meningkatkan kualitas pengelolaan bank melalui dua aspek, yaitu melindungi modal dan optimalisasi *risk return* untuk memastikan keberlanjutan Perusahaan.

Kebijakan manajemen risiko terintegrasi BRI mengacu kepada Surat Edaran OJK No. 14/SEOJK.03/2015 tentang penerapan manajemen risiko terintegrasi bagi konglomerasi keuangan.

We apply an integrated risk management to identify, measure, monitor and control risk exposures at all lines of organization on a wide scale operation and increasing business volume. The other role of risk management is to improve the quality of bank management through two aspects, namely to protect capital and optimizing risk return to ensure the Company's sustainability.

BRI's integrated risk management policy refers to the OJK Circular Letter No. 14/SEOJK.03/2015 on the implementation of integrated risk management for financial conglomeration.



JENIS RISIKO YANG DIKELOLA BRI

Types of Risk Managed by BRI

RISIKO Risk	URAIAN Description
Risiko Kredit Credit Risk	Risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada BRI. <i>Risk due to failure of the debtor and/or other parties to meet their obligations.</i>
Risiko Pasar Market Risk	Risiko akibat adanya pergerakan variabel pasar (suku bunga dan nilai tukar) dari portofolio yang dimiliki. <i>Risk due to movements in interest rates and exchange rates of portfolio owned.</i>
Risiko Operasional Operational Risk	Risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional. <i>Risk due to inadequacy and/or dysfunction of internal process, human error, system failure, and/or external events that affect operations.</i>
Risiko Likuiditas Liquidity Risk	Risiko akibat ketidakmampuan BRI untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan BRI. <i>Risk due to the inability to meet the maturing liabilities sourced from cash flow and/or high quality liquid assets that can be used as collateral, without disrupting the activities and financial condition of the bank.</i>
Risiko Hukum Legal Risk	Risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis, antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak terpenuhinya syarat sahnyanya perjanjian dan pengikatan agunan yang tidak sempurna. <i>Risk due to lawsuits and/or flaw in judicial aspects.</i>
Risiko Strategis Strategic Risk	Risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. <i>Risk due to inaccuracies in making decision and/or implementation of a strategic decision and the failure to anticipate changes in the business environment.</i>
Risiko Kepatuhan Compliance Risk	Risiko akibat BRI tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. <i>Risk due to non-compliance and/or not implementing laws and regulations.</i>
Risiko Reputasi Risk	Risiko akibat menurunnya tingkat kepercayaan stakeholder yang bersumber dari persepsi negatif terhadap BRI. <i>Risk due to declining levels of trust of stakeholders.</i>
Risiko Transaksi Intra Grup Intra Group Transaction Risk	Risiko akibat ketergantungan Anak Perusahaan baik secara langsung maupun tidak langsung terhadap BRI dalam rangka pemenuhan kewajiban perjanjian tertulis maupun perjanjian tidak tertulis baik yang diikuti perpindahan dana dan/atau tidak diikuti perpindahan dana. <i>Risk due to subsidiaries' dependence on BRI either directly or indirectly for fulfillment of obligations in written or unwritten agreements followed/ or not followed by transfer of funds.</i>
Risiko Asuransi Insurance Risk	Risiko akibat kegagalan perusahaan asuransi memenuhi kewajiban kepada pemegang polis sebagai akibat dari ketidakcukupan proses seleksi risiko (underwriting), penetapan premi (pricing), penggunaan reasuransi, dan/atau penanganan klaim. <i>Risk due to failure of the insurer to meet obligations to policyholders caused by inadequacy of risk selection (underwriting), premium setting (pricing), the use of reinsurance, and/or the claim handling.</i>



Uraian lebih lengkap mengenai manajemen risiko disajikan dalam Laporan Tahun 2016 dan dapat diakses melalui alamat website: <http://bri.co.id/articles/228>

A more complete description of the risk management is presented in the Annual Report 2016 and can be accessed through the website address: <http://bri.co.id/articles/228>

MENJALIN KEBERSAMAAN DENGAN PEMANGKU KEPENTINGAN [G4-25]

Building Togetherness with Stakeholders

BRI mengidentifikasi pemangku kepentingan (*stakeholder*) berdasarkan pendekatan kedekatan (*proximity*) dan besarnya kepentingan (*power*) yang dapat saling mempengaruhi dan dipengaruhi atas keberadaan Perusahaan.

BRI identifies its stakeholders through proximity approach and the amount of interest (power) that can influence and be influenced by the Company's existence.

IDENTIFIKASI KEBUTUHAN DAN PENDEKATAN PEMANGKU KEPENTINGAN [G4-24, G4-26, G4-27] Identification of Needs and Stakeholder Approach

INVESTOR
INVESTORS

- Tata Kelola Organisasi
- Pencapaian ekonomi
- Governance of Organization
- Economic Achievement

NASABAH
CUSTOMERS

- Fair marketing, factual and unbiased information
- Perlindungan nasabah
- Kebutuhan produk
- Komplain keluhan
- Fair marketing, factual and unbiased information
- Customer protection
- Product needs
- Complaint handling

PEKERJA
EMPLOYEES

- Hubungan ketenagakerjaan
- Perlindungan dan kondisi kerja
- Pengembangan kompetensi
- Kesejahteraan pekerja
- Employment relation
- Work protection and condition
- Competition development
- Employee welfare

MASYARAKAT SETEMPAT/
KOMUNITAS
COMMUNITY

- Pendidikan dan budaya
- Teknologi dan akses infrastruktur
- Kesejahteraan dan pendapatan
- Education and culture
- Technology and infrastructure access
- Welfare and income

PEMERINTAH
GOVERNMENT

- Kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku dan komitmen terhadap regulator perbankan
- Komunikasi dan pelaporan yang jelas, akurat, komprehensif, dan tepat waktu
- Bank compliance with applicable laws and regulations and commitment to banking regulator
- Clear, accurate, comprehensive, and timely communications and reporting

- Pertemuan secara berkala minimal satu tahun sekali.
- Regular meetings at least once a year.

- Menyediakan informasi pencapaian BRI dalam penyelenggaraan RUPS dan penerbitan laporan tahunan.
- Menjalinkan komunikasi secara langsung maupun melalui analyst guna memastikan penyampaian informasi material.
- Provide information on BRI's achievement in organizing GMS and publishing annual reports.
- Establish communication directly or through analyst to ensure the delivery of material information.

- Kunjungan nasabah yang dilakukan sesuai kebutuhan
- customer gathering dan survei kepuasan nasabah minimal satu tahun sekali.
- Customer visit, which is held according to need
- customer gathering and customer satisfaction survey at least once a year.

- Menyediakan produk dan jasa yang sesuai dengan kebutuhan.
- Memberikan informasi mengenai produk dan jasa secara tepat waktu, memadai, jelas dan akurat
- Mengembangkan kualitas layanan yang prima dengan selalu mengutamakan kepuasan nasabah.
- Menggunakan periklanan dan promosi yang menjunjung tinggi kejujuran.
- Melindungi data nasabah sesuai dengan peraturan.
- Menanggapi komplain dengan cepat dan memberikan solusi.

- Provide products and services according to needs
- Provide timely, adequate, clear and accurate information on products and services
- Develop service quality excellence by prioritizing customer satisfaction.
- Use advertising and promotion that uphold honesty.
- Protect customer data according to regulations
- Handle complaints quickly and provide solution

- Pertemuan antara manajemen dengan serikat pekerja minimal satu tahun sekali.
- Melakukan doa pagi bersama setiap hari.
- Family gathering dalam rangka HUT BRI minimal satu tahun sekali.
- Forum peningkatan kinerja minimal satu tahun sekali.
- Silaturahmi hari besar keagamaan setiap perayaan.
- Meetings between management and workers union least once a year.
- Daily joint morning prayer
- Family gathering in celebrating BRI anniversary at least once a year.
- Hold performance improvement forum at least once a year.
- Gathering on religious holiday celebrations.

- Memperlakukan setiap insan Bank dengan objektif, transparan, adil dan setara.
- Menyediakan lingkungan kerja yang kondusif untuk meningkatkan produktivitas.
- Menyempurnakan kebijakan pengembangan karir dan assessment center.
- Melakukan review kesejahteraan pekerja.
- Objective, transparent, fair and equal treatment to every personnel of the Bank.
- Provide a work environment that is conducive to increase productivity.
- Improve career management policies and assessment center.
- Review employee welfare

- Melakukan kegiatan CSR dan PKBL setiap saat diperlukan.
- Kunjungan masyarakat setiap diperlukan.
- Conduct CSR and PKBL activities at any time necessary.
- Community visit at any time necessary.

- Mendorong keterlibatan dalam kegiatan komunitas dengan program PKBL yang mencakup bidang pendidikan, budaya dan agama, kemanusiaan serta lingkungan.
- Memberikan informasi mengenai pengetahuan keuangan.
- Encourage involvement in community activities with PKBL programs in education, culture and religion, humanity and environment.
- Provide information on financial knowledge.

- Melakukan pertemuan dengan otoritas dan pemerintah sesuai dengan kebutuhan.
- Keterlibatan pada kegiatan pemerintah daerah setempat sesuai dengan kebutuhan.
- Hold meetings with authorities and government according to needs.
- Involvement in the activities of the local government according to needs.

- Penyempurnaan peraturan internal sesuai dengan peraturan pemerintah.
- Menyampaikan laporan tepat waktu, misalnya laporan PKBL, laporan tahunan, dan laporan keberlanjutan.
- Implementasi prinsip GCG diseluruh unit kerja.
- Improvement of internal regulation according to Government regulations
- Timely delivery of reports, such as PKBL report, annual report, and sustainability report
- Implementation of GCG principles at all working units.

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BERSINERGI BERSAMA LINGKUNGAN
DAN MASYARAKAT
Synergizing with Environment and
Community

TATA KELOLA BERKELANJUTAN
Sustainable Governance

INFORMASI LAIN
Other Information



PROFIL PERUSAHAAN COMPANY PROFILE



VISI Vision

"Menjadi Bank Komersial Terkemuka yang Selalu Mengutamakan Kepuasan Nasabah"
"To become a Leading Commercial Bank that always prioritizes Customer Satisfaction"

MISI Mission

- Melakukan kegiatan perbankan yang terbaik dengan mengutamakan pelayanan kepada usaha Mikro, Kecil dan Menengah untuk menunjang peningkatan ekonomi masyarakat.
- Memberikan pelayanan prima kepada nasabah melalui jaringan kerja yang tersebar luas dan didukung oleh sumber daya manusia yang professional dan teknologi informasi yang handal dengan melaksanakan manajemen risiko yang efektif serta praktik good corporate governance yang sangat baik.
- Memberikan keuntungan dan manfaat yang optimal kepada pihak-pihak yang berkepentingan (stakeholders)
- To conduct the best banking practices with a priority to serve micro, small, and medium enterprises (MSMEs) in order to support the economy of the people
- To provide customers with excellent services, delivered through a vast network and supported by professional human resources and a reliable information technology system, while adhering to effective risk management and sound practices of Good Corporate Governance
- To create optimal values and benefits for stakeholders

NILAI-NILAI UTAMA Core Values

Integritas

Bertaqwa, penuh dedikasi, jujur, selalu menjaga kehormatan dan nama baik, serta taat pada Kode Etik Perbankan dan Peraturan yang berlaku.

Profesionalisme

Bertanggung jawab, efektif, efisien, disiplin, dan berorientasi ke masa depan dalam mengantisipasi perkembangan, tantangan dan kesempatan.

Keteladanan

Konsisten bertindak adil, bersikap tegas dan berjiwa besar serta tidak memberikan toleransi terhadap tindakan yang tidak memberikan keteladanan.

Kepuasan Nasabah

Memenuhi kebutuhan dan memuaskan nasabah dengan memberikan pelayanan yang terbaik, dengan tetap memperhatikan kepentingan Perusahaan, dengan dukungan SDM yang terampil, ramah, senang melayani dan didukung teknologi unggul.

Penghargaan Kepada SDM

Merekrut, mengembangkan, dan mempertahankan SDM yang berkualitas serta memperlakukan pekerja berdasarkan kepercayaan, keterbukaan, keadilan dan saling menghargai sebagai bagian dari Perusahaan dengan mengembangkan sikap kerjasama dan kemitraan. Memberikan penghargaan berdasarkan hasil kerja individu dan kerjasama kerjasama tim yang menciptakan sinergi untuk kepentingan Perusahaan

Integrity

Devoted, dedicated, honest, upholding honor and reputation, and abiding by Banking Code of Conduct as well as existing Regulations

Professionalism

Responsible, effective, efficient, disciplined, and forward looking in anticipating developments, challenges, and opportunities

Leadership

Consistently fair, resolute, and high-minded, yet would not tolerate actions that are not exemplary

Customer Satisfaction

Fulfill customers' needs and expectations by providing the best services with due observance to Company interests, supported by human resources which are skilled, friendly, service-oriented and coupled with superior technology

Respect for Individuals

Recruit, develop, and retain qualified human resources, and manage human capital based upon trust, openness, fairness, and mutual respect toward employees, as an integral part of the Company, by building cooperation and partnerships. Appreciate individual and team performance, to create synergy for the benefit of the Company

TEMA TAHUNAN PERUSAHAAN Annual Themes of the Company



SUPPLY CHAIN [G4-12]

Perusahaan memenuhi kebutuhan barang dan jasa melalui pemasok yang memenuhi prasyarat dan sesuai dengan kebijakan manajemen aktiva tetap dan logistik (KEMAL BRI). BRI berkerjasama dengan perusahaan lain untuk memenuhi barang dan jasa penunjang operasional perusahaan (pengadaan perangkat teknologi informasi, transportasi, catering) dan bisnis (konsultan, jasa appraisal, Kantor Akuntan Publik, notaris, pengembang sistem aplikasi).

SUPPLY CHAIN [G4-12]

The Company meets the needs of goods and services through suppliers who meet the prerequisites and comply with the fixed asset and logistics management policy (KEMAL BRI). BRI in collaboration with other companies to supply goods and services to support the company's operations (procurement of information technology devices, transport, catering) and business (consulting, appraisal services, public accounting firm, notary, application system developers).

SKALA PERUSAHAAN [G4-9]

Company Scale

KATEGORI Category	2014	2015	2016
Jumlah Pekerja Number of Employees	91,364 Orang People	92,574 Orang People	93,333 Orang People
Laba Bersih Net Profit	Rp24,176 Miliar Billion	Rp25,204 Miliar Billion	Rp25,753 Miliar Billion
Pendapatan Revenue	Rp84,132 Miliar Billion	Rp96,391 Miliar Billion	Rp107,502 Miliar Billion
Total Aset Total Assets	Rp778,046 Miliar Billion	Rp845,998 Miliar Billion	Rp964,000 Miliar Billion
Total Dana Pihak Ketiga Total Third Party Funds	Rp600,404 Miliar Billion	Rp642,774 Miliar Billion	Rp723,845 Miliar Billion
Total Kapitalisasi:			
Ekuitas Equity	Rp97,181 Miliar Billion	Rp112,392 Miliar Billion	Rp145,458 Miliar Billion
Utang Debt	Rp50,112 Miliar Billion	Rp64,088 Miliar Billion	Rp80,281 Miliar Billion
Jumlah Unit Kerja yang Beroperasi Total Operating Working Units	10,396	10,612	10,643
Jumlah Produk atau Jasa hingga akhir 2016 Total Products or Services by end of 2016	83	83	83

INFORMASI UMUM PERUSAHAAN [G4-3, G4-4, G4-5, G4-6, G4-7, G4-8]
Company General Information

Nama Perusahaan Company Name	PT Bank Rakyat Indonesia (Persero) Tbk
Pendirian Perusahaan Date of Incorporation	18 Desember 1968 December 18, 1968
Dasar Hukum Pendirian Legal Basis of Establishment*	Undang-Undang No 21 Tahun 1968 Law No. 21 of 1968
Layanan Jasa Core Business*	Perbankan Banking
Kantor Pusat Head Office	Gedung BRI I Jalan Jenderal Sudirman Kav 44-46 Jakarta, 10210 No Telp: (62-21) 251-0244, 251-0254, 251-0264, 251-0269, 251-0279 No Fax: (62-21) 250-0077 Website: www.bri.co.id Email: humas@bri.co.id Facebook: @BRIofficialpage Twitter: @kontakBRI
Wilayah Operasional Operational Areas	5 negara meliputi: Indonesia, New York, Cayman Island, Hong Kong dan Singapura 5 countries include: Indonesia, US (New York), Cayman Islands, Hong Kong and Singapore
Badan Hukum dan Kepemilikan Legal Entity and Ownership	Perusahaan Perseroan (Persero) dicatatkan di Bursa Efek Jakarta pada 10 November 2003 dengan kode perdagangan BBRI. • Pemerintah Indonesia: 56.75% • Publik: 43.25% Limited Liability Company (Persero) listed on the Jakarta Stock Exchange on November 10, 2003 with ticker code BBRI. • Government of Indonesia: 56.75% • Public: 43.25%
Pasar Terlayani 2016 Market Served 2016	BRI memiliki basis nasabah terbesar dengan jumlah rekening simpanan di atas Rp50 juta. Penerima manfaat: masyarakat umum, pemerintah, dan korporat. Segmen usaha: kelompok mikro, ritel, korporasi dan lainnya. Segmen geografis: wilayah Indonesia, Asia dan Amerika Serikat BRI has the largest customer base with a number of saving accounts over Rp50 million. Business segments: micro groups, retail, corporate and others. Geographical segment: Indonesia, Asia and the United States regions

*) Informasi terkait profil Perusahaan dan bidang usaha, produk serta jasa lebih rinci dapat diakses melalui alamat website <http://bri.co.id> dan Laporan Tahunan BRI 2016
More details on Company profile and business fields, products and services can be accessed through the website address <http://bri.co.id> and BRI Annual Report 2016



BRI merupakan perusahaan jasa yang bergerak di bidang perbankan, oleh karena itu alur pekerjaan BRI memberikan service perbankan kepada pekerja BRI, Pemerintah, regulator, nasabah, publik, dan media.

PERUBAHAN SIGNIFIKAN PERUSAHAAN DALAM PERIODE PELAPORAN [G4-13]

Selama tahun 2016, terdapat 31 unit kerja baru BRI dan terdapat perubahan struktur organisasi. Terdapat dua Direktur yang menggantikan Direktur sebelumnya sesuai dengan hasil keputusan RUPS yang dipublikasikan pada tanggal 24 Maret 2016. Dua Direktur baru ini adalah Sis Apik Wijayanto dan Priyastomo. Selain pergantian Direktur, tidak terdapat perubahan pada rantai pasok layanan perbankan.

BRI is a service company engaged in banking, therefore BRI's work flow provides banking services to BRI employees, Government, regulators, customers, public, and the media.

SIGNIFICANT CHANGES ON THE COMPANY IN THE REPORTING PERIOD [G4-13]

During 2016, there were 31 work areas of BRI and there were changes in the organizational structure. There were replacements of two Directors in accordance with the AGMS resolution, published on March 24, 2016. Two new Directors are Sis Apik Wijayanto and Priyastomo. In addition to the replacement of Directors, there were no changes in the supply chain.

SERTIFIKASI

Certifications

SERTIFIKASI Certifications	PERIODE BERLAKU Periode Berlaku
ISO 9001:2008 Operation Centre System for RTGS, Clearing, Remittance, Complaint Resolution, Card Perso Processing, e-Banking Reconciliation, ATM Reconciliation, Treasury and e-Banking Settlement, Cash Operation and Investigation.	Sertifikasi berlaku hingga 2017 Certificate is valid until 2017
ISO 9001:2008 Provision of Inventory, Purchase Payment and Archiving Service	Sertifikasi berlaku hingga 2017 Certificate is valid until 2017
ISO 9001:2008 The Process of Preparing Accounting Policy and Accounting Control	Sertifikasi berlaku hingga 2018 Certificate is valid until 2018
ISO 9001:2008 Risk Based Audit of Internal Audit Services	Sertifikasi berlaku hingga 2018 Certificate is valid until 2018
ISO 9001:2008 The Operation of Call Center for Banking, Premium Banking, Credit Card, Telemarketing and Supporting Services.	Sertifikasi berlaku hingga 2018 Certificate is valid until 2019
ISO 9001:2015 BRI Corporate University - Provision of Banking Training Services	Sertifikasi berlaku hingga 2019 Certificate is valid until 2019
ISO 9001:2015 Provision of Trade Processing Centre Service Including Supporting Function of Policy and Development & Monitoring Trade Finance	Sertifikasi berlaku hingga 2019 Certificate is valid until 2019

KEANGGOTAAN ORGANISASI [G4-16]

BRI aktif mengikuti keanggotaan asosiasi yang relevan dengan bisnisnya untuk menjalin hubungan yang baik dengan pemangku kepentingan. Keikutsertaan ini mempunyai arti yang strategis karena BRI dapat memberikan dan mendapat isu perbankan terkini kepada dan dari para sesama anggota organisasi. Namun demikian BRI tidak memberikan kontribusi secara finansial diluar iuran keanggotaan rutin.

ORGANIZATION MEMBERSHIP [G4-16]

BRI actively joins membership of associations relevant with its business to establish a good relationship with stakeholders. This participation has strategic significance as BRI can give and receive the latest banking issues to and from the fellow members of the organization. However, BRI does not contribute financially aside from regular or membership dues.

KEANGGOTAAN ORGANISASI [G4-16]

Organization Membership

NAMA ORGANISASI Name of Organization	TUJUAN Purpose	POSISI KEIKUTSERTAAN Posisi Keikutsertaan
HIMBARA (Himpunan Bank Milik Negara) (State-owned Banks Association)	Mengembangkan pasar modal Indonesia sebagai industri yang mampu menopang perekonomian nasional. Developing Indonesian capital market as an industry that can support the national economy.	Ketua Chairman
Perbanas (Perhimpunan Bank Nasional) (Indonesian Banks Association)	Merumuskan kebijakan terkait dengan perbankan. Formulating banking related policies.	Wakil Sekretaris Jendral Deputy Secretary General
FKDKP (Forum Komunikasi Direktur Kepatuhan) (Communication Forum of Banking Compliance Directors)	Ajang tukar menukar informasi tentang ketentuan/peraturan Bank Indonesia maupun standard internasional perbankan. A forum of information exchange about Bank Indonesia provisions/regulations as well as the international standards of banking.	Bendahara Treasurer
ASPI (Asosiasi Sistem Pembayaran Indonesia) ASPI (Indonesian Payment System Association)	Mengoptimalkan fungsi dan profesionalisme di dalam penerapan tata kelola perusahaan yang baik. Optimizing the function and professionalism in good corporate governance implementation.	Anggota Badan pengawas Supervisory Board Member



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Independent Assurance Statement

The 2016 Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk

Number: 001/000-174/III/2017/SR-Asia/Indonesia

Type : 1

Level : Moderate

SR Asia was engaged by **PT Bank Rakyat Indonesia (Persero) Tbk** or "the Reporting Organization", to assure and provide an Independent Assurance Statement on its **2016 Sustainability Report**, or "the Report". The Report presents sustainability performance data and information of the Reporting Organization as a state-owned and parent company operating in financial services. Subsidiaries and their operations are not included in the boundary and scope of the Report.

The development of the Report is based on the Sustainability Reporting Guidelines version 4 of the Global Reporting Initiative (GRI G4 Guidelines) and its Financial Services Sector Disclosures. The content and presentation of the Report is the sole responsibility of the Reporting Organization. SR Asia responsibility, as agreed with the management of the Reporting Organization, is to provide an independent assurance on the Report content and generate recommendations as described in the scope of assurance.

Our responsibility in performing our assurance work is to the management of the Reporting Organization only and in accordance with the terms of reference with the Reporting Organization. We do not therefore accept or assume any responsibility for any other purpose or to any other person or organization. Any dependence that third party has placed on the Report is entirely on its own risk. The assurance report should not be taken as a basis for interpreting the Reporting Organization's overall performance except for the areas covered in the scope of assignment.

Scope of Assurance Service and Limitation

The scope of assurance service covers only the relevant aspects to the Reporting Organization including:

1. Data and information related to the Report for the reporting period of 1st of January up to 31st of December 2016.
2. Sustainability specific data and information related to material aspects that have been identified by the Reporting Organization; local community, customer privacy, product portfolio, economic performance, employment, indirect economic impact, and anti-corruption.
3. Visit the head quarter to review the data, information and indicators as specified.

Exclusion

The assurance scope excludes:

1. Aspects of the Report other than those mentioned under the defining materiality section and discussion on defining Report content.
2. Data and information outside the reporting period.
3. Data and information in the public domain not covered in the reporting period.



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4. Company's statements and claims describing expression of opinion, belief, expectation, advertisement, and future planning.
5. Financial performance data and information from the Reporting Organization's annual financial report other than those mentioned in the Report.
6. Stakeholders' engagement, which may be involved in developing the Report.

Type and Level of Assurance

Our responsibility, in accordance with the agreement with management, was to carry out:

1. Type 1 of assurance service on the Report content with respect to the AA1000AS (2008) Assurance Standard and AA1000APS (2008) Accountability Principles Standard.
2. A moderate level of assurance procedure on the Report content and evidence, where the risks of information and conclusions of the Report being error is reduced, but not reduced to very low, but not zero.
3. Evaluation on publicly disclosed information, the system and process of the Reporting Organization has in place to ensure adherence to the principles.

Methodology

The Reporting Organization submitted its Report for initial assessment by the Assurance Team. As part of independent assurance, SR Asia through its official partner in Indonesia undertook broadly the following activities:

1. Visit the head quarter of the Reporting Organization to discuss the Report with the management team comprising of representatives from risk management and human capital management division.
2. Evaluation of data and information against the standards, principles and indicators of AA1000AS (2008) and AA1000APS (2008) Accountability, GRI G4 and its Financial Services Sector Disclosures.
3. Assurance of performance indicators data, including tracing back data to the sources, especially on the indicators related to material aspects.

Adherence to AA1000APS (2008) and GRI G4

Inclusivity – The Reporting Organization has identified stakeholders internally where the result has covered a wide range of internal and external stakeholder groups. The vision, mission, code of conduct, and policies indicate commitment of the Reporting Organization to be accountable for the impacts of its operations and decisions on the stakeholders and to engage stakeholders in its decision-making process. That is initiated by using various approaches regarding the characteristics and types of relationship with the stakeholders, and also, it is integrated in the Reporting Organization.

Materiality – Risk management function of the Reporting Organization is responsible to lead the identification of significance issues. The Report has presented engagement at different levels on various material aspects according to the Reporting Organization; they are local community, customer privacy, product portfolio, economic performance, employment, indirect economic impact, and anti-corruption. The Report has also addressed specific sustainability issues in financial services sector, such as green banking, green financing and inclusive banking. According to our analysis, adherence to materiality principle is good.



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Responsiveness – The Reporting Organization's semi voluntary involvement in "First Mover" initiative towards green banking indicates its responsiveness to sustainability in financial services. Identification of material aspects, such as anti-corruption, local community, product portfolio, and customer privacy shows its concerns on the stakeholders' interests. The Reporting Organization also adopts a grievance system on fraud; however, the mechanism still needs improvement in terms administration.

In "Accordance" with Core Option – The Report follows the core option of GRI G4 where at least one indicator of each material aspect is presented and discussed in the Report. Indicators of Financial Services Sector Disclosures are also addressed and, the discussion on Disclosure of Management Approach (DMA) of material aspects is relatively sufficient in the Report. Nevertheless, the Reporting Organization has clarified that one indicator of General Disclosures is inadequate due to system and data administration issue.

GRI G4 Principles – The Reporting Organization has presented sustainability performance data and information in the Report where 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) to some extent have been applied in developing the Report. Yet, the Reporting Organization has stated that GRI Table Index is presented slightly different from the G4 Guidelines, and several indicators in employment (G4-10 and G4-LA1) and anti-corruption (G4-SO5) aspect are presented insufficiently in terms of comparability, completeness and accuracy due to lack of system and data administration on the indicators.

Recommendation

On the basis of our assurance methodology and procedure, it is our opinion that the Reporting Organization needs to improve the following:

1. More evidences on data and evaluation, such as board evaluation report, stakeholder engagement report, and social footprint assessment should be available to support materiality identification, in order to reach at higher level of confidence on material aspects.
2. The Reporting Organization is advised to develop integrated and adequate system and data administration that can support the presentation of data in the Report in adherence to the standards and principles. This includes also data on business portfolio related to green banking, green financing and inclusive banking.
3. The Reporting Organization is recommended to manage grievance mechanism properly that can support the presentation of customer privacy, fraud and anti corruption indicators in the Report.
4. The Reporting Organization is also encouraged to develop sustainability strategy or blueprint at strategic level for the Reporting Organization and its subsidiaries.

Statement of Competency, Independency and Impartiality

SR Asia is a networking organization among reputable organizations in Asian countries and promoting sustainable development through various activities, such as policy studies and advocacy, CSR studies and reporting, capacity building, researches, and various other services in sustainable development and sustainability.



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The Assurance Team was consisted of a number of sustainability experts in ISO 26000, sustainability accounting standards of SASB, and the principles and standards of AA1000 AccountAbility, GRI Sustainability Reporting Guidelines, and International Integrated Reporting (IIR) Framework. The experts also have experiences in writing and reviewing sustainability reports and integrated reports of organizations from various industries.

SR Asia has ensured no member of the Assurance Team has any relationships with the Reporting Organization that could be perceived to affect the ability to provide an independent and impartial statement. SR Asia confirms that sufficient mechanism and professional codes of practices are designed and in place to ensure independency and free from bias and conflict of interest.

The assurance provider,

Jakarta, 8th of March 2017

Birendra Raturi
*International Director of
Social Responsibility Asia (SR Asia)*



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PROFIL LAPORAN

Reporting Profile



PENGANTAR LAPORAN

Penerbitan Laporan Keberlanjutan 2016 merupakan kesinambungan pelaporan yang diterbitkan pada saat RUPST tanggal 23 Maret 2016. Laporan ini bersifat tahunan dan berisi kinerja keberlanjutan periode 1 Januari hingga 31 Desember 2016. [G4-28, G4-29, G4-30].

Laporan ini disusun sesuai dengan opsi 'core' panduan penyusunan laporan keberlanjutan GRI G4. Laporan ini juga dilengkapi dengan Suplemen Sektor Jasa Keuangan (Financial Services Sector Supplement /FSSS), yang juga diterbitkan oleh GRI, serta rujukan pada dukungan pencapaian pembangunan berkelanjutan (sustainable development goals/SDGs). [G4-32].

PENGANTAR LAPORAN REPORT INTRODUCTION

The Sustainability Report 2016 is a continuation of the report that was published at the Annual GMS on March 23, 2016. This report is published annually and contains sustainability performance in the period from January 1 to December 31, 2016. [G4-28, G4-29, G4-30].

This report was prepared in accordance with the option 'in accordance-core' of sustainability reporting guidelines GRI G4. The report also comes with Financial Services Sector Supplement (FSSS), which is also issued by GRI, as well as references to support the achievement of sustainable development goals (SDGs). [G4-32].

Laporan ini untuk pertama kalinya telah diverifikasi melalui proses penjaminan (*assurance*). Proses *assurance* dilakukan oleh pihak independen, yaitu SR Asia, yang berpusat di India. Proses *assurance* dilakukan melalui verifikasi sampel bukti dokumentasi dan dikonfirmasi kepada pihak narasumber dengan melibatkan Fungsi Manajemen Risiko. Penjamin eksternal dipilih sesuai kebijakan perusahaan dan tidak ada benturan kepentingan dengan pihak manapun. [G4-33]

PENENTUAN ISI DAN KUALITAS LAPORAN [G4-18]

Proses penentuan isi laporan memperhatikan prinsip keterlibatan pemangku kepentingan, konteks berkelanjutan, materialitas, dan kelengkapan. Kualitas pelaporan mempertimbangkan prinsip keseimbangan, komparabilitas, akurasi, ketepatan waktu, kejelasan, dan keandalan.

Tahapan Penetapan Isi Laporan: [G4-18]

1. Identifikasi

BRI mengidentifikasi aspek-aspek keberlanjutan (*sustainability context*) yang relevan dengan karakteristik industri perbankan, dan pengaruhnya terhadap pemangku kepentingan.

2. Prioritasi

Melalui proses focus group discussion (FGD) pada 9 Desember 2016, BRI menentukan prioritas aspek dan isu keberlanjutan yang material (*materiality*) dengan skala 1 hingga 5. FGD dihadiri oleh Direktur Kepatuhan, dan perwakilan dari 16 Divisi sebagai pemangku kepentingan internal dan akademisi, serta pengamat perbankan sebagai pemangku kepentingan eksternal.

3. Validasi

Validasi seluruh aspek material (*completeness*) disetujui oleh Direktur Kepatuhan untuk menjadi prioritas informasi yang akan disampaikan dalam laporan ini.

4. Tinjauan

BRI melakukan kajian ulang atas laporan tahun sebelumnya dengan memperhatikan masukan dari pemangku kepentingan, baik internal maupun eksternal (*stakeholder inclusiveness*).

This report for the first time has been verified through the assurance process. The assurance process was conducted by an independent party, SR Asia, which is based in India. The assurance process was conducted through verification of documentary evidence sample and confirmation to the sources with the involvement of Risk Management Function. External assessor was selected in accordance with the company's policy and there was no conflict of interest with any party. [G4-33]

DEFINING REPORT CONTENT AND QUALITY [G4-18]

The process of defining report content adopts the principles of stakeholder inclusiveness, sustainability context, materiality, and completeness. The quality of reporting considers the principles of balance, comparability, accuracy, timeliness, clarity and reliability.

Steps of Report Content Defining: [G4-18]

1. Identification

BRI identified sustainability context relevant to the characteristics of banking industry and its impact on stakeholders.

2. Prioritization

Through focus group discussion (FGD) on December 9, 2016, BRI determined priorities of material aspects and sustainability issues (*materiality*) in the scale of 1 to 5. The FGD was attended by Compliance Director, and representatives of 16 divisions, as internal stakeholders as well as academics and banking observers as external stakeholders.

3. Validation

Validation of all material aspects (*completeness*) that have been approved by Director of Compliance to be priority information to be presented in this report.

4. Review

BRI reviews the previous annual report, taking into account the feedbacks from both internal and external stakeholders (*stakeholder inclusiveness*).

PELIBATAN PEMANGKU KEPENTINGAN EKSTERNAL [G4-26]

Laporan keberlanjutan ini disusun dengan memperhatikan umpan balik dari 26 pemangku kepentingan yang terdiri dari perusahaan, pemerintah dan masyarakat. Dari umpan balik yang diterima, 61,54% atau 16 responden setuju jika laporan ini bermanfaat bagi mereka serta menilai jika laporan ini mudah dimengerti dan telah menggambarkan kinerja perusahaan dalam pembangunan berkelanjutan. Separuh dari responden menjawab jika mereka puas dengan Laporan Keberlanjutan PT Bank Rakyat Indonesia (Persero) Tbk. Selain itu, 80,76% atau 21 responden menjawab jika laporan ini dapat meningkatkan kepercayaan mereka pada keberlanjutan perusahaan.

EXTERNAL STAKEHOLDER ENGAGEMENT [G4-26]

This sustainability report was prepared by taking into account feedbacks from 26 stakeholders consisting of the company, governments and community. From the feedback received, 61.54% or 16 respondents agreed that this report is useful for them and considered this report as easy to understand and has described the company's performance in sustainable development. Half of the respondents answered that they are satisfied with the Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk. In addition, 80.76% or 21 respondents answered that the report could increase their confidence in the sustainability of the company.

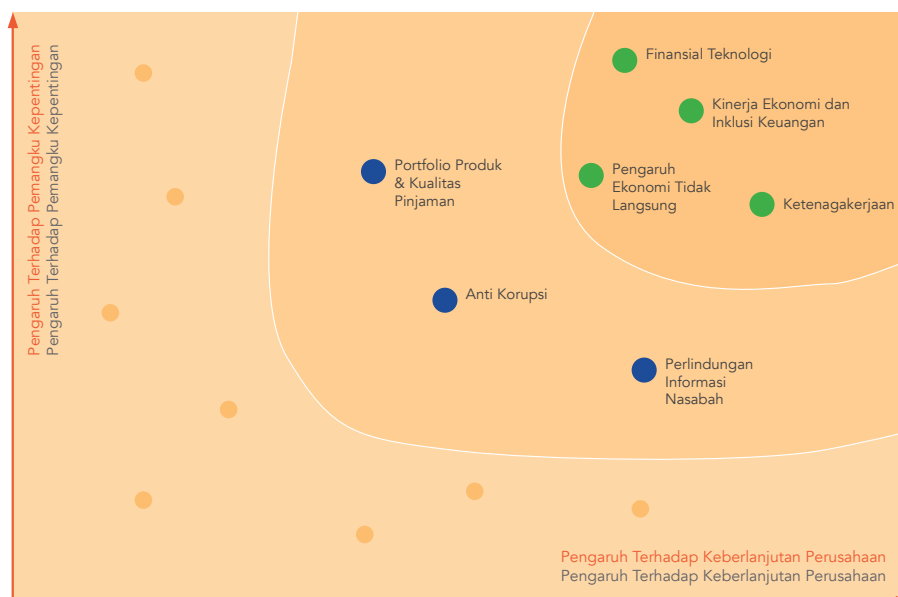
ALUR PENENTUAN ISI LAPORAN Flow of Defining Report Content



BRI menetapkan empat informasi material berada pada kategori 'sangat tinggi' dan empat informasi lainnya berada pada kategori 'tinggi'. [G4-18]

BRI has established four material information under "very high" category and four other aspects were in "high" category. [G4-18]

HASIL UJI MATERIALITAS Materiality Test Results



Terdapat pernyataan kembali (*restatement*) data jumlah pekerja tahun 2015 yang disampaikan pada laporan ini karena adanya perbedaan perhitungan dari sumber data. [G4-22]

There is a restatement on data of total employees 2015 presented in this report because of different calculation from the data source. [G4-22]

Dalam laporan ini, tidak ada perubahan dasar periode laporan. Demikian juga, tidak ada perubahan cakupan dan batasan aspek keberlanjutan yang disampaikan, namun terdapat perubahan pada aspek material yang dipilih. [G4-23]

In this report, there was no basic change in the reporting period. There were no changes in the scope and boundaries of sustainability aspects presented, however there was a change in the selected material aspects. [G4-23]

PERUBAHAN ASPEK MATERIAL 2015 DAN 2016 [G4-23] Changes in Material Aspects in 2015 and 2016

LAPORAN KEBERLANJUTAN 2015 2015 Sustainability Report	LAPORAN KEBERLANJUTAN 2016 2016 Sustainability Report
Kinerja Ekonomi Economic performance	Pengembangan Teknologi Technology development
Pengaruh Ekonomi Tidak Langsung Indirect Economic Impact	Kinerja Ekonomi dan Inklusi Keuangan Economic Performance and Financial Inclusion
Pengembangan Teknologi Technology Development	Pengaruh Ekonomi Tidak Langsung Indirect Economic Impact
Ketenagakerjaan Employment	Ketenagakerjaan Employment
Komunitas Lokal Local Communities	Portfolio Produk & Kualitas Pinjaman Product Portfolio & Loan Quality
Anti Korupsi Anti Corruption	Anti Korupsi Anti Corruption
Perlindungan Informasi Nasabah Customer Information Protection	Perlindungan Informasi Nasabah Customer Information Protection
Portfolio Produk Product Portfolio	
Pelatihan dan Pendidikan Training and Education	

RUANG LINGKUP LAPORAN [G4-17, G4-20, G4-21]

Laporan keuangan yang bersifat konsolidasi berasal dari seluruh unit kerja BRI, termasuk unit kerja luar negeri (UKLN), serta anak perusahaan, yang terdiri dari BRI Agro, BRI Syariah, BRI Life dan BRI Finance. Namun demikian, laporan keberlanjutan ini menggunakan data keuangan yang berasal dari laporan keuangan BRI secara individu. Khusus untuk data informasi penggunaan listrik, air, BBM dan kertas, informasi berasal dari kantor pusat BRI. Seluruh aspek material yang sudah teridentifikasi, merupakan aspek yang signifikan pada entitas induk yang menjadi boundary pada laporan ini.

BATASAN DAMPAK ASPEK MATERIAL [G4-19, G4-20, G4-21]

Batasan dampak menjelaskan pengaruh setiap aspek material terhadap pemangku kepentingan baik di dalam maupun di luar Perusahaan.

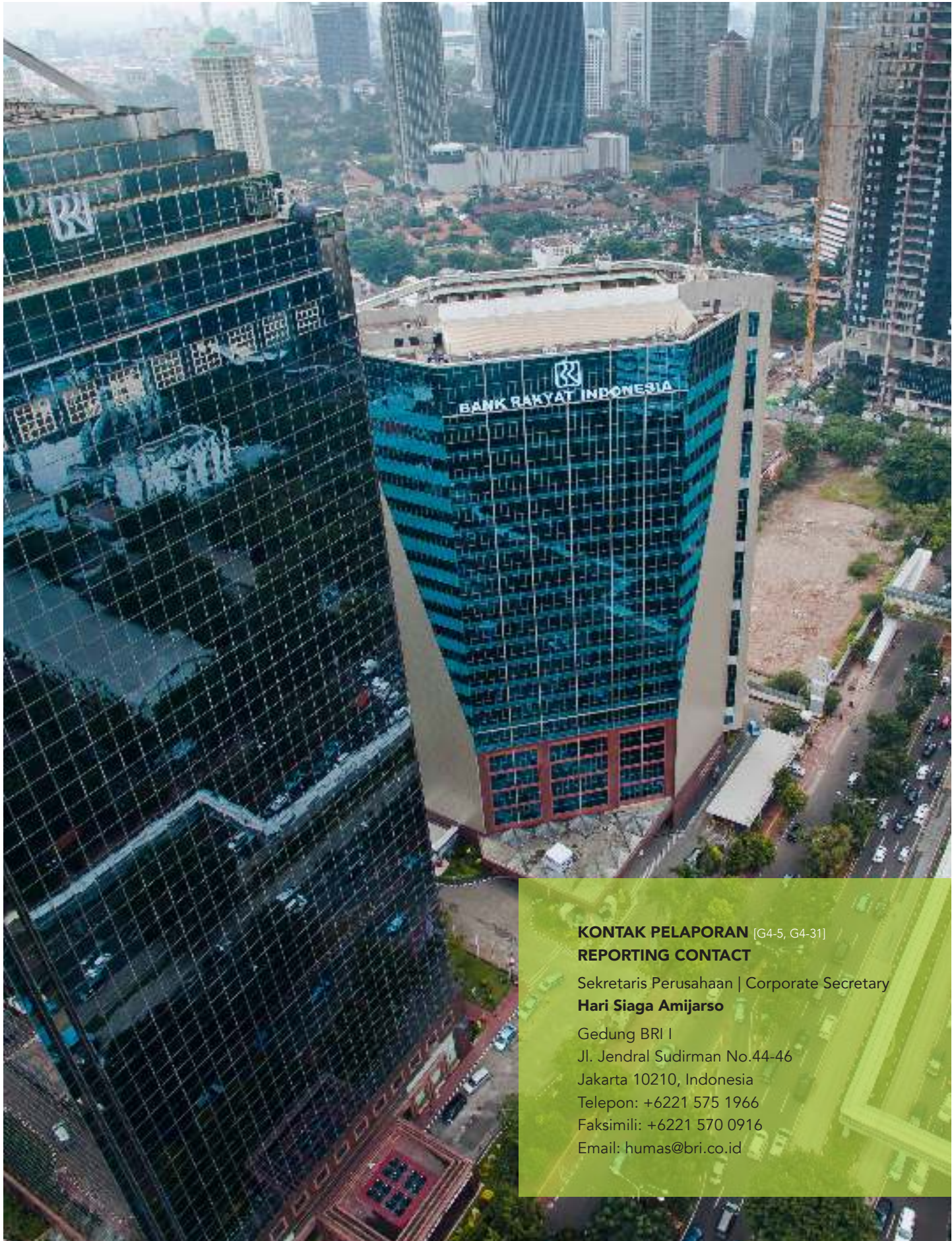
SCOPE OF THE REPORT [G4-17, G4-20, G4-21]

The consolidated financial statements were collected from all working units of BRI, including overseas working unit (UKLN), as well as subsidiaries, namely BRI Agro, BRI Syariah BRI Life and BRI Finance. However, this sustainability report used the financial data from the financial statements of BRI individually. The information on data of power, water, fuel and paper consumption was especially collected from the head office of BRI. All material aspects that has been identified are significant for parent entity that became the boundary of this report.

ASPECT BOUNDARY [G4-19, G4-20, G4-21]

Boundaries of impact describe the effect of each material aspect on both internal and external stakeholders of the Company.

TOPIK KEBERLANJUTAN Sustainable Topic	INFORMASI PENTING Significant Information	ASPEK MATERIAL GRI G4 GRI G4 Material Aspect	DAMPAK PADA PEMANGKU KEPENTINGAN Impact on Stakeholders	
			DALAM PERUSAHAAN Internal	LUAR PERUSAHAAN External
Digitalisasi Layanan Services Digitalization	Pengembangan Teknologi Technology development	FS Komunitas Lokal FS Local Community	Pekerja & Pemegang saham Employees & Shareholders	Nasabah, Pemerintah, & Investor, Masyarakat Customers, Government, Investors, Community
	Perlindungan Informasi Nasabah Protection of Customer Information	Keluhan Terkait Privasi Pelanggan Complaints on Customer Privacy	Pekerja Employees	Nasabah, Pemerintah Customers, Government
Membangun Indonesia Berkelanjutan Building Sustainable Indonesia	Portofolio Produk & Kualitas Pinjaman Product Portfolio & Loan Quality	FS Portofolio Produk FS Product Portfolio	Pemegang saham Shareholders	Investor & Masyarakat Investors & Community
	Kinerja Ekonomi dan Inklusi Keuangan Economic Performance and Financial Inclusion	Kinerja Ekonomi Economic Performance	Pekerja & Pemegang saham Employees & Shareholders	Nasabah, Pemerintah, & Investor, Masyarakat Customers, Government, Investors, Community
Membangun Keunggulan Insan BRI Building BRI Personnel Excellence	Ketenagakerjaan Employment	Ketenagakerjaan Employment	Pekerja Employees	Masyarakat Community
Bersinergi Bersama Lingkungan dan Masyarakat Synergizing with Environment and Community	Pengaruh Ekonomi Tidak Langsung Indirect Economic Impact	Pengaruh Ekonomi Tidak Langsung Indirect Economic Impact		Masyarakat, Nasabah, Pemerintah Community, Customers, Government
Tata Kelola Berkelanjutan Sustainable Governance	Anti Korupsi Anti Corruption	Anti Korupsi Anti Corruption	Pekerja & Pemegang Saham Employees & Shareholders	Masyarakat, Pemerintah, & Investor, Nasabah Community, Government, Shareholders & Investors, Customer



**KONTAK PELAPORAN [G4-5, G4-31]
REPORTING CONTACT**

Sekretaris Perusahaan | Corporate Secretary
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DAFTAR ISTILAH DAN SINGKATAN

Glossary

ATM	Anjungan Transaksi Mandiri
CDM	Cash Deposit Machine
CSR	Corporate Social Responsibility
FGD	Focus Group Discussion
GCG	Good Corporate Governance
GRI	Global Reporting Initiative
IICD	Indonesia Institute for Corporate Directorship
ISPO	Indonesian Sustainability Palm Oil
KUPEDES	Kredit Umum Pedesaan
KUR	Kredit Usaha Rakyat
MKM	Mikro, Kecil dan Menengah
NPL	Non Performing Loan
OJK	Otoritas Jasa Keuangan
PKBL	Program Kemitraan Bina Lingkungan
PPS	Program Pengembangan Staf
PROPER	Program Peringkat Kinerja dalam Pengelolaan Lingkungan
RSPO	Roundtable on Sustainable Palm Oil
RUPS	Rapat Umum Pemegang Saham
SDGs	Sustainable Development Goals
SDM	Sumber Daya Manusia
UMK	Usaha Mikro dan Kecil
UMKM	Usaha Mikro, Kecil dan Menengah

INDEKS ISI GRI G4 [G4-32]

GRI G4 Content Index

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SUMBER DAYA MANUSIA Human Resources				
Ketenagakerjaan Employment	G4-DMA	Pengungkapan Pendekatan Manajemen Disclosure on Management Approach	56	✓
	G4-LA1	Jumlah Pekerja Baru dan Tingkat Turnover Number of New Employee and Turnover	59, 60, 61, 63, 64	✓
	G4-LA2	Manfaat untuk Pekerja Benefit for Employee	70	✓
Pelatihan dan Pendidikan Training and Education	G4-LA9	Rerata Jam Pelatihan Per Pegawai Per Tahun Average of Training Hours per Year per Employee	66, 67	✓
	G4-LA11	Persentase Pegawai Penerima Penilaian Kinerja Percentage of Employees Receiving Performance Review	68	✓
KEMASYARAKATAN Society				
Anti-korupsi Anti-corruption	G4-DMA	Pengungkapan Pendekatan Manajemen Disclosure on Management Approach	90	✓
	G4-SO5	Insiden dan Tindakan Anti-korupsi Incidents of corruption and actions taken	91	✓
TANGGUNG JAWAB PRODUK Product Responsibility				
Perlindungan Konsumen Customer Privacy	G4-DMA	Pengungkapan Pendekatan Manajemen Disclosure on Management Approach	35	✓
	G4-PR8	Keluhan Terkait Privasi Pelanggan Number of Complaints Regarding Breaches of Customer Privacy	35	✓

* DMA = Pengungkapan oleh Manajemen | Disclosure on Management Approach

SUPLEMEN SEKTOR KEUANGAN DAN JASA Financial Services Supplement Sector

Aspek Material Material Aspects	DMA* dan Indikator DMA* and Indicator	Uraian Description	Halaman Page(s)	Penjaminan Eksternal External Assurance
Portofolio Produk Product Portfolio	DMA/ FS1-FS5	Pengungkapan Pendekatan Manajemen Disclosure Management Approach	42, 43, 45	✓
	G4-FS6	Persentase kredit berdasarkan bidang usaha Percentage of the portfolio by specific sector	46, 47, 49	✓
	G4-FS7	Nilai moneter untuk manfaat sosial Monetary value of social benefit	26, 32, 50	✓
	G4-FS8	Nilai moneter untuk manfaat lingkungan Monetary Value of environmental benefit	43, 44, 45	✓
Audit	DMA/ G4-FS9	Pengungkapan Pendekatan Manajemen Disclosure Management Approach	43	✓
Kepemilikan Aktif Active Ownership	DMA/ G4-FS12	Pengungkapan Pendekatan Manajemen Disclosure Management Approach	43	✓
	G4-FS10	Jumlah Perusahaan yang terlibat dalam isu sosial dan lingkungan The number of company involved in social and environmental issues	45	✓
	G4-FS11	Persentase Aset dalam Screening Sosial atau Lingkungan Percentage of Assets in Social or Environmental Screening	42	✓
Komunitas Lokal Local Communities	G4-FS13	Akses Poin di Wilayah Populasi atau Ekonomi Rendah berdasarkan Tipe Access Point s in Low-Populated or Economically Disadvantaged Area by Type	27, 29, 30	✓
	G4-FS14	Akses Jasa Keuangan untuk Orang Tertinggal Financial Services Access for Disadvantaged People	27, 29, 30	✓

* DMA = Pengungkapan oleh Manajemen | Disclosure on Management Approach

LEMBAR UMPAN BALIK **Feedback Form**

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirim email atau mengirim formulir ini melalui fax/pos.

We would like to ask all stakeholders to kindly provide feedback after reading this Sustainability Report by sending email or this form by fax/mail.

PROFIL ANDA **Your Profile**

Nama (bila berkenan) :
Name (if you please)

Institusi/Perusahaan :
Institution/Company

Surel :
Email

Telp/Hp :
Phone/Mobile

GOLONGAN PEMANGKU KEPENTINGAN **Stakeholders Group**

☐ Pemerintah
Governance

☐ Masyarakat
Community

☐ Industri
Industry

☐ Lembaga Pendidikan
Academic Group

☐ Media
Media

☐ Perusahaan
Corporate

☐ LSM
NGO

☐ Lain-lain, mohon sebutkan.....
Others, please state.....

MOHON PILIH JAWABAN YANG PALING SESUAI **Please choose the most appropriate answer**

1. Laporan ini bermanfaat bagi Anda | **This report is useful to You:**

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

2. Laporan ini sudah menggambarkan kinerja Perusahaan dalam pembangunan berkelanjutan | **This report describe Company's performance in sustainability development:**

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

3. Laporan ini mudah dimengerti | **This report is easy to understand:**

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

4. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Perusahaan | **This report increase Your trust to the Company's sustainability:**

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

5. Seberapa puas Anda dengan Laporan Keberlanjutan PT Bank Rakyat Indonesia (Persero) Tbk | **How satisfied are You with Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk:**

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

PENILAIAN TERHADAP KEGIATAN MANAJEMEN KEBERLANJUTAN PT BANK RAKYAT INDONESIA (PERSERO) TBK

Assessment to the sustainability activities of PT Bank Rakyat Indonesia (Persero) Tbk

1. Aspek material apa yang paling penting bagi anda? | **Which aspect material is the most important to You?**

(Mohon berikan nilai 1=paling penting, hingga 5=paling kurang penting | **Please give score 1=most important up to 5= least important**)

- Pengembangan teknologi/Technology Development ()
- Kinerja Ekonomi dan Inklusi Keuangan/Economic Performance and Financial Inclusion ()
- Pengaruh Ekonomi Tidak Langsung/Indirect Economy Impact ()
- Ketenagakerjaan/Employment ()
- Portfolio Produk dan Kualitas Penjaminan/Product Portfolio and Loan Quality ()
- Anti Korupsi/Anti Corruption ()
- Perlindungan Informasi Nasabah/Customer Information Protection ()

2. Mohon berikan saran/usul/komentar Anda atas laporan ini | **Please advice/suggestion/comments on this report statements:**

.....

.....

.....

Terima kasih atas partisipasi Anda.

Mohon agar lembar umpan balik ini dikirimkan kembali ke alamat:

Thank you for Your participation.

Kindly send this feedback form to address below:

PT Bank Rakyat Indonesia (Persero) Tbk

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