



Strengthening Economic Resilience, Accelerating the Sustainable Transition

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Introduction



About This Report

The 2025 Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk (BRI) serves to reflect BRI's sustainability aspirations and performance in support of the vision "*BRIVOLUTION Reignite: Deliver Sustainable Values and Integrated Solutions to Achieve Indonesia's Aspiration*".

Through this report, we present the impacts of BRI's operational and financing activities on economic, social, and environmental aspects, while also outlining sustainability-related risks and opportunities, including climate change-related risks and opportunities, together with relevant metrics and targets. This report is intended to meet the information needs of the government, investors, the public, and other stakeholders, while strengthening the transparency, accountability, and comparability of sustainability information as part of BRI's commitment to the implementation of sustainable finance.

Scope of the Report

Reporting Boundaries

This report focuses exclusively on PT Bank Rakyat Indonesia (Persero) Tbk (BRI) and does not include details related to its subsidiaries. The scope of reporting covers all operational activities under the Company's direct control, ranging from the Head Office, Regional Offices, Branch Offices, and BRI Units to all service networks across Indonesia, unless otherwise stated in the relevant disclosures. ^[GRI 2-2]

For the 2025 fiscal year reporting period, BRI conducts financial statement audits on a consolidated basis, covering subsidiaries such as Bank Raya, BRI Global Financial Services Ltd, BRI Life, BRI Finance, BRI Investment Management, BRI Ventures, BRIDS, BRI Insurance, Pegadaian, and PNM. Nevertheless, information related to the sustainability performance of these subsidiaries is excluded from this report (unless otherwise specifically stated). ^[GRI 2-2]

Reporting Period and Frequency

This report presents information on BRI's sustainability activities and performance for the 2025 financial year, covering the period from January 1 to December 31, 2025, and is aligned with the audited Financial Statements reporting period. The Sustainability Report is published annually and includes historical data for the past three years as a basis for performance comparability, providing a clear view of measurable progress. The historical data presented in this report covers the period from 2023 to 2025. ^[GRI 2-3]

Restatements of Information

Any restatements of information from the previous year's report are explicitly disclosed through specific footnotes in the relevant data sections. This disclosure ensures that readers can accurately track changes in methodology or data adjustments. ^[GRI 2-4]

Connected Information ^[h4]

The 2025 Sustainability Report is prepared as a standalone report to complement BRI's 2025 Annual Report. While the Annual Report provides a comprehensive overview of the Bank's financial

performance, governance, and strategic direction, this Sustainability Report focuses on how environmental, social, and governance (ESG) aspects are integrated into BRI's business strategy and operations.

In particular, this Sustainability Report elaborates on the management of sustainability-related risks and opportunities, including climate change-related risks and opportunities, as well as the implementation of Social and Environmental Responsibility (TJSL). These disclosures provide deeper context to the financial information presented in the Annual Report, including the linkages between sustainability policies and initiatives and financial performance and long-term investment strategies. Certain information in this report explicitly refers to BRI's Annual Report and the 2025 Consolidated Financial Statements, with indications of the relevant page numbers or sections. All referenced documents are publicly available at the same time on BRI's website (www.bri.co.id) with an equivalent level of accessibility.

All financial information in this report is presented in Rupiah (IDR), consistent with the presentation currency of BRI's Consolidated Financial Statements. Where data are presented in foreign currencies, they have been translated into IDR using Bank Indonesia's middle exchange rate as of December 31, 2025. Any such conversions are accompanied by specific explanatory notes for the relevant data.

Disclosure Standards

Statement of Compliance

BRI's 2025 Sustainability Report has been prepared in fulfillment of the sustainability reporting obligations stipulated under Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as well as in accordance with the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as set out in OJK Circular Letter No. 16/SEOJK.24/2021.

In addition to complying with domestic regulations, the preparation of this report also follows several global standards, including:

- Global Reporting Initiative (GRI) Standards 2021 (in accordance with GRI Standards);
- Global Reporting Initiative (GRI) G4 Sector Supplement;
- Sustainability Accounting Standards Board (SASB) for commercial banks;
- International Financial Reporting Standards (IFRS) S1 and S2 issued by the International Sustainability Standards Board (ISSB), which have been adopted in Indonesia as the Sustainability Disclosure Standards (PSPK) 1 and 2; and
- Task Force on Climate-Related Financial Disclosures (TCFD).

About This Report

Sources of Guidelines

In preparing this report, BRI refers to relevant technical guidelines to ensure the accuracy and credibility of the disclosed data. Specifically for greenhouse gas (GHG) emissions, the reporting period is extended to four years (2022–2025), in line with BRI's emissions base year established in 2022.

In measuring emissions, this report adopts two methodological approaches. Operational emissions are measured using the Greenhouse Gas Protocol, covering all BRI branch offices in Indonesia. Meanwhile, financed emissions are calculated based on the Partnership for Carbon Accounting Financials (PCAF) standard and aligned with the scope of the Science Based Targets initiative (SBTi). The measurement of financed emissions covers various financing asset classes, including corporate loans, power generation project finance, commercial real estate, listed equities, and bonds. In several relevant aspects, this report also reflects BRI's priorities in integrating its commitment to the ten principles of the United Nations Global Compact (UNGC) while supporting the achievement of the Sustainable Development Goals (SDGs).

External Assurance [GJK G.1] [GRI 2-5, 2-14]

All sustainability data, disclosures, and claims presented in this report have been reviewed and approved by the Boards of Directors and Commissioners of PT Bank Rakyat Indonesia (Persero) Tbk [GRI 2-14], and have been externally verified and assured by PT Decar Verite Asia in accordance with the AA1000 Assurance Standard. The detailed assurance statement and report can be found on page [293-295](#) of this report. In addition, the GHG emissions information disclosed in this report has been verified by the independent third party Sucofindo International Certification Services, with the opinion sheet available on page [296](#). [GRI 2-5]

BRI appoints external assurance providers in accordance with the Company's applicable procurement policies, taking into consideration their expertise, reputation, and the absence of potential conflicts of interest. The verification process includes sample-based examination of supporting documentation and confirmation with relevant resource persons across the respective work units. [GRI 2-5]

Contact Point [GRI 2-3]

BRI welcomes feedback or suggestions to improve future editions of this report. For inquiries or to share input, please contact:

Contact Name Dhanny, Corporate Secretary

 +6221 575 2452  humas@bri.co.id

For more information about the BRI Sustainability Report 2025, visit <https://bri.co.id/report>.





Hery Gunardi
President Director

Board of Director's Report^{[OJK D.1] [GRI 2-22]}

BRI focuses on strengthening its fundamentals across funding, high-quality lending, enhanced digital capabilities, robust risk management, and human capital development to ensure resilient and sustainable long-term business growth.

Distinguished Shareholders and Stakeholders,

The global economy continues to face uncertainties stemming from geopolitical tensions, financial market volatility, inflationary pressures, supply chain disruptions, and heightened climate risks. Nevertheless, Indonesia's economy in 2025 maintained solid performance, growing by 5.11% year-on-year, supported by robust domestic consumption and the manufacturing sector. This resilience reflects the strength of the national economy and creates opportunities for businesses to continue expanding. With organizational resilience and adaptive strategies, the Company believes that sustainable growth opportunities remain open.

In response, BRI continues to drive transformation toward sustainable business practices and the strengthening of business fundamentals through the BR!volution Reignite initiative. To support this transformation, the Company has formulated a sustainability strategy with the aspiration to become a World-Class Sustainable Banking Group focusing on Environmental, Social, and Governance (ESG), realized through three main pillars: Stakeholder Empowerment, Adaptive Portfolio Management, and Responsible Business & Operations. This aspiration serves as the Company's strategic direction to ensure that business growth not only generates economic value but also delivers measurable and meaningful benefits for society and the environment.

The implementation of the Company's sustainability strategy is presented in the PT Bank Rakyat Indonesia (Persero) Tbk 2025 Sustainability Report under the theme "Strengthening

Board of Director's Report

Economic Resilience, Accelerating Sustainable Transition.” This report reflects BRI’s commitment to accountability, transparency, and responsible governance toward all stakeholders. It also covers key material topics such as business ethics, data privacy and security, and inclusive financial services, determined through stakeholder input and management reviews throughout 2025.

Policies on Sustainability Strategy Implementation and 2025 Achievements ^[OJK D.1a]

In response to the increasingly complex global landscape and as part of its commitment to executing the sustainability strategy, BRI continues to strengthen corporate fundamentals through two main pillars: Transform the Funding Franchise and Revamp Existing Core and Build New Core, supported by six enablers: Human Capital, Risk Management, IT & Digital, Distribution, Operational Excellence, and Rebranding. These initiatives focus on strengthening low-cost funding, enhancing transaction banking capabilities, fortifying core business particularly in the micro segment, and developing new growth sources in the consumer segment, underpinned by digital capability enhancement, disciplined risk management, and human capital development. Transformation is further reinforced through optimized distribution models, business process improvements, and the internalization of the BRILiaN Way work culture.

Alongside this transformation, BRI continuously strengthens governance and sustainability strategies to meet rising demands for transparency and accountability. This is achieved through reinforced sustainability policies and the roles of the ESG Committee and Group ESG Division under the Director of Legal & Compliance. To mitigate global economic uncertainty and climate change risks, BRI integrates climate risk management, covering both transition and physical risks, into its risk management framework and business strategy to enhance organizational resilience. Key policies implemented include operational efficiency improvements through accelerated digitalization, Climate Risk Stress Testing (CRST) across the Bank’s portfolio, and adoption of IFRS S1 and IFRS S2 sustainability reporting standards. Simultaneously, BRI ensures that sustainable finance principles are aligned with the protection of customer rights through consistent application of data privacy principles in product development and service delivery, in compliance with applicable laws and industry best practices. In 2025, BRI recorded zero data breaches and 91.72% customer satisfaction.

On the financing side, the portfolio for Environmentally Friendly Businesses (KUBL) reached IDR 93.2 trillion (6.9% of total credit), while financing for Socially Responsible Businesses (KUBS) reached IDR 718.7 trillion (53.5% of total credit), reflecting BRI’s role in promoting inclusive economic development, especially through MSME empowerment. Sustainable investments totaled IDR 5.26 trillion (45% of the total investment portfolio) across instruments such as green bonds, social bonds, and sustainability bonds. Sustainable funding in 2025 reached IDR 34.8 trillion (76.4% of total wholesale funding), including the issuance of a Social Bond worth IDR 5 trillion, making BRI the first bank in Indonesia to issue social bonds to support MSME financing, expand financial access, and strengthen community-based economic initiatives.

Operationally, energy efficiency initiatives, renewable energy utilization, and low-carbon operations were strengthened as part of the commitment toward Net Zero Emission by 2050. In 2025, BRI reported operational emissions of 445,140 tons CO₂e, a 9.59% reduction from the 2022 baseline, supported by 926 eco-friendly operational vehicles and installation of solar panels at 152 work units. International recognition included an S&P Global ESG rating of 74, three consecutive years of Sustainability Yearbook Membership, and multiple international awards for sustainability reporting quality, including two Platinum Awards for Asia’s Best Sustainability Report (Public Sector) and CEO Letter, one Gold Award for Asia’s Best Materiality Reporting, and a Platinum Rank at the Asia Sustainability Reporting Rating (ASRRAT).

Sustainable Finance Implementation ^[OJK D.1.b]

As one of Indonesia’s largest commercial banks and the largest MSME-focused bank in Southeast Asia, BRI integrates sustainability as a core part of its business strategy by embedding Environmental, Social, and Governance (ESG) principles in financing policies, risk management, and financial product and service development. BRI also applies ESG-based financing screening and expands financing portfolios in sustainable sectors such as renewable energy, energy efficiency, and sustainable agriculture.

A key focus is expanding financial inclusion, strengthened through synergy within the Ultra Micro Holding (UMi) with Pegadaian and PNM. This synergy expands access to financial services for previously underserved segments, especially ultra-micro entrepreneurs and marginalized groups. PNM delivers the PNM Mekaar program to empower pre-prosperous women through group financing, business mentoring, and economic capacity-building, while Pegadaian provides accessible and rapid pawn-based financing as an alternative funding source. Through this Ultra Micro ecosystem, BRI strengthens financial inclusion while promoting sustainable economic capacity-building.

BRI continues to enhance MSME capacity and competitiveness via programs such as Desa BRILiaN, Klasterku Hidupku, and LinkUMKM, benefiting over 14.95 million MSMEs, and providing KUR relaxation of IDR 43.95 trillion for more than 1 million disaster-affected debtors. Accelerated adoption of digital services further drives financial inclusion, reflected in an 18.9% increase in BRIimo users (45.9 million users in 2025) and a 48.1% increase in Qlola users (113 thousand in 2025). Looking ahead, BRI will continue to strengthen its role as a catalyst for inclusive and sustainable economic growth, placing MSMEs at the center of its financing strategy and integrating ESG principles across all business activities.

Target Achievement Strategy ^[OJK D.1.c]

In the transition toward a low-carbon economy, the Company applies strategies to strengthen business fundamentals while integrating climate transition risk management into the Bank’s risk management framework through scenario-based analysis, portfolio diversification, and development of transition financing for customers. This approach aligns with global standards to maintain financial stability and reinforce long-term business resilience.

Board of Director's Report

To support strategy implementation, BRI strengthens organizational capabilities, positioning Insan BRILiaN as a key element in risk and sustainability opportunity management, supported by competency development and digital transformation to enhance business decision-making quality. The 2026–2030 sustainability roadmap focuses on integrated ESG implementation across all business activities, from strengthening foundations and accelerating green and inclusive financing to positioning BRI as a sustainable finance leader in Southeast Asia through increased sustainable finance, reduced operational emissions, and strengthened responsible corporate governance..

Closing

In closing, the Board of Directors expresses appreciation to shareholders, the Board of Commissioners, all Insan BRILiaN, and all stakeholders for their support and contributions that enabled the Company's achievements in 2025. The trust and collaboration established form a vital foundation for BRI in reinforcing its role as a financial institution that drives inclusive and sustainable economic growth. Moving forward, BRI is committed to continuously strengthening sustainable business practices through the integration of ESG principles across all operations. This commitment is supported by integrated governance, disciplined risk management, and adaptive business strategies, enabling BRI to continue creating long-term value for society, the environment, and all stakeholders.

Jakarta, March 13, 2026



Hery Gunardi
President Director



**Kartika
Wirjoatmodjo**
President
Commissioner

Board of Commissioner's Report^[GRI 2-22]

In response to economic shifts and the growing impacts of climate change throughout 2025, BRI reaffirmed its commitment to sustainability by reinforcing its governance framework, ensuring that business growth remains prudent and continues to support the most vulnerable communities.

Distinguished Shareholders and Stakeholders,

With gratitude to God Almighty for His blessings and grace, PT Bank Rakyat Indonesia (Persero) Tbk (hereinafter referred to as the "Company" or "BRI") continues to fulfill its role as a driver of national economic growth amid increasingly complex global dynamics. Over its 130-year journey, BRI has demonstrated resilience in navigating various economic cycles and evolving challenges, while consistently strengthening its commitment to sustainability.

Throughout 2025, the global economy faced a range of interconnected challenges, including financial market volatility, evolving geopolitical tensions, shifts in consumer behavior, and the growing impacts of climate change felt around the world. In this context, the implementation of sustainable finance principles has become ever more relevant and urgent. Sustainability is no longer merely a long-term aspiration. It has evolved into an integral component of business strategy that defines the Company's resilience and competitiveness.

In response to these developments, BRI has formulated a sustainability strategy with the aspiration to become a world-class Sustainable Banking Group focusing on Environmental, Social, and Governance. This strategy is anchored in three core pillars: Stakeholder Empowerment, Adaptive Portfolio Management, and Responsible Business and Operations. This aspiration serves as a strategic roadmap to ensure that BRI's growth not only generates economic value but also delivers measurable positive impacts for society and the environment.

Board of Commissioner's Report

The Board of Commissioners views this framework as a well-founded strategic step in positioning BRI as a financial institution capable of acting as a catalyst for sustainable development in Indonesia.

Strategy, Priorities, and Sustainable Performance

In fulfilling its oversight function, the Board of Commissioners ensures that the Board of Directors directs the Company's transformation through BRIVolution Reignite. This strategic guideline strengthens BRI's position as a universal bank serving customers across all segments, while anchoring the MSME ecosystem as the backbone of its core business. Through an ecosystem-based approach that integrates all business segments with micro enterprises within an interconnected supply chain, BRI not only enhances MSME competitiveness within larger, more integrated, and sustainable value chains, but also delivers increasingly digital-friendly and aspirational products and services to meet evolving customer needs in a rapidly advancing digital landscape.

The Board of Commissioners places particular emphasis on strengthening financial inclusion as a tangible manifestation of the Social Impact pillar. The synergy between BRI, Pegadaian, and Permodalan Nasional Madani (PNM) under the Ultra Micro (UMi) Holding framework has established an integrated financial services ecosystem, enabling millions of micro-entrepreneurs to access financing, business mentoring, and formal financial services. This ecosystem plays a vital role in reaching MSMEs across Indonesia, including those in 3T areas (Disadvantaged, Frontier, and Outermost regions), while also promoting healthier and more sustainable financial management practices among customers.

Oversight of growth quality is conducted by leveraging integrated data analytics, ensuring that the expansion of financial inclusion and the strengthening of the MSME ecosystem proceed in tandem with prudent risk management. This approach ensures that business expansion remains within a sound governance framework and creates long-term value for all stakeholders.

Amid a complex global economic environment, BRI maintained solid performance throughout 2025. The Company recorded a net profit of IDR 57.13 trillion, with a Return on Equity (ROE) of 17.4%, reflecting the effectiveness of its MSME ecosystem-based growth strategy and the continued development of an integrated business model. The funding structure also improved with the growth of low-cost funds (CASA), supported by higher customer transaction volumes and stronger service synergies across the BRI Group. This solid financial performance provides a strong foundation for BRI to continue expanding its positive impact through various sustainability initiatives.

Integrating ESG into Strategy and Operations

BRI continues to integrate Environmental, Social, and Governance (ESG) principles across its strategies and business operations. This is reflected in enhanced environmental and social risk management practices within business processes, decarbonization initiatives through emissions management and climate risk analysis, and the expansion of financing for Environmentally Sustainable Business Activities (KUBL) that support more sustainable economic activities. The

Company considers these initiatives essential to maintaining business resilience amid the global transition to a low-carbon economy.

To support long-term value creation through sustainable governance practices, BRI conducted a materiality assessment using a Double Materiality Analysis (DMA). This approach identifies issues that are most relevant and have significant impacts on both financial performance (financial materiality) and social and environmental outcomes (impact materiality), with input from key stakeholders. Throughout 2025, the Company engaged with a wide range of stakeholders, including management and employees, investors, customers, government institutions, suppliers, non-governmental organizations, and other relevant parties. Materiality disclosures are presented in accordance with the IFRS S1 and IFRS S2 reporting frameworks in the Company's 2025 Sustainability Report.

Delivering Tangible Impact for Society, the Environment, and the Economy

The Board of Commissioners ensures that the sustainable financing instruments issued by BRI, including Sustainability Bonds and Social Loans, are managed in a transparent and accountable manner in accordance with internationally recognized frameworks. This commitment reflects BRI's efforts to channel the funds raised toward inclusive and sustainable economic growth.

In its lending activities, BRI applies a pre-screening process to maintain compliance with applicable regulations. The Board of Commissioners also oversees the completion of Phase 2 Climate Risk Stress Testing (CRST), which now covers BRI's entire financing portfolio. The results of this analysis, combined with climate scenario modeling developed by the Network of Central Banks and Supervisors for Greening the Financial System (NGFS), provide an important basis for strengthening climate risk management policies and proactively anticipating both transition and physical risks. BRI also reinforces its commitment to supporting Indonesia's Net Zero Emissions (NZE) target for 2060 by setting an earlier target to achieve NZE by 2050, in line with the methodology of the Science Based Targets initiative (SBTi). This milestone further affirms BRI's position as one of the financial institutions in Indonesia whose emissions reduction targets (near-term NZE targets) have been validated by SBTi.

The Sustainable Finance Business Activities (KKUB) portfolio reached IDR 811 trillion, comprising IDR 93 trillion in Environmentally Sustainable Business Activities (KUBL) and IDR 718 trillion in Socially Sustainable Business Activities (KUBS). This composition reflects BRI's consistent efforts to align business growth with the creation of social and environmental value through financing that is curated in accordance with sustainability criteria.

Through an integrated ecosystem approach, BRI continues to promote the disbursement of productive financing, particularly within the MSME segment, to support customer economic activities and strengthen linkages across broader value chains. At the same time, the role of the Ultra Micro (UMi) Holding in customer empowerment further expands BRI's social impact in enhancing community welfare at the grassroots level.

Board of Commissioner's Report

From an operational standpoint, the Board of Commissioners also encourages low-carbon initiatives, including developing Green Network branches, adopting electric vehicles, implementing energy-efficient workplace practices, reducing paper and plastic use, installing solar panels in several operational units, and applying green building standards with GreenShip Gold certification for strategic infrastructure.

The Company delivers its social and environmental commitments through the BRI Peduli program, which aims to create sustainable shared value. The program operates under four strategic frameworks: Flagship Programs, Work Unit Initiatives, Disaster Emergency Response, and Stakeholder Programs, covering economic, environmental, and social dimensions. In the economic dimension, BRI Peduli supports MSME empowerment and expands financial literacy programs across the 3T regions (Disadvantaged, Frontier, and Outermost areas). On the environmental front, initiatives such as "Jaga Sungai, Jaga Kehidupan" and "Grow & Green" contribute to advancing the NZE agenda. Meanwhile, in the social dimension, the AURA program empowers women entrepreneurs to strengthen their economic independence.

Efforts to expand financial inclusion are supported by stronger customer protection measures, including transparency principles, robust data security practices, and effective complaint-handling mechanisms, ensuring that BRI's banking services remain inclusive, responsible, and customer-focused.

A strong culture of sustainability across the organization further reinforces these efforts. The launch of Brilliant Ways as BRI's new cultural framework integrates the values of Integrity, Collaboration, Accountability, Growth Mindset, and Customer Focus into the daily practices of Insan BRILiaN. Human capital management that prioritizes competency development, integrity, and employee well-being provides a strong foundation for developing future-ready talent and sustaining long-term organizational performance.

Sustainable Governance and Oversight by the Board of Commissioners

The Board of Commissioners ensures that all BRI business activities are conducted in accordance with the principles of Good Corporate Governance (GCG). Oversight of sustainable finance is supported by several committees under the Board of Commissioners that actively monitor strategic, risk, compliance, and sustainability aspects. The Board of Commissioners also evaluates the application of the corporate parenting approach in managing subsidiaries to ensure that ethical standards, human rights, and sustainability practices are consistently upheld across all entities within the BRI Group.

To support the Company's continued progress in implementing its sustainable finance roadmap, the Board of Commissioners actively exercises its oversight role through joint meetings with the Board of Directors and site visits. This includes approving the short-term Sustainable Finance Action Plan (RAKB) for 2026 and the long-term RAKB for the 2026–2030 period, ensuring that programs are

implemented consistently and that a culture of sustainability is embedded across all BRI work units. As part of its commitment to global sustainability practices, the Board of Commissioners also supports BRI's ongoing implementation of the Ten Principles of the United Nations Global Compact (UNGC) and the submission of the Communication on Progress (CoP), which outlines BRI's impact across governance, human rights, labor, environmental, and anti-corruption aspects. The Board of Commissioners acknowledges the Company's consistent efforts to integrate sustainability principles into its core business strategy and encourages further strengthening of these initiatives to deliver measurable and lasting benefits for society, while reinforcing BRI's position as a responsible financial institution in the eyes of its stakeholders.

Closing

The Board of Commissioners expresses its deepest gratitude for the continued trust and support of BRI's shareholders, the government, and all stakeholders.

The Board of Commissioners also extends its highest appreciation to the Board of Directors, management, and all Insan BRILiaN for their dedication, professionalism, and outstanding contributions in driving BRI's transformation and strengthening its commitment to sustainability. With a strong governance foundation, adaptive strategies, and a firm commitment to sustainable development, the Board of Commissioners is confident that BRI remains well positioned to further contribute to inclusive and sustainable economic growth in Indonesia.

In line with the spirit of BRIVolution Reignite and its aspiration to serve as a Catalyst for Sustainable Growth, BRI reaffirms its commitment to continuous transformation and innovation as a universal bank serving customers across all segments, while maintaining the MSME ecosystem as the backbone of its business. Through a sustainable ecosystem approach, BRI will continue creating shared value and delivering integrated solutions that bolster MSME competitiveness, drive inclusive economic growth, and contribute to a more prosperous Indonesia.

Jakarta, March 13, 2026



Kartika Wirjoatmodjo
President Commissioner

Responsibility for the 2025 Sustainability Report

Statement of the Board of Commissioners on Responsibility for the 2025 Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk ^[GRI 2-14]

We, the undersigned, hereby declare that all information contained in the 2025 Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk has been presented in full, and that we assume full responsibility for the accuracy and completeness of the information disclosed in the Company's Sustainability Report.

This statement is made truthfully.

Jakarta, March 13, 2026

Board of Commissioners



Kartika Wirjoatmodjo
President Commissioner



Parman Nataatmadja
Vice President
Commissioner/Independent
Commissioner



Awan Nurmawan Nuh
Commissioner



Edi Susianto
Independent Commissioner



Helvi Yuni Moraza
Commissioner



Lukmanul Khakim
Independent Commissioner

Responsibility for the 2025 Sustainability Report

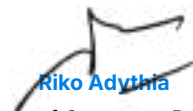
Statement of the Board of Directors on Responsibility for the 2025 Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk ^[GRI 2-14]

We, the undersigned, hereby declare that all information contained in the 2025 Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk has been presented in full, and that we assume full responsibility for the accuracy and completeness of the information disclosed in the Company's Sustainability Report.

This statement is made truthfully.

Jakarta, March 13, 2026

Board of Directors

 Viviana Dyah Ayu R. K. Vice President Director	 Hery Gunardi President Director	 Achmad Royadi Director of Finance & Strategy
 Mahdi Yusuf Director of Legal & Compliance	 Saladin Dharma Nugraha Effendi Director of Information Technology	 Riko Adytha Director of Corporate Banking
 Hakim Pu Pratama Director of Operations	 Akhmad Purwakajaya Director of Micro	 Farida Thamrin Director of Treasury and International Banking
 Aquarius Rudianto Director of Network dan Retail Funding	 Alexander Diplo Paris Y. S. Director of Commercial Banking	 Ety Yuniarti Direktur Manajemen Risiko
	 Aris Hartanto Director of Consumer Banking	

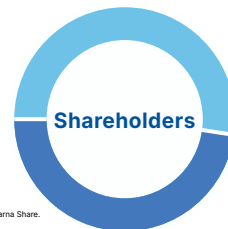
Business and Sustainability Highlights

BRI at A Glance

Established on December 16, 1895, in Purwokerto, Central Java, Indonesia, BRI has served as a trusted financial partner for more than 130 years. BRI provides a comprehensive range of banking products and financial services, including deposit-taking, lending, and other financial solutions, to individuals, corporations, and Micro, Small, and Medium Enterprises (MSMEs). As a commercial bank with a strategic focus on the MSME segment, BRI actively supports community empowerment and capacity-building initiatives through training and advisory programs aimed at strengthening MSME growth. Further information on BRI's products, services, and business activities is available at <https://bri.co.id>. ^{[OJK C.4] [GRI 2-6]}

General Information ^{[OJK C.2, C.3.a] [GRI 2-1]}

 Company	PT Bank Rakyat Indonesia (Persero) Tbk. ^[GRI 2-1]
 Vision	Deliver Sustainable Values and Integrated Solutions to Achieve Indonesia's Aspiration ^[OJK C.1]
 Head Office	BRI Building I Jl. Jenderal Sudirman Kav. 44-46 Jakarta 10210, Indonesia ^{[OJK C.2] [GRI 2-1]}
 Legal Entity	Limited Liability Company ^[GRI 2-1]
 Employees	84,949 ^[OJK C.3]
 Total Assets	IDR 1,931.54 trillion (Bank Only) ^[OJK C.3.a]
 Net Income	IDR 50,404 trillion (Bank Only)
 Share Ownership	The Government of the Republic of Indonesia through BP BUMN ^[OJK C.3c] 0.00% PT Danantara Asset Management (Persero) ^[OJK C.3c] 53.19% Public ^[OJK C.3c] 46.81%



Notes: As of December 31, 2025, The Government of the Republic of Indonesia holds 1 Series A Dwiwarna Share, through the State-Owned Enterprises Regulatory Agency and 80,010,076,875 Series B Shares through PT Danantara Asset Management (Persero).



Business and Sustainability Highlights

BRI and Subsidiaries ^[GRI 2-6]

Subsidiaries		Service and Tagline ^[OJK C.4]	Status
 Bank Rakyat Indonesia	 PT Bank Raya Indonesia Tbk	Digital banking (as part of the BRI Group that provides digital financial solutions with extensive accessibility for communities across Indonesia)	Operating
	 BRI Global Financial Services Ltd	Remittance and Financing	Operating
	 PT Asuransi BRI Life	Life Insurance	Operating
	 PT BRI Multifinance Indonesia	Financing	Operating
	 PT BRI Danareksa Sekuritas	Securities services	Operating
	 PT BRI Ventura Investam	Ventures	Operating
	 PT BRI Asuransi Indonesia	General Insurance	Operating
	 PT Pegadaian	Financing	Operating
	 PT Permodalan Nasional Madani	MSME Financing	Operating
	 PT BRI Manajemen Investasi	Investment	Operating

More detailed information regarding the Subsidiaries and Conglomeration of PT Bank Rakyat Indonesia (Persero) Tbk refers to the Annual Report 2025.

Business and Sustainability Highlights

Significant Changes ^[OJK C.6]

During the 2025 reporting period, there were no significant changes to BRI's business activities or operations. However, the Company continued to optimize its branch network management through the opening, consolidation, and reclassification of branch network units as part of efforts to enhance operational effectiveness and customer service. As a result, the number of the Company's operational work units changed from 7,568 in 2024 to 7,377 in 2025. These decisions were made after considering relevant internal and external dynamics affecting the Company's business development. ^{[OJK C.6] [GRI 2-6]}

Business Network ^{[C.3.d][GRI 2-1][GRI 2-6]}

Through its ten principal subsidiaries, BRI Group provides comprehensive financial services to a diverse range of stakeholders. Supported by more than 7,377 banking service offices, 627,679 e-channels* and 1,193,835 BRILink Agents, BRI ensures broad service accessibility and advances financial inclusion. In addition, BRI operates six overseas networks located in Cayman Island, New York, Hong Kong, Taiwan, Singapore, and Timor Leste, further strengthening the Group's international presence.



*consist of ATM, CRM, EDC (merchant, operational working unit, and BRILink)

Business and Sustainability Highlights

Business and Sustainability Performance Overview

As a public company, BRI discloses its financial and non-financial information to the public and regulatory authorities in accordance with the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies, as stipulated in Financial Services Authority (OJK) Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies. Comprehensive information on BRI's financial and non-financial performance, including comparisons between targets and actual achievements across business portfolios, financing objectives, and investment activities, is presented in BRI's 2025 Annual Report. [\[GRI 3-3, 201-2, 201-4\]](#) In 2025, BRI continued to benefit from a corporate income tax incentive of 3% granted by the Government of Indonesia in accordance with the provisions of Law No. 2 of 2020. In addition, during the reporting period, BRI did not report any income arising from opportunities or financial impacts related to climate change. [\[GRI 3-3, 201-2, 201-4\]](#)

Economic Performance [\[OJK B.1\]](#)

Bank Financial Performance (Bank Only) [\[B.1.a\]](#) [\[B.1.b\]](#) [\[B.1.c\]](#)

Operating Income IDR (Trillion)

2025	2024	2023
217.38 ▲	215.74	189.65

Profit Before Tax IDR (Trillion)

2025	2024	2023
62.20 ▼	69.11	67.07

Net Profit IDR (Trillion)

2025	2024	2023
50.404 ▼	5.841	53.153

Economic Value

Dividend Payment IDR (Trillion)

2025	2024	2023
50.39 ▲	47.83	43.50

Tax Payment

2025
7.33 IDR (Trillion)

Sustainable Finance [\[OJK B.1, F.3\]](#)

Number of products meeting the criteria for sustainable business activities (types/categories)

2025	2024	2023
5 ▲	5	4

Social Loan IDR (Trillion)

2025	2024	2023
718.67 ▲	698.66	690.43

Green Loan IDR (Trillion)

2025	2024	2023
93.20 ▲	86.56	82.32

ESG-based Corporate Bond Investment

2025	2024	2023
5.26 ▲	4.41	4.54

ESG-based Wholesale Funding IDR (Trillion)

2025	2024	2023
34.79 ▼	44.83	39.58

Business and Sustainability Highlights

Environmental Aspect [B.2]

Green Loan

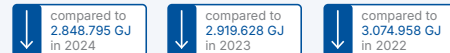
IDR 93.2 Trillion

6,94% of BRI's total loan portfolio



Energy Consumption [B.2.a] [F.6] [F.12]

2.622.590 GJ



Scope 1 emissions

115.105 ton CO₂e



Scope 2 emissions

330.035 ton CO₂e



Scope 3 emissions

12.370.526 ton CO₂e



Emissions Avoided [B.2.a]

1.276 tonCO₂e



Total waste recycled was **740.01 tons**, equivalent to avoiding **746.40 tons** of CO₂e emissions. [F.13] [B.2.c]

BRI has planted and distributed **1,061,927 tree seeds** across Indonesia with a carbon absorption potential of **3,427.53 tons** of CO₂e. [B.2.d]

Through the Green Network initiative framework, BRI operated **926 eco-friendly vehicles** (cars and motorcycles) up to 2025.

Solar panel installation at **152 work units** up to 2025.

Social Performance [B.3] [F.28] [F.30]

Customer Empowerment

Financial Inclusion Indicators



Social Loans (Socially Oriented Business Activities)

Rp718,7 Triliun
53,5% of BRI's total loan portfolio

Micro and Ultra-Micro Credit Customers (including Pegadaian and PNM)

34,50 Juta
2025
2024: 35,90 juta, 2023: 36,90 juta

Customer Satisfaction Level

91,72%
2025: 87,06%, 2024: 84,66%
Net Promoter Score
2025: 69,00, 2024: 64,00

Employee Empowerment

BRI Workforce Composition

Total 84,9 ribu
female: 42,93%, male: 57,07%

BRI Management Composition (Junior, Middle & Top Management)

4.467 leaders
female: 25,63%, male: 73,47%

Voluntary Turnover Rate

1,24%
2025
2024: 1,29%, 2023: 1,01%

Community Empowerment

Social Return on Investment (SROI) Value of CSR Programs [B.3.e] [B.3] [F.23] [F.25]

Gentan Market Facilities Assistance	18,22	Green Potential Development Assistance for Den Bukit Area, Buleleng	4,23
Export Training and Certification	14,15	Taman Sari Waterfall Tourism Object Arrangement Construction Assistance, Gianyar District	4,13
Coffee Processing Equipment Assistance for Ijen Farmer Group	7,35	Sweet Potato Harvest Processing Machine Procurement Assistance for KWT Sri Mandiri Sembawa, Jalaksana District,	3,98
Kya-Kya Tourism Area Development Assistance	4,39	Batik Equipment Assistance for Gadisku 2 UPT PSBR Blitar	3,92
Facilities and Infrastructure Assistance for Urban Farming Ecosystem, Air Dingin Village, Bukit Raya District, Pekanbaru	4,36	Appreciation for BRILiaN Sigumpar Julu Village Education Fund, Toba Regency	3,09

*) SROI value represents the return (in rupiah) generated from every 1 rupiah invested through TJSL programs. BRI's programs deliver impacts above 1, meaning

Governance Performance [B.3]



3 Out of 12
members of the Board of Directors are women



United Nations Global Compact

Publication of Communication on Progress report for the United Nations Global Compact (UNGC).



ASEAN CORPORATE GOVERNANCE

Top 5 public companies in Indonesia and the ASEAN Asset Class in the ASEAN Corporate Governance Scorecard (ACGS).

Corporate Governance Perception Index of 95.38 with the "Most Trusted Company" category.

95,38

2025

in The Most Trusted Company Category

Business and Sustainability Highlights

Membership in Associations^{[OJK C.5] [GRI 2-28]}

BRI actively participates in various organizations and associations that are relevant to and supportive of the Company's core business. Such participation enables BRI to remain informed of developments in the business environment, expand professional networks, and strengthen its contribution, synergies, and role in fostering a sustainable business ecosystem. BRI does not provide financial contributions to these organizations beyond standard membership fees. As of the end of 2025, BRI held memberships in the following associations:

Association Name	Purpose of Membership	Position	Scale
State-Owned Banks Association (Himbara)	Contribute to the development of Indonesia's banking sector as one of the main drivers of national economic growth.	Chairperson 2	National
Indonesian Payment Systems Association (ASPI)	Optimize efficiency, professionalism, and the implementation of good corporate governance within the payment systems industry.	Secretary	National
Indonesian National Banks Association (Perbanas)	Formulate policies and strategies to strengthen the national banking sector.	Chairperson	National
Banking Compliance Directors Communication Forum (FKDKP)	Facilitate the exchange of information on Bank Indonesia regulations and international banking standards.	Member	National
Indonesian Sustainable Finance Initiative (IKBI)	Support the implementation of sustainable finance in Indonesia as a means of mitigating climate change risks, capturing business opportunities in a climate-resilient economy, and contributing to the Sustainable Development Goals (SDGs).	Member	National
United Nations Global Compact (UNGC)	Promote corporate sustainability and responsible business practices aligned with the ten universal principles of the UNGC and support the SDGs.	Member	International
Partnership for Carbon Accounting Financials (PCAF)	Foster global collaboration among financial institutions to develop standardized methodologies for measuring and disclosing greenhouse gas (GHG) emissions from loans and investments.	Member	International
Science-Based Target Initiatives (SBTi)	Establishing credible, science-based climate targets and enhancing the company's credibility.	Companies with validated short-term emission targets.	International

Business and Sustainability Highlights

BRI recognizes that business growth must go hand in hand with creating economic and social value for society. As a financial institution focused on the MSME segment, BRI strives to expand access to financial services, empower communities, and support inclusive and sustainable development. Through a range of products, services, and sustainability programs, BRI also contributes to the achievement of the Sustainable Development Goals (SDGs).

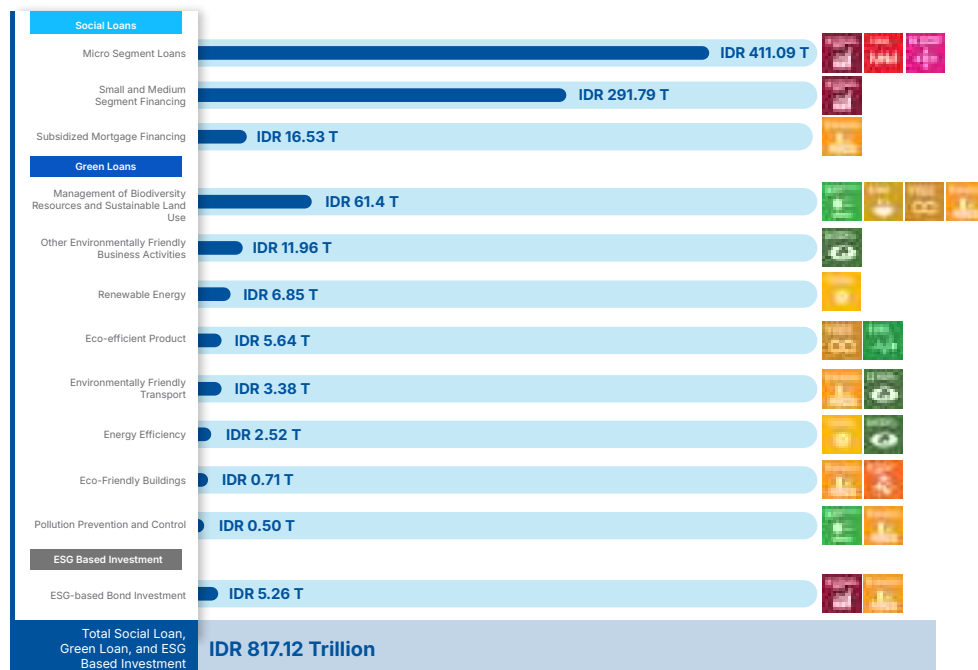
SDGs Economic Value

Creating Economic Value: Supporting Business Growth

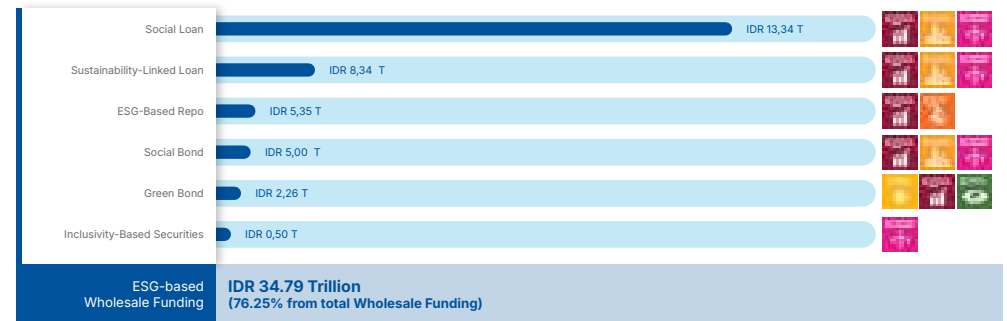
BRI creates economic value by providing banking products and services that support business growth and expand public access to finance. Activities that support economic value creation include:

- providing loans that focus on Socially Oriented Business Activities and Environmentally Oriented Business Activities;
- offering savings products and banking services tailored to customer needs;
- strengthening digital services through the BRImo application;
- expanding access to financial services through the AgenBRILink network; and
- diversifying funding sources that support the financing of sustainable economic activities.

Social and Green Financing and Investment Activities



ESG-based Wholesale Funding



SDGs Linked-revenue



Overall, BRI's contribution to creating economic value has a significant impact on the achievement of SDG 8 (Decent Work and Economic Growth). This contribution is aligned with one of the key indicators for SDG achievement in Indonesia, namely the increase in the number of people with access to formal financial services. Through a range of inclusive banking products and services, BRI had reached approximately 140.5 million individual customers by the end of 2025. This achievement reflects BRI's role in expanding financial inclusion and supporting more inclusive and sustainable economic growth.

Business and Sustainability Highlights

SDGs Social Value

Social Value Creation: Empowering Communities and Expanding Inclusion

In addition to economic value creation, BRI is committed to generating social value through various initiatives focused on enhancing customer well-being, worker development and protection, and community empowerment. These efforts include:

- Expanding financial access for customers through financing disbursement to ultra-micro and micro segments, as well as financial inclusion and literacy programs
- Inclusive and sustainable human resource management to support worker well-being and development
- Community empowerment programs through various BRI Peduli TJSL (Corporate Social Responsibility) initiatives.

Financial Inclusion and Literacy Pillar

Program	Result	Contribution to the SDGs
Extensive banking accessibility	• 7,377 Work Units • 627,679 E-Channels (ATM, CRM, EDC, and E-Buzz) • 1,193,835 BRILink Agents • 28.29 Million BRImo Users	  
Affordable loan, savings, and insurance products	• 34.50 million MSME borrowers • 187.36 million deposit customers in the micro and ultra-micro segments • 13.95 million AMKKM insurance policies	  
Community and MSME empowerment programs through business training and mentoring.	  	  
Financial health protection for customers	• Responsible lending • Responsible Marketing Policy • Digital Extension	  

Pillar of Community Relation

Program	Result	Contribution to the SDGs
BRI Peduli TJSL Programs – Social Pillar: • Program BRI Peduli "Ini Sekolahku" • "Cegah Stunting itu Penting" For National Nutrition Day 2024 • Program BRI Peduli "Beasiswa Pelajar 2025"	Contribution to local communities: IDR 236 billion	   
BRI Peduli TJSL Programs – Economic Pillar: • Export Training for MSMEs • Infrastructure Support for Gentan Market, Yogyakarta • Coffee Processing Equipment Assistance for Ijen Farmers Group	Contribution to local communities: IDR 25 billion	     
BRI Care CSR Program – Environmental Pillar: • "Jaga Sungai Jaga Kehidupan" in observance of World Rivers Day 2025 • BRI Care "Yok Kita GAS (Gerakan Kelola Sampah)" Waste Management Journey • BRI Care "Grow & Green" Coral Reef Transplantation Program	Contribution to local communities: IDR 66 billion	   
BRI Menanam	Planting of 1,061,927 tree seedlings Potential to absorb 3,427.53 tonCO₂e	   

Business and Sustainability Highlights

Pillar of Human Resource and Human Rights Management



Program

- Women's representation
- Equal opportunities and rights for all employees



Result

- Encouraging and facilitating women's potential
- The proportion of women in leadership positions reached 25.63%, exceeding the Ministry of SOEs' target of 25% for leadership roles.
- The number of employees with disabilities is 57, of whom 22 are women



Contribution to the SDGs



Issuance of the Respectful Workplace Policy

Providing a respectful work environment free from discrimination, exclusion, harassment, bullying, and any other forms of violence, while upholding dignity and self-worth to maintain employee productivity.



Ensuring employee safety and health through the implementation of the Occupational Safety and Health Management System (SMK3).

The Occupational Health and Safety Management System (SMK3) evaluation achieved a score of **94.26%, classified as "satisfactory"** by PT Multi Sertifikasi Indonesia.



Human Rights Policy and Assessment:

- Commitment pact to human rights
- General human rights policy
- Human rights assessment for employees and supply chain/partners

Human Rights Assessment Coverage:

- **44.77%** of BRI employees participated in the human rights assessment (38,035 out of 84,949 employees)
- **100%** of BRI's supply chain/partners participated in the human rights assessment (416 out of 416 suppliers)



Environmental Value SDGs

Creating Environmental Value: Supporting Environmental Resilience and Sustainable Transition

BRI contributes to environmental value creation through various policies, risk management practices, and programs that support environmental protection and climate change management. These efforts are implemented through strengthening climate risk management within the financing portfolio and developing products and financing that support environmentally friendly activities. Through these initiatives, BRI strives to support more sustainable development while contributing to the achievement of the Sustainable Development Goals (SDGs).

Pillar of Emission Control and Climate Change Mitigation



Program

Issuance of subsector loan policy for high-emission sectors.

Implementation of Climate Risk Stress Testing (CRST).

Development of sustainable financial products.

Green Network



Result

Issuance of Subsector Loan Policy for high-emission sectors, including the electricity and forestry sectors.

Implementation of Climate Risk Stress Testing (CRST) to evaluate the potential financial impact of risks related to climate change.

Disbursement of **Sustainability-Linked Loans** amounting to **USD 120.5 million** and launch of the Carbon Management feature in Qlola Cash Management.

- **926** Eco-friendly vehicles (including cars and motorcycles)
- **152 branch** offices using solar panels
- **746,404 kgCO₂e** avoided through the Zero Waste to Landfill Program



Kontribusi untuk SDGs



Business and Sustainability Highlights

ESG Ratings and Recognitions

Beyond financial performance, investors increasingly consider environmental, social, and governance (ESG) factors in their investment decision-making. In response, BRI is committed to continuously strengthening the implementation of ESG principles and to evaluating its ESG performance through assessments and ratings conducted by leading and recognized institutions.



Sustainability at BRI



Sustainability at BRI

Sustainability Strategy [OJK A.1 C.1] [GRI 2-24]

To reinforce this commitment, BRI adheres to the Board of Directors Circular Letter on Sustainability Policy and Strategy, which affirms the implementation of three core Environmental, Social, and Governance (ESG) pillars as the strategic foundation of the Company's sustainability agenda, encompassing the following:



BRI will continue its transformation through the BRIVolution Reignite program, marking the Company's commitment to continuously adapt to the increasingly complex business environment. By introducing a new positioning as 'One Bank for All,' BRI reinforces its role as an inclusive, relevant, and long-term-oriented universal bank for all segments of Indonesian society.

This transformation reflects BRI's awareness that business sustainability is not only determined by financial performance but also by the Company's ability to meet customer expectations, strengthen public trust, and responsibly manage economic, social, and governance impacts. In this context, BRI's sustainability vision and mission serve as a strategic foundation to ensure that business growth aligns with the creation of long-term value for all stakeholders.

Sustainable Finance Action Plan [E.1][GRI G4 FS1]

BRI's sustainability strategy is anchored in three key pillars: Adaptive & Dynamic Portfolio Management, Stakeholder Empowerment, and Responsible Business & Operations. As part of the implementation of this strategy, BRI has developed a Sustainable Finance Action Plan (Rencana Aksi Keuangan Berkelanjutan/RAKB) in accordance with Otoritas Jasa Keuangan (OJK) Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Institutions, Issuers, and Public Companies. BRI's RAKB comprises a five-year long-term plan for the 2025–2029 period, as well as an annual short-term plan, the 2025 RAKB, which was formally established through Directors' Decree No. S.2241-DIR/ESG/05/2025. The implementation of the RAKB is intended to ensure that sustainability principles are fully integrated into business processes and operations. This is reflected through various initiatives, including sustainable financing, the implementation of Corporate Social and Environmental Responsibility (TJSL) programs, and environmentally responsible operational practices.

The development of the RAKB is overseen by the Compliance Director and prepared by the ESG Committee, involving relevant directorates. The preparation process is conducted through a cross-functional approach to ensure alignment and consistent implementation across the organization. Both the long-term and short-term RAKB documents were approved by the Board of Directors and the Board of Commissioners on 28 November 2025. The RAKB consists of the Long-Term Plan (2025–2029) and the Annual Short-Term Plan for 2025, which outlines detailed initiatives and targets. The realization of the RAKB is monitored and reported annually to the Otoritas Jasa Keuangan (OJK).

Sustainability at BRI

2025 Sustainable Finance Action Plan ^[GRI 2-23]

Category	Program	Description	Achievment
Adaptive & Dynamic Portfolio Management			
Sustainable Finance	Integration of the Indonesia Taxonomy into Sustainable Financing	The integration of the Indonesia Sustainable Finance Taxonomy into BRI's Sustainable Financing framework strengthens the Bank's strategic initiatives to achieve its Net Zero Emissions (NZE) target by 2050. This integration enables BRI to direct financing toward sectors that generate positive environmental, social, and economic impacts in line with the taxonomy classification.	Taxonomy integration is now available in the BRISPOT Wholesale application. In addition, a Business Requirement Document (BRD) has been prepared to support the development of the ESG Dashboard, including plans for further integration with BRISPOT.
	Development of Sustainable Funding Products	a. The issuance of Non-DPK instruments in IDR and foreign currencies supports BRI's liquidity requirements. Such issuances are conducted on a tentative basis, taking into account DPK and loan growth, as well as prevailing market conditions.	The Goodfund Social Bond totaling IDR 5 trillion was issued on June 26, 2025, while the 2025 Tapera LTN totaling IDR 81,271,555,499 was issued on January 16, 2025.
		b. Foreign currency Non-DPK instruments in the form of loans are issued to support long-term loan liquidity on a matching basis, including funding plans for overseas branches (UKLN).	
		c. Tapera Securities (Long-Term Notes) are issued to support the financing of Tapera Housing Loans.	LTN amounting to IDR 218 billion and SBK amounting to IDR 500 million were issued.
	Digitalization and Product Innovation Supporting Sustainable Finance	This work program aims to strengthen sustainable finance initiatives through digitalization and product innovation at BRI. The program focuses on developing integrated and efficient platforms and services while embedding sustainability considerations in operational processes and financial management.	The QLola Insurance Dashboard has been developed. BRI has optimized the infrastructure for international card issuing and acquiring (Mastercard, Visa, and JCB) through internal systems to improve customer transaction efficiency. BRI has implemented several strategic digital innovations throughout 2025, including: - the provision of direct loan disbursement through the application (Loan on App), - optimization of QRIS transactions, - digital self-service features for limit requests and card blocking, and - integration of credit card applications with third-party partner platforms." BRI has integrated the Corporate Card pre-registration system and the Ecopay application into the QLola platform to facilitate corporate clients in managing operational expenses. BRI has completed the development of a risk verification module and credit compliance testing within its corporate digital platform. BRI has strengthened its technology infrastructure to ensure business continuity by modernizing standby systems (Stand In) to minimize operational downtime. BRI has also implemented an integrated cross-currency transaction support system to facilitate customers' foreign exchange transactions more efficiently and competitively in the global market.
Green Banking	Development of Customer Carbon Management Products	Enhancement of carbon calculation features in the QLola and BRIImo applications.	The carbon emissions calculation feature has been officially launched on the QLola platform to support corporate clients' sustainability management.
			The methodology and business process framework for carbon calculation implementation on BRIImo have been developed.

Sustainability at BRI

Category	Program	Description	Achievment
Climate Risk	Integration of Climate Risk into Risk Management	This program aims to integrate climate risk into BRI's risk management framework, enabling the identification, mitigation, and management of climate-related impacts on the Company's portfolio and operations. Through this integration, BRI seeks to ensure that its risk strategies and policies anticipate climate-related changes that may affect the Company's financial stability in the future.	A decarbonization strategy for Scope 1 and Scope 2 emissions has been implemented based on identified emission sources to manage operational environmental impacts.
			A user satisfaction survey on the QLola Carbon Management feature was conducted, with further development based on user feedback, including the Finance Emission module implemented in BRISSIM.
			Book 6 CRMS reporting to OJK has been completed across the entire portfolio to support regulatory compliance and strengthen risk management.
Stakeholder Empowerment			
Customer Empowerment	Revamp of Products & Services Supporting Financial Inclusion	Through services such as microinsurance and microfinance, BRI Group expands its offerings to reach customers who previously lacked access to basic financial services. These services help address growing social needs, support sustainable local development, broaden BRI's potential customer base, and respond to investors seeking returns aligned with the triple bottom line principle.	The development of PARI Corporate was completed and implemented in early 2025. However, due to internal policy, PARI product marketing and related lending were discontinued. Therefore, further development of the PARI Corporate Enhancement program was not pursued.
			New KPRS disbursement reached IDR 4.056 trillion.
			Total KPRS borrowers: 32,209.
			The development of the host-to-host migration for KPRS from Tapera Mobile was completed in 2025. Implementation is currently awaiting the Sikasep system shutdown schedule prior to host-to-host integration with Tapera Mobile.
	Customer Excellence Policy & Program	This program enhances customer experience through various tools and strategic initiatives implemented by BRI. It focuses on strengthening customer relationship management, developing effective digital engagement strategies, and optimizing sales and distribution channels. The program also emphasizes customer satisfaction and consumer protection to ensure responsive and high-quality service delivery. Through this approach, BRI seeks to build long-term, mutually beneficial relationships with its customers.	As of December 2025, the customer complaint resolution SLA improved by 15.29%, with the average resolution time reduced to 32.4 hours from 38.3 hours in 2024. In addition, the procurement process for CHM System Phase 2 is underway to enhance service quality and the effectiveness of customer complaint management.
			As of December 2025, the FCR reached 86.02%. In addition, the complaint handling function was realigned to the relevant units to improve the effectiveness of complaint resolution, including merchant services, e-banking, and chargebacks.
Community Empowerment	Development of Social Impact Methodology - UN SDGs Adaptation (ISO/UNDP PAS 53002)	The lack of a structured framework for implementing the SDGs within BRI has created challenges in aligning business activities with these goals. To strengthen its contribution to the SDGs, BRI has adopted the ISO/UNDP PAS 53002:2024 framework, which provides guidance for organizations to systematically integrate sustainability principles into business operations and generate positive social and environmental impact.	A Sustainability Impact Framework has been established.
	BRI Menanam Program	In response to rising carbon emissions, BRI has implemented several initiatives to support emission reduction, including:	
			a. BRI Waste Management, a facility for cultivating Black Soldier Fly (BSF) maggots using a Domestic Solid Waste management approach.
b. Gradual planting of mangroves and productive trees to support environmental restoration and reduce pollution.			A total of 1,500 coral fragments have been transplanted in Kapoposang, South Sulawesi.
	c. Mangrove and productive plant cultivation is being implemented progressively to support a more livable environment and reduce pollution in the surrounding planting areas.	An additional 1,900 productive plant seedlings have been planted across 18 BRI Regional Offices.	

Sustainability at BRI

Category	Program	Description	Achievment
Employee Empowerment	Employee Well-Being Program	Development of communication materials and platforms to support strong, targeted, and segmented employer branding.	Employer branding initiatives have been conducted at both national and regional levels through Campus Visits, Job Fairs, and BRILIANEXT offline events, supported by employer branding content on the Life at BRI Instagram account and LinkedIn. An EVP analysis and review has been completed and documented in the Employer Branding Survey 2025 report. User Acceptance Testing (UAT) for the Employee Carbon Tracker module in BRILiaN Apps has been completed.
Responsible Business & Operation			
Corporate Governance	Implementation of IFRS S1 & S2	This program represents an ongoing effort to develop governance, strategy, risk management, and climate-related targets in line with IFRS standards. IFRS S1 and IFRS S2 are financial reporting standards issued by the International Accounting Standards Board (IASB) to support companies in disclosing sustainability-related information and climate-related risks.	Metrics and targets based on IFRS S1 recommendations have been established. An IFRS S1 disclosure framework has been developed and is presented in the 2025 Sustainability Report. BRI's decarbonization strategy for Scope 1 and Scope 2 emissions was implemented based on identified emission sources, supported by the use of primary data and other initiatives.
Risk & Cybersecurity	Digital Resiliency Policy and Program	Risk management is integrated into the Company's governance structure, including mitigation of cyber risks and environmental-related risks.	API consent integration with front-end applications has been implemented (at least two applications). Documentation of testing and piloting results for integration with at least two front-end applications is available. Enhancements to the Consent Data Model have been implemented. - The Data Protection Gap Assessment results were made available in Q3 2025. - The Data Privacy Maturity Assessment recorded a score of 2.45 (Repeatable). - Knowledge transfer sessions and presentations of the Data Privacy Maturity Assessment results and follow-up action plan were delivered to relevant business units. - Assistance was provided in the preparation of ROPA, DPIA, and LIA. - Create and Review activities, including the final document, were completed. - The final report of the Data Privacy Maturity Assistance Project was finalized. The implementation of Data Privacy Management Tools began in December 2025 with the project kick-off. In addition, procurement documents for the system implementation have been prepared to strengthen data governance and protection. Testing of the StoneX ISO 20022 module has been conducted under the Core Banking and Surrounding Applications Modernization project for BRI New York Agency (MVP 2 phase). In addition, BRI New York Agency's financial performance in 2025 recorded a profit of USD 13,411,699, reaching 111.13% of the target, and Fee-Based Income of USD 12,336,592, reaching 144.19% of the target. The Gap Assessment and Design Architecture for the 4th PBC Use Case (PBC Savings Account) are now available.
	Strengthening Risk Management Related to the ESRM Framework	This program focuses on strengthening risk culture and policies that incorporate environmental and social considerations in business projects and activities.	Risk culture communication materials have been released, including: 3 Operational Risk News materials 1 Risk Awareness catalog 3 banner designs and landing page materials for BRISStars 3 employee desktop background designs" The Credit Quality Dashboard is now available. The Risk Upgrade Series webinar has been conducted regularly.

Sustainability at BRI

Category	Program	Description	Achievment
Green Network	Green Network Escalation	This program supports sustainability initiatives across BRI operational units.	Accessibility ramps have been installed in 100 BRI operational units.
			Solar panels have been installed across 10 BRI operational units.
			130 electric vehicles have been deployed.
Business Ethics	Strengthening Audit Infrastructure and Sustainable Financial Governance	This program aims to ensure high standards of compliance and integrity across the Company's financial operations, particularly in sustainability-related activities. It includes initiatives to strengthen the internal audit system. Through an integrated audit framework, the Company can detect and manage potential fraud risks at an early stage, thereby maintaining stakeholder trust.	The development of the BRIMEN application continues with enhancements to the building and depot management module, the addition of inventory management features, and a credit document management feature. In addition, the application has been integrated with related systems to strengthen governance and improve operational control. Development targets have also been adjusted in line with implementation needs and priorities.
			Controls were strengthened through faster availability of anomaly data, the development of monitoring indicators, and a monitoring dashboard to support faster and more accurate identification of irregularities, along with improvement recommendations to control owners.
			A methodology and calculation framework for capital allocation at the work unit level has been established
			The pricing system was enhanced through the development of BRiGo as a replacement for E-Price, including system integration, the provision of supporting reports, the implementation of audit recommendations, and outreach activities to improve control effectiveness.

In the implementation the RAKB, the Board of Commissioners and the Board of Directors assume their respective roles and responsibilities, as follows. ^[E.1]

Board of Commissioners

The Board of Commissioners has the duties, responsibilities, and authority to oversee the Sustainable Finance Action Plan (RAKB) in accordance Financial Services Authority Regulation (POJK) No. 51 of 2017 and applicable laws and regulations, including:

- approving Sustainable Finance policy, as one of the Bank's specific policies;
- approving the Sustainable Finance Action Plan (RAKB);
- approving the Sustainability Report; and
- supervising the Board of Directors' responsibilities in implementing Sustainable Finance.

Board of Directors

The Board of Directors has the duties, responsibilities, and authority to implement the Sustainable Finance Action Plan (RAKB) in accordance with the Bank's Articles of Association and applicable laws and regulations, including:

- formulating and proposing Sustainable Finance policy, including any amendments thereto to the Board of Commissioners;
- formulating and proposing the RAKB to the Board of Commissioners;
- formulating and proposing the Sustainability Report to the Board of Commissioners;
- communicating the RAKB to Shareholders and across the Bank's organizational structure;
- supervising the work units responsible for implementing Sustainable Finance policies and procedures, separately from the work units overseeing their implementation;
- establishing a dedicated work unit at the head office responsible for the implementation of Sustainable Finance within the Bank;
- overseeing compliance of work units in implementing Sustainable Finance;
- supervising Business Units and Operational Work Units to appoint designated officers responsible for the implementation of Sustainable Finance;

- overseeing Sustainable Finance policies and procedures to ensure alignment with changes and developments in the Bank's products, services, and technology in line with evolving Sustainable Finance practices;
- overseeing internal capacity-building programs related to Sustainable Finance on a periodic basis; and
- managing, conducting periodic reviews, and evaluating the effectiveness of the risk management process as part of the Board of Directors' duties, responsibilities, and authority in relation to the implementation of Sustainable Finance.

Challenges in Implementing Sustainable Finance ^[OJK E.5]

In implementing sustainable finance, BRI faces a range of internal and external challenges. Internally, one of the primary challenges relates to the uneven level of sustainability awareness and understanding across the organization. To address this, BRI has conducted structured and consistent capacity-building programs at various organizational levels, including the head office, regional offices, branch offices, and other operational units. Throughout 2025, BRI organized a series of training programs and seminars covering sustainability-related topics, including compliance, risk management, human capital, and other related topics. Further details on these programs are provided on page 234. Externally, BRI operates within a dynamic environment shaped by evolving sustainable finance regulations, which may influence market behavior and strategic positioning. Rapid technological advancements and digitalization also present significant demands for the banking sector. In addition, limited industry-specific guidance and varying levels of clarity regarding sustainable finance standards increase the complexity of implementation, particularly in navigating an evolving sustainability landscape. To respond to these external challenges, BRI applies a robust risk management framework by systematically identifying and mitigating potential risks arising from external pressures. This disciplined approach supports resilience, enhances adaptability, and ensures the effective implementation of BRI's sustainable finance initiatives over the long term. ^{[OJK E-5] [FS6]}

Stakeholder Engagement & Materiality



Stakeholder Engagement and Materiality

BRI is committed to listening to and responding to stakeholder needs through inclusive engagement in the materiality assessment process. In doing so, BRI ensures that the diverse interests and expectations of stakeholders are properly considered, ensuring that the outcomes of the materiality assessment reflect internal priorities while meeting external expectations. These results then form the basis for sustainability policies and strategies that represent shared interests.

Stakeholder Engagement ^{[E.4][GRI 2-12][GRI 2-29][GRI 3-1][GRI G4 FSS]}

BRI is deeply committed to stakeholder engagement as part of its implementation of human rights principles. In alignment with the United Nations Global Compact (UNGC) Principles, BRI upholds and respects internationally recognized human rights (Principle 1) and ensures its operations are free from involvement in human rights violations (Principle 2). Stakeholder engagement plays a pivotal role in identifying risks and opportunities, as well as in applying preventive and mitigation measures for potential impacts.

BRI adopts a systematic and inclusive approach to engage stakeholders, ensuring their needs and expectations are heard, understood, and addressed. The company is committed to maintaining open, transparent, and responsive communication, while providing space for constructive dialogue. This approach enables BRI to build mutually beneficial relationships and generate sustainable value for all stakeholders.

In BRI's materiality assessment process, stakeholder engagement is integral. Through their involvement, BRI ensures the inclusion of diverse interests and expectations, ensuring that the assessment results reflect both internal priorities and external expectations.

Stakeholder Identification Process

BRI identifies its stakeholders based on their level of influence and dependence on BRI's operations, as well as the impacts of BRI's business activities on them. BRI classifies stakeholders into two groups: Internal Stakeholders (Employees) and External Stakeholders (Customers, Investors, Regulators, and Suppliers). These groups are considered key stakeholders based on their needs, diversity, willingness to engage, and the reciprocal impacts they have on BRI. By prioritizing these key stakeholders, BRI encourages collaboration and support, ensuring their engagement is integrated across all ESG management activities, including the materiality assessment process.



Criteria for Stakeholder Assessment and Selection

- Needs
- Diversity
- Willingness to participate
- Level of influence on BRI
- Dependence on BRI
- Level of dependence on BRI



Stakeholder Groups Engaged

- Investor
- Regulators
- Customers
- Suppliers
- Board of Commissioners and Board of Directors
- Employees
- State-Owned Enterprise Executive Bodies and Danantara

Feedback on the 2024 Report and Management Discussion ^[G.3]

BRI consistently provides communication channels for stakeholders to express their views. The Bank has a media monitoring system, a Whistleblowing System (WBS), and conducts evaluations of ESG rating performance. Based on monitoring results throughout 2025, no specific feedback or objections were received from stakeholders regarding the 2024 Sustainability Report.

Investor Discussions and Responses

BRI conducted regular discussions with investors throughout the year to obtain their views and respond to investor feedback.

Materiality Questionnaire

BRI distributed an online materiality questionnaire to capture broader stakeholder perspectives.

Stakeholder Engagement and Materiality

Stakeholder Engagement Channels ^{[E.4][GRI 2-29]}

To ensure effective communication and meaningful engagement, BRI provides a range of channels tailored to the characteristics and needs of each stakeholder group. Through these channels, BRI not only communicates information but also listens to stakeholders' aspirations, needs, and expectations, which are then integrated into the Company's business strategy and ESG management, including the materiality assessment process. The outcomes of this engagement are documented as strategic inputs and incorporated into various aspects of the Company's governance and management practices.

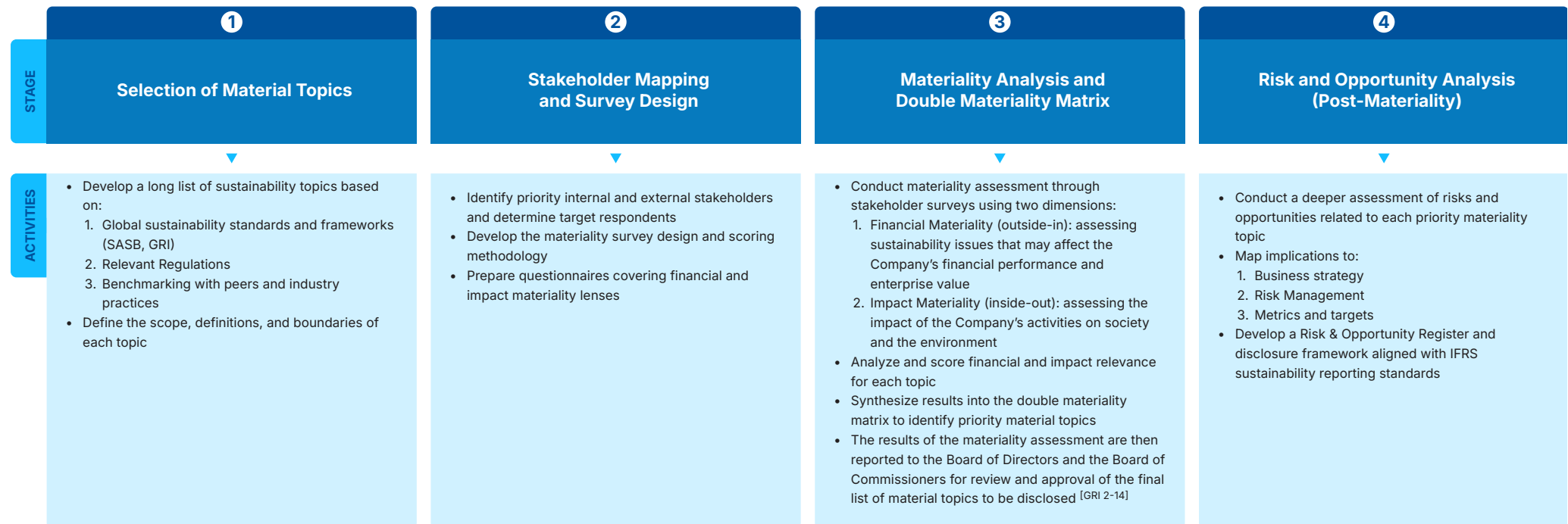
Stakeholder	Responsible Unit	Interests and Concerns	Basis for Identification	BRI's Response	Engagement Channels
Customers	- Customer Experience Group - Corporate Secretary Group	- Business Ethics - Privacy and Data Security - Inclusive Finance	Economic relationship arising from customers' use of BRI's financial products and services, which directly influences customer trust, service quality expectations, and financial inclusion outcomes	- Development of secure and reliable banking products and services - Strengthening non-financial support and customer capability - Strengthening privacy and data protection systems - Implementation of responsible business practices to maintain customer trust	- Customer Service (available 24/7) - Digital Platforms: Website, email, social media, and mobile banking (accessible at all times) - Customer Satisfaction Surveys (conducted monthly) - Materiality Questionnaires (distributed annually)
Employees	- Human Capital Strategy & Policy Division - Human Capital Business Partner Division	- Business Ethics - Privacy and Data Security - Risk & Crisis Management - Human Capital Development	Employment and organizational relationship with BRI, where employees play a critical role in achieving corporate objectives, operational performance, and maintaining ethical business conduct.	- Promoting ethical business conducts - Strengthening cybersecurity and data privacy awareness - Enhancing risk management capabilities - Implementation of Employee Development Programs	- Internal portal and hotline via phone and email (available 24/7) - Management Meetings (held at least monthly) - Materiality questionnaires (distributed annually) - Bipartite Cooperation Forum (at least once every two years)
Investors	- Investor Relations Group - Corporate Secretary Group	- Business Ethics - Consumer Financial Protection - Inclusive Finance	Employment and organizational relationship with BRI, where employees play a critical role in achieving corporate objectives, operational performance, and maintaining ethical business conduct.	- Transparent disclosure of financial and sustainability performance - Strengthening good corporate governance - Promoting inclusive finance initiatives - Ensuring Responsible Management of Consumer Financial Protection	- Annual General Meeting of Shareholders (AGMS) (held at least once a year) - Website (accessible 24/7) - Investor Meetings (conducted monthly) - Materiality questionnaires (distributed annually)
Regulators	Compliance Group	- Inclusive Finance - Privacy & Data Security - Risk & Crisis Management - Business Ethics	Legal and regulatory relationship based on BRI's obligation to comply with banking regulations, supervisory requirements, and national policies related to financial stability and consumer protection.	- Alignment of internal policies, procedures, and business practices with regulatory requirements - Ensuring data protection and cybersecurity compliance - Strengthening risk & crisis management frameworks	- Preparation of Sustainable Finance Action Plan (RAKB) and Sustainability Report (conducted at least annually) - Briefing Sessions on Government Financial Policies (held at least once a year) - Meetings with the Financial Services Authority (OJK) (organized at least annually) - Materiality questionnaires (distributed annually)
Vendors	- Fixed Assets Management Group - Procurement & Logistic Operation Group	- Privacy and Data Security - Business Ethics - Inclusive Finance	Economic and contractual relationship through procurement of goods and services that support BRI's operational activities and supply chain.	- Implementation of responsible procurement practices - Communication of corporate governance and compliance standards - Strengthening data security in vendo/ third-party collaboration	- Seminars and Socialization (organized as needed) - Materiality questionnaires (distributed annually)

Stakeholder Engagement and Materiality

Materiality Assessment [GRI 3-1]

Materiality assessment serves as the foundation of BRI's sustainability strategy, enabling the Company to identify and prioritize sustainability issues that are most relevant to both business performance and stakeholder expectations. In determining material topics, BRI adopts the principle of double materiality, which allows the Company to assess sustainability issues from two complementary perspectives: the impacts of BRI's activities on the economy, society, and environment, and the potential financial implications of sustainability-related risks and opportunities on the Company's value creation.

Through this approach, BRI evaluates its capacity to identify sustainability factors that contribute to long-term value creation while considering the interrelation between external impacts (on society and the environment) and internal impacts (on corporate value). In line with the International Sustainability Standards Board (ISSB) guidelines, BRI also incorporates a financial materiality assessment, particularly from the perspective of investors, to ensure that sustainability information disclosed in this report supports informed economic decision-making.



Stakeholder Engagement and Materiality

Materiality Analysis

BRI conducts a materiality analysis to identify the issues that are most relevant and have a significant impact on the company's financial performance, as well as its social and environmental performance. The following materiality matrix illustrates the mapping of various sustainability issues based on the dimensions of financial and impact materiality.

Materiality Assessment Results ^[GRI 3-1]

Materiality Matrix

Material Topic 2025	Stakeholder's Level of Interest					Double Materiality Assessment		Disclosure Index		
	Investors	Board and Employees	Customers	Vendors	Government and Regulators	Financial Materiality	Impact Materiality	SEOJK	GRI	SASB
Business Ethics	✓	✓	✓	✓	✓	●	●		205, 206, 207, 415	FN-CB-510a.1 FN-CB-510a.2
Privacy and Data Security	✓	✓	✓	✓	✓	●	●	F.27	418	FN-CB-230a.1 FN-CB-230a.2
Inclusive Finance	✓	✓	✓	✓	✓	●	●	F.3, F.17, F.26 - F.30	417 G4 FS6, FS7, FS10, FS13 - FS16	FN-CB-240a.1 FN-CB-240a.2 FN-CB-240a.3 FN-CB-240a.4
Impacts of Climate Change	✓	-	-	-	✓	○	●	E.5	102 G4 FS1-FS5, FS8	FN-CB-410a.2
Financed Emissions	✓	-	✓	-	-	○	●	F.11	102	FN-CB-410b.1 FN-CB-410b.2 FN-CB-410b.3 FN-CB-410b.4
Green Financing	-	-	-	-	-	○	○	F.3, F.26	G4 FS1-FS4, FS8-11	FN-CB-410b.1 FN-CB-410b.2 FN-CB-410b.3 FN-CB-410b.4
Operational Emissions Management	-	-	-	-	-	○	○	F.6, F.7, F.11, F.12	102, 302	
Risk & Crisis Management	✓	✓	-	✓	✓	●	●	E.3	2-12, 2-13	FN-CB-550a.1 FN-CB-550a.2
Consumer Financial Protection	✓	✓	-	✓	✓	●	●	F.27	417, 418 G4 FS15- FS16	FN-CB-220a.1 FN-CB-220a.2 FN-CB-220a.3 FN-CB-230a.1 FN-CB-230a.2
Human Capital Development	-	✓	✓	✓	-	●	●	F.18 - F.22	202, 401, 403, 404, 406, 407 FS4	
Human Rights & Community Relations	✓	-	-	-	-	●	●	F.23-F.25	203, 413	

Level of impact: ○ Low ● Medium ● High

Material Topics 2025

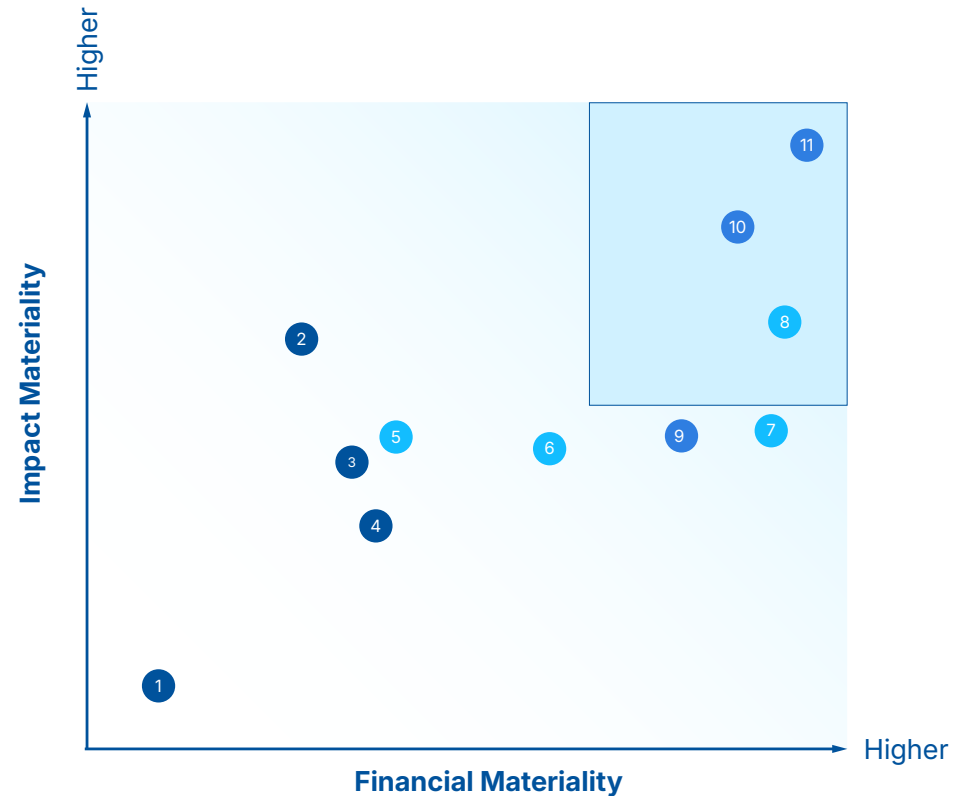
1. Business Ethics
2. Privacy and Data Security
3. Inclusive Finance
4. Impacts of Climate Change
5. Financed Emissions
6. Green Financing
7. Operational Emissions Management
8. Risk and Crisis Management
9. Consumer Financial Protection
10. Human Capital Development
11. Human Rights & Community Relations

Stakeholder Engagement and Materiality

Most Significant Material Topics [GRI 3-1] [GRI 3-2]

Based on the results of the double materiality analysis, three material topics were identified as having the highest level of significance in terms of their impact on financial performance as well as social and environmental aspects. These topics are Business Ethics, Data Privacy and Security, and Inclusive Finance. These three topics, together with Impact of Climate Change, have been reviewed and approved by the Board of Directors and Board of Commissioners and are disclosed in this Sustainability Report in alignment with IFRS S1 and IFRS S2.

In line with the continuously evolving external environment, these priority material topics differ from those disclosed in 2024. This shift is primarily driven by the increased focus on sustainability, and the adoption of enhanced disclosure practices for significant sustainability topics, financial risks, and climate-related risks.



- | | | |
|------------------------------------|--------------------------------------|---------------------------------|
| 1 Operational Emissions Management | 5 Human Rights & Community Relations | 9 Risk & Crisis Management |
| 2 Financed Emissions | 6 Human Capital Development | 10 Privacy and Data Security |
| 3 Impacts of Climate Change | 7 Consumer Financial Protection | 11 Business Ethics & Governance |
| 4 Green Financing | 8 Inclusive Finance | |

Stakeholder Engagement and Materiality

Material Issues for Enterprise Value Creation

Based on the materiality assessment, BRI identifies material issues using a double materiality approach, which evaluates sustainability topics from two complementary perspectives: financial materiality (outside-in) and impact materiality (inside-out). From the financial materiality perspective, the assessment focuses on sustainability topics that may influence the Company's financial performance, resilience, and long-term enterprise value. Through this assessment, BRI identifies several key sustainability topics that are considered financially material as they may affect the Company's operational performance, risk exposure, and business growth. In particular, Business Ethics, Privacy and Data Security, and Inclusive Finance are identified as priority topics that play an important role in supporting BRI's long-term value creation and business sustainability.

Topic	Type of Topic	Materiality Considerations	Strategy	KPI 2025	Achievement 2025
Business Ethics	Financial Materiality Topic	Business ethics is fundamental to maintaining stakeholder trust and ensuring sustainable business operations. Unethical conduct such as fraud, corruption, or conflicts of interest can lead to legal sanctions, financial losses, and reputational damage. As a financial institution with extensive stakeholder relationships, BRI must maintain strong ethical standards to ensure transparency, accountability, and responsible business practices across its operations.	- Code of Conduct Implementation – Mandatory ethics training, refresher programs, and integration of the Code of Conduct into employee performance evaluation to strengthen ethical awareness. - Fraud Risk Management – Strengthening internal controls through the three lines of defense, fraud monitoring, and fraud analytics to detect high-risk transactions. - Whistleblowing System – Independently managed reporting channels with whistleblower protection, integrated investigation processes, and speak-up culture campaigns.	KPI Related to Group - Internal and External E-Channel Fraud Control - Percentage of Disciplinary Sanction Process	10% decrease in the number of internal fraud cases and a 12% decrease in external fraud cases 97.82% of cases resulted in disciplinary sanctions
Privacy & Data Security	Financial Materiality Topic	Privacy and data security represent critical operational and reputational risks for BRI as a financial institution that manages large volumes of customer data and digital transactions. Any breach of data confidentiality or cyber incident may disrupt banking operations, erode customer trust, and result in regulatory penalties and financial losses. As digital banking services continue to expand, strengthening cybersecurity and data protection capabilities is essential to safeguard customer information and maintain confidence in BRI's digital ecosystem.	- Cybersecurity Governance: Strengthening oversight of information security through the Board of Directors and the Information Technology Committee, supported by periodic internal and external reviews. - Information Security Management: Implementing ISO 27001-based Information Security Management System (ISMS) and enhancing IT defense systems to detect, respond to, and monitor cyber threats. - Risk Monitoring and Mitigation – Conducting regular cyber risk assessments and strengthening monitoring of malware, ransomware, phishing, and other cybercrime risks. - Capability and Awareness Building – Providing training programs for employees responsible for information technology and data management to strengthen cyber resilience. - Responsible Digital Innovation – Developing policies governing the responsible use of emerging technologies such as artificial intelligence while strengthening secure digital platforms for financial services.	KPI Related to Board of Director: Achieve Zero Data Breach	Zero Data Breach
Inclusive Finance	Financial Materiality Topic	Financial inclusion supports enterprise value creation by expanding BRI's customer base and strengthening long-term relationships with micro, SME, retail, and underserved segments that traditionally have limited access to formal financial services. Inclusive banking services enable the Bank to reach unbanked and underbanked communities, driving deposit mobilization, loan growth, and fee-based income through higher transaction volumes and broader product usage. At the same time, improving financial literacy enhances customers' financial resilience and responsible financial behavior, reducing credit risk and supporting sustainable portfolio performance. Through its inclusive banking model, BRI positions itself as a leading financial institution that supports economic development while generating sustainable business growth.	BRI implements an integrated strategy to advance financial inclusion through: - Inclusive Product Development: Designing affordable and accessible financial products tailored to MSME, retail, and underserved segments, including microloan, low-cost savings account, and other inclusive financial services. - Digital Innovation: and other inclusive financial services. - Extensive Points of Access: xpanding outreach through BRI's nationwide branch network and BRILink agents to provide banking services closer to communities with limited access to formal financial institutions. - Financial Literacy and Capacity Building: Conducting financial education programs and outreach initiatives to strengthen customers' financial knowledge - Strategic Partnerships: Collaborating with government institutions, fintech companies, and community organizations to expand financial access and support inclusive economic development.	KPI is Related to Board of Director: - CASA Ratio Consolidation - Number of Active BRIImo Users - NPS for Bank - Ultra Micro Loan Disbursement - KUR Disbursement - SME Average Loan Growth - Sustainable Financing	- CASA Ratio: 70.61% - Achievement of BRIImo active users: 110% - NPS: 69% - Ultra Micro Loan Disbursement: 95.4% - KUR Disbursement: 98.93% - SME Average Loan Growth: 5.90% - Sustainable Financing: Rp811.86 Tn

Stakeholder Engagement and Materiality

Material Metrics for Stakeholders

Topic	Type of Topic	Description	Related Stakeholder	Quantitative Target (2025)	Quantitative Output (2025)	Impact Valuation & Impact Metrics
Business Ethics	Impact Material Topic	BRI recognizes that strong business ethics practices have a direct impact on external stakeholders, including customers, investors, regulators, and the broader community. Ethical business conduct ensures that banking services are delivered transparently, fairly, and in compliance with applicable laws and regulations, thereby strengthening public trust in the financial system. Through the implementation of the Code of Conduct, anti-fraud controls, and whistleblowing mechanisms, BRI promotes integrity and accountability across its operations and business relationships. These practices contribute positively to society by preventing corruption, fraud, conflicts of interest, and unethical business behavior that could harm customers or undermine market integrity. Conversely, failures in ethical conduct could negatively impact stakeholders through financial losses, reputational damage, unfair treatment of customers, or reduced confidence in the financial sector. Therefore, BRI continuously strengthens ethical culture, employee awareness, and governance systems to mitigate these risks and ensure responsible banking practices that support sustainable economic development.	• Customers • Investors • Regulators • Vendors	KPI Related to Group: • Internal and External E-Channel Fraud Control • Percentage of Disciplinary Sanction Process	• 10% decrease in the number of internal fraud cases and a 12% decrease in external fraud cases • 97.82% of cases resulted in disciplinary sanctions	N/A
Privacy & Data Security	Impact Material Topic	Privacy and data security are critical for protecting customers, business partners, and other stakeholders whose personal or financial data are processed through BRI's banking services. As financial institutions increasingly rely on digital platforms and data-driven services, safeguarding sensitive information becomes essential to maintaining trust and protecting individuals from financial and identity-related risks. BRI implements robust information security governance and cybersecurity controls, including the adoption of ISO 27001-based Information Security Management Systems, continuous monitoring of cyber threats, and secure digital banking infrastructure. These measures contribute positively to external stakeholders by protecting personal data, ensuring secure financial transactions, and maintaining the reliability of digital banking services. However, cybersecurity incidents or data breaches could potentially expose stakeholders to financial fraud, identity theft, or service disruptions. Such risks may also undermine trust in digital financial services and impact the stability of the broader financial ecosystem. For this reason, BRI continuously enhances its cybersecurity capabilities, employee awareness, and system resilience to protect customers and support a safe digital financial environment.	• Customers • Employees	KPI Related to Board of Director: • Achieve Zero Data Breach	• Zero Data Breach	N/A

Stakeholder Engagement and Materiality

Material Metrics for Stakeholders

Topic	Type of Topic	Description	Related Stakeholder	Quantitative Target (2025)	Quantitative Output (2025)	Impact Valuation & Impact Metrics
Inclusive Finance	Impact Material Topic	Inclusive finance plays a significant role in generating positive social impacts by expanding access to financial services for underserved and unbanked communities. Through inclusive banking services, BRI enables individuals, micro-entrepreneurs, and other underserved segments, such as rural communities, women entrepreneurs, and low-income households, to access formal financial products including savings, credit, payments, and financial education. By providing accessible financial services and improving financial literacy, BRI helps strengthen economic participation, enhance financial resilience, and support the development of micro and small businesses. These impacts contribute to broader societal benefits such as poverty reduction, job creation, and more inclusive economic growth. Nevertheless, inadequate financial literacy or irresponsible lending practices could potentially lead to negative impacts such as over-indebtedness among vulnerable customers. To mitigate these risks, BRI integrates responsible lending principles, financial education initiatives, and customer protection mechanisms to ensure that financial inclusion initiatives generate sustainable and beneficial outcomes for society.	- Customers (MSMEs & Underserved Communities) - Local Communities - Government/Regulators	KPI is Related to Board of Director: - CASA Ratio Consolidation - Number of Active BRI Mo Users - NPS for Bank - Ultra Micro Loan Disbursement - KUR Disbursement - Sustainable Financing	- CASA Ratio: 70.61% - Achievement of BRI Mo active users: 110% - NPS: 69% - Ultra Micro Loan Disbursement: 95.4% - KUR Disbursement: 98.93% - Sustainable Financing: Rp811.86 Tn	BRI evaluates the social impact of its inclusive finance activities by assessing how access to financial services improves customers' socioeconomic conditions and access to essential services. The assessment adopts the ICMA Social Bond Principles impact pillars, with metrics aligned with the IRIS+ impact measurement framework, focusing on measurable outcomes experienced by customers after receiving financing. Key Impact Metrics: - Access to Finance: 81.7% (KUR) and 69.6% (Kupedes) of customers gained first-time access to formal financing. - Socioeconomic Empowerment: 42.8% (KUR) and 48.0% (Kupedes) of customers reported an increase in business assets. - Employment Generation: 45 (KUR) and 57 (Kupedes) new jobs created per 100 financed customers. Further details on the full set of impact metrics are disclosed on page 110

Climate-Related Disclosure





Climate Risk Management

The Four Pillars of the IFRS Sustainability Disclosure Standards

Governance	Strategy	Risk Management	Metrics and Targets
Governance Overview	Overview of BRI's Strategy	Climate Risk Management	What Gets Measured, Gets Managed
Role of the Board of Commissioners and Board of Directors	BRI's Approach to Climate Change Scenarios Analysis	ESRM Integration	Our Achievement
Management's Role		Responsible Financing	BRI Green Initiative
		Transition Risk Mitigation in Corporate Financing	

Governance

Governance Overview

Climate Risk Shapes the Future, Decisions Define the Outcome

Climate change has generated increasingly tangible physical impacts on a global scale, including glacier melt, rising sea levels, and the growing frequency and intensity of extreme weather events. These impacts not only disrupt ecosystem balance and increase risks to biodiversity but also create significant implications for economic stability and social well-being. The IPCC Sixth Assessment Report (AR6) notes that climate-related impacts have already occurred across various regions and are projected to intensify in line with rising global temperatures. The magnitude of future risks will depend substantially on actions taken today, including mitigation and adaptation policies, as well as the transition toward a low-carbon economy.

In this context, governance plays a critical role. A robust climate governance framework functions not only as a supervisory mechanism but also as a foundation to ensure that climate-related risks and opportunities are identified, managed, and consistently integrated into strategy, risk management, and long-term decision-making processes.

As a financial institution operating within the national economy, BRI recognizes its role in responding to climate change alongside other stakeholders. In line with the Government of Indonesia's commitment to achieving Net-Zero Emissions by 2060 or earlier, as outlined in the Enhanced Nationally Determined Contribution (NDC), BRI supports national climate objectives through the implementation of structured climate governance. BRI has established a climate governance framework involving the Board of Commissioners and management across the organization, supported by clearly defined roles and responsibilities. This structure enables the Bank to manage climate-related risks and opportunities in a structured manner, integrate sustainability considerations into business models and decision-making processes, and strengthen long-term resilience while supporting sustainable value creation.

Climate Risk Governance Structure



Role of the Board of Commissioners and Board of Directors [OUJ E.1] [GRI 2-12]

Roles and Responsibilities

Climate governance at BRI is led by the Board of Commissioners and the Board of Directors as the highest strategic decision-making bodies. The Board of Commissioners and the Board of Directors establish the direction of sustainability policies and strategies, including climate-related targets, and oversee their implementation and progress in an integrated manner within the Company's risk management framework and business strategies. The ESG Committee and the Risk Management Committee, as committees under the Board of Directors, perform their respective roles in addressing climate change in accordance with their mandated responsibilities.

Within the context of climate-related risks and opportunities, the ESG Committee is responsible for approving and directing the management of climate-related risks and opportunities, including the Net-Zero Emissions commitment and decarbonization initiatives. Meanwhile, the Risk Management Committee receives reports on the results of Climate Scenario Analysis, which outline the impacts of climate change on the Bank's inherent risks, and determines financing policies that consider climate-related risks and opportunities. Further details regarding the mandates and responsibilities of each committee are available in the [Corporate Sustainability](#) section.

BRI recognizes that climate change risk is not a standalone risk but an inherent component of banking risks that may affect the Bank's risk profile, financial performance, and long-term business sustainability. Accordingly, competencies in understanding and managing climate-related risks have become an integral part of management capability requirements and oversight functions, including for officials serving on the ESG Committee and the Risk Management Committee. In line with this approach, strengthening competencies related to climate-related risks and opportunities has been integrated into the Bank's risk management capability development framework, including through the Risk Management Certification Alignment Program (SMR). This program delivers dedicated materials on climate change risks to members of the Board of Commissioners, the Board of Directors, and Senior Executive Vice Presidents (SEVP), ensuring that discussions and decision-making processes at the committee level are conducted on an informed basis, integrated across functions, and aligned with the Bank's enterprise risk management framework.

Governance

Integration of Climate-Related Risks and Opportunities into Strategy and Decision-Making

BRI integrates climate-related risks and opportunities into strategic planning, key decision-making processes, and the establishment of risk appetite, in alignment with its governance and risk management framework. In this context, the Risk Management Committee and the ESG Committee serve as primary forums for strategic discussion and direction-setting, performing complementary roles in accordance with their respective mandates to ensure that climate risk management is reflected in financing policies, exposure management, and the Bank's risk appetite. BRI's climate-related strategy forms an integral part of its broader corporate strategy, designed to strengthen business resilience, preserve portfolio quality, and capture sustainable growth opportunities in support of the transition toward a low-carbon economy.

Risk Response Strategy

BRI's climate risk response strategy is directed toward mitigating potential impacts on the Bank's risk profile, asset quality, and portfolio resilience. This strategic direction is informed by the results of Climate Scenario Analysis, which assesses portfolio exposure to physical and transition risks across multiple time horizons. BRI ensures that climate-related risks are managed systematically as an inherent component of banking risks and are integrated into the enterprise risk management framework, financing policies, risk appetite setting, and strategic decision-making processes, thereby supporting medium- and long-term performance stability.

Opportunity Response Strategy

Beyond representing a source of risk, climate change is also viewed by BRI as a strategic opportunity to drive sustainable growth and long-term value creation. BRI directs portfolio development toward financing solutions that support the transition to a low-carbon economy, including the expansion of sustainable financing activities and the strengthening of emissions reduction initiatives. This approach enables BRI to capture measurable opportunities while maintaining an appropriate balance between business expansion, portfolio quality, and prudent risk management.

Looking ahead, BRI will continue to enhance its financial impact analysis models to quantify the effects of climate-related risks and opportunities and actively leverage these insights in strategic decision-making.

Reporting

BRI implements a structured climate-related reporting and escalation mechanism as part of its sustainability governance framework. Climate-related reports are submitted to the Board of Commissioners on a periodic basis, at least semi-annually, as part of the Board's oversight function over the effectiveness of climate-related risk and opportunity management and alignment with BRI's strategic direction in supporting the transition toward a low-carbon economy. These reports include developments in climate-related risk exposure, the results of Climate Scenario Analysis, sustainability performance, and matters requiring further attention or direction from the Board of Commissioners. In line with this mechanism, the ESG Committee and the Risk Management Committee hold meetings on a regular basis, at least twice a year, to discuss developments in climate-related risks and opportunities. Committee deliberations are supported by technical analysis, risk assessments, and relevant data. The outcomes of committee discussions and decisions are documented in the form of recommendations, which serve as guidance for management in determining and refining strategies, policies, and implementation measures related to climate change within BRI. Through this structured reporting and escalation process, BRI ensures that climate-related information is communicated in a timely, structured, and analysis-based manner, and is effectively utilized in strategic decision-making and oversight processes.

Oversight of Climate Targets and Integration into Performance Evaluation

BRI has established a structured mechanism to oversee climate-related targets by integrating sustainability and climate indicators into performance evaluation systems at the Board of Directors and management levels. This approach is intended to ensure that climate commitments are not only established as strategic policies but are also continuously monitored and translated into measurable performance outcomes. At the Board of Directors level, oversight of climate-related performance is reflected in Key Performance Indicators (KPIs) that include sustainable financing targets. These indicators serve as benchmarks for assessing the effectiveness of the Board in steering sustainability strategy, integrating ESG considerations into key decision-making, and ensuring the management of climate-related risks and opportunities across BRI.

At the management level, BRI has defined performance indicators focused on the implementation of climate strategies, particularly through sustainable financing targets and greenhouse gas emission reductions. These indicators reflect management accountability in executing the strategic direction set by the Board of Directors through operational programs and decarbonization initiatives across business units. Through the linkage of sustainability performance indicators with performance evaluation, BRI promotes consistent oversight of climate target achievement while reinforcing the integration of sustainability metrics into the broader performance management framework. This approach supports the incorporation of climate-related risks and opportunities into governance, strategy, and operational activities in alignment with sound governance practices.

Governance

Management's Role

Roles and Responsibilities

BRI delegates defined roles and responsibilities to management for the implementation of its climate strategy, ensuring alignment with the strategic direction, policies, and targets established by the Board of Directors. Within this framework, the management of climate-related matters and the implementation of the sustainability agenda are coordinated by the ESG Group under the Legal and Compliance Directorate, supporting the integration of climate-related policies, processes, and initiatives across business units. This management approach is carried out collaboratively and in an integrated manner through the involvement of the Risk Management Unit, the Business and Strategy Unit, and the Operational Unit, ensuring that climate-related risks and opportunities are consistently identified, managed, and monitored across BRI's business and operational activities.

ESG Group

The ESG Group is responsible for developing and enhancing frameworks, policies, strategies, and sustainability initiatives, including those related to the management of climate-related risks and opportunities. The Group conducts periodic evaluations of existing policies and practices to ensure alignment with BRI standards, international practices, evolving regulations, and global benchmarks. In addition, the ESG Group facilitates the implementation of climate policies and sustainability strategies, including support for the Bank's Net Zero Emissions target by 2050, ensuring that emissions reduction measures are integrated into performance indicators. The ESG Group also identifies critical climate-related aspects for integration into governance structures and ensures the availability of mechanisms for monitoring and reporting climate performance to the Board of Directors on a regular basis.

Operational Unit

The Operational Unit is responsible for identifying and responding to climate-related risks and opportunities relevant to operational activities. This includes supporting budget formulation and execution to advance climate management initiatives and operational decarbonization efforts across the Bank, in line with established policies and strategies.

Risk Management Unit

The Risk Management Unit plays a role in integrating climate-related risks into the Bank's enterprise risk management framework, in collaboration with the ESG Group for risk mapping and assessment, including the identification of physical and transition risks. The Unit conducts climate scenario analysis to evaluate the potential impacts on operational activities and portfolio resilience, thereby supporting risk-informed business decision-making.

Business and Strategy Unit

The Business and Strategy Unit integrates climate-related risks and opportunities into the Bank's investment and financing activities. The Unit maintains policies governing financed emissions and manages the financing portfolio to support emissions reduction targets and the expansion of sustainable financing.



Strategy

Overview of BRI's Strategy ^[GRI 3-3]

Managing Climate Risk, Capturing Strategic Opportunity

Climate change has resulted in increasingly tangible physical risks globally, including glacier melt, rising sea levels, and the growing frequency and intensity of extreme weather events. These developments give rise to material risks to financial institutions, particularly in sectors exposed to transition risk as the economy shifts toward a low-carbon pathway. In this context, climate risk is not viewed solely as a source of uncertainty, but also as a strategic factor that, when managed appropriately, can support innovation, business resilience, and sustainable growth.

BRI recognizes that maintaining long-term resilience requires a structured and forward-looking approach to managing climate-related risks while optimizing opportunities arising from transition dynamics and adaptation efforts. In line with this commitment, BRI consistently identifies, measures, and evaluates climate-related risks and opportunities with reference to the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), aligned with the global IFRS S2 standard, and adopts practices in developing transition plans as reflected in the Transition Plan Taskforce (TPT) framework.

Time Horizon

BRI categorizes climate-related risks and opportunities into short-term (up to one year), medium-term (one to five years), and long-term (more than five years) time horizons. These time horizons are aligned with the Bank's strategic planning and decision-making processes and serve as a basis for setting priorities and defining medium- and long-term strategic targets. This structured approach enables BRI to assess and manage climate-related risks and opportunities progressively and in a measurable manner, while ensuring that strategic responses remain relevant to evolving risk dynamics, regulatory developments, and long-term sustainability objectives.

Risk Level	Description
High	Risks classified as high refer to risks that are expected to generate long-term adverse impacts on BRI's operations and business strategy, potentially requiring changes to the Bank's strategic direction or business model.
Medium	Risks classified as medium refer to risks that may generate long-term impacts on BRI's operations and business strategy and require response measures that can be implemented within the existing operational and strategic framework.
Low	Risks classified as low refer to risks that are expected to generate short-term impacts on BRI's operations and may require one-off actions to adapt within the existing operating model or ongoing risk monitoring.



Strategy

Climate Risk Classification and Drivers

BRI classifies climate-related risks in accordance with the Task Force on Climate-related Financial Disclosures (TCFD) framework, which categorizes climate risk into two primary types: transition risk and physical risk. Transition risk refers to risks arising from policy and regulatory changes, technological developments, market dynamics, as well as legal and reputational considerations associated with the transition toward a low-carbon economy. Physical risk reflects the direct impacts of climate change on assets and economic activities and is categorized into acute risks resulting from extreme weather events and chronic risks associated with long-term climate shifts. In assessing climate-related risks, BRI evaluates the potential impacts on operational activities as well as its financing and investment portfolios. The assessment considers the characteristics of banking activities and relevant exposures that may influence the Bank's overall risk profile. Climate risk impact evaluations are conducted using both quantitative and qualitative approaches. The quantitative approach includes analysis of potential impacts on financial performance, financing portfolio exposure, and credit risk. Complementing this, the qualitative assessment considers implications for BRI's reputation, the sustainability of customer relationships, and stakeholder perceptions. This approach supports the comprehensive management of climate-related risks and ensures their integration into the Bank's enterprise risk management framework.

No	Category	Risk Factors	Impact on the Financial Business and the Company	Potential Financial Impact	Level of Impact	Short Term	Medium Term	Long Term
Transition Risk								
1	Technology Risk	Increasing demand for low-carbon technologies	Rising R&D and technology investment costs	Increased research, development, and technology adoption expenses	Low		✓	✓
2	Policy and Legal Risk	- Carbon pricing - National decarbonization strategy - Climate-related disclosure requirements	- Higher compliance costs - Transition costs (e.g., electric vehicles, alternative energy)	- Increased operational expenses - Decline in asset values within carbon-intensive sectors - Litigation costs and climate compliance expenditures	High	✓	✓	✓
3	Market Risk	- Growing renewable energy adoption - Rising demand for environmentally friendly products - Changes in customer behavior - Market demand for green finance	- Need to develop green financial products - Increased non-performing loans in carbon-intensive sectors - Reduced investor demand and confidence	Increase in credit losses within carbon-intensive portfolios, potentially affecting the Bank's Capital Adequacy Ratio (CAR)	High		✓	✓
4	Reputational Risk	Risk of losing investor confidence and trust	- Decline in institutional reputation with investors and debt holders - Loss of confidence due to inadequate climate response	- Higher business strategy costs to rebuild reputation - Decline in investment and sales - Reduction in brand value	Low	✓	✓	✓
Physical Risk								
5	Acute Physical Risk	- Heatwaves - Flooding - Tropical cyclones - Wildfires	- Operational disruptions - Damage to facilities and supply chains - Service interruptions affecting customers	- Liquidity risk driven by fund withdrawals - Asset and infrastructure recovery costs	Medium	✓	✓	✓
6	Chronic Physical Risk	- Rising temperatures - Sea level rise - Water stress	- Long-term asset value deterioration - Asset relocation or write-off requirements	- Asset value impairment - Decline in long-term portfolio value	Low		✓	✓

Strategy

Climate Opportunity Classification and Drivers

BRI classifies climate-related opportunities with reference to the Task Force on Climate-related Financial Disclosures (TCFD) framework. These opportunities are identified across several key categories, including resource efficiency, energy transition, sustainable products and services, market development, and resilience enhancement. This classification supports BRI in understanding the implications of climate change across the financial sector and identifying relevant business opportunities to support sustainable growth. In identifying and assessing climate-related opportunities, BRI considers their linkages to banking activities, particularly in the development of financing and investment solutions that support the transition toward a low-carbon economy, as well as initiatives aimed at improving operational efficiency and resilience. One significant opportunity arising from climate change for BRI's business operations is the growing demand for its products, driven by changing investor sentiment toward BRI's climate action through ESG-based financing. Currently, BRI is able to obtain lower interest rates from ESG-based financing compared with conventional financing.

No	Category	Risk Factors	Impact on the financial business and the company	Potential financial impact	Level of impact	Short term	Mid term	Long term
1	Products and Services	- Expansion of green products and services - Broader adoption of green technologies	- Increasing customer preference for green products - Expansion of green products, investments, and financing - Enhanced competitiveness through the development of green finance solutions	- Higher demand for green products and services, supporting sales expansion - Projected growth in financial assets driven by green project financing	High	✓	✓	✓
2	Market	- Financing demand aligned with Indonesia's Enhanced Nationally Determined Contribution (ENDC) commitments - Opportunities to diversify business portfolios through sustainable financing and investment	- Expanded access to new market segments through financing and financial services that support low-carbon activities - A stronger earnings structure supported by a more diversified sustainable asset portfolio	- Expanded revenue streams from new financing markets and segments - Improved reputation supporting competitiveness through sustainable portfolio diversification	High	✓	✓	✓
3	Resource Efficiency	- Increased use of energy-efficient and low-carbon resources, including environmentally responsible waste management - Transition toward greener transportation across operational and business activities	- Increasing financing demand from customers, particularly corporates, undertaking initiatives to enhance resource efficiency and reduce emissions - Strengthened financing and investment analysis supporting sustainable economic activities, contributing to portfolio growth	- Potential reduction in operational costs driven by improved energy efficiency and optimized resource utilization - Productivity gains that may enhance business efficiency and financial performance over the medium to long term	Medium	✓	✓	✓
4	Energy Resources	- Growing investment needs in renewable and low-carbon energy as part of climate change mitigation efforts aligned with Indonesia's Enhanced Nationally Determined Contribution (ENDC). - Development and adoption of green technologies supporting the low-carbon transition	- Increasing financing demand from customers, particularly corporate clients, participating in climate mitigation projects through renewable energy utilization and low-carbon technologies - Expansion of financing and investment across energy transition and environmentally sustainable projects supporting national emissions reduction targets	- Reduced long-term financial risk exposure, particularly transition risks such as carbon pricing policies, supported by lower greenhouse gas emissions intensity in the financing portfolio - Potential improvement in long-term financial performance driven by stable cash flows and cost efficiencies from sustainable energy projects - Strengthened strategic positioning in sustainable financing through active participation in national climate mitigation funding	Medium		✓	✓
5	Resilience	- Strengthening business resilience and portfolio quality through the adoption of low-carbon practices and improved resource efficiency - Enhancing adaptive capacity to climate-related risks in alignment with national mitigation and adaptation agendas	- Enhanced resilience of the financing portfolio and overall asset quality - Greater business diversification supporting sustainable long-term growth	- Greater stability in asset quality and cash flows over the medium to long term - Increased attractiveness of the Company to investors and stakeholders	Medium		✓	✓

Strategy

Decarbonization Strategy

BRI views the transition toward a low-carbon economy as an integral part of the Company’s long-term strategy. The decarbonization strategy is developed in alignment with the Transition Planning Taskforce framework and integrated into the disclosure of climate-related risks and opportunities in accordance with IFRS S2. To support this objective, BRI has established a strong climate risk governance framework, as outlined in the [Governance](#) section, which serves as the foundation for its Net Zero Emissions 2050 commitment validated by the Science Based Targets initiative (SBTi) in 2024. This milestone positions BRI as the first financial institution in Indonesia to obtain validation for its NZE target. This commitment to transitioning toward a low-carbon economy is aligned with the global ambition to limit global warming to 1.5°C.

Furthermore, BRI has developed implementation and engagement strategies involving relevant stakeholders across the value chain. The implementation of BRI’s decarbonization strategy drives gradual adjustments to its business model and value chain through the integration of sustainable financing, operational transformation, and stakeholder engagement, with impacts expected to emerge progressively over the short, medium, and long term. Through the establishment of measurable metrics and targets for the phased reduction of Scope 1, Scope 2, and Scope 3 emissions, BRI ensures that the transition is carried out in a structured and measurable manner, while maintaining business resilience and creating sustainable long-term value. Further details on the climate-related metrics and targets are presented in the [Metrics and Targets](#) section.



Decarbonization Strategy	
Governance	Integrating oversight of the decarbonization strategy and related incentives into the ESG governance structure.
Foundation	Establishing BRI's comprehensive approach to achieving its net zero target through core financing strategies, including the underlying objectives and principles, long-term commitments supported by measurable interim targets, defined timelines and strategic milestones, and transition financing strategies
Implementation Strategy	Aligning the Company's business activities, products, and policies with the net zero ambition by strengthening a climate risk-informed sustainable finance framework, accelerating the operational energy transition, and developing sectoral policies and portfolio criteria that promote increased green financing while managing exposure to high-emission sectors.
Engagement Strategy	Enhancing internal capabilities to engage with external stakeholders and strengthening engagement with customers, government, industry, and banking associations in supporting the achievement of net zero target.
Metrics and Target	Developing and establishing metrics and targets covering emissions baselines, operational emissions, financed emissions, transition finance, and ongoing progress monitoring across emission sources.

Strategy

Decarbonization Strategy

Following the classification of climate-related risks and opportunities across short-, medium-, and long-term horizons, BRI has established corresponding targets and strategic initiatives to address climate change. These strategies are developed based on assessments of climate-related risks and opportunities that may affect business prospects, financial performance, and BRI's long-term resilience.

Goals	Strategy	Implementation and Engagement Tasks	Potential Financial Impact		
			Short Term	Medium Term	Long Term
Achieve Net Zero Operational and Financed Emissions by 2050	ESRM Integration	Operational Emissions Management and Energy Efficiency	• Increase in fixed asset values driven by investments in renewable energy infrastructure, such as solar panel installations • Higher capital expenditure and operational costs associated with the transition to low-emission vehicles • Higher operational costs related to energy efficiency programs and campaigns	• Reduction in electricity and fuel expenses through improved energy efficiency and renewable energy utilization • Higher depreciation expenses for fixed assets due to investments in green infrastructure.	• Greater earnings stability and growth potential supported by strengthened corporate reputation as a sustainability-focused financial institution • Reduced exposure to transition risks, including future policy measures such as carbon taxation and stricter environmental regulations
	Responsible Financing	• Enhancing internal capabilities to support responsible financing through employee education and training initiatives. • Conducting ongoing engagement with borrowers to support emissions reduction targets and the transition toward low-carbon business practices • Participating in industry forums and business associations, as well as engaging with government stakeholders, to provide input in the development of public policies related to climate change and sustainable finance. • Measuring, monitoring, and managing financed emissions and carbon intensity across portfolios and subsidiaries to inform financing and risk management decisions • Integrating ESG factor analysis into all financing assessments, covering both general and project-based lending • Aligning with Loan Portfolio Guidelines (LPG), including sector classification, financing criteria, sector limits, and ESG checklists embedded within Know Your Customer (KYC) processes and documented in the Business Analysis Memorandum (MAB) • Implementing a Negative or Exclusion List to restrict exposure to certain sectors	Increased costs related to employee capacity building, the implementation of financed emissions measurement, and customer engagement initiatives.	Adjustment of financing portfolio composition toward lower-carbon sectors	Improved long-term financial performance driven by lower climate-related credit risk and enhanced competitiveness as BRI supports the transition toward a low-carbon economy

Strategy

Decarbonization Strategy

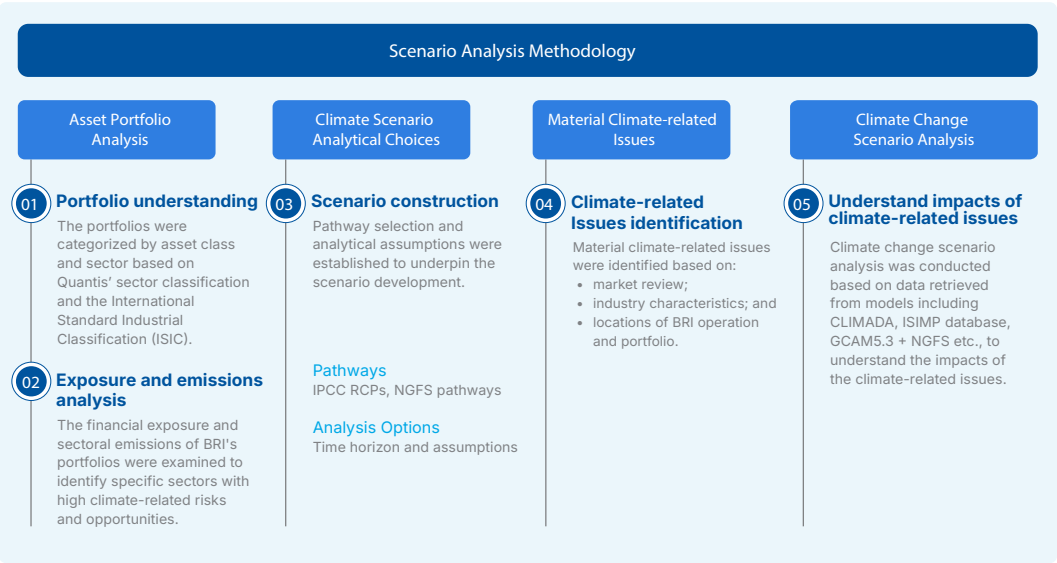
Goals	Strategy	Implementation and Engagement Tasks	Potential Financial Impact			
			Short Term	Medium Term	Long Term	
Achieve Net Zero Operational and Financed Emissions by 2050	ESRM Integration	Transition Risk Mitigation in Corporate Lending	Integrating sub-sector financing policies as a foundation for ESG-based lending decisions	Increased costs associated with policy enhancement, supporting systems, and workforce capability development	Adjustment of portfolio structure toward lower-carbon sectors and activities, potentially accompanied by reduced interest income from high-emitting sectors	Strengthened asset quality, financial stability, and profitability supported by improved management of transition risks
		Physical Risk Mitigation through Collateral Protection in Small-Micro finance	Integrating collateral insurance participation for micro-segment financing into lending processes and borrower assistance programs as part of credit risk mitigation against climate-related extreme events	Higher operational costs related to facilitating insurance participation, including borrower outreach and advisory support	Reduced credit risk exposure within Small-Micro segments as protection against physical climate impacts improves	Enhanced financing portfolio quality and stronger financial performance resilience driven by improved borrower protection
		Climate Risk Mitigation in Operational Activities	• Transfer of physical risks through insurance coverage • Enhanced risk and threat assessment • Asset reallocation	Higher insurance premium expenses and operational asset management adjustments	Lower potential losses arising from operational disruptions and asset damage	Stronger operational resilience and improved financial performance stability
Accelerating Portfolio Transformation toward Low-Carbon Financing	Sustainable Portfolio	Increase in Responsible Assets Under Management and Sustainability-Related Funding	• Developing systems to identify green borrowers • Advancing sustainable financing through KPI alignment	Increased costs related to policy development and green borrower identification systems	Growth in interest income driven by the expansion of the low-carbon borrower portfolio and the issuance of green financial instruments.	Revenue growth supported by expanded market share and a more diversified business portfolio
		Development of Transition-Support Solutions and Services	• Supporting customers in their decarbonization efforts • Providing a Carbon Management System through the Qlola platform to facilitate customer emissions management	Higher application development costs	Growth in fee-based income driven by increased customer adoption	Creation of new revenue streams and strengthened long-term customer relationships



Strategy

BRI's Approach to Climate Change Scenarios Analysis

BRI conducts climate change scenario analysis to assess the potential impacts of climate change on its financing portfolio, operational activities, assets, and financial performance. The analysis is developed in collaboration with external parties and refers to relevant national and international best practices and guidelines, including the Climate Risk Management and Scenario Analysis (CRMS) guide issued by the Financial Services Authority (OJK), as well as international references such as the Network for Greening the Financial System (NGFS) and the Intergovernmental Panel on Climate Change (IPCC), while being tailored to the Company's portfolio characteristics. Through this scenario analysis, the Company aims to strengthen its understanding of business resilience and the readiness of its strategies in responding to various potential transition pathways and physical climate risks.



Climate Change Scenarios Chosen by BRI

Aspect	Risiko Transisi	Risiko Fisik
Time horizon used	Long-term impact analysis covering an approximate 25-year period, from the end of 2025 through 2050.	
Asset scope subject to analysis	BRI's entire financing portfolio (100%) across all economic sectors based on the 2025 financial year.	Collateral for agricultural and mortgage (KPR) financing, as well as BRI's operational locations.
Scenarios applied	NGFS Scenario: • Current Policies • Delayed Transition • Net Zero 2050	RCP Scenario: • RCP2.6/SSP1-2.6 • RCP4.5/SSP2-4.5 • RCP8.5/SSP5-8.5

Strategy

Sector Materiality Assessment

To identify portfolio sectors most exposed to climate transition risk, the Company conducts a sector materiality assessment by analyzing financing exposure and carbon emissions across industry sectors. This analysis aims to understand the relationship between the level of financing exposure, emission levels, and carbon economic intensity as a basis for a more measured approach to managing transition risk. The assessment indicates that sectors with high greenhouse gas emission contributions do not necessarily correspond to those with the largest financing exposure. Therefore, the Company not only considers absolute exposure values but also applies a carbon intensity approach to obtain a more comprehensive view of transition risk across sectors.

Understanding the Portfolio

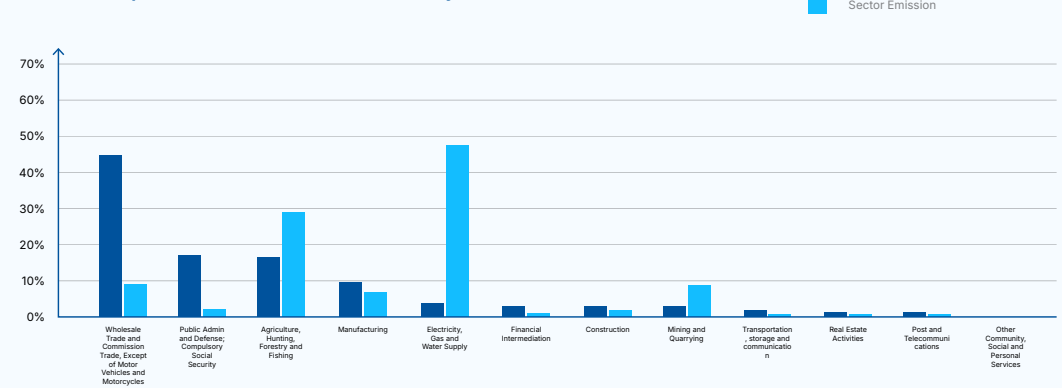
The three largest sectors in BRI's financing portfolio are (1) Wholesale and Retail Trade, (2) Public Administration and Defence, and (3) Agriculture, Hunting, Forestry, and Fisheries, which collectively account for 77.98% of the total loan portfolio. However, the magnitude of exposure to these sectors does not necessarily reflect the level of climate-related risk they face. To obtain a more comprehensive understanding, the analysis also considers the greenhouse gas emission contributions of each sector. The results show that three sectors contribute the largest share of emissions accounting for 82.13% of total financed emissions comprising (1) Electricity, Gas, and Water Supply; (2) Agriculture, Hunting, Forestry, and Fisheries; and (3) Mining and Quarrying. Further analysis of carbon intensity is therefore required to provide a more comprehensive view of sectors with elevated emission levels. across these sectors is required.

Analysis of Exposure and Emissions

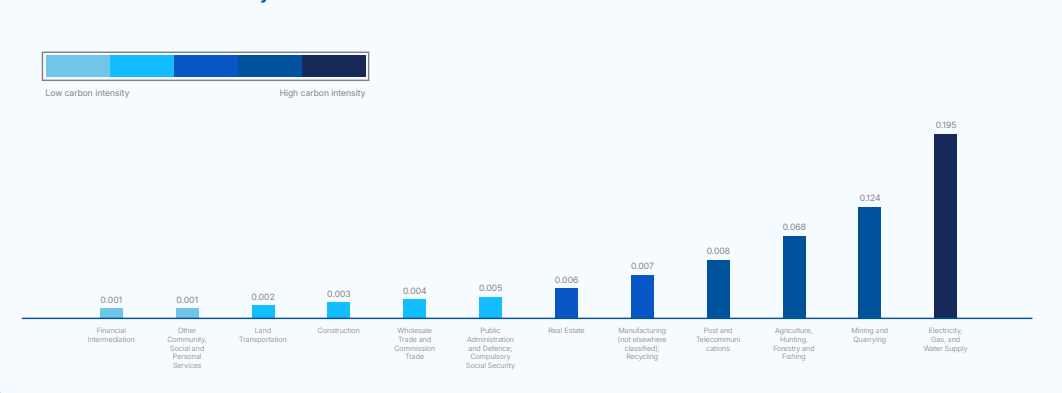
In the carbon intensity analysis of BRI's financing portfolio, the sectors with the highest carbon intensity include: (1) Electricity, Gas, and Water Supply and (2) Mining and Quarrying. In managing exposure to these carbon-intensive sectors, BRI adopts an engagement approach by encouraging these sectors to actively participate in more environmentally responsible activities. This approach aims to support carbon emissions reduction while facilitating a gradual and sustainable transition toward a green economy.

Based on this assessment, sectors with elevated carbon intensity have been identified as priority sectors for transition risk management, given their heightened vulnerability to evolving climate policies, tightening environmental regulations, and increasing transition costs associated with the shift toward a low-carbon economy. As a follow-up to the sector materiality evaluation and portfolio carbon intensity analysis, the Company integrates climate transition risk considerations into its Risk Response Strategy, particularly through the strengthening of sustainable financing policies.

Carbon Exposure and Emissions Across Industry Sectors



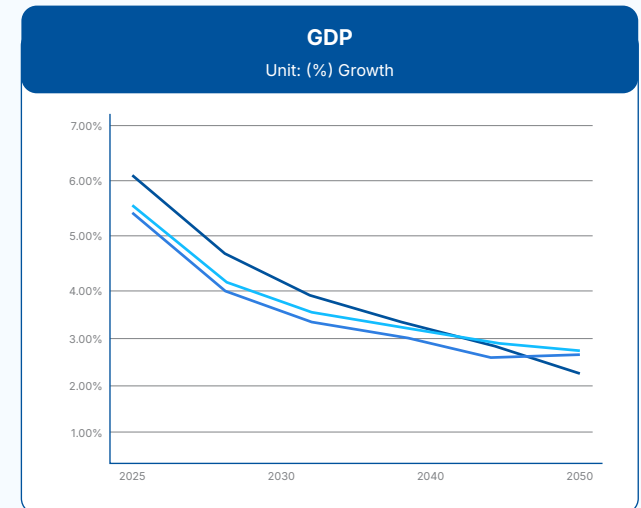
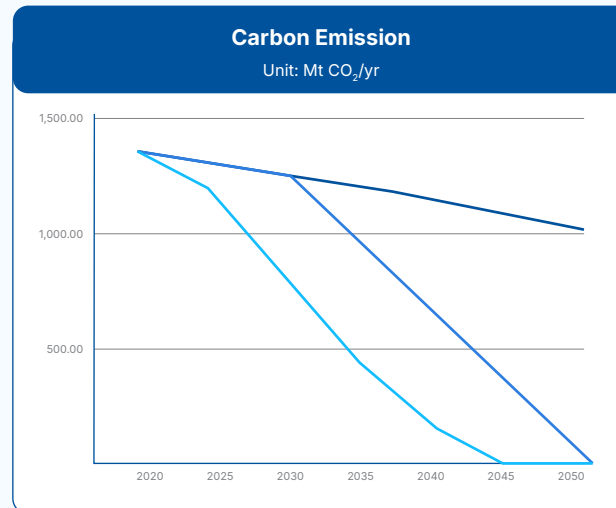
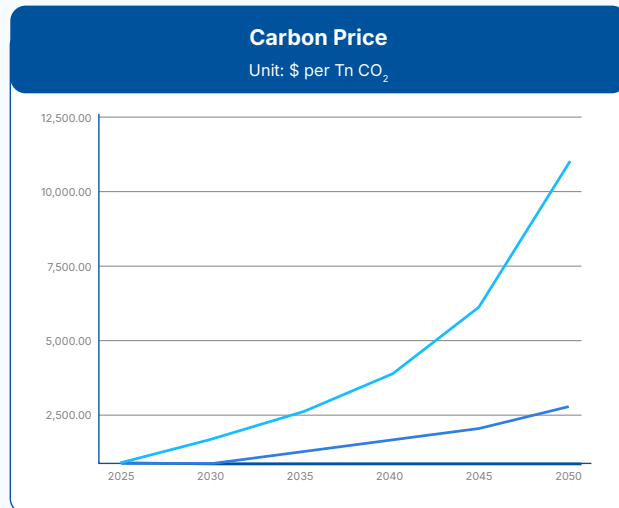
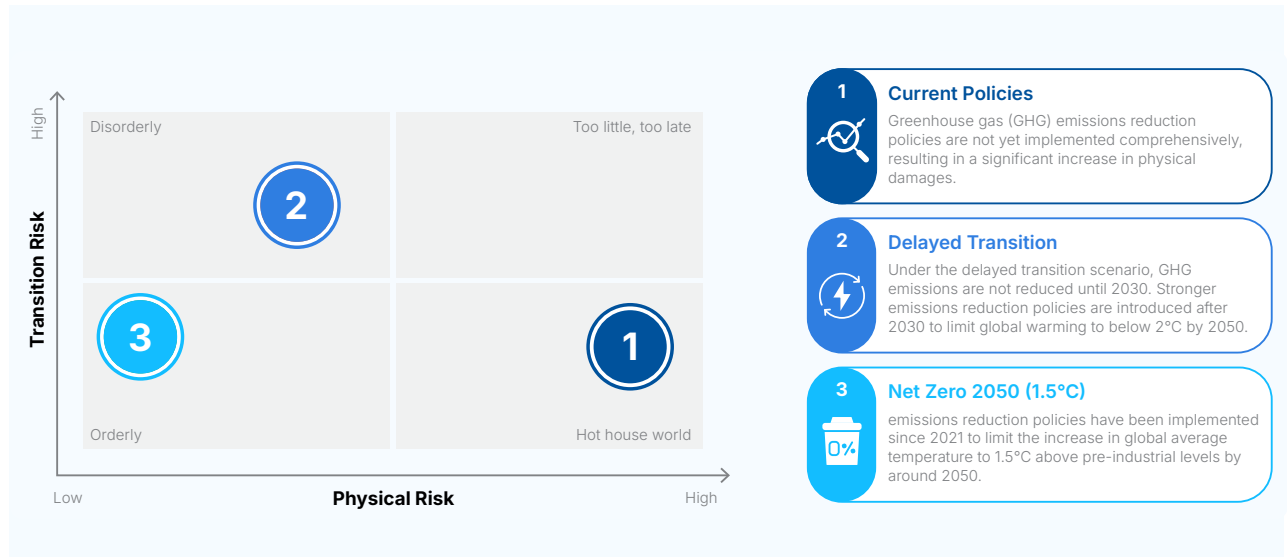
Economic Carbon Intensity of Each Industrial Sector



Strategy

Transition Climate Risk Scenario – NGFS

Climate change stress testing was conducted using three transition scenarios developed by the Network for Greening the Financial System, consisting of Current Policies, Delayed Transition, and Net Zero scenarios. These scenarios represent different policy pathways and levels of ambition in the transition toward a low-carbon economy. Under the Current Policies scenario, Gross Domestic Product (GDP) growth is projected to remain relatively strong in the early years but gradually moderates over the longer term. In this pathway, carbon emissions decline at a relatively limited pace compared with other transition scenarios, reflecting the absence of additional policy interventions such as carbon pricing. The Delayed Transition scenario reflects a situation in which the implementation of climate policies is postponed, with emission reductions only beginning to materialize gradually after 2030. This delay may increase transition risks in subsequent periods due to the need for more abrupt policy adjustments. Meanwhile, in the Net Zero scenario, carbon emissions are projected to decline significantly on an annual basis through 2050. This pathway also assumes the implementation of higher carbon pricing compared with the other scenarios, reflecting stronger policy interventions to accelerate the transition toward a low-carbon economy.



Baseline (Current Policies)

Delayed Transition

Net Zero 2050

Strategy

Physical Climate Risk Scenarios – IPCC

In assessing physical climate risks, BRI applies the Representative Concentration Pathways (RCP) approach developed by the Intergovernmental Panel on Climate Change (IPCC). RCPs represent greenhouse gas concentration trajectories used to project future climate conditions under varying levels of radiative forcing through 2100. These pathways reflect the additional heat energy accumulated within the global climate system, measured in watts per square meter (W/m²), which is closely associated with rising global temperatures and escalating climate risks.

In alignment with Book 2 of the Climate Risk Management and Scenario Analysis (CRMS) Technical Guidelines issued by the Financial Services Authority (OJK), BRI prioritizes the assessment of physical risks that are most relevant to Indonesia's geographic characteristics and the Bank's financing portfolio profile, particularly flood events and forest and land fires.

Based on data from the National Disaster Management Authority (BNPB), approximately 5,400 disaster events were recorded across Indonesia as of 31 December 2023. Forest and land fires ranked among the most frequent events, totaling around 2,051 occurrences, followed by floods at approximately 1,255 incidents during the same period.

These hazards are not solely seasonal in nature but are further intensified by Indonesia's archipelagic geography, tropical climate conditions, shifting rainfall patterns, and increasingly extreme temperatures associated with climate change. Such developments may heighten physical risk exposure across collateral assets, operational activities, and the Company's long-term financial resilience.

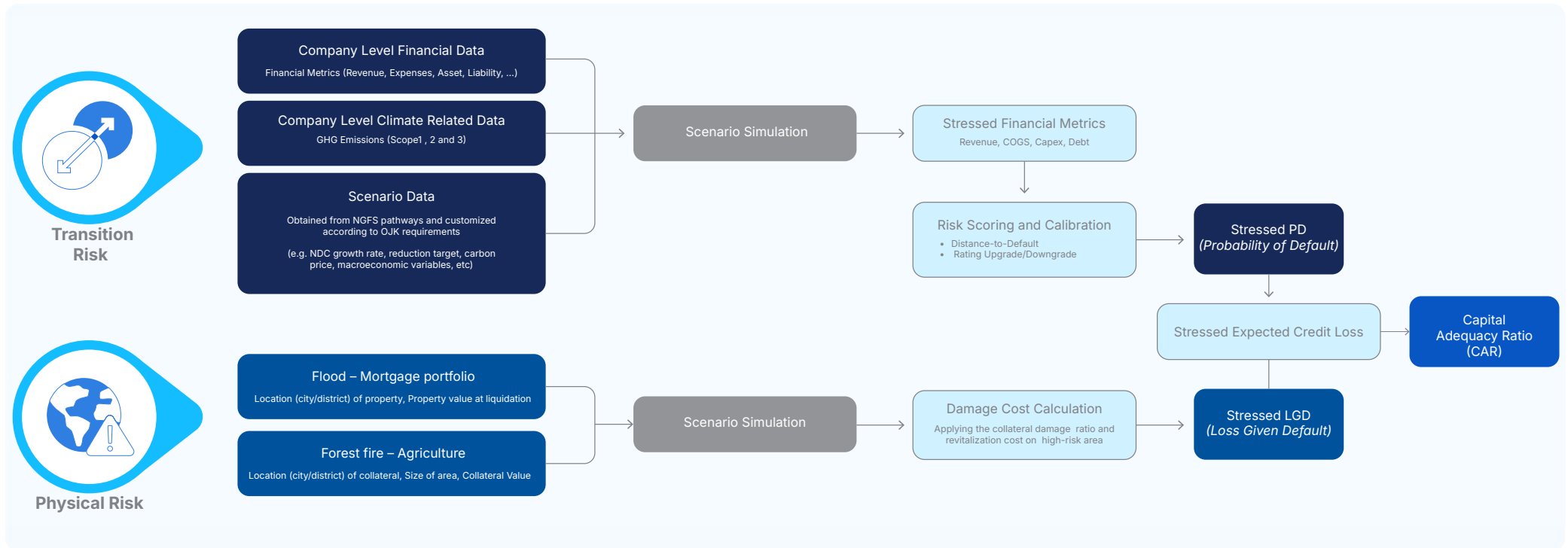
Skenario	Radiative Forcing 2100	Asumsi
RCP2.6/SSP1-2.6	≈ 2,6 W/m²	A highly ambitious mitigation pathway, consistent with limitin global temperature increases to approximately 1.5–2°C.
RCP4.5/SSP2-4.5	≈ 4,5 W/m²	A moderate mitigation pathway ("middle-of-the-road") characterized by emissions stabilization in the second half of the century.
RCP8.5/SSP5-8.5	≈ 8,5 W/m²	A very high emissions pathway with limited mitigation, resulting in significantly elevated physical climate risks



Strategy

Climate Risk Stress Testing Methodology

The Company applies a climate risk stress testing methodology to assess the resilience of its financing portfolio against both transition and physical climate risks. The methodology is designed to translate climate scenario analysis into quantifiable impacts on credit risk and capital adequacy, while supporting strategic decision-making and risk management over the medium to long term.



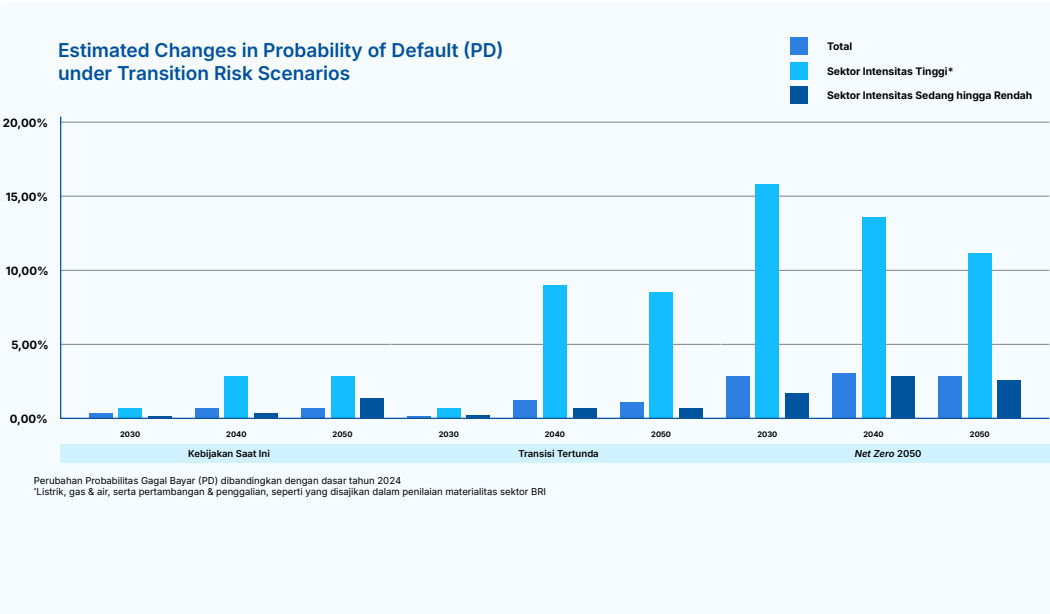
Outputs from the simulations are subsequently translated into stressed financial parameters, including Probability of Default (PD) and Loss Given Default (LGD), which inform the calculation of Expected Credit Loss (ECL) and Capital Adequacy Ratio (CAR). [\[GRI 102-2\]](#)

Strategy

Transition Risk Scenario Analysis

BRI conducts transition risk scenario analysis to evaluate the potential impact of policy developments and decarbonization dynamics toward a low-carbon economy on the credit quality of its financing portfolio. The assessment applies three scenarios, Current Policies, Delayed Transition, and Net Zero Emissions 2050, with an analytical horizon extending through 2050.

Based on the analysis results, the Net Zero Emissions 2050 scenario indicates the most significant increase in probability of default (PD) compared to the 2025 baseline. On an aggregate basis, the estimated PD of BRI's financing portfolio under this scenario is projected to increase within the range of 1.84% to 2.13%. Meanwhile, under the delayed transition scenario, the estimated increase in PD is relatively lower, ranging from approximately 0.01% to 1.23%. The rise in credit risk is primarily observed in carbon-intensive sectors, driven by increasing transition costs, including technological adjustments, higher carbon prices, and the strengthening of environmental policies and regulations. The impact of transition risks is projected to reach its peak around 2040 under the Net Zero Emissions 2050 scenario, before gradually stabilizing over the longer term.



Transition Risk Analysis by Loan Segment

BRI conducted a deep-dive analysis of the scenario with the highest transition risk (Net Zero Emissions 2050) to assess the sensitivity of transition risks to the credit quality of productive loans across its financing segments, namely Corporate and MSME Segments. This analysis aims to identify potential changes in PD amid the dynamics of the transition toward a low-carbon economy, while also serving as a basis for strategic decision-making in portfolio management and maintaining the resilience of BRI's balance sheet over the medium and long term. The analysis results show that the MSME segment, as the largest contributor to BRI's total portfolio with a share of approximately 55.4%, demonstrates relatively lower sensitivity to transition risk. Under the NZE 2050 scenario, the estimated increase in PD for the MSME segment is relatively limited, reaching a maximum of 0.43% in 2030, considerably lower than that of the corporate segment, which could potentially record a maximum PD increase of up to 9.29% in 2040. This resilience is driven by the sectoral composition within the MSME, where the majority of customers (64.46%) are concentrated in the wholesale and retail trade sector, which has relatively low carbon intensity as indicated in the Asset Portfolio Analysis section. Meanwhile, for the consumer loan segment, changes in PD attributable to climate risks are assessed to be insignificant.

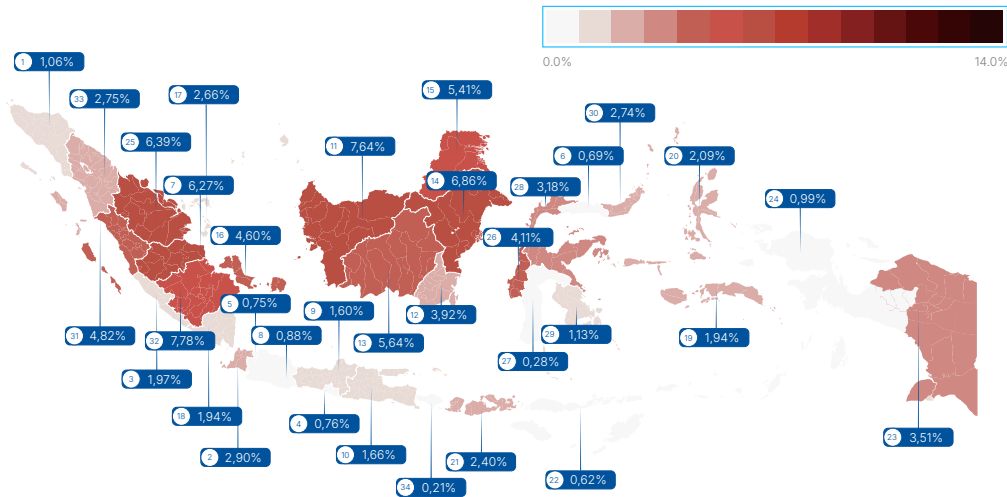


Strategy

Physical Risk Analysis

The Financial Services Authority (OJK) issued the Climate Risk Management and Scenario Analysis (CRMS) as a guideline for managing climate change risks in the financial services sector. In reference to this guidance, BRI conducted a physical climate risk scenario analysis to identify the potential impacts of extreme climate events, particularly floods and forest fires, on its financing portfolio. The analysis was performed at the province level with a granular approach to map regional vulnerabilities and identify concentrations of risk exposure within the portfolio. Damage estimates were derived by integrating the regional damage function developed by OJK with a forward-looking scenario approach based on Representative Concentration Pathway (RCP) emission pathways.

Physical Risk - RCP8.5/SSP5-8.5 Scenario Analysis (2050)

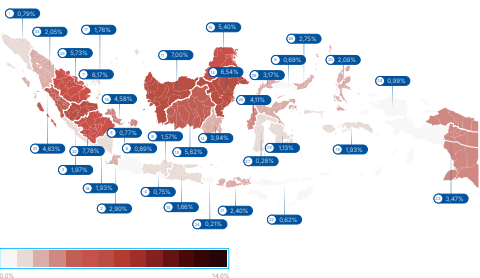


Physical Risk Analysis by Segment

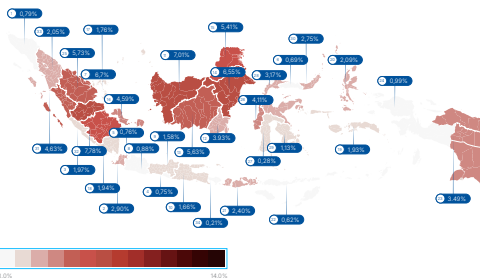
BRI conducted a deep-dive analysis under the climate change scenario with the highest level of physical risk, namely RCP8.5/SSP5-8.5 (2050), to assess the sensitivity of physical risk to collateral values across BRI's financing segments. This analysis was intended to identify the potential damage ratio affecting collateral assets exposed to climate-related physical risks. An increase in the damage ratio may reduce collateral values and, consequently, lead to a higher Loss Given Default (LGD) in credit risk calculations.

The analysis indicates that collateral in the consumer segment has the highest estimated damage ratio at 1.78%, followed by the MSME segment at 1.55%, while the corporate segment shows a relatively lower level of damage at 0.12%. These findings suggest that collateral exposure in the consumer and MSME segments is relatively more sensitive to climate-related physical risks compared with the corporate segment.

Physical Risk - RCP2.6/SSP2-2.6 Scenario Analysis (2050)



Physical Risk - RCP4.5/SSP5-4.5 Scenario Analysis (2050)



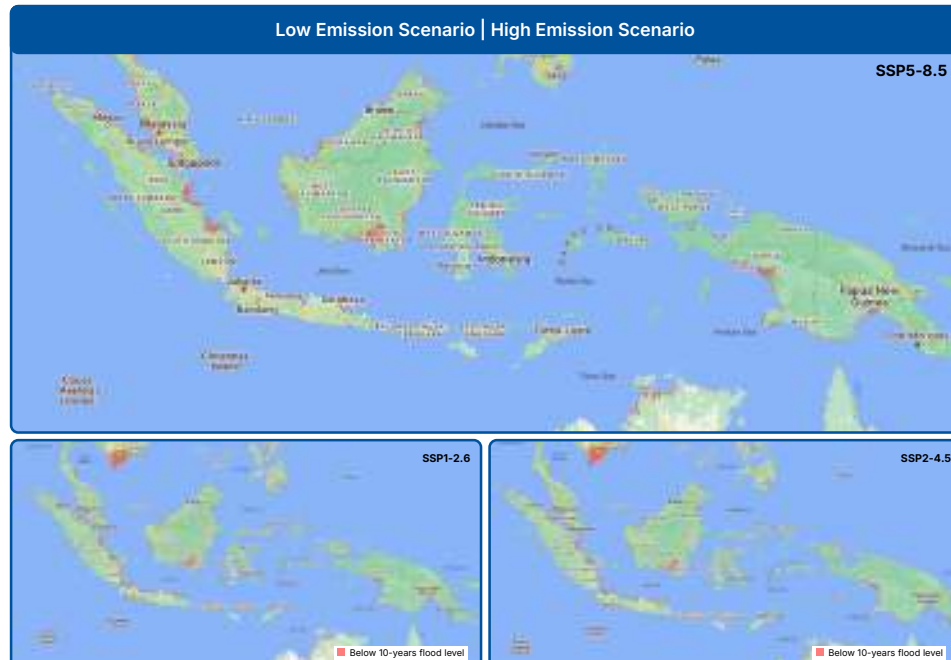
Regional Description

- | | | |
|---------------------------------|-----------------------------|------------------------|
| 1. Aceh | 12. South Kalimantan | 24. West Papua |
| 2. Banten | 13. Central Kalimantan | 25. Riau |
| 3. Bengkulu | 14. East Kalimantan | 26. West Sulawesi |
| 4. Special Region of Yogyakarta | 15. North Kalimantan | 27. South Sulawesi |
| 5. Jakarta | 16. Bangka Belitung Islands | 28. Central Sulawesi |
| 6. Gorontalo | 17. Riau Islands | 29. Southeast Sulawesi |
| 7. Jambi | 18. Lampung | 30. North Sulawesi |
| 8. West Java | 19. Maluku | 31. West Sumatra |
| 9. Central Java | 20. North Maluku | 32. South Sumatra |
| 10. East Java | 21. West Nusa Tenggara | 33. North Sumatra |
| 11. West Kalimantan | 22. East Nusa Tenggara | 34. Bali |
| | 23. Papua | |

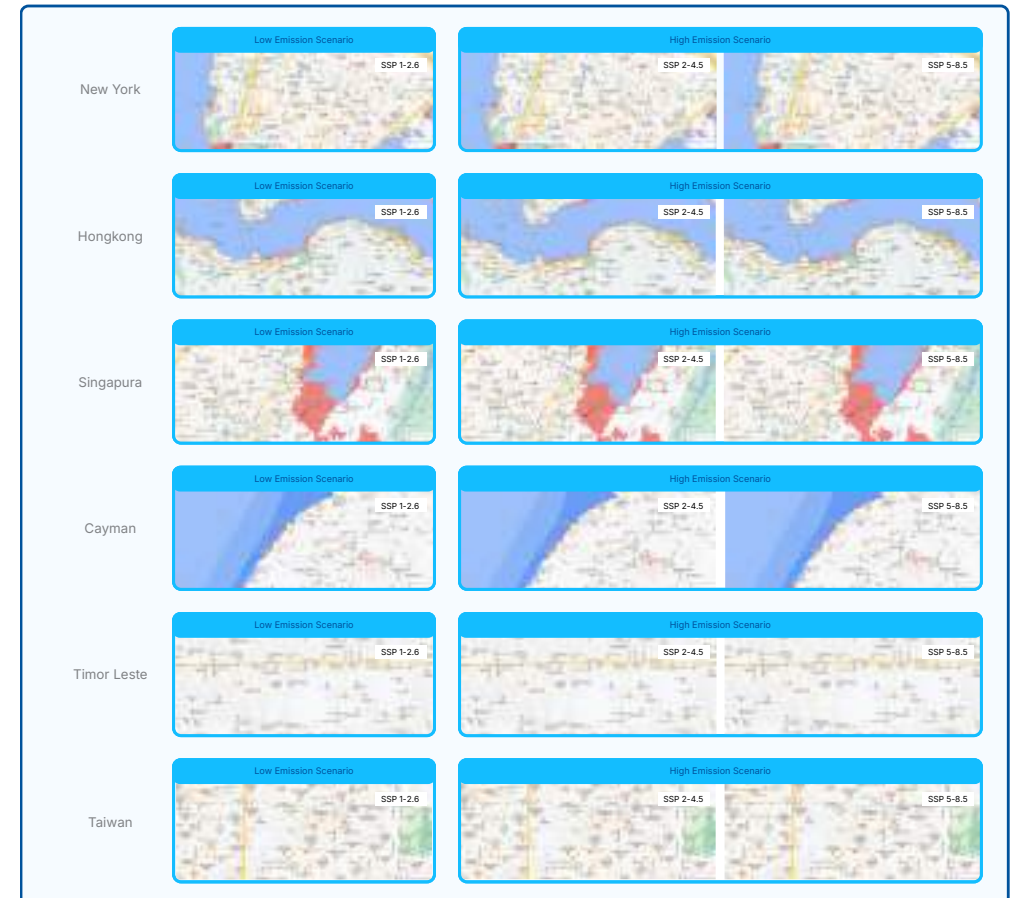
Strategy

Climate Risk Stress Test Results

BRI conducted a flood risk analysis related to climate change, considering Indonesia's geographic characteristics, which make the country vulnerable to flooding caused by extreme weather events and rising sea levels. This risk may affect BRI's operations, including disruptions to access to branch offices and potential physical damage to infrastructure. The analysis indicates that Jakarta accounts for approximately 25% of the total projected climate change costs at the national level. The city is highly vulnerable to flooding caused by both sea level rise and increased rainfall. Although BRI's head office and data centers are located in Central Jakarta and South Jakarta, the direct risk to these assets is relatively limited. However, operational disruptions may still occur in approximately 3.7% of branch offices located in coastal areas, most of which are in Surabaya. The map highlights provinces and districts/cities with high exposure to flood risk.



BRI has also conducted an assessment of its overseas branches exposed to flood risk.



Strategy

Climate Risk Stress Test Results

BRI conducted a Climate Risk Stress Test (CRST) to assess the resilience of its portfolio against climate change risks through 2050, based on the asset position at the end of 2025. The results of this analysis serve as one of the key references for strengthening risk management and advancing sustainable business practices. The analysis covers 100% of the portfolio with available carbon emissions data, while portfolios lacking emissions data are estimated using an indicator-based approach derived from financial metrics and industry characteristics.

Transition Risk and Its Impact on Probability of Default (PD)

BRI performed financial modelling at the borrower level to assess the transmission pathway of climate risk factors to borrowers' financial performance. The modelling results are used to estimate the stressed Probability of Default (PD), which subsequently affects the stressed credit rating. These stress-adjusted parameters are used to determine the stressed Allowance for Impairment Losses (CKPN). Based on the analysis, the probability of default is projected to increase until 2030 under the Current Policies Scenario and to continue rising slightly thereafter through 2050. The analysis indicates that under the current policies scenario, PD is projected to increase until 2030 and subsequently experience a moderate rise through 2050. Under the delayed transition scenario, the trend of increasing credit risk remains similar until 2030 but becomes more pronounced in the long term due to the tightening of emissions reduction policies implemented at a later stage. This condition increases carbon costs and the investment requirements for borrowers' transition. Under the Net Zero Emissions 2050 scenario, pressure on borrowers emerges earlier due to the implementation of more aggressive decarbonization policies. This is reflected in an increase in default risk during the early stage. However, the risk is projected to decline after 2040 as borrowers gradually strengthen their adaptive capacity toward a low-carbon economy.

Physical Risk and Its Impact on Loss Given Default (LGD)

In measuring Loss Given Default (LGD), BRI has integrated a physical risk approach by referring to the methodology outlined in Book 2 of the Climate Risk Management and Scenario Analysis (CRMS) issued by the Otoritas Jasa Keuangan (OJK). Under this guideline, the decline in the value of borrowers' collateral assets is assessed based on geographic exposure and high-risk categories defined in the Indonesia Disaster Risk Index (IRBI) issued by the Badan Nasional Penanggulangan Bencana (BNPB). A reduction in collateral value due to disaster risk is translated into a quantitative parameter in the form of a damage ratio, which represents the estimated decline in collateral value caused by flood and forest fire risks based on regional vulnerability levels.

BRI further integrates this damage ratio with long-term climate scenarios using the Representative Concentration Pathway (RCP) framework to capture forward-looking physical risk dynamics through 2050. This approach enables LGD estimation not only based on historical conditions but also by considering potential changes in the frequency and intensity of disasters in the future. Based on the analysis results, the damage ratio by province ranges from 0.02% to 2.65%, reflecting variations in regional vulnerability to flood and forest fire risks. These variations are influenced by geographic exposure, disaster characteristics, and the concentration of collateral assets located in areas with high disaster risk indices. An increase in this damage ratio directly contributes to a higher LGD due to the decline in borrowers' collateral values. Within the stress testing horizon, the estimated impact on LGD ranges from 0.00029% to 0.0014%.

Impact on Allowance for Impairment Losses (CKPN) and Capital Adequacy Ratio

After estimating stressed Probability of Default (PD) and stressed Loss Given Default (LGD) reflecting the impacts of transition and physical climate risks, BRI calculates the required Allowance for Impairment Losses (CKPN) under various climate scenarios. This approach enables BRI to assess potential credit losses in a more comprehensive and forward-looking manner while strengthening the integration of climate-related risks into credit risk management.

The estimation results indicate that all scenarios lead to higher provisioning requirements in response to rising climate-related risks. The Net Zero Emissions 2050 scenario produces the greatest impact, with the CKPN ratio projected to increase by 1.11% to 1.24%. This reflects early pressure on borrowers resulting from accelerated decarbonization policies, higher carbon costs, and increased transition investment requirements associated with the shift toward a low-carbon economy.

BRI also conducted simulations to assess the impact on the Capital Adequacy Ratio (CAR), taking into account the increase in CKPN under each scenario. The analysis indicates that CAR remains at an adequate level and above regulatory requirements across all scenarios, although it declines slightly. Under the Net Zero Emissions 2050 scenario, CAR is projected to decrease by 1.15% to 1.29%, representing the largest decline among the scenarios analyzed.



Strategy

Value Chain Engagement

The analysis indicates that climate-related risks have the potential to affect the Company's financial performance. In response to these findings, BRI strengthens the implementation of its decarbonization strategy through a structured engagement approach across the value chain. This approach includes enhancing internal capabilities, managing financing portfolios, and fostering collaboration with customers, industry partners, and government authorities.

As part of this strategy, BRI strengthens internal capabilities in climate risk management, emissions management, and the achievement of the Net Zero Emissions target by integrating climate considerations into business functions and encouraging cross-functional collaboration. BRI also enhances portfolio management practices by incorporating emissions exposure considerations, strengthening data collection processes, and developing portfolio-level emission reduction plans. Recognizing that achieving Net Zero Emissions requires collective action, BRI encourages active engagement with stakeholders. Internally, this effort is supported through the Sustainability Culture Program (SCP), which aims to enhance employees' awareness and integration of ESG practices. Externally, BRI engages with customers through sustainable financing instruments, including Sustainability-Linked Loans (SLL), which allow borrowers to establish sustainability performance targets with incentive mechanisms linked to their achievement.

In line with its commitment to good corporate governance, BRI also participates in various industry forums and business associations to contribute to the development of public policies related to climate change and sustainable finance. This engagement is conducted transparently and aims to strengthen policy frameworks that support the transition toward a low-carbon economy. BRI ensures that all public policy engagement activities are conducted in accordance with Good Corporate Governance principles and do not involve direct political contributions. Through this approach, BRI ensures that its engagement with stakeholders, including participation in public policy processes, remains aligned with the Company's decarbonization strategy and transition plan toward Net Zero Emissions.

BRI's Strategy in Managing Climate Risks

In managing climate-related risks, BRI applies the Climate Risk Management and Scenario Analysis (CRMS) framework in accordance with the guidance issued by the Otoritas Jasa Keuangan (OJK), alongside internal risk models to conduct Climate Risk Stress Testing. The results of this analysis serve as a basis for strengthening BRI's commitment to achieving Net Zero Emissions by 2050 across its business and operational activities.

Transparency in climate-related activities is a fundamental element in building trust with stakeholders. To ensure accountability and comparability, BRI refers to recognized international disclosure standards, including the IFRS Sustainability Disclosure Standards, ensuring that information regarding climate strategy, risks, and performance is communicated clearly and comprehensively.

As a financial institution, BRI supports sustainable development by providing sustainable financing solutions that enable environmentally responsible projects and initiatives. BRI continues to expand its Responsible Assets Under Management by increasing financing in environmentally sustainable sectors, green investments, and sustainability-linked loans.

To ensure responsible financing practices, BRI has also established specific financing policies for subsectors with higher environmental and climate-related risks, including sustainable palm oil, pulp and paper, coal, and oil and gas. These policies aim to ensure that financing activities remain aligned with environmental risk management principles and responsible banking practices. ^[OJK F.9]

These efforts are further strengthened through the development of internal organizational capacity and stakeholder engagement to support climate action. BRI conducts employee training programs, engages with customers and partners on sustainability issues, and actively participates in industry initiatives that promote climate action.

In addition, BRI manages operational emissions through various carbon footprint reduction initiatives, including improvements in energy efficiency, the adoption of renewable energy, and the gradual offsetting of residual emissions as part of its Net Zero Emissions pathway. Through this integrated strategy, BRI aims to enhance business resilience to climate-related risks while supporting the transition toward a sustainable low-carbon economy and creating long-term value for all stakeholders. Further details on the targets, performance indicators, and action plans supporting the implementation of this strategy are presented in the Metrics and Targets section and the Sustainable Finance Action Plan (RAKB) of this report.

Risk Management

Climate Risk Management

The Company recognizes climate-related risks as inherent to banking activities and manages them through an integrated enterprise risk management framework. Rather than being treated as a standalone risk category, climate risk is embedded within existing risk types, including credit, market, operational, and strategic risks, with consideration of their potential impacts on financial performance, operations, and long-term business sustainability. In parallel, the Company identifies opportunities arising from climate response measures, particularly those supporting the transition toward a low-carbon economy.

The risk management process encompasses the continuous identification, assessment, prioritization, and monitoring of climate-related risks and opportunities. This process is supported by climate scenario analysis to evaluate the nature, likelihood, and magnitude of potential impacts on the financing portfolio, operational activities, assets, and financial performance. Insights generated from these assessments inform strategic decision-making, financing policies, and the strengthening of the Company's transition planning.

Climate risk oversight is executed through close coordination between the Risk Management and ESG functions and is regularly reviewed by the Risk Management Committee and ESG Committee. Outcomes from these deliberations are reported to the Board of Commissioners to support effective oversight and decision-making. The resulting mitigation measures are integrated into financing policies, collateral management, and operational risk processes, reinforcing a comprehensive approach to climate risk governance.

No	Category	Climate-related risk	Mitigation
Transition Risk			
1	Technology Risk	Increasing demand for low-carbon technologies	- Expanding investments in low-carbon technologies. - Monitoring developments in low-emission technologies and related research.
2	Policy and Legal Risk	- Carbon pricing - National decarbonization strategy - Climate-related disclosure requirements	Engaging with portfolio companies to support the adoption of carbon pricing policies, decarbonization strategies, and climate-related disclosure practices.
3	Market Risk	- Growing renewable energy adoption - Rising demand for environmentally friendly products - Changes in customer behavior - Market demand for green finance	- Advising portfolio clients on transitioning toward green infrastructure. - Developing green banking products and services.
4	Reputational Risk	Risk of losing investor confidence and trust	- Strengthening strategic initiatives and implementation to address stakeholder expectations. - Enhancing customer and investor confidence through robust environmental management practices. - Disclosing climate-related matters through TCFD-aligned and Sustainability Report publications.
Physical Risk			
5	Acute Physical Risk	- Heatwaves - Flooding - Tropical cyclones - Wildfires	- Establishing Business Continuity Plans (BCP). - Conducting mock exercises and emergency evacuation simulations. - Developing climate response strategies informed by physical risk scenario analysis.
6	Chronic Physical Risk	- Rising temperatures - Sea level rise - Water stress	

Risk Management

ESRM Integration

The Bank's Net Zero Emissions (NZE) ambition by 2050 is operationalized through a structured decarbonization strategy, as outlined in Sustainability Circular Letter No. SE.29-DIR/ESG/12/2025 dated 31 December 2025 regarding BRI's Sustainability Policy and Strategy. This strategy reflects a deliberate and phased approach to reducing greenhouse gas emissions across business activities, operations, and financing activities, supporting the transition toward a low-carbon economy.

As part of these efforts, the Company implements its decarbonization strategy by integrating Environmental and Social Risk Management (ESRM) into its operational and business activities. The implementation of ESRM across BRI's operational and business activities includes the following:

Operational Integration	Business and Value Chain Integration
Developing a transition plan for low-emission vehicles	Establishing a sustainable finance framework aligned with climate risk mitigation actions and the Bank's NZE target.
Installing solar photovoltaic systems across operational facilities.	Portfolio management through sector-specific financing policies informed by CRST results.
Energy efficiency	Developing an ESG checklist to support data collection for assessing companies' emissions performance and transition plans.

Operational Emissions Management and Energy Efficiency

ESRM integration within operational activities is formalized through fixed asset management policies under Circular Letter No. SE.31-DIR/PLM/05/2022 on Fixed Asset Management and ESG-Based Procurement. These practices incorporate ESG considerations across three key pillars:

Environmental	Social	Governance
- Adoption of environmentally friendly energy sources - Waste management - Natural resource conservation	- CSR engagement initiatives - Implementation of Occupational Health and Safety (OHS/K3) practices - Protection of personal data and privacy	- Board independence (BOC and BOD) - Transparency - Anti-bribery commitment - Conflict of interest

Responsible Financing [GRI G4 FS2]

Business and Value Chain

Sustainable Financing

The Bank consistently applies ESG risk identification, assessment, and mitigation processes within its lending policies. In line with Climate Risk Stress Test (CRST) outcomes, climate considerations have become a key component of environmental risk evaluation. Beyond environmental factors, the Bank incorporates social impact assessments and governance considerations, including compliance, transparency, and responsible business practices, to support the development of a resilient and sustainable financing portfolio aligned with the Sustainable Development Goals (SDGs).

Loan Disbursement Procedures at BRI



The Bank adheres to Loan Portfolio Guidelines (LPG) applicable across all financing types, including both general-purpose and project-based lending. These guidelines require ESG analysis as part of the Know Your Customer (KYC) process to identify potential environmental, social, legal, and litigation risks associated with prospective borrowers. Assessment outcomes are documented within the Memorandum of Business Analysis (MAB), which also governs sector classification, eligibility criteria, and financing exposure limits.

Risk Management

Negative or Exclusion List

BRI is committed to avoiding exposure to certain sectors, including but not limited to the following:

- cultivation and production of Schedule I narcotics, including marijuana, heroin, cocaine, morphine, and opium;
- extraction or utilization of coral reefs from natural habitats for construction materials, lime/calcium production, souvenirs, or jewelry, including both live coral and recently deceased coral;
- capture or trade of fish species listed under Appendix I of the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES);
- chemical weapons manufacturing;
- production of industrial chemicals and substances that contribute to ozone layer depletion;
- gambling and casino-related businesses; and
- certain timber-related activities, including logging, moulding, and sawmill operations, unless the wood is sourced from certified Industrial Plantation Forests or community forests verified by valid certification in Indonesia.

Environmental, Social, and Governance (ESG) Assessment ^[GRI G4 FS2]

As part of the lending process, BRI conducts ESG assessments to evaluate potential risks associated with financing activities:

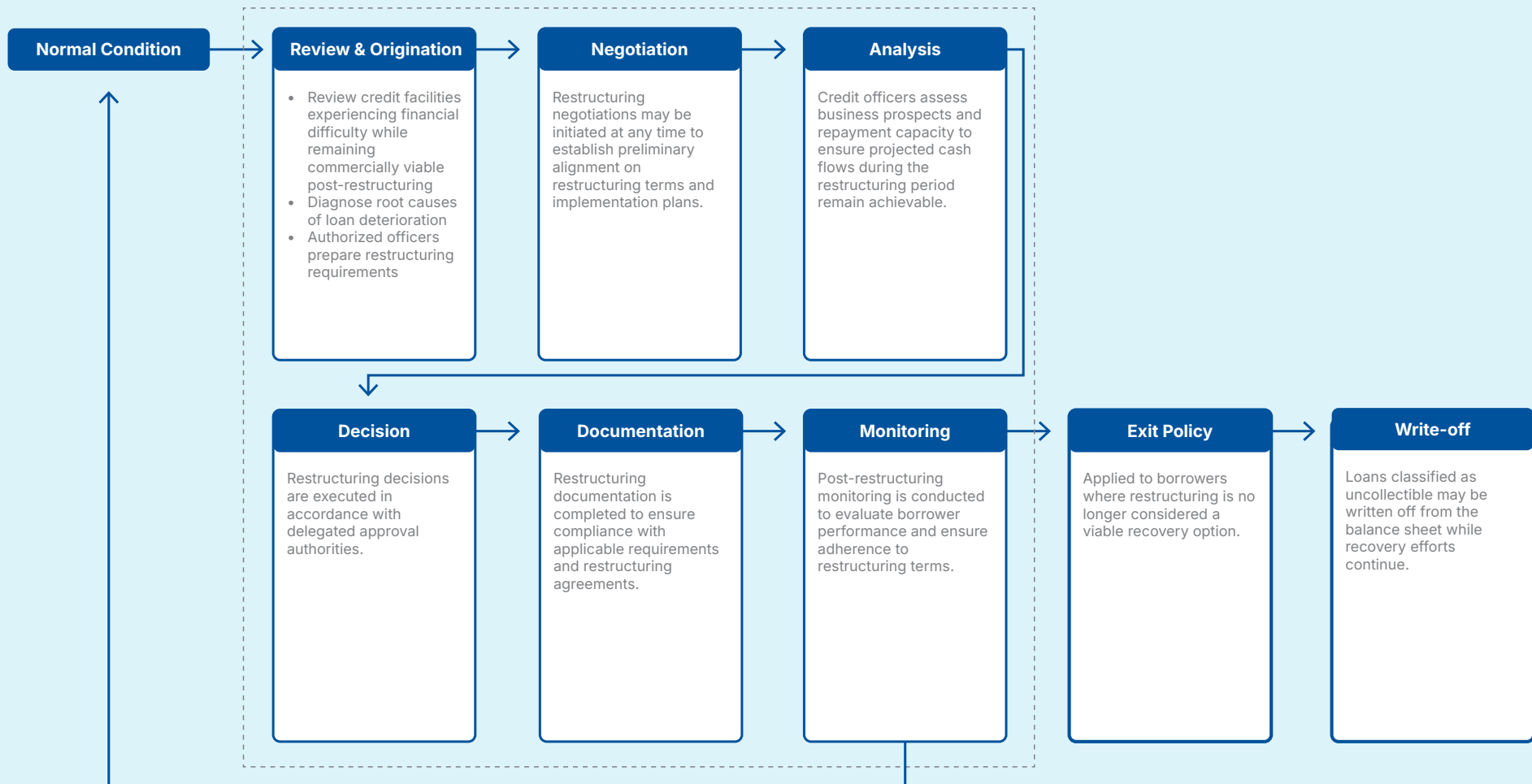
Environmental	Social	Governance
Environmental risk mitigation addresses risks arising from financed activities, including biodiversity impacts, greenhouse gas emissions, and natural hazards. Compliance is assessed through required environmental documentation, including: • Environmental Impact Assessment (AMDAL) • PROPER environmental performance ratings	Social risk mitigation is integrated into financing requirements through management analysis to ensure there is no involvement in child exploitation or human rights violations. Customer due diligence includes evaluation of: • Implementation of occupational health and safety practices • Corporate social responsibility programs	Governance risk management in financing activities is implemented through screening for involvement in corruption, bribery, and money laundering. BRI also assesses the strength of a borrower's management capabilities as part of its capacity analysis.



Risk Management

Non-Performing Loan (NPL) Management Policy

In compliance with applicable regulations governing the management of non-performing loans, including debt collection activities, BRI implements a structured NPL management policy that upholds high ethical standards and respects customer rights. This policy is formalized under BRI's internal regulation on Problem Loan Management. Debt collection procedures are specifically governed under Module 5 of the policy, which outlines the resolution framework for non-performing loans. BRI ensures that all collection activities are conducted professionally, with due regard for customer protection and contractual rights. The policy covers both internal recovery efforts and engagements with third-party service providers. Where third-party collection agents are involved, BRI conducts due diligence to assess their compliance with applicable Indonesian regulations and BRI's internal standards. Engagement of third parties requires approval from the Risk Management Director. Collection activities may be carried out through on-site visits or via communication channels. Throughout the process, BRI prioritizes financial consumer protection while maintaining adherence to the terms of the credit agreement. This NPL management framework applies across all lending segments within BRI. BRI's non-performing loan (NPL) management process is outlined as follows:



Risk Management

Financial Review [GRI G4 FS3, FS9]

BRI continuously reviews financed projects. In accordance with the Board of Directors’ Decree on the Bank’s General Credit Policy (KPB), supervision is conducted through reviews of credit documents submitted by borrowers. Monitoring and evaluation are carried out regularly at least once a year, including through site visits, to ensure the implementation of sustainable finance principles by clients. If a client’s PROPER rating declines from Blue to Red or Black, BRI conducts enhanced monitoring and engagement to support the recovery of the rating.

Where borrowers are identified as not yet meeting ESG requirements, BRI undertakes clarification and phased follow-up actions. This includes monitoring warnings, violations, or ESG-related issues, as well as updating borrower compliance data. All findings are documented in Customer Visit Reports and serve as a basis for financing reviews and portfolio management. BRI also adopts the necessary measures, including portfolio management, regulatory compliance, and other relevant approaches. The outcomes of periodic reviews are communicated through BRI’s internal channels, while financing distribution is reported annually in accordance with the applicable reporting framework. The annual report includes eligible assets by project category as well as the remaining balance of undistributed proceeds. As of the reporting period, BRI has not conducted a dedicated audit specifically focused on the implementation of environmental and social policies in the credit approval process.

BRI provides transparent and structured restructuring options, taking into account customer business prospects, financial condition, and credit character. Restructuring practices are guided by OJK Regulation No. 91/POJK.03/2019 on Asset Quality Assessment for Commercial Banks, and may include the following measures:

- interest rate reduction;
- reduction of accrued interest and/or penalties
- loan tenor extension;
- additional credit facilities;
- payment deferrals;
- reduction of outstanding principal arrears;
- conversion of loans into temporary equity participation; and
- combination of the above measures, where appropriate.

Risk Mitigation in Corporate Financing

As part of its efforts to mitigate the impacts of climate change, particularly transition risks, BRI integrates climate risk considerations into its financing policies. Priority sectors exposed to elevated climate risks have been identified based on the results of the Climate Risk Stress Test (CRST). This integration is operationalized through sector-specific financing policies, forming a key component of BRI’s decarbonization strategy to manage financed emissions. These policies are embedded within the loan pre-screening process and documented in the Business Analysis Memorandum (MAB). The sector-specific policies are binding and primarily govern lending to commercial and corporate borrowers within the power sector, covering both working capital and project-based financing. Specific transition risk mitigation measures across priority sectors include the following:

Power Sector	Mining Sector	Manufacturing Sector
	Coal	Pulp dan Paper
Indonesia’s electricity supply remains significantly dependent on non-renewable energy sources. To support climate risk mitigation, BRI applies the following financing requirements: • Valid business licenses for power sector operations; • Loan tenors aligned with the government’s coal phase-out roadmap; • Demonstrated emissions reduction initiatives • Evidence of energy management implementation in accordance with Government Regulation No. 33 of 2023 on Energy Conservation.	• Valid mining business permits in accordance with applicable regulations • A mine closure plan aligned with prevailing regulatory requirements • Demonstrated emissions reduction initiatives • Evidence of energy management implementation in compliance with Government Regulation No. 33 of 2023 on Energy Conservation	• Valid operating permits • Timber legality verification (SVLK) in compliance with applicable regulations
Biodiversity-Related Sectors	Oil and Gas	Agriculture Sector
Forestry, Timber, and Rubber		Palm Oil
• Valid forest utilization permits in accordance with prevailing regulations. • Verification of timber legality through the Timber Legality Assurance System (SVLK). • Approved Work Plans (RKU) issued by the Ministry of Environment and Forestry.	• Valid operating permits • Demonstrated emissions reduction initiatives • Evidence of energy management implementation in compliance with Government Regulation No. 33 of 2023 on Energy Conservation • For extraction activities, the presence of post-mining reclamation plans • Additional requirements applicable to non-conventional oil and gas subsectors	• Commitment to No Deforestation, No Peat, and No Exploitation (NDPE) principles. • RSPO and/or ISPO certification, or at minimum proof of registration. • For parent companies, documented partnerships with surrounding communities for smallholder development in accordance with regulatory provisions, covering at least 20% of total cultivated plantation area. • Documentation demonstrating supply chain sustainability across buyers and suppliers • Availability of infrastructure for forest fire prevention and mitigation.

Risk Management

Sustainability Linked Loan

Emission reduction efforts are also implemented beyond priority sectors. BRI recognizes that the transition toward a low-carbon economy is not limited to high-emission sectors but applies to customers across all sectors. BRI therefore supports customers in their transition toward a low-carbon economy by providing financing facilities designed to support the implementation of sustainability practices. This financing policy is implemented through Sustainability-Linked Loans (SLL). Through SLL, BRI provides incentives to customers who achieve the agreed sustainability KPI targets. Conversely, disincentives are applied to customers who do not meet these KPIs. SLL also serves as a mechanism for BRI to communicate its ESG initiatives and progress to stakeholders.

Climate Risk Capacity Building and Training ^[GRI G4 FS4]

BRI continues to strengthen its capacity in managing climate-related risks through employee development programs integrated with the Bank's risk management competency framework. These initiatives support the strengthening of climate risk governance and help ensure organizational readiness to address both transition and physical climate risks. The programs focus on enhancing methodological understanding, strengthening risk analysis capabilities, and promoting the integration of climate considerations into the Bank's risk management practices.

One of the key initiatives includes collaboration with external experts to deliver the Climate Resilience Training: BRI Climate Risk Stress Test (CRST) Methodology under the BRILiaN Specialist Development Program (BSDP). The program aims to enhance employees' technical understanding of the methodologies, assumptions, and procedures used in conducting Climate Risk Stress Tests. The training involves risk-related units at the Head Office and subsidiaries to ensure consistent approaches to climate risk management across the BRI Group. BRI also organizes workshops, discussion forums, and knowledge-sharing sessions during the development and refinement of sectoral financing policies related to transition risk mitigation. These activities involve business units, risk management functions, and policy teams at the Head Office to ensure that the resulting policies are practical, responsive to sector risk dynamics, and aligned with the principles of a just transition.

As of 2025, a total of 84 employees (43 men and 41 women) have participated in specialized training and workshops on climate risk. Climate risk awareness is also promoted across the organization through initiatives such as the Risk Update Webinar, Catchup on ESG, and other internal programs. During the reporting period, BRI did not undertake specific recruitment programs, workforce reductions, or workforce redeployments directly related to climate transition or climate adaptation policies.



Risk Management

Mitigating Physical Climate Risks in Micro and MSME Financing Collateral

BRI implements mitigation measures to address physical climate risks, particularly within its Micro and MSME financing portfolio, by ensuring that collateral in the form of customers' business premises is protected through insurance coverage. This approach aims to reduce potential financial losses arising from extreme climate events such as floods, fires, and other natural disasters that may disrupt customers' business continuity and affect the quality of the Company's assets. Looking ahead, the Company plans to further strengthen this protection mechanism by developing more structured and comprehensive insurance schemes, including expanding coverage for climate-related risks. This initiative forms part of the Company's broader efforts to enhance portfolio resilience, maintain performance stability, and ensure that risk management practices remain prudent and sustainable.

Transition Risk Mitigation in Corporate Financing

Operational Risk Management Process

BRI's operational risk management process is conducted in accordance with the governance framework outlined in its operational risk management framework. BRI uses comprehensive risk management tools that align with both regulatory expectations and global standards. The measurement and calculation of operational risks are carried out through the following structured activities:

1

Business Impact Analysis (BIA)

BIA to assess the impact of business activities/processes in the event of a disruption/disaster

2

Determination Strategy Recovery

From the results of the BIA, a Recovery Strategy is determined to achieve the predetermined RTO (Recovery Time Objective) target

3

Development Business Continuity Procedure

Develop BCP procedures to determine structure, format, and components that need to be included in BCP

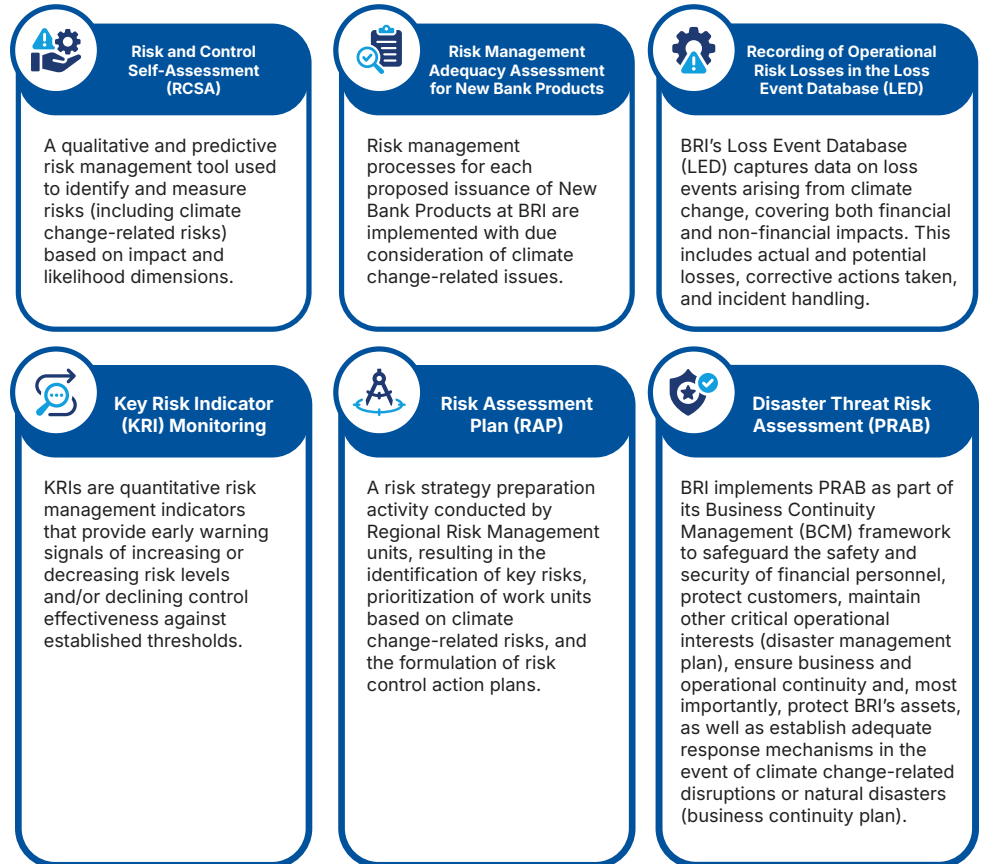
4

Socialization and Trials

To ensure that BCP implementation can be carried out properly, socialization & trial activities must be routinely carried out

Climate Risk Management Framework

Business Continuity Plan (BCP) Implementation



Risk Management

Climate Risk Mitigation in the Company's Operations

Based on the results of the Climate Change Scenario Analysis (CCSA), BRI implements several physical climate risk adaptation measures to mitigate potential impacts of climate change. These measures include:

- 1. Risk Transfer through Insurance**
BRI explores options to transfer climate-related physical risks to insurance providers. This approach helps reduce the potential financial impact of climate-related damages and losses.
- 2. Enhanced Risk and Threat Assessment**
To protect its operations from physical risks, BRI strengthens its risk and threat assessment processes, including monitoring weather developments and preparing protective tools and emergency equipment in anticipation of climate-related disasters. These actions form an integral part of BRI's commitment to sustainable business practices and proactive risk management in addressing climate-related challenges.
- 3. Asset Reallocation**
Assets located in areas with high exposure to physical risks, such as flooding, extreme weather events, and other climate-related hazards, may be considered for relocation to lower-risk locations. Any relocation strategy will involve comprehensive risk assessments and feasibility studies to ensure that the new locations provide a safer environment for the Company's assets. Through these adaptation measures, BRI aims to strengthen its resilience to the physical impacts of climate change and protect its assets from potential damage. These efforts also support BRI's broader commitment to sustainable business practices and proactive risk management in addressing climate-related challenges.



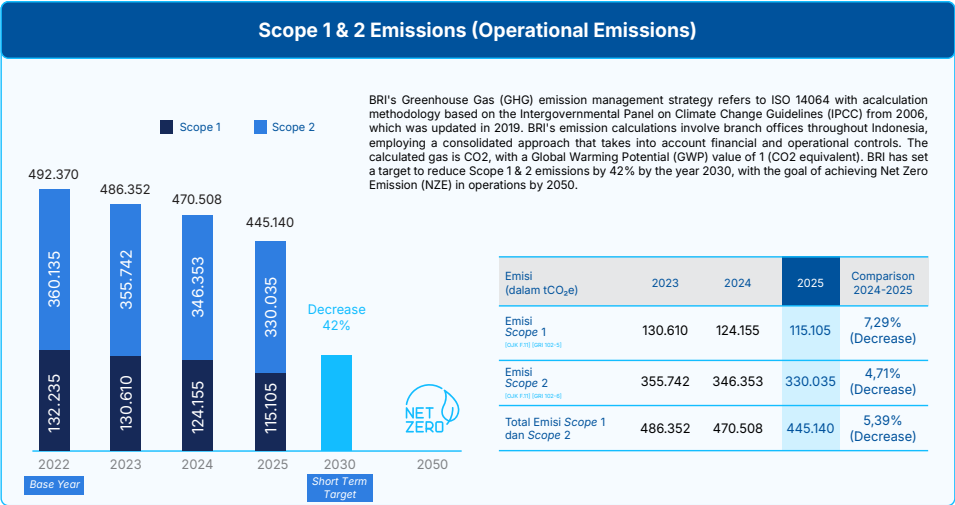
Metrics and Targets

What Gets Measured, Gets Managed [GRI 3-3] [FN-CB-410b.4]

Effective measurement is a fundamental component of continuous improvement. Without quantifying performance, it becomes challenging to assess progress or determine whether targeted sustainability goals are being achieved. By measuring and managing progress over time, the Bank can make more informed, data-driven decisions. BRI applies a comprehensive emissions measurement framework, tracking Scope 1 and Scope 2 emissions as well as Scope 3 emissions. Scope 1 and Scope 2 emissions arise from operational activities, while Scope 3 emissions consist primarily of financed emissions resulting from investment and lending activities, which represent the largest share of BRI's total greenhouse gas emissions.



BRI is the first company in Indonesia to join the Partnership for Carbon Accounting Financials (PCAF) and has adopted the PCAF methodology to measure and disclose its financed emissions. The PCAF framework, developed in alignment with the Greenhouse Gas Protocol, serves as a global standard for accounting and reporting financed emissions, ensuring consistency, transparency, and comparability. Furthermore, BRI adheres to the Science Based Targets initiative (SBTi) coverage requirements for measuring financed emissions across asset classes, including corporate loans, power generation project finance, commercial real estate, listed equity, and bonds.



- Keterangan:**
- Scope 2 emission factors: Directorate General of Electricity, Ministry of Energy and Mineral Resources (DJK-ESDM) in 2019
 - Fuel emission factor: Oil and Gas Institute (Lemigas) Energy and Mineral Resources in 2021.
 - Other emission sources use emission factors agreed by the IPCC.
 - Ozone depleting substances (ODS), biogenic emissions, NOx, SOx, VOC (volatile organic compound gas), PM (particulate matter), and other significant gases contributing to air emissions have not been considered in this calculation. [GRI 305-1, 305-2, 305-3, 305-4, 305-5, 305-6, 305-7]

Metrics and Targets

Target Setting Methodology [FN-CB-410b.4]

A key indicator of BRI's dedication to climate change mitigation is its firm commitment to achieving Net Zero Emissions. In 2023, BRI became the first financial institution in Indonesia to commit to Net Zero Emissions by 2050, aligning its targets with the Science Based Targets initiative (SBTi) standards. Further strengthening this commitment, in 2024, BRI became the first financial services institution in Indonesia to receive validation of its short-term Net Zero Emissions methodology, setting a 2030 near term target as part of its pathway to achieving carbon neutrality by 2050. BRI has established Scope 3 emission reduction targets in accordance with SBTi criteria for Scope 3 Portfolio Targets as follows:

- FI-C15 - Requirements for Setting Targets on Investment and Financing Activities
All financial institutions must set targets for their investment and financing activities in accordance with the requirements of FI-C16, regardless of the portion of Scope 3 portfolio emissions measured against total emissions or Scope 1, 2, and 3 emissions of the financial institution. Financial institutions may choose from applicable methods for setting targets based on asset classes.
- FI-C16 - Portfolio Target Coverage
Financial institutions must set targets for all "Required Activities" in the Required Activities and Methods Table, adhering to the minimum coverage requirements.

As part of its sustainable business strategy, BRI has developed a methodology for setting emission reduction targets, considering the following key factors:

- Contribution to greenhouse gas emissions
BRI uses internationally recognized methodologies, including the Greenhouse Gas Protocol, to measure and quantify emissions.
- Emissions reduction strategies
BRI formulates various strategies to reduce emissions, both directly and indirectly.
- Alignment with National and global climate goals
BRI ensures its targets are aligned with national and international emission reduction commitments, including Indonesia's Nationally Determined Contributions (NDC) and the Paris Agreement.

By integrating these factors, BRI measures and sets carbon emission reduction targets using the SBTi methodology, specifically applying the Sectoral Decarbonization Approach (SDA) and Temperature Ratings Approach (TRA).

Sectoral Decarbonization Approach (SDA)

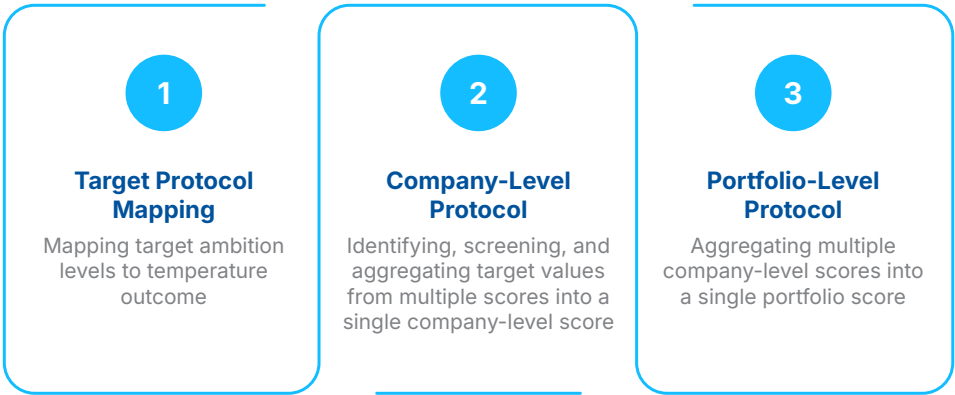
BRI establishes emission reduction targets for each industry sector based on the Sectoral Decarbonization Approach (SDA), a methodology that prioritizes carbon intensity as a key metric in setting reduction goals. The effectiveness of this approach is reflected in the differing contributions of economic sectors to greenhouse gas emissions, resulting in varying timelines for achieving Net Zero Emissions across sectors. A comprehensive understanding of sector-specific emission sources enables BRI to develop targeted and efficient mitigation solutions. This strategic approach ensures that emission reduction efforts are both impactful and feasible, allowing BRI to contribute meaningfully to global climate action. By aligning its strategies with the SBTi guidelines for financial

institutions, BRI enhances its ability to support the transition to a low-carbon economy. The following outlines the SDA approach adopted by BRI.

Target	Paper & Pulp, Commercial Real Estate, Power Generation, and Power Generation Project Finance						
Base year	2022						
Calculating Baseline Emission Intensity to Establish SDA Targets	Measure GHG emissions per loan and investment	➤	Calculate financial institution's share of emissions	➤	Calculate emission intensity	➤	Select decarbonization pathway and set an emissions-based SBTi
Establishment of Carbon Neutrality Targets	Setting targets and reduction pathways based on scenarios below 2°C						

Temperature Rating Method (TRA)

In addition to the sector-specific SDA, BRI employs the Temperature Rating Method (TRA) to set emission reduction targets within its corporate financing portfolio. The TRA evaluates the extent to which companies have adopted carbon reduction targets that align with scientifically global warming threshold. The TRA assigns a temperature rating, linking carbon emission reduction targets to projected global temperature rise, providing an intuitive perspective on the impact of a company's strategy on climate change. A higher emission reduction target results in a lower temperature score, which in turn reduces the temperature rating of BRI's asset portfolio. Using this methodology, BRI formulates greenhouse gas emission reduction targets based on scientific benchmark:



To establish greenhouse gas (GHG) emission reduction targets using the TRA Methodology, BRI categorizes sectors within its loan, bond, and listed equity portfolios and sets carbon reduction targets based on their respective temperature ratings. BRI is committed to progressively lowering the temperature score of its portfolio, aligning with its 2040 climate targets. BRI aims to achieve a temperature rating of 1.75°C for Scope 1 & 2 emissions and 2.0°C for Scope 1, 2, and 3 emissions.

Metrics and Targets

Our Achievement

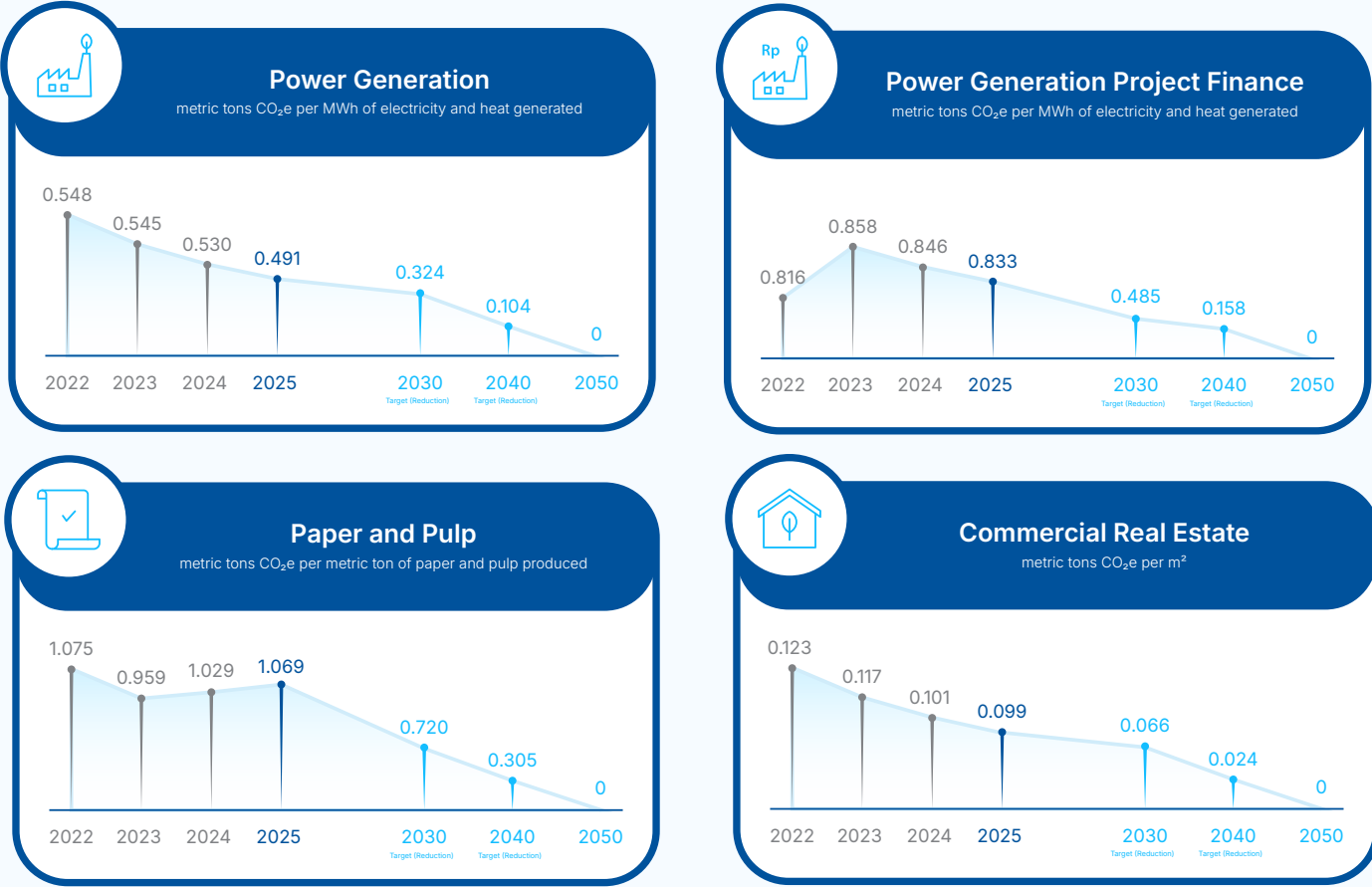
Calculation of the Sectoral Decarbonization Approach (SDA)

[FN-CB-410b.1] [FN-CB-410b.2]

As part of its commitment to achieving Net-Zero Emissions by 2050, BRI has conducted carbon intensity assessments of its financed emissions, establishing sector-specific targets and decarbonization pathways. Using 2022 as the base year, BRI has set clear reduction targets for key industrial sectors, including pulp and paper, commercial real estate, power generation, and power generation project finance.

Overall, in 2025, there was a decline in emission intensity across the sectors financed by BRI compared to 2024. This reduction was driven by BRI's efforts to expand its renewable energy portfolio. However there was a slight increase in pulp & paper emission intensity due to the fact majority of our customer in the pulp & paper sector rebased their emissions following methodological enhancements and successfully obtained Science Based Targets initiative (SBTi) validation of their targets in 2025. BRI believe this milestone demonstrates stronger alignment with science-based decarbonization pathways and supports the long-term sustainable target and credibility of our financed emission.

Metrics and Targets (Sectoral Emission Reduction Targets and Pathways Based on SDA) [FN-CB-410b.1] [FN-CB-410b.2]



Metrics and Targets

Calculation of Temperature Ratings Method (TRA) [FN-CB-410b.1] [FN-CB-410b.3]

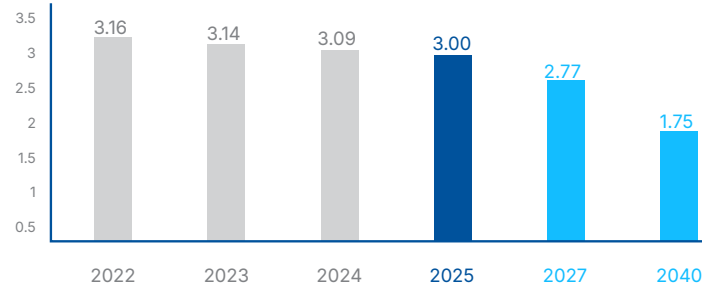
in setting emissions reduction targets for portfolio segments that do not follow the Sectoral Decarbonization Approach (SDA), BRI applies the Temperature Ratings Methodology (TRA) to assess the alignment of its portfolio with global decarbonization pathways. In 2025, the loan portfolio showed a decline in temperature ratings compared with 2024, reflecting improved alignment with the low-carbon transition pathway. Meanwhile, the bond and equity portfolios recorded an increase in temperature ratings across Scope 1, Scope 2, and Scope 3. This change was influenced by portfolio composition and variations in the coverage of emissions reduction targets among entities within the portfolio, particularly where indirect emissions across the value chain are not yet fully included. As a result, these factors also affected the aggregated measurement results for Scope 1, Scope 2, and Scope 3.

Going forward, BRI will continue to strengthen its efforts to reduce portfolio emissions by increasing financing for the renewable energy sector and actively engaging with borrowers to encourage the adoption of lower-emission business practices. BRI also regularly monitors and evaluates the portfolio's temperature ratings to ensure alignment with its Net Zero Emissions target and evolving international best practices.

Loan Portfolio

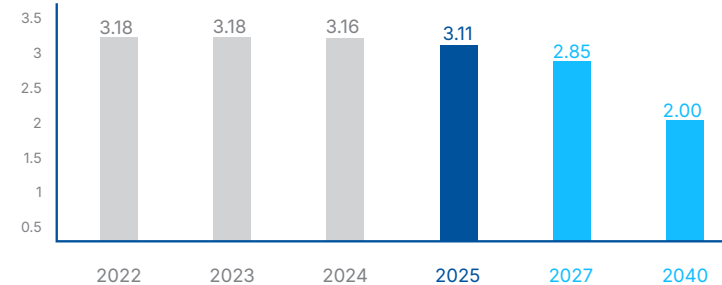
Scope 1 & 2

°C (degrees Celcius)



Scope 1, 2 & 3

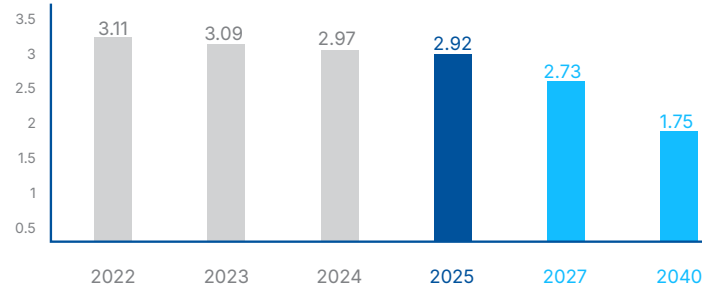
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Bond and Listed Equity Portfolio

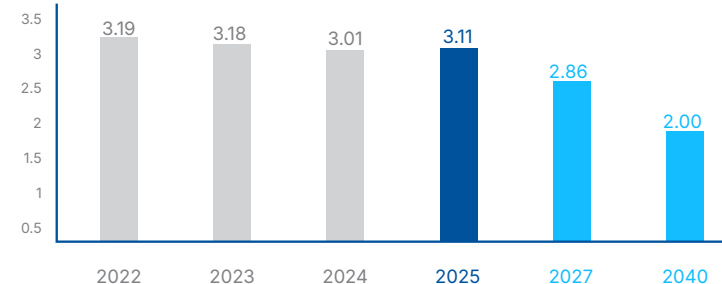
Scope 1 & 2

°C (degrees Celcius)



Scope 1, 2 & 3

°C (degrees Celcius)



Metrics and Targets

Internal Carbon Pricing

BRI implements an Internal Carbon Pricing (ICP) mechanism using a shadow price approach to strengthen risk management and internalize the financial impact of greenhouse gas (GHG) emissions. The ICP is a voluntary mechanism that assigns a notional monetary value to each ton of GHG emissions related to Scopes 1, 2, and 3. It enables BRI to assess the financial implications of emissions (risks and opportunities) in both strategic and operational decisions.

BRI's internal carbon pricing is guided by scenarios provided by the Network for Greening the Financial System (NGFS). These scenarios outline a range of carbon prices, from IDR 1,406,023 to IDR 170,127,545 per ton of CO₂e (USD equivalent based on an exchange rate of IDR 16,685.91 per USD).

The internal carbon price is applied across multiple functions. It informs project and investment evaluations, ensuring that long-term carbon risks are incorporated into business case reviews. It also promotes operational and energy efficiency by identifying emissions-intensive activities. At a strategic level, the ICP guides low-carbon decision-making, supports transition planning, and aligns internal practices with emerging regulatory and climate-related expectations.

A key application of BRI's internal carbon pricing is in its Climate Risk Stress Testing (CRST) framework. As a financial institution, BRI recognizes that the most significant exposure to climate-related transition risks arises from the businesses it finances. By incorporating carbon prices into CRST assessment enables BRI to evaluate how policy changes may affect the financial performance and creditworthiness of borrowers, allowing BRI to evaluate transition risks in its lending portfolio and inform strategic decision-making.

Through this approach, BRI ensures that carbon-related risks and opportunities are systematically embedded into operational efficiency, project evaluations, strategic planning, and credit decision-making, reinforcing its commitment to sustainable banking practices.

Carbon Credits [GRI 102-10]

BRI views carbon offsetting as a complementary instrument within its Net Zero strategy, applied with caution and not as a substitute for primary emissions reduction efforts across operational activities and financing portfolios. Within this framework, carbon offsets are positioned as contributions beyond BRI's core value chain and as a limited mechanism to address residual emissions during the later stages of target achievement. Offsets are recorded and disclosed transparently and are not used as the basis for net zero claims prior to the designated target year.

In implementation, BRI refers to regulatory provisions and international standards in the selection of carbon projects and credits, including participation in the domestic carbon market. This approach emphasizes the quality, integrity, and measurable environmental and social benefits of supported projects. Through this disciplined approach, BRI reinforces the credibility of its Net Zero commitment while contributing to an inclusive and sustainable transition toward a low-carbon economy.



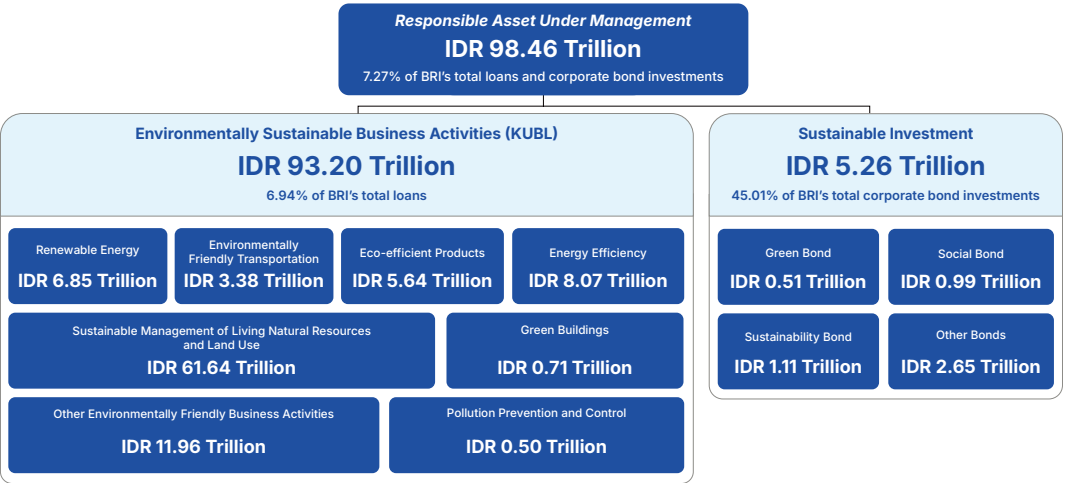
Metrics and Targets

Sustainable Portfolio

To accelerate the transformation of its portfolio toward low-carbon financing, BRI continues to expand its green portfolio through sustainable financing activities, including green lending and investments in sustainable bond instruments.

Responsible Asset Under Management

Responsible Asset Under Management (Responsible AUM) represents the total assets managed by BRI where ESG considerations are integrated into financing and investment decision-making processes. These assets include financing provided to environmentally sustainable activities as well as investments aligned with ESG principles. Monitoring Responsible AUM enables BRI to assess the extent to which its managed assets contribute to the transition toward a low-carbon economy. During the reporting period, BRI's Responsible Asset Under Management reached IDR 98.46 trillion, consisting of financing for Environmentally Sustainable Business Activities (Kegiatan Usaha Berwawasan Lingkungan – KUBL) and Sustainable Investment instruments.



Environmentally Sustainable Business Activities (KUBL)

Environmentally Sustainable Business Activities (KUBL) represent financing extended to sectors or business activities that contribute positively to environmental protection and support climate change mitigation and adaptation efforts. These activities include priority sectors such as renewable energy, energy efficiency, sustainable natural resource management, and other sectors that contribute to the transition toward a low-carbon economy. During the reporting period, BRI's total sustainable financing reached IDR 811.9 trillion, exceeding the target of IDR 800 trillion and aligning with the performance targets set under the Bank's Collective KPI framework. Of this amount, IDR 93.2 trillion represents green financing allocated to various activities that support environmental sustainability. This achievement also includes the implementation of Sustainability-Linked Loans (SLL) in 2025, extended to borrowers in sectors such as energy efficiency and green buildings, where financing terms are linked to the achievement of predefined sustainability performance targets.

Sustainable Investment

In addition to financing activities, BRI also supports the development of its sustainable portfolio through Sustainable Investment, which includes investments in financial instruments aligned with ESG principles. These investments include sustainable bond instruments such as green bonds, social bonds, and sustainability bonds. During the reporting period, the total value of BRI's Sustainable Investment amounted to IDR 5.26 trillion, contributing to the financing of projects that generate positive environmental and social impacts.

Metrics and Targets

Sustainable-Related Funding

To strengthen the implementation of ESG principles in its funding activities, BRI also actively develops sustainability-related funding through the issuance of sustainable financing instruments. These include instruments such as green bonds, sustainability bonds, and loan facilities linked to sustainability objectives. Through these issuances, BRI not only expands funding sources that support sustainable financing activities but also contributes to the development of the sustainable finance market. During the reporting period, BRI raised a total of IDR 34.79 trillion in sustainability-related funding from various ESG-based bond and loan instruments.



Green Bond BRI

BRI has demonstrated its commitment to sustainable finance by issuing green bonds in compliance with POJK No. 60/POJK.04/2017 on the Issuance and Requirements for Environmentally Conscious Debt Securities (Green Bond) and in accordance with the BRI Green Bond Framework. The allocation of proceeds follows a structured approach, with a minimum of 70% dedicated to financing Environmentally Sustainable General Activities (KUBL) and up to 30% allocated for other general activities, including micro-sector, healthcare, and social initiatives. BRI conducts a rigorous selection and evaluation process, reinforcing its commitment to environmentally and socially responsible financing. In 2022, BRI issued its Phase I Green Bond with a total issuance value of IDR 5 trillion, receiving an oversubscription rate of 4.4 times. Building on this success, in 2023, BRI launched the Phase II Green Bond, raising IDR 6 trillion, with an oversubscription rate of 2.63 times. This issuance was divided into three series: Series A (370 days) with a coupon rate of 6.10%, Series B (2 years) with a coupon rate of 6.35%, and Series C (3 years) with a coupon rate of 6.30%. In 2024, BRI issued the Phase III Green Bond, raising IDR 2.5 trillion, with an oversubscription rate of

1.64 times. Similar to the previous issuance, this bond was structured into three series: Series A (370 days) with a coupon rate of 6.15%, Series B (2 years) with a coupon rate of 6.25%, and Series C (3 years) with a coupon rate of 6.25%.

Green Bonds	Listing	Maturity	Value	Coupon
Phase I Series A*	July 21, 2022	July 30, 2023	IDR 2.50 Trillion	3.70%
Phase I Series B*	July 21, 2022	July 20, 2025	IDR 2.00 Trillion	5.75%
Phase I Series C	July 21, 2022	July 20, 2027	IDR 0.50 Trillion	6.45%
Phase II Series A*	October 13, 2023	October 22, 2024	IDR 1.35 Trillion	6.10%
Phase II Series B*	October 13, 2023	October 12, 2025	IDR 4.15 Trillion	6.35%
Phase II Series C	October 13, 2023	October 12, 2026	IDR 0.50 Trillion	6.30%
Phase III Series A*	March 20, 2024	March 30, 2025	IDR 1.23 Trillion	6.15%
Phase III Series B	March 20, 2024	March 20, 2026	IDR 0.88 Trillion	6.25%
Phase III Series C	March 20, 2024	March 20, 2027	IDR 0.38 Trillion	6.25%

*)Matured

Sustainability-linked Loan

On August 30, 2022, BRI successfully secured a syndicated loan in the form of SLL from a consortium of domestic and international banks amounting to one billion United States Dollars (USD 1,000,000,000). The facility was facilitated by PT Bank HSBC Indonesia as the Facility Agent and coordinated by UOB. The loan withdrawals were executed in three tranches, each with distinct terms and maturities:

1. Facility A: A total of USD 200,000,000, fully disbursed from 10 (ten) banks, with a Compound SOFR interest rate and a 12 (twelve) month loan term starting from September 15, 2022, maturing on September 15, 2023.
2. Facility B: A total of USD 300,000,000, fully disbursed from 9 (nine) banks, with a Compound SOFR interest rate and a 36 (thirty-six) month loan term starting from September 15, 2022, maturing on September 15, 2025.
3. Facility C: A total of USD 500,000,000, fully disbursed from 11 (eleven) banks, with a Compound SOFR interest rate and a 48 (forty-eight) month loan term starting from September 15, 2022, maturing on September 15, 2026.

Metrics and Targets

Inclusivity-based Securities

BRI has successfully raised funds aligned with environmental, social, and governance (ESG) principles through the issuance of inclusivity-based securities (Inclusivity-based Securities). The proceeds from these securities are allocated to finance small and medium-sized enterprises (SMEs), corporate SMEs, and low-income communities.

BRI Subordinated Bond IV 2023

In July 2023, BRI issued Subordinated Bond IV as part of its strategy to meet supplementary capital requirements while reinforcing its vision of becoming the Champion of Financial Inclusion. The proceeds from this issuance were fully allocated to inclusive financing, in alignment with Bank Indonesia Regulation No. 23/13/PBI/2021.

BRI issued Subordinated Bond IV with total issuance value of IDR 500 billion, recording an oversubscription rate of 1.77 times. The bond has a 5-year tenor with a coupon rate of 6.45%.

Subordinated Bonds IV	Recording Date	Due Date	Value	BRI Coupon 2023
Seri A	July 6, 2023	July 6, 2028	IDR 500 Billion	6.45%

Social Loan

On June 27, 2024, BRI successfully secured a Social Loan with a total facility of USD 800 million. The proceeds from this loan are allocated to finance or refinance, either in whole or in part, Social Projects in accordance with the established framework.

Social Bond 2025

BRI became Indonesia's first bank to issue a social bond. In 2025, BRI issued Sustainable Social Bond I Phase I-2025 with a total value of Rp 5 trillion. The issuance forms part of the Sustainable Public Offering I program, which targets total fundraising of Rp 20 trillion. The issuance recorded an oversubscription of Rp 6.57 trillion, or 1.31 times the initial target.



Metrics and Targets

BRI Green Initiative

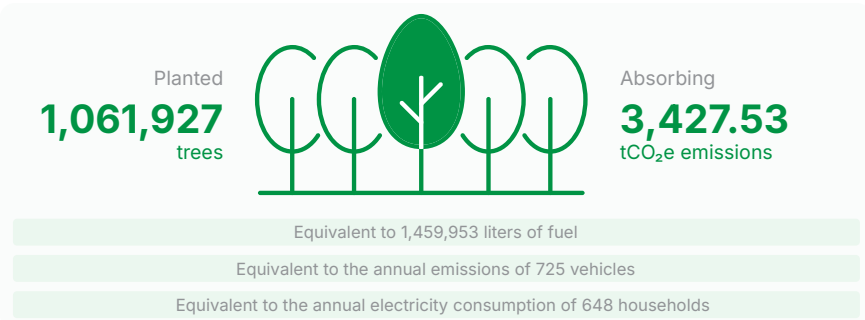
In addition to its climate change mitigation and adaptation efforts, BRI has implemented a range of green initiatives in collaboration with stakeholders to reduce the impacts of climate change. These initiatives include energy and water conservation, emission reduction from banking products and services, sustainable asset management, waste management, responsible consumption practices, and reforestation activities. BRI's commitment to environmental sustainability has been widely recognized and appreciated by stakeholders. Notably, in 2025, BRI did not receive any complaints related to environmental management. ^[F.16]

Environmental Greening Program ^[F.12]

As part of its commitment to environmental conservation and community empowerment, BRI has initiated various greening programs that involve community participation. These initiatives are implemented through two main programs: Grow & Green and BRI Menanam.

The Grow & Green program is part of BRI's Corporate Social and Environmental Responsibility (TJSL) initiative under the environmental pillar, focusing on ecosystem restoration and conservation in both terrestrial and coastal areas. One of its key activities is mangrove restoration. As of 2025, the program has supported the planting of 65,300 mangrove trees, with an estimated carbon emission reduction potential of approximately 43.43 tCO₂e per year. Meanwhile, the BRI Menanam program involves various stakeholders, particularly microfinance clients such as recipients of Kredit Usaha Rakyat (KUR), Mekaar clients, and the Desa BRILiaN community. Participants plant and maintain seedlings distributed by BRI. The species provided are plants that have both high carbon absorption capacity and economic value, such as avocado, durian, and mango trees. As of 2025, the program has distributed 996,627 tree seedlings to microfinance clients and communities in Desa BRILiaN, with an estimated carbon sequestration potential of 3,384.10 tCO₂e.

Through these initiatives, BRI contributes not only to climate change mitigation and adaptation by increasing carbon sequestration, but also to improving community welfare through the cultivation of productive, economically valuable crops. The program is managed through collaboration between BRI's corporate social responsibility function and its microfinance development initiatives as part of the Bank's broader commitment to sustainable development..



Zero Waste to Landfill ^{[F.5] [F.13] [F.14] [F.15] [GRI 3-3] [GRI 306-1] [GRI 306-2]}

The Zero-Waste to Landfill Program is an integral component of BRI's waste management and monitoring system, covering a comprehensive range of activities, including waste sorting, disposal, collection, transportation, and processing. Designed for implementation across all BRI workplaces, the program aims to achieve emission avoidance.

This initiative serves as an effective waste management model for office settings, focusing on minimizing waste generation and accumulation within BRI premises. Waste produced is reused or recycled, ensuring that no waste is sent to landfills (TPA) or contributes to environmental pollution. This effort aligns with BRI's broader sustainability commitments and its goal of reducing environmental impact. ^[B-3]

In 2025, BRI successfully recycled 740,011 kg of waste, contributing to potential emissions avoidance of 746,404 kg CO₂e. Furthermore, BRI actively promotes various waste reduction initiatives, such as encouraging employees to use personal dining and drinking utensils, significantly reducing plastic waste from food and beverage packaging. Throughout the reporting period, no hazardous or special waste (B3) was generated, and no waste spills or leakages occurred. ^{[F.15] [F.12] [B.3]}



Metrics and Targets

Emission Avoidance from Products and Services ^[F.12]

One of BRI's key emission avoidance initiatives involves encouraging customers to maximize the use of digital platforms, thereby reducing the carbon footprint associated with travel, transportation, and other activities required for in-person transactions at branch offices or ATMs. By analyzing transaction behaviors across branch offices and digital platforms, and aligning with the ISO 14064 methodology on Greenhouse Gases, BRI can estimate the amount of emissions avoided through the increased adoption of digital banking solutions:

Type of Service	Frequency (in thousand)	Energy Savings (MJ)	Emission Avoidance (kgCO2e)
BRI ^{mo}	5,619,905	13,600,826	939,001
Merchant BRI	651,376	1,713,620	118,308
Qlola	16,715	43,973	3,036
BRI ^{Link}	1,186,209	3,120,642	215,449

Data collection was carried out through the distribution of digital questionnaires to customers, aiming to gather comprehensive insights into customer demographics, the average distance to BRI ATMs or branch offices, the types of vehicles used, the fuel efficiency of the most commonly used vehicles, and the utilization of smartphones for daily transactions.

Implementation of the BRI Green Network ^[F.12]

BRI continued to strengthen its commitment to reducing operational emissions through the development of an integrated initiative known as the BRI Green Network. This initiative reflects the Bank's efforts to systematically reduce Scope 1 and Scope 2 emissions through the utilization of low-carbon technologies, improved energy efficiency, and the implementation of sustainable infrastructure across BRI's operational network throughout Indonesia.

As part of this initiative, BRI gradually transitioned its operational fleet to more environmentally friendly vehicles. As of 2025, BRI operated 930 environmentally friendly vehicles consisting of hybrid cars, electric cars, and electric motorcycles. The use of these vehicles contributed to reducing fuel consumption and lowering direct emissions generated from the Bank's operational activities. At the same time, BRI also promoted the utilization of renewable energy within its office environments. By the end of 2025, BRI had installed solar panels at 152 branch offices located across various regions in Indonesia. This initiative supported an increased share of clean energy in the Bank's operational electricity consumption while also improving energy efficiency across BRI's office network. In addition, BRI continued to develop sustainable office infrastructure through the implementation of green building standards. As of 2025, two BRI office buildings had obtained green building certification from the Green Building Council Indonesia (GBCI) with a Gold rating: Menara BR^{il}ian Jakarta and Menara BR^{il}ian Medan. This reflects the Bank's commitment to energy efficiency, responsible resource management, and environmentally friendly building design.

Through the BRI Green Network, BRI continued to strengthen sustainable operational practices while contributing to the transition toward a low-carbon economy in Indonesia.

Energy Use ^{[F.6] [F.7] [GRI 302-1] [GRI 302-2] [GRI 302-3] [GRI 302-4]}

BRI operates in the absence of specific regulations governing energy use for commercial banks. However, the bank has proactively implemented various measures to reduce energy consumption across its operations. These efforts are aimed at enhancing efficiency, supporting environmental sustainability, and minimizing Scope 1 and Scope 2 emissions to the greatest extent possible. ^[GRI 3-3] BRI conducted an energy assessment at its Headquarters and designated 2022 as the baseline year for its energy reduction plan. Several measures have been implemented, including improving electricity efficiency, promoting an energy-saving workplace culture, adopting technologies such as LED lighting and optimizing the use of office elevators, reducing fuel consumption through vehicle age limits and routine maintenance, and gradually replacing operational vehicles with electric vehicles.

The total energy consumed in 2025 amounted to 2,622,589,522 MJ, derived from electricity use and vehicle fuel consumption. Electricity is supplied entirely by PT PLN (Persero), while operational vehicles utilize a combination of fossil fuel and electricity. As PT PLN (Persero) has not yet provided specific details on the energy mix used for electricity production, this report does not present consolidated data on energy consumption from renewable versus non-renewable energy sources..

^[GRI 302-1]

Description	Unit	2023	2024	2025
Fuel Consumption	Liters	42,927,942	42,521,434	37,968,046
Electricity Consumption	kWh	403,192,231	383,878,408	365,472,236
Fuel Consumption	Rp	526,974,322,479	483,403,295,406	430,787,417,822
Electricity Consumption	Rp	574,118,412,662	555,530,945,998	529,576,077,817
Total Energy Consumed	MJ	2,919,627,648	2,848,795,079	2,622,589,522
Energy Savings	MJ (YoY)	155,330,032	70,832,569	226,205,557
	% (YoY)	5.05	2.43	7.94
Energy Intensity per Office	MJ/office/year	376,483	376,426	355,509
Energy Intensity per Employee	MJ/employee/year	24,271	23,620	20,880

Energy calculations and conversion factors are based on the IPCC (1998) methodology, which has been adopted by the Government of Indonesia through the Greenhouse Gas (GHG) Emission Inventory Guidelines for the Energy Sector issued by the Ministry of Energy and Mineral Resources (2020). BRI has begun recording energy consumption across all divisions to improve the

Metrics and Targets

transparency and accuracy of the Bank’s energy data. In addition, BRI has implemented several behavioral and operational initiatives, including the use of digital technologies to manage energy efficiency and intensity. These efforts reduced total energy consumption across the organization by 226,205,557 MJ, or 7.94%, in 2025 compared to the previous year. This reduction also lowered energy intensity by 20,917 MJ per office per year and 2,740 MJ per employee per year.

[GRI 302-4] [GRI 302-5]

Water Usage^[F.8]

BRI does not monitor liquid waste within its business processes, as its operations do not generate significant liquid waste, nor is waste management a core aspect of its business activities. In 2025, BRI recorded a water use intensity of 16.27 m³ per employee (including outsourced workers) at its Head Office. This represents an increase of 4.27% compared to 2024, when water use intensity stood at 16.25 m³ per employee.

Paperless Campaign^{[F.5] [GRI 306-2]}

BRI’s digitalization initiatives have enhanced efficiency in terms of time, cost, and paper usage, while also providing customers with seamless access to banking services anytime and anywhere. Below are some of the paperless applications implemented by BRI:

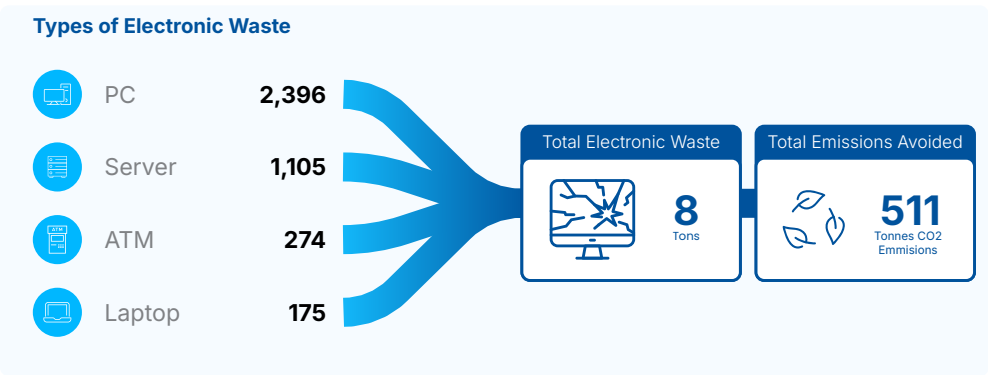
1. E-Tax: A tax reporting application for customers, making BRI the first banking institution in Indonesia to adopt such a solution;
2. E-Form: A digital service application that replaces paper-based processes for front-line employees across BRI work units;
3. E-Statement: A service that provides account information to customers via their registered email addresses;
4. New Account Swap: Enables customers to link loan and checking products without requiring separate accounts;
5. Paperless ATMs: ATMs that do not print transaction receipts, significantly reducing paper usage in banking transactions;
6. BRISPOT: An Android-based, internet-connected application that facilitates quick and paperless microloan approvals;
7. BRILiaN Apps: An internal platform featuring e-office functionalities for online correspondence and HR-related activities;
8. BRISMART: An online learning management system that supports internal training and professional development;
9. BRIOPRA (BRI Digital Operation Risk Management Information System): A comprehensive risk identification and management platform with modules for Risk and Control Self-Assessment (RCSA), Key Risk Indicators (KRI), Incident Management (IM), MR Forums, and Maturity Management;
10. BRISIM (BRI Digital Management Information System): A web-based data and information monitoring platform accessible via mobile devices, allowing employees to track their performance remotely;

11. BRIMEN (BRI Document Management System): An electronic credit document storage system that centralizes and standardizes document management for improved efficiency and accessibility; and
12. BRIimo: BRI’s mobile banking super app, providing customers with access to banking products and services anytime and anywhere.

Through these digitization initiatives, BRI has successfully reduced paper consumption in its operations. Based on the 2025 financial statements, paper consumption per employee declined by 16.38%.

Minimizing Electronic Waste^{[F.12] [GRI 306-2]}

To ensure sustainable consumption and production patterns by minimizing electronic waste, BRI utilizes digital data erasure technology for the decommissioning of information technology assets. This technology enables BRI to securely decommission IT devices containing physical data storage media, such as computers, laptops, servers, automated teller machines (ATMs), and other similar equipment. The data on these devices is erased digitally and securely to prevent data breaches, ensuring that the equipment remains in like-new condition and has the potential for reuse by third parties, such as through auctions or social assistance programs.



Sustainability Related Disclosure





Inclusive Finance

The Four Pillars of the IFRS Sustainability Disclosure Standards

Governance

- BRI's Commitment to Financial Inclusion and Financial Literacy
- Global and National Agendas Underpinning BRI's Commitment
- Governance Structure for Inclusive Finance and Customer Excellence
- Executive Management and Committee-Level Oversight
- Internal Policy & Regulation

Strategy

- Risk and Opportunities Identification
- Strategy to Address Risk and Capture Opportunities
- Financial Inclusion As A Strategic Response
- Financial Literacy

Risk Management

- Inclusive Finance Risk Management
- Inclusive Banking with a Focus on Capability and Protection
- Consumer Financial Protection

Metrics and Targets

- Metrics for Inclusive Finance
- Social Impact of Microloans
- SDGs-linked Revenues

Governance

BRI's materiality assessment identifies Inclusive Finance and Consumer Financial Protection as two distinct yet closely interconnected material topics. Expanding access to financial services without responsible practices, adequate customer understanding, and appropriate safeguards may expose the Bank to financial, regulatory, and reputational risks, while limiting the long-term impact of inclusive finance initiatives.

From BRI's perspective, Inclusive Finance and Consumer Financial Protection cannot be managed in isolation. Expanding financial access must be accompanied by responsible financial practices, sufficient customer awareness, and effective protection mechanisms to ensure that financial services are utilized appropriately and sustainably across customer segments. In this context, BRI presents these topics through two interconnected management lenses:

- Inclusive Finance, which focuses on expanding access to financial services and increasing the availability of financial products and services for various segments of society, particularly underserved and underbanked communities; and
- Consumer Financial Protection, which focuses on safeguarding customer rights, ensuring transparency and fair treatment, and strengthening customer capability through financial literacy.

This integrated approach is operationalized through BRI's commitment across three interconnected pillars: Financial Inclusion, Financial Literacy, and Consumer Financial Protection, which together support responsible financial intermediation, inclusive economic participation, and long-term value creation.

BRI's Commitment to Financial Inclusion and Financial Literacy

Commitment to Financial Inclusion

Expanding equitable access to financial services and inclusive financing solutions

BRI is committed to expanding access to financial services and financing solutions for underserved and targeted groups, including micro and small business actors, low-income households, rural communities, women, youth, older persons, migrant workers, and other disadvantaged groups. This commitment is demonstrated through:

- Innovating and expanding financial products and services tailored to underserved and targeted groups, informed by market research and customer feedback to ensure relevance, affordability, and accessibility.
- Tailoring delivery channels and points of access to diverse customer needs and geographic conditions, including physical branch networks, branchless and agent-based models, and digital banking platforms.
- Providing microfinance and inclusive financing solutions that support productive economic

activities, business growth, and income generation for low-income households, disadvantaged groups, and micro, small, and medium-sized enterprises.

- Engaging in partnerships with external stakeholders, including government institutions, state-owned enterprises, community organizations, and ecosystem partners, to expand reach, strengthen distribution, and support the development of an inclusive finance ecosystem.

Commitment to Financial Literacy & Consumer Financial Protection

Strengthening customer capability while ensuring fair treatment, transparency, and responsible financial practices

BRI recognizes that financial inclusion must be supported by adequate customer understanding and capability, as well as strong consumer protection safeguards, to ensure the responsible and effective use of financial services. In this context, BRI is committed to strengthening financial literacy as an enabler of sustainable inclusion while embedding consumer financial protection principles across its product offerings, sales practices, and service delivery. This commitment aims to ensure that the expansion of access to financial services is accompanied by responsible financial behavior and adequate protection measures to prevent risks such as customer over-indebtedness, financial mismanagement, and the misuse of financial products. As part of this commitment, BRI also ensures that financial products and services are designed, offered, and delivered responsibly, taking into account customers' needs, financial capacity, and level of understanding, thereby supporting long-term financial well-being.

This commitment applies to all customer segments with diverse financial needs, capabilities, life stages, and levels of business maturity, including micro-entrepreneurs, women, youth, low-income individuals, and customers in underserved areas. Particular attention is given to unbanked, underbanked, and underserved groups to ensure that broader access to financial services is accompanied by transparency, fairness, and responsible conduct throughout the customer lifecycle. This commitment is demonstrated through:

- Targeted financial education and capacity-building programs, including non-financial support such as business mentoring, financial planning, and digital literacy, designed for individuals from vulnerable and low-income groups as well as MSME actors, to support more informed financial decision-making in line with customers' needs and economic activities.
- Partnerships with financial education organizations, educational institutions, and community-based organizations, to deliver structured, accessible, and targeted financial literacy initiatives with measurable outreach and impact.
- Customer-facing employee training and capacity building, equipping frontline staff and relationship managers with the knowledge and skills required to support responsible customer engagement and provide appropriate financial guidance across customer segments.
- Fair and responsible marketing and sales practices, ensuring that product information and customer communication are transparent, accurate, and aligned with customer profiles and

Governance

capabilities.

- Responsible and ethical lending practices, encompassing affordability and suitability assessments, responsible loan modification options, and ethical debt collection approaches that respect customer dignity and comply with applicable regulations.
- Accessible and effective complaint handling mechanisms, enabling customers to raise concerns and obtain resolution in a timely and transparent manner.
- Employee training and conduct standards, designed to prevent aggressive sales practices and promote respectful, ethical customer engagement.

BRI's commitment to financial inclusion, financial literacy, and consumer financial protection is embedded within its core business strategy and supported by clear accountability at senior management and Board levels.

Global and National Agendas Underpinning BRI's Commitment

BRI's commitment to Inclusive Finance, Financial Literacy, and Consumer Financial Protection is shaped by both global sustainability agendas and national development priorities, which position financial inclusion and responsible financial services as key enablers of inclusive, resilient, and sustainable economic growth.

Global Development Agenda

At the global level, BRI's commitment is aligned with the United Nations Sustainable Development Goals (SDGs), which recognize inclusive finance as a critical enabler of poverty reduction, inclusive economic growth, gender equality, and the reduction of inequalities. Through our commitment to Financial Inclusion, Financial Literacy, and Consumer Financial Protection, BRI contributes to global development objectives related to:

- **SDG 1 – No Poverty:** expanding access to formal financial services for low-income and underserved populations, supporting poverty alleviation efforts;
- **SDG 8 – Decent Work and Economic Growth:** promoting productive economic activities and employment through financing for micro, small, and medium enterprises (MSMEs);
- **SDG 5 – Gender Equality:** strengthening economic participation and opportunities for women and other vulnerable groups; and
- **SDG 10 – Reduced Inequalities:** reducing structural barriers that contribute to economic and financial inequalities.

In this context, BRI views inclusive finance and customer excellence not as a standalone objective,

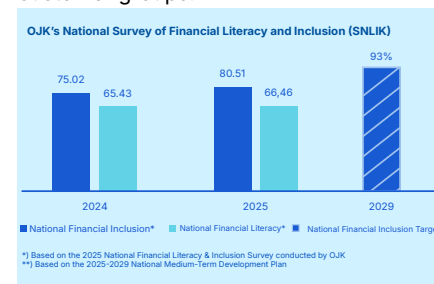
but as an integrated approach that combines expanded access, strengthened financial capability, and responsible customer protection. By embedding these principles within its core banking activities, BRI seeks to support meaningful economic participation and contribute to sustainable development outcomes across customer segments and communities. This global alignment further informs how BRI structures its governance, policies, and oversight mechanisms to deliver its commitment in a consistent and accountable manner.

National Development Agenda

At the national level, BRI's commitment is anchored in Indonesia's development agenda, which places financial inclusion and financial literacy as a strategic priority for economic resilience and social equity. This agenda is formalised through the National Strategy for Financial Inclusion (Strategi Nasional Keuangan Inklusif – SNKI), established under Presidential Regulation No. 114/2020. The SNKI defines the national direction, priority pillars, and target groups for advancing financial inclusion across Indonesia. Priority target groups under the SNKI include, among others: micro and small business actors, low-income individuals and households, communities in rural, remote, and underserved areas, women, older persons, young people, and migrant workers and other vulnerable groups. The SNKI underscores that expanding access to financial services must be accompanied by strengthened financial capability and consumer protection to support inclusive and sustainable economic participation.

Regulatory Framework in the Financial Services Sector

The national strategy is operationalized at the sectoral level through a series of regulations issued by the Financial Services Authority (OJK), which collectively underpin BRI's approach to financial inclusion, financial literacy, and consumer protection. OJK Regulation No. 3 of 2023 on the Enhancement of Financial Literacy and Inclusion in the Financial Services Sector translates the SNKI into concrete obligations for financial institutions, requiring the design, implementation, and reporting of financial literacy and inclusion programmes. This regulation reinforces the need for targeted initiatives addressing the diverse needs and capabilities of underserved and vulnerable customer groups.



Progress in financial literacy and inclusion at the national level is assessed through OJK's National Survey of Financial Literacy and Inclusion (SNLIK), which provides the official baseline and trend indicators. In parallel, the National Medium-Term Development Plan (RPJMN) sets a national target to increase the proportion of the adult population with access to formal financial services to 93% by 2029, establishing a clear benchmark for inclusion efforts. OJK Regulation No. 22 of 2023 on Consumer and

Governance

Public Protection in the Financial Services Sector further strengthens the role of consumer protection as an integral component of responsible financial service delivery. The regulation emphasises transparency and disclosure of product and service information, responsible communication and marketing practices, and accessible complaint handling and dispute resolution mechanisms. It reinforces the principle that financial literacy and inclusion must be supported by fair treatment and service quality across all customer touchpoints.

In addition, OJK Regulation No. 18 of 2023 on the Issuance and Requirements of Sustainability-Linked Debt Securities and Sukuk provides a comprehensive framework for social financing. While primarily governing sustainable financing instruments, this regulation explicitly recognises Socially-Oriented Business Activities (Kegiatan Usaha Berwawasan Sosial – KUBS), including:

- affordable basic infrastructure;
- access to essential services;
- affordable housing;
- job creation and programmes aimed at reducing unemployment, including micro, small, and medium enterprise financing;
- food security and sustainable food systems;
- socio-economic empowerment; and
- other socially beneficial economic activities.

The regulation also identifies target populations such as individuals living below the poverty line, marginalized communities, persons with disabilities, migrants and refugees, undereducated individuals, unemployed individuals, women in the context of gender equality, vulnerable youth and older persons, and communities affected by natural disasters. This regulatory framework enables social financing across customer segments, ranging from ultra-micro and micro financing to large-scale corporate financing that supports measurable social outcomes.

Governance Structure for Inclusive Finance and Customer Excellence

To ensure that its commitment to Inclusive Finance, Financial Literacy, and Consumer Financial Protection is implemented in a consistent, accountable, and integrated manner, BRI embeds these priorities within its existing governance and executive management structure. Rather than establishing a standalone governance for Inclusive Finance and Customer Excellence, oversight responsibilities are allocated across the Board of Directors and relevant senior management functions, aligned with BRI's core business model, product segmentation, and customer lifecycle. This governance approach reflects BRI's view that inclusive finance and customer excellence are integral to its core banking activities and must be managed alongside business strategy, risk management, and operational execution.

Financial Inclusion

Governance of Financial Inclusion focuses on ensuring broad and equitable access to financial services, as well as the availability of products and transaction services that support inclusive economic participation across customer segments.

- Oversight of access to financial services, including physical and digital distribution channels, is exercised through:
 - The Network & Retail Funding Directorate, responsible for branch networks, retail funding products, and digital access channels such as ATMs and BRImo; and
 - The Micro Directorate, which oversees branchless banking initiatives, including BRILink agents and ultra-micro services, to extend access to underserved and remote communities.
- Oversight of financial products and transaction services, including social financing across customer segments, is exercised through:
 - The Micro Directorate, covering micro and ultra-micro financing;
 - The Consumer Banking Directorate, covering consumer lending products, including subsidized housing;
 - The Commercial Banking Directorate, covering SME financing;
 - The Corporate Banking Directorate, covering wholesale financing and transaction banking solutions, including platforms such as QLOLA that support corporate and wholesale customer transactions; and
 - The Network & Retail Funding Directorate, covering savings and deposit products.

Governance

Financial Literacy

Governance of Financial Literacy focuses on strengthening customer capability and the informed use of financial services as an enabler of sustainable financial inclusion. Oversight of financial literacy initiatives and customer capability-building is primarily exercised through:

- The Micro Directorate, which leads financial education, MSME capacity-building, and customer empowerment programs targeted at micro and small business customers; and
- The Corporate Secretary Group, which oversees corporate social responsibility (CSR) programs that include financial education and community-based empowerment initiatives.

Consumer Financial Protection

Governance of Consumer Financial Protection focuses on ensuring fair treatment, transparency, service quality, and responsible financial practices across all customer segments. Oversight of consumer protection and service quality is exercised through:

- The Operations Directorate, which is responsible for responsible marketing practices, product transparency, service delivery standards, complaint handling processes, and overall customer service quality; and
- The Marketing Communication Group, which oversees fair advertising practices and ensures that product communication and promotional activities are accurate, transparent, and aligned with customer profiles and regulatory requirements.

Through cross-unit collaboration, various business functions within BRI contribute to supporting the implementation of financial inclusion and enhancing the quality of customer services, in line with BRI's business segmentation and the applicable product governance framework.

Executive Management and Committee-Level Oversight

In addition to the defined governance structure and functional accountabilities across Directorates, BRI applies executive management and committee-level oversight mechanisms to address Inclusive Finance and Customer Excellence matters on a case-by-case basis, depending on the nature, scale, and risk profile of the issue. These mechanisms provide an additional layer of oversight to ensure that material issues related to financial inclusion, social financing, customer protection, and service quality are reviewed through appropriate senior management forums, without duplicating operational decision-making.

ESG Committee

The ESG Committee provides governance-level oversight by reviewing and providing guidance on evaluations of ESG-related policies, programs, and disclosures prepared by the relevant Work Units. The Committee is chaired by the President Director, reflecting senior management accountability for the integration of sustainability considerations, including Financial Inclusion, Financial Literacy, and Consumer Financial Protection, within the Bank's overall governance framework.

Financial inclusion and financial literacy topics are considered as part of the broader social dimension when identified as material through ESG ratings, investor feedback, or regulatory developments. The Committee's role is focused on providing strategic guidance, materiality considerations, and follow-up actions, without involvement in day-to-day implementation or operational decision-making.

Product Committee

BRI operates two Product Committees with clearly defined scopes aligned with business segments, providing oversight for the development, review, and approval of banking products and services across the Bank. Both Product Committees are chaired by the President Director, reflecting senior management accountability for product governance, risk management, and alignment with regulatory and sustainability considerations.

1. The Product Committee for the wholesale segment oversees the development, review, and approval of products and services for wholesale and corporate banking, including corporate lending and transaction banking solutions.
2. The Product Committee for the non-wholesale segment oversees products and services for micro, ultra-micro, small and medium enterprises (SMEs), and consumer segments, including retail lending, inclusive financing products, and consumer banking services.

Both committees comprise members of senior management and cross-functional units, enabling the integration of risk management, regulatory compliance, customer protection considerations, and impact-related aspects into product development and lifecycle management. The Product Committees are responsible for:

- reviewing and approving new products and material product changes;
- assessing risks, regulatory compliance, and customer suitability considerations; and
- ensuring alignment between product development, business strategy, and applicable regulations.

Governance

Risk Management Committee

The Risk Management Committee (RMC) plays a key role in overseeing BRI's overall risk governance framework. Within this mandate, the Committee also oversees customer-related risks, including those arising from service quality, complaint trends, and consumer protection matters. Through this oversight, the Committee ensures that customer-related risks and outcomes remain within the Bank's established risk appetite and regulatory expectations.

Cross-group forum on customer communication

BRI conducts cross-group communication coordination as part of its governance framework to ensure that advertising activities, product communications, and corporate messaging are carried out in a fair, transparent, and responsible manner. This coordination mechanism serves as a platform for alignment and oversight to ensure that communication strategies are consistent with regulatory requirements, internal policies, and customer protection principles, as stipulated in SE.17-DIR/CSC/07/2024 on Communications.

Cross-group communication coordination is led by the President Director, reflecting the Board of Directors' direct involvement in ensuring that the Company's communication practices are managed appropriately, particularly where they may have implications for customers, business operations, or corporate reputation. The primary objectives of this coordination include:

- optimizing the roles and responsibilities of business units involved in communication activities;
- ensuring integration and synchronization of corporate, product, and internal communication strategies; and
- standardizing approval processes for communication strategies, planning, and execution.

Through this coordination process, BRI reviews and aligns various strategic communication initiatives that may have significant implications for customers, business operations, or the Company's reputation, including:

- setting communication agendas for major campaigns,
- large-scale marketing and promotional campaigns,
- major media plans,
- the selection of brand ambassadors, and
- other communication activities deemed material.

In line with fair advertising practices and customer protection principles, cross-group communication coordination also takes into account the materiality and risk profile of communication content, particularly where such communications:

- relate to flagship or signature campaigns,
- are approved at the Board level,
- involve significant budgets,
- may have a substantial impact on customers or business outcomes, or
- concern sensitive issues that could affect customer understanding, trust, or decision-making.



Governance

Internal Policy & Regulation

BRI maintains a structured set of internal policies and procedures that govern the implementation of financial inclusion, financial literacy initiatives, and consumer financial protection practices. These policies ensure compliance with applicable regulations, uphold responsible banking standards, and provide clear accountability across business units in delivering inclusive and customer-centric financial services.

No	Topic	Policy
1	Financial Inclusion and Literacy	Board of Directors Circular Letter SE.21-DIR/SCC/08/2024 on Consumer Protection, Book 3: Financial Literacy and Financial Inclusion
2	Fair Advertising and Communication	Board of Directors Circular Letter SE.17-DIR/CSC/07/2024 on Communication
3	Responsible Marketing and Product Offering	Board of Directors Circular Letter SE.21-DIR/SCC/08/2024 on Consumer Protection SO.41-CEX/12/2025 on Operational Work Units
4	Credit Needs, Affordability Assessment, and Responsible Debt Collection	SO.11.b-CRO/06/2024 on Loan Operations
5	Loan Modification and Structured Escalation Processes	Board of Directors Circular Letter SE.39-DIR/KRD/11/2023 on Non-Performing Loan Management

Strategy

Risk and Opportunities Identification

As part of its strategy development, BRI identifies key risks and opportunities related to inclusive finance and customer excellence that may affect its ability to deliver sustainable business outcomes. The identification focuses on strategic-level themes across access to finance, product suitability, consumer protection, and customer capability. The assessment considers the potential impact on BRI's business, the significance of the impact, and the expected time horizon over which these risks and opportunities may materialise. To assess the overall level of risk, BRI evaluates each identified risk by considering both its likelihood of occurrence and the severity of its potential impact on the Bank's operations, financial performance, and reputation. This approach enables BRI to prioritize risk management actions and allocate resources effectively in addressing material sustainability-related risks. BRI categorizes the impacts of various sustainability-related risks and opportunities into short term (up to one year), medium term (1–5 years), and long term (more than 5 years). This classification is aligned with the Company's strategic decision-making process and serves as the basis for setting short-, medium-, and long-term targets and priorities.

Risk Theme	Risk Category	Description	Potential Impact to Business Model & Strategic Decision Making	Potential Financial Impact	Impact Level	Time Horizon of the Impact
Product Design and Customer Suitability	Credit Risk	Product features that do not match customers' financial capacity or needs may lead to inappropriate credit disbursement and increase portfolio risk	• Weakened effectiveness of credit analysis and increased portfolio risk. • Tighter credit policies and risk tolerance limits.	• Increase in non-performing loans (NPL) and deterioration in loan portfolio quality • Higher credit loss provisioning and restructuring costs	High	Medium Term
	Strategic Risk	Products that are not aligned with customers' needs or financial capabilities may reduce customer engagement and increase the number of inactive accounts	• Reduced product relevance for target segments. • Weakened customer acquisition and retention strategies.	• Decline in customer engagement may weaken the effectiveness of customer acquisition and retention strategies • Lower deposit growth and CASA mobilization from inactive or dormant accounts	Med-High	Short Term
Points of Access to Financial Services	Strategic Risk	Limited access to financial services in underserved areas due to constrained distribution channels may hinder fund mobilization and growth opportunities	• Hindered effectiveness of service distribution and implementation of the financial inclusion strategy. • Reduced competitiveness compared with institutions with broader distribution networks.	• Slower CASA growth due to limited fund mobilization. • Lower loan growth, particularly in the micro and MSME segments.	High	Medium Term
	Operational Risk	Fraud across various banking access channels may result in financial losses and operational disruptions	• Weakened effectiveness of operational controls. • Increased complexity in managing agent networks and digital channels.	• Direct financial losses resulting from fraud incidents. • Higher operational, investigation, and recovery costs	High	Short Term
Customer Empowerment & Financial Education	Credit Risk	Low customer financial literacy may increase vulnerability to fraud or misuse of financial services due to limited understanding of banking products and transactions	• Weakened implementation of responsible lending principles and increased portfolio vulnerability. • Higher risk exposure in the retail and micro segments.	• An increase in payment delays and loan restructurings. • Higher credit loss provisions and deterioration in portfolio quality.	Med-High	Medium Term
	Operational Risk	Ineffective consumer protection practices or complaint-handling mechanisms may increase customer complaints and operational inefficiencies	• An increase in customer complaints related to transactions or the use of financial products. • Greater need for complaint handling and customer service support.	• Increased operational costs related to complaint handling and customer dispute resolution. • Potential regulatory penalties and remediation costs	Medium	Short Term
Customer Financial Protection	Reputation Risk	Inadequate service quality or customer protection practices may reduce customer trust and harm reputation	• Declining customer trust and brand reputation. • Weakened retention strategies and customer relationships.	• A decline in deposits and transaction volumes. • Decreased fee-based income and customer lifetime value.	Med-High	Short Term

Strategy

BRI identifies business opportunities related to inclusive finance and customer excellence as part of its broader strategy to expand access to financial services, strengthen customer capability, and enhance service quality. These opportunities arise from increasing demand for inclusive and customer-centric financial products, wider distribution of banking services through physical, agent-based, and digital channels, as well as growing awareness of financial literacy and consumer protection. By leveraging these developments, BRI can strengthen customer acquisition, deepen relationships across micro, retail, and underserved segments, and enhance long-term competitiveness. ^[F.29] The potential impacts of these opportunities are assessed across different time horizons, including short term (up to one year), medium term (one to five years), and long term (more than five years), reflecting how improvements in product relevance, financial accessibility, customer capability, and service excellence can contribute to sustainable portfolio growth, stronger customer trust, and diversified revenue streams over time.

Opportunity Theme	Opportunity Description Decision Making	Impact to Business Model & Strategic	Potential Financial Impact	Impact Level	Time Horizon of the Impact
Product Design and Customer Suitability	Increasing demand for inclusive and relevant financial products across diverse customer segments, including underserved and emerging markets.	- Expansion of inclusive product offerings tailored to diverse customer segments - Strengthening customer acquisition strategy across micro, retail, and underserved markets - Increased product relevance supporting sustainable portfolio growth	- Expansion of customer acquisition - Strengthened low-cost funding (CASA) - Increased lending and transaction volumes	Med-High	Short Term
Points of Access to Financial Services	Broader availability of physical, agent-based, and digital service channels in previously underserved or remote areas.	- Expansion of financial service distribution through physical, agent, and digital channels - Strengthening financial inclusion strategy in underserved areas - Increased customer onboarding through wider access points	- Growth in customer base and deposit mobilization. - Increased transaction-based revenue from agent channels - Higher lending opportunities in micro and SME segments	High	Medium Term
Customer Empowerment & Financial Education	Growing demand for financial education, digital literacy, and customer capability-building programs to ensure responsible usage of financial products and long-term financial wellbeing.	- Strengthening responsible lending through improved customer financial capability - Higher adoption of digital financial services and banking products - Increased effectiveness of cross-selling strategies across customer segments	- Higher transaction frequency and digital banking usage - Growth in fee-based income from digital services (BRIimo and other channels) - Strengthened long-term revenue growth. - Improved portfolio quality through better repayment behaviour	Med-High	Long Term
Customer Financial Protection	Strengthening customer-centric service excellence and proactive complaint resolution systems to enhance overall customer experience and trust.	- Strengthening customer trust and long-term relationships - Improved service quality supporting customer retention strategies - Data-driven service improvement through complaint analytics	- Higher customer retention and lifetime value - Increased deposit balances and transaction volumes - Growth in fee-based income from higher service utilization	Med-High	Short Term

Strategy

Strategy to Address Risk and Capture Opportunities

BRI identifies business opportunities related to inclusive finance and customer excellence as part of its broader strategy to expand access to financial services, strengthen customer capability, and enhance service quality. These opportunities arise from increasing demand for inclusive and customer-centric financial products, wider distribution of banking services through physical, agent-based, and digital channels, as well as growing awareness of financial literacy and consumer protection. By leveraging these developments, BRI can strengthen customer acquisition, deepen relationships across micro, retail, and underserved segments, and enhance long-term competitiveness. ^[F.29] The potential impacts of these opportunities are assessed across different time horizons, including short term (up to one year), medium term (one to five years), and long term (more than five years), reflecting how improvements in product relevance, financial accessibility, customer capability, and service excellence can contribute to sustainable portfolio growth, stronger customer trust, and diversified revenue streams over time.

Strategies	Key Risks/Opportunities Addressed	Key Activities	Expected Financial Impact		
			Short-Term	Medium-Term	Long-Term
Developing Customer-Centric Products and Services	- Risk of product–customer mismatch and over-indebtedness - Credit quality and portfolio performance risks - Opportunity to scale inclusive and social financing across segments	- Designing products aligned with customer profiles, economic activities, and life cycles - Integrating responsible product design into micro, consumer, SME, and wholesale segments	Improved product adoption and utilization driven by better product–customer fit	Growth in lending, fee-based income, and improved portfolio quality through responsible product design	Diversified and resilient revenue streams across customer segments
Expanding Points of Access and Reach	- Risk of financial exclusion due to limited physical or digital access - Operational and service risks across distributed channels - Opportunity to increase outreach in underserved and remote areas	- Scaling branchless and agent-based models (BRILink Agents) - Strengthening digital onboarding and transaction platforms to improve accessibility and reliability	Increased customer onboarding and account activation across physical and digital channels	Growth in transaction volumes and CASA balances driven by improved accessibility and usage	Sustainable market expansion and strengthened franchise value through broad and inclusive customer reach
Strengthening Non-Financial Support and Customer Capability	- Risk of low financial literacy and limited customer capability - Risk of over-indebtedness and suboptimal credit utilization - Credit quality and portfolio performance risks - Opportunity to deepen relationships and support customer progression	Customer empowerment through financing and non-financial support	Reduced regulatory, compliance, and reputational risks.	Higher customer satisfaction and retention.	Stable earnings supported by trusted customer relationships
Strengthening Customer Financial Protection	- Risk of customer dissatisfaction and service inconsistency - Risk of regulatory sanctions due to non-compliance with consumer protection standards - Opportunity to enhance customer trust, retention, and cross-selling potential	Implementing end-to-end customer financial protection practices across the customer lifecycle, encompassing responsible product design, fair marketing and transparent communication, prudent lending, and effective complaint resolution	Reduced escalation cases and improved regulatory compliance indicators	Higher customer satisfaction, retention rates, and CASA growth	Stronger brand equity and diversified, stable revenue streams driven by trusted customer relationships

Strategy

Financial Inclusion As A Strategic Response

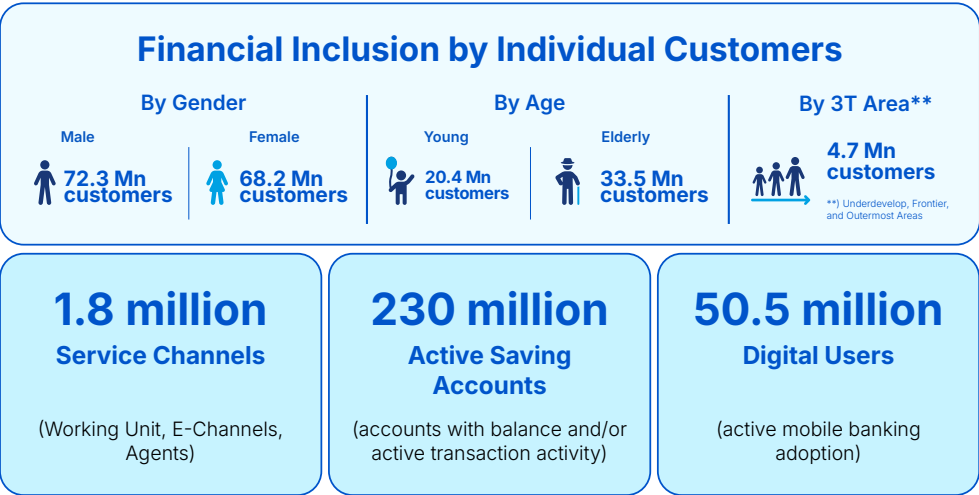
Indonesia has made meaningful progress in expanding financial inclusion. However, structural challenges remain, with around 20% of the productive-age population, or approximately 43 million people, still lacking access to formal financial services. This gap is driven not only by the country's wide geographic spread, particularly across rural and remote areas, but also by ongoing challenges related to financial literacy, affordability, and the availability of products that meet the needs of underserved communities.

Within this context, financial inclusion represents both a national development imperative and a strategic response for BRI. Financial inclusion is positioned as a strategic priority within BRI's governance framework, integrated into the Bank's institutional policies, oversight mechanisms, and business strategy. The Bank recognizes that sustainable growth in Indonesia depends on expanding equitable access to responsible financial services, particularly for ultra-micro, micro, and low-income segments.

BRI operationalizes this mandate through a structured, ecosystem-based strategy. The Bank develops customer-centric products and services tailored to distinct socioeconomic profiles, while simultaneously expanding points of access and service reach across physical and digital channels. This integrated approach ensures that inclusion extends beyond account ownership to meaningful usage, customer progression, and long-term financial resilience. Through this approach, BRI establishes a critical entry point to the formal financial system for previously unbanked populations, establishes a broad and diversified customer base spanning ultra-micro, MSME, and mass retail segments, and lays the foundation for trust-based, long-term financial relationships that enable sustainable economic mobility.

As a result, BRI accounts for approximately 64.5% of the Company's contribution, representing around 80.1% of national financial inclusion, underscoring its pivotal role in advancing Indonesia's inclusive finance agenda. These results reflect how commitment at the governance level is translated into strategic execution and measurable impact. Building on this foundation, the following section highlights BRI's initiatives to develop customer-centric products and services, while expanding access points and outreach to further accelerate inclusive finance outcomes.

Key Indicator



*) Proportion of BRI Golden CIF relative to Indonesia's financial inclusion-eligible population in 2025 (217.71 million) (BPS 2025)

Strategy

Developing Customer-Centric Products and Services

[GRI 4 FS15] [FN-CB-240a.3]

BRI applies a customer-centric approach to product development across all customer segments, from micro and retail customers to MSMEs, commercial, and corporate clients. This approach aims to ensure that products and services are relevant, accessible, and aligned with customers' needs, capabilities, and economic activities, while supporting responsible and sustainable growth.

In line with BRI's Product Management Guidelines (SE.30-DIR/PPM/11/2024 and SE.30.a-DIR/PPM/11/2024), product development follows an end-to-end lifecycle covering strategic planning, development, launch readiness, marketing and communication, ongoing monitoring, and, where appropriate, product enhancement or retirement. This lifecycle is designed to deliver clear value propositions, efficient customer journeys, and responsible product offerings.

All products undergo a structured assessment and approval process through BRI's established governance mechanisms, including the relevant Product Committees or designated Product Owners. These assessments consider customer suitability, consumer protection principles, risk management, financial viability, and regulatory compliance.

Following launch, products and services are continuously monitored and reviewed using customer feedback and performance data to ensure they remain appropriate, safe, and responsive to evolving customer needs. Customer insights are gathered through multiple channels, including customer engagement monitoring, satisfaction surveys, operational service monitoring, and feedback obtained through customer interactions and complaint handling processes.

Process to Incorporate Customer Feedback into

Saving Products



2025
135.24 Mn
Accounts

Simpedes

Simpedes is a staple in the BRI product portfolio, as it is specifically designed to promote financial inclusion for the underserved population. By offering low minimum balances, minimal administrative requirements, and broad access through BRI's village-level branch network, Simpedes enables rural and low-income populations to safely save money and participate in the formal financial system.

Segmented Target: Low-Income Individual, Rural Population



2025
85.40 Thousand
Accounts

Simpedes TKI

Simpedes TKI is a savings account designed for Indonesian migrant workers, providing a secure and accessible channel to manage income, savings, and remittances while working overseas. The product features affordable account requirements and access through BRI's domestic and international service network, supporting financial inclusion for migrant workers and their families by enabling safer money management and stronger connections to the formal financial system.

Segmented Target: Migrant Workers



2025
21.18 Mn
Accounts

Britama

Britama is BRI's retail savings product designed to support everyday banking needs, offering affordable entry requirements, a debit card for transactions, and access through BRI's digital banking as well as BRI's extensive network of branches and ATMs across Indonesia, including rural areas.

Segmented Target: Low-to-Middle-income individuals



2025
2.37 Mn
Accounts

BRIJunio

BRIJunio is a savings account designed for children and youth aged up to 17 years old, aimed at introducing basic financial literacy and saving habits from an early age. The product offers low entry requirements, parental supervision features, and access through BRI's branch

Segmented Target: Children & adolescents, supported by parents



2025
723.36 Thousand
Accounts

Britama Bisnis

Britama Bisnis is a transactional savings account designed to support business cash management, offering higher transaction limits, multiple authorized signatories, and integration with payment and digital banking services to facilitate daily business operations.

Segmented Target: MSMEs

Strategy

Product and Service Development

To systematically manage improvement initiatives, particularly those arising from recurring customer complaints, BRI implements a Service Improvement Management mechanism in accordance with SOP SO.24-CEX/09/2025 on Information Services and Customer Complaint Handling. Through this framework, recurring service issues or operational incidents that may indicate broader systemic concerns are analyzed by the Service Improvement Team using structured root cause analysis. The process includes investigation, prioritization, resolution planning, and monitoring of improvement implementation. Responsibilities across relevant units are coordinated using a RASCI (Responsible, Accountable, Support, Consulted, Informed) matrix, a governance model used to clarify roles and responsibilities in activities, projects, or processes, ensuring clear accountability for investigation, decision-making, and implementation of improvement actions. Insights derived from this process are used to strengthen service processes, operational procedures, and the design and improvement of banking products and services, ensuring that product and service development is informed by actual customer experiences and operational insights. By embedding customer feedback into continuous improvement processes, BRI reinforces its commitment to developing customer-centric financial products and services that remain relevant, responsible, and aligned with evolving customer needs.

Loan Products [FN-CB-240a.2]

KUR

KUR Super Mikro	KUR Mikro	KUR Kecil
Total Debtors 2025	Total Debtors 2025	Total Debtors 2025
0.03 Mn	7.98 Mn	0.21 Mn

KUR is Financing provided to productive and viable individuals, business entities, or business groups with limited or insufficient additional collateral, offered at a concessional interest rate to support micro and small business growth and financial inclusion

Segmented Target: Micro & Small enterprise at early stage business

- 1. **Super Mucro KUR:** Financing for new borrowers, particularly workers affected by layoffs and housewives engaged in productive businesses, with a facility limit of up to Rp10 million.
- 2. **Micro KUR:** Financing for micro business actors, including start-up businesses, with a facility limit ranging from Rp10 million to Rp100 million, aimed at supporting the development of productive enterprises.
- 3. **Small KUR:** Financing for small businesses that have grown and require larger capital support, with a facility limit above that of Micro KUR, intended to support business expansion.

Kupedes

2025

3.93 Mn debtors

Kupedes is General, individual, and selective loan provided to eligible micro enterprises at a commercial (non-subsidized) interest rate, aimed at supporting business development and growth

Segmented Target: Micro enterprise

Microinsurance

AMKKM

2025

13.95 Mn policies

AMKKM is a product facilitated through BRI's subsidiary company that is designed to be a social safety net for microborrowers by protecting families from the financial burden of outstanding loans when the borrower dies or becomes disabled.

Segmented Target: Micro enterprise

Through a range of lending products tailored to different customer segments, BRI continues to support financing access for micro and small enterprises across Indonesia. In 2025, the Bank disbursed IDR 648.3 trillion in financing to the micro segment and IDR 240.8 trillion to the SME segment, reflecting the strong contribution of these segments within BRI's lending portfolio. In line with this focus, BRI also achieved its SME average loan growth target of 5.90%, which forms part of the Board of Directors' collegial KPI.

KPRS (Subsidized Mortgage)

2025

118.12 Thousand debtors

KPRS (Subsidized Mortgage) is a housing loan supported by government assistance—such as interest rate subsidies or down payment support—to make home ownership more affordable for low-income households.

Segmented Target: Low-income households

PNM Mekaar

2025

4.18 Mn Female debtors

PNM Mekaar is a group-based microfinancing program that provides non-collateralized working capital loans accompanied by mentoring and capacity-building to support income-generating activities.

Segmented Target: Low-income Female entrepreneurs

Pegadaian Loan Product

2025

18.4 Mn Customers

Produk Loan Product provides pawn and non-pawn financial products designed to deliver responsible, transparent, and short-term liquidity solution. Across its product offerings, Pegadaian applies clear pricing and terms, proportional financing structures, consumer protection standards, and regulatory oversight to ensure that customers can access financial services without exposure to excessive debt or coercive practices.

Segmented Target: Low-income individuals

Asuransi Rumahku/Kerusakan Tempat Usaha

2025

17.51 Mn policies

Asuransi Rumahku/Kerusakan Tempat Usaha is a low-cost microinsurance that protects homes and microbusiness premises against specified risks, supporting asset protection and financial resilience for UMKM.

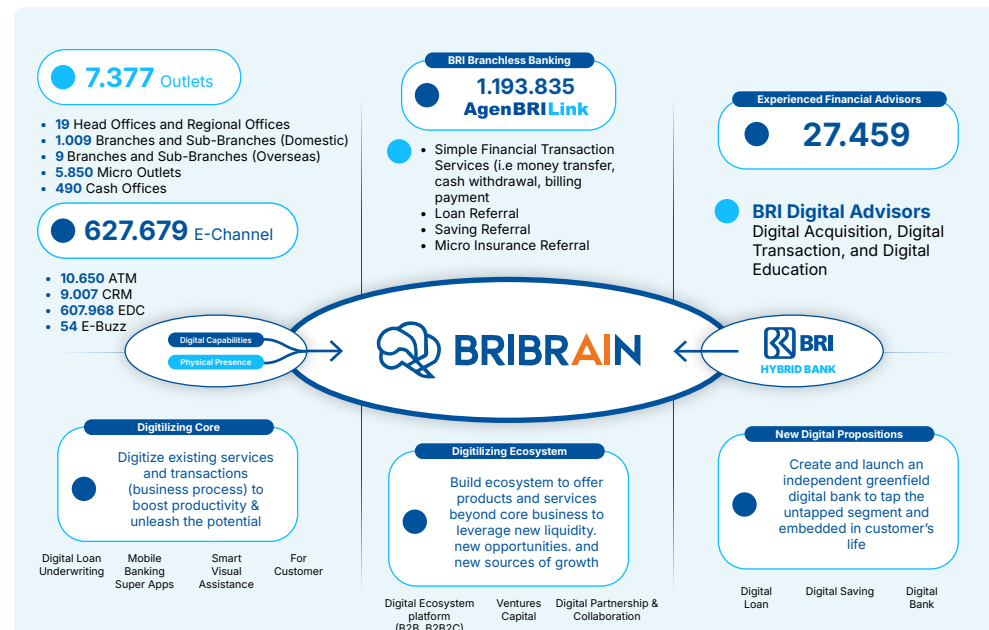
Segmented Target: Micro enterprise

Strategy

Expanding Points of Access and Reach [GRI G4 FS13]

BRI expands access to financial services through a hybrid bank business model that integrates extensive physical distribution with scalable digital capabilities. This approach enables BRI to reach diverse customer segments across geographies, while maintaining service reliability, consistency, and trust as access expands. The hybrid model combines BRI's nationwide branch and micro outlet network, branchless banking initiatives, and agent-based distribution with digital channels that support onboarding, transactions, and service delivery. This integrated access strategy is designed not only to remove physical and geographic barriers, but also to ensure that customers experience consistent service standards across touchpoints.

Branchless banking initiatives, BRILink agents extend BRI's reach into underserved and remote communities by providing basic financial services closer to customers' daily activities. At the same time, digital channels such as mobile banking, e-channels, ATMs, EDCs, and CRM-supported services enable scalable access and higher transaction activity across retail, micro, SME, and broader customer segments. In parallel, BRI strengthens human-assisted access through experienced and trained financial advisors, ensuring that customers who require guidance receive appropriate support aligned with their needs and capabilities. This balance between physical presence, digital innovation, and human interaction supports inclusive access while reinforcing service quality and responsible customer engagement.



BRILink Agent: Extending Reach through Community-Achored Partnership

As part of its strategy to sustain and expand access to financial services amid structural changes in its physical network, BRI strengthens alternative delivery channels to complement the gradual rationalisation of branch offices. Rather than relying solely on traditional brick-and-mortar presence, BRI adopts a hybrid service model that integrates digital capabilities with community-based physical touchpoints, ensuring broad service reach across regions and customer segments. A key pillar of this strategy is the expansion of the AgenBRILink network as a last-mile delivery channel. AgenBRILink is built on a community-based partnership model, where individual customers collaborate with BRI as independent agents to deliver basic banking and microfinance services within their own local communities, particularly in rural, remote, and underserved areas where branch access may be limited. This community-anchored model allows BRI to extend service reach without compromising accessibility, service continuity, or inclusion objectives.

Through this partnership, AgenBRILink facilitates account openings, cash withdrawals, bill payments, digital financial transactions, and loan applicant referrals, acting as a critical last-mile channel for underserved and unbanked populations. In addition to improving access to formal financial services, the AgenBRILink model creates shared economic value for local communities. Agents earn transaction-based fees that serve as an additional source of income, while also supporting BRI's microfinance ecosystem by identifying and referring potential microcredit customers whose financing needs align with BRI's responsible lending framework. This partnership-based approach strengthens financial inclusion, enhances outreach to financially underserved segments, and supports sustainable microfinance growth through community empowerment and locally anchored service delivery.



Scaling Access through Digital Channels

Complementing its community-based physical outreach, BRI also strengthens digital access as a core pillar of its access and inclusion strategy. Through a portfolio of digital platforms tailored to different customer segments, BRI expands service reach, convenience, and engagement across the financial lifecycle. Mobile supports ultra-micro customers by providing a simple digital entry point to savings, gold investment, and referral-based financing across the BRI ecosystem; Sabrina, BRI's AI-powered chatbot, enhances accessibility to information and customer support; BRImo serves retail customers with end-to-end digital banking capabilities; while Qlola enables integrated cash management and transaction services for corporate and ecosystem-based clients. Together, these platforms allow BRI to scale access efficiently, reduce reliance on physical touchpoints, and deliver inclusive financial services that are responsive to the diverse needs of individuals, microenterprises, and businesses.

Strategy

Akses Digital

SenyuM by BRI

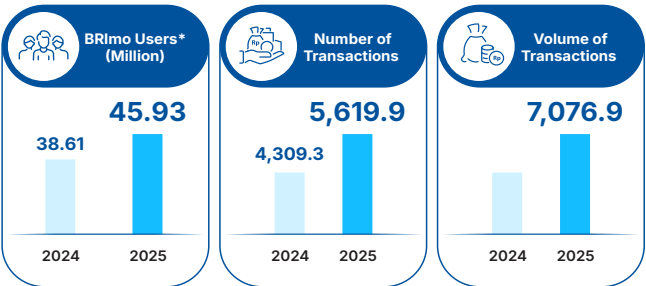
SenyuM Mobile
SenyuM Mobile is a shared acquisition platform designed for ultra-micro customers, enabling easy access to tailored financial products and services, including Simpedes UMI savings, gold investment services, and referral-based financing across PNM Mekaar, Pegadaian, and BRI.

Segmented Target: Ultra-Micro customers



BRI mo
BRI mo is BRI's digital banking application that enables customers to access savings, payments, transfers, and other banking services through mobile devices. By offering convenient, low-cost, and 24/7 access to financial services, BRI mo supports broader financial inclusion, particularly for customers who may face geographical, time, or mobility barriers to accessing physical banking channels.

Segmented Target: Retail and mass-market customers



*BRI mo users based on the number of registered accounts.



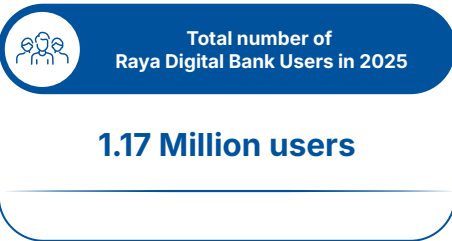
Tring!
Tring! is Pegadaian's digital service/app that lets customers access Pegadaian services online—most notably gold-related products and financing, including Gadai Tabungan Emas (collateralizing gold savings for quick liquidity) and other digital gold features.

Segmented Target: Mass retail customers (primarily for individual seeking affordable and flexible gold investment)



Raya – Digital Bank
Raya – Digital Bank is Bank Raya's mobile banking app for everyday digital banking (e.g., account management, transfers/payments, and digital transactions) as part of Bank Raya's digital bank offering.

Segmented Target: Digitally active retail users and micro-entrepreneurs



Strategy

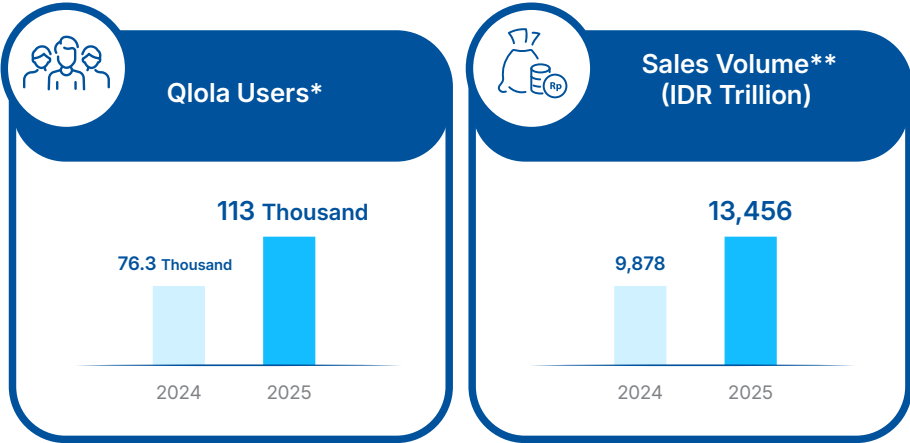
Digital Services



Qlola

Qlola BRI's digital banking super app designed to help customers manage invoices and streamline the supply chain. This app integrates BRI's services with payment systems and loan facilities. The Supply Chain Management (SCM) feature in Qlola by BRI has established partnerships with various principal companies, enabling customers to conduct transactions with SME partners more easily.

Segmented Target: Corporate, Commercial, and SME Clients



*)Qlola users, including Qlola Cash Management and Qlola IB.
**)Transaction volume is derived from Qlola Cash Management, CMS, and Qlola IB.



Sabrina

Sabrina is an artificial intelligence (AI)-based virtual assistant developed by BRI to facilitate services and provide information to both customers and potential customers. Sabrina is easily accessible via WhatsApp at the number 0812 1214 017. Sabrina assists customers in obtaining information about products, services, promotions, branch service reservations, deactivation of debit cards, investment consultations, locations of BRI branch offices, ATMs, or nearby AgenBRILink, as well as merchant recommendations. This virtual assistant is also integrated with BRIimo, allowing it to provide information related to banking transactions, account balances, and account statements.

In 2025, interactions with Sabrina accounted for 45% of total 21,535,701 interactions across all Contact BRI channels, an increase of 5% compared to 2024. The fallback rate, or the percentage of questions Sabrina could not answer, continued to decrease, from 9.33% in 2024 to 4% in 2025. This has established Sabrina as the primary communication channel for Contact BRI. According to a user satisfaction survey, 87.37% of users reported being satisfied, an increase from 80.50% in 2024.

Segmented Target: All customers and potential customers

	2024	2025
Sabrina Users	4.31 Mn	5.85 Mn

Strategy

Financial Literacy [GRI G4 FS16]

As a financial institution committed to advancing inclusive finance, BRI recognizes that Indonesia's financial literacy rate, recorded at 66.46% in 2025, continues to highlight structural gaps in financial understanding and responsible product utilization. This context reinforces the critical role of financial institutions in strengthening customer capability beyond access to financial products. BRI's financial literacy approach is therefore structured across three integrated dimensions:

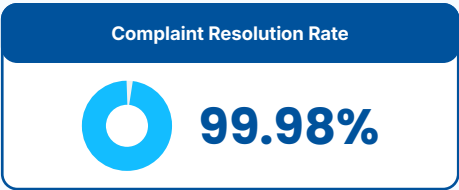
First, BRI implements customer-focused financial literacy and empowerment programs designed to strengthen business capability, financial discipline, and digital readiness, particularly for MSMEs and underserved communities. Through its integrated MSME Empowerment Framework, BRI aligns entrepreneurship readiness with appropriate literacy interventions, ecosystem integration, and progressive financing pathways. In doing so, BRI helps ensure that financial inclusion is supported by stronger capability and long-term bankability.

Second, fair, transparent, and responsible marketing practices. BRI reinforces financial literacy not only through education programs but also through responsible product communication and sales conduct. This includes clear disclosure of product features, pricing, terms, and associated risks; ensuring product suitability aligned with customer profiles; and embedding responsible financing principles to prevent over-indebtedness and mis-selling. By strengthening ethical marketing and advisory practices, BRI supports informed customer decision-making and sustainable credit utilization.

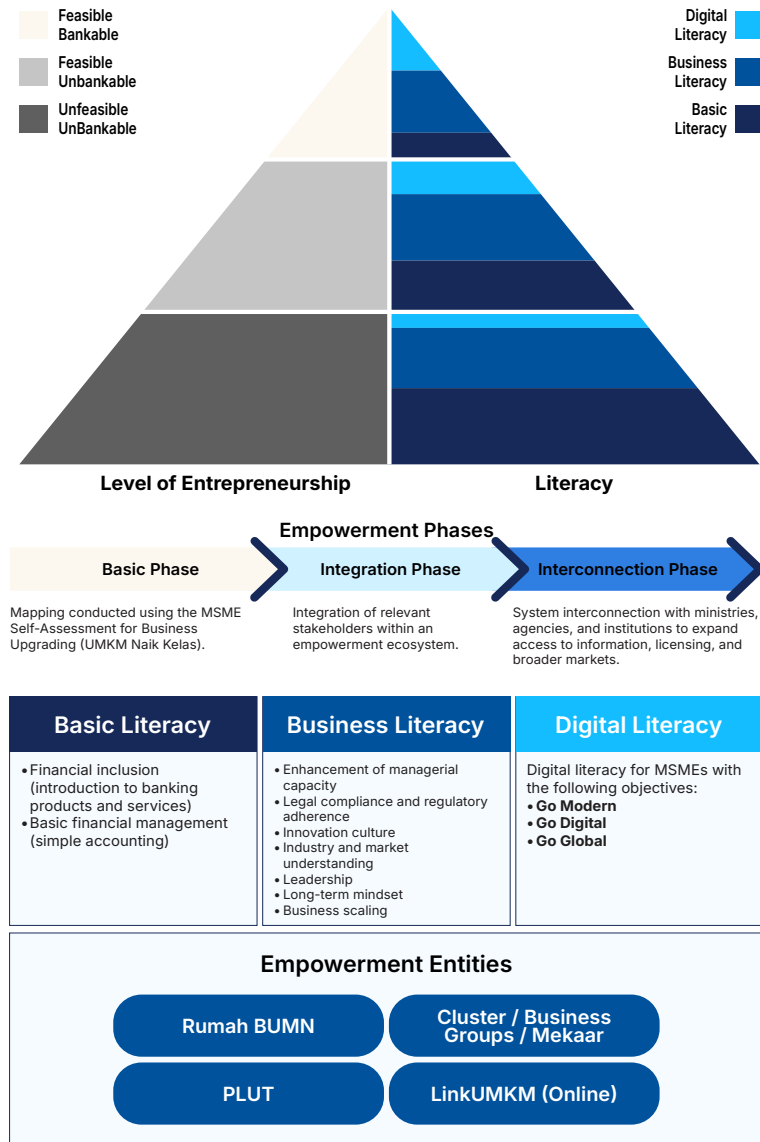
Third, accessible complaint handling and customer protection mechanisms. To complement literacy and responsible marketing efforts, BRI maintains structured grievance and feedback channels to ensure customer concerns are addressed fairly, transparently, and in a timely manner. These mechanisms function as an additional safeguard to reinforce customer trust, improve service quality, and support continuous improvement in customer engagement practices.

Through these three dimensions, namely empowerment programs, responsible market conduct, and customer protection mechanisms, BRI positions financial literacy not merely as an educational initiative, but as an integrated strategy to enhance customer resilience, mitigate conduct risks, and strengthen sustainable portfolio growth.

Key Indicators



Strategy



Micro & SME Empowerment Framework

To ensure that non-financial support is structured and impact-oriented, BRI implements an integrated MSME Empowerment Framework anchored on entrepreneurship readiness and phased development. The framework classifies MSMEs into three entrepreneurship levels, with differentiated literacy emphasis aligned to their business maturity:

- **Unfeasible Unbankable:** early-stage or ultra-micro entrepreneurs with limited business viability and minimal access to formal financial services. At this level, empowerment primarily emphasizes basic financial literacy, focusing on financial inclusion awareness, simple cash management, and understanding of formal financial products.
- **Feasible but Unbankable:** businesses demonstrating operational potential but not yet fully meeting banking requirements. Empowerment at this stage is centered on business literacy, strengthening managerial capability, financial record-keeping, compliance awareness, productivity improvement, and business formalization.
- **Feasible & Bankable:** established MSMEs with structured governance and eligibility for commercial financing. At this level, empowerment prioritizes digital literacy, supporting digital adoption, market expansion, ecosystem integration, and enhanced competitiveness.

Empowerment is delivered progressively through three development phases:

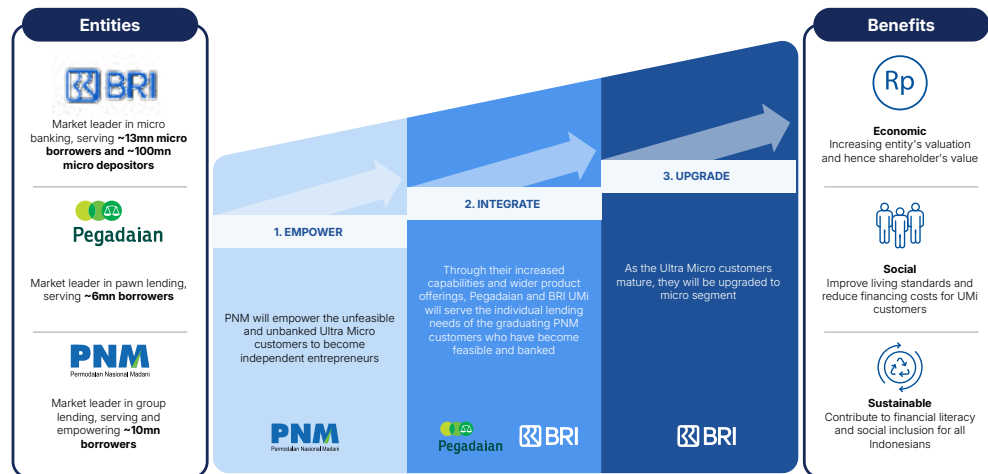
1. **Foundation Phase:** focusing on strengthening fundamental business understanding and financial awareness;
2. **Integration Phase:** enhancing managerial capability, compliance readiness, and ecosystem participation;
3. **Interconnection Phase:** enabling broader market access, digital adoption, and institutional connectivity.

Across these phases, empowerment interventions are tailored to each entrepreneurship level, with depth and intensity increasing in line with MSMEs' readiness and growth trajectory.

The following sections outline how this framework is operationalized through a structured progression: (i) Ultra Micro Financial Inclusion, (ii) Targeted Training and Literacy Development, and (iii) MSME Graduation, reflecting BRI's commitment to transforming access into sustainable business advancement.

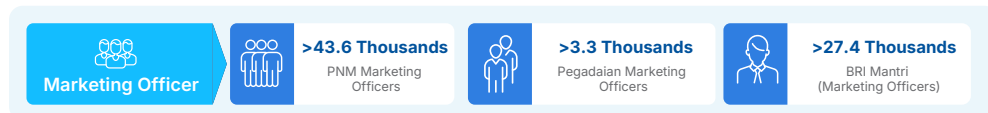
Strategy

Basic Financial Literacy through Ultra Micro Ecosystem ^[FN-CB-240a.4]



The Ultra-Micro ecosystem is designed not merely to expand access to financing, but to enable meaningful customer empowerment, financial literacy enhancement, and upward economic mobility. Through the integrated collaboration between PNM, Pegadaian, and BRI, ultra-micro customers progress along a structured graduation pathway that combines financial access with capability development and broader ecosystem integration.

This ecosystem is supported by an extensive field-based distribution network, including thousands of marketing officers across segments—PNM marketing officers, Pegadaian marketing officers, and BRI Mantri (Micro Marketing Officer)—ensuring proximity-based engagement and direct outreach to underserved communities nationwide.



1. Empower Stage

At the Empower stage, the focus is on onboarding ultra-micro entrepreneurs who were previously excluded from formal financial services and equipping them with basic financial capability.

1.1. Financial Solutions Targeting Unbanked, Underbanked, and Underserved Customers

PNM and BRI delivers group-based working capital financing specifically targeting unbanked, underbanked, and underserved entrepreneurs operating informal ultra-micro businesses. Customers are organized into joint-liability groups, enabling access to small-ticket loans without traditional collateral requirements. These financial solutions not only expand economic participation, but also foster social empowerment through various targeted and structured programs, including:

- Direct Marketing and Field Officer Onboarding**
 Ultra-micro entrepreneurs are onboarded through dedicated field officers who conduct direct outreach, financial assessment, and group formation. As part of this onboarding process, customers are introduced to formal banking services, resulting in the opening of 14.04 million Simpedes UMi savings accounts with a collective balance exceeding IDR 1.3 trillion. This proximity-based engagement not only enables access for individuals with no prior banking history but also strengthens savings behavior and formal financial participation among ultra-micro customers.
- Access to Essential Working Capital**
 Through group-based loan disbursement, 13.2 million female borrowers have accessed Mekaar financing, with total disbursement reaching IDR 43.4 trillion. This model demonstrates BRI Group's direct and substantial involvement in Microfinance, as financing is delivered directly to customers through PNM's joint-liability mechanism, supported by continuous monitoring, repayment supervision, and embedded financial mentoring. The hands-on service model underscores an active operational role rather than indirect or wholesale exposure to microfinance.
- Weekly Group Meetings**
 Structured financial literacy enhancement is delivered through weekly group meetings, covering basic financial management, responsible repayment practices, savings habits through Simpedes UMi accounts, and simple cash-flow planning. These sessions strengthen financial awareness, discipline, and responsible decision-making, enabling ultra-micro entrepreneurs to manage capital prudently and stabilize their businesses.

Strategy

The target segment consists primarily of low-income women ultra-micro entrepreneurs with no prior banking history.

- 1.2. Financial Literacy Initiative for Underserved Group or Low-Income Individuals
- In 2025, BRI Group implemented the Special Training Program for Women Ultra-Micro Entrepreneurs, supporting business formalization and financial capability improvement. As part of this initiative:
- 2,200,000 customers have maintained active bank accounts and obtained a Business Identification Number (Nomor Induk Berusaha/NIB), reflecting strengthened formalization among ultra-micro women entrepreneurs.
 - A total of 52,394 financial and digital literacy training sessions were conducted. These sessions reached 1,853,170 participants.

Training modules covered basic financial management, responsible repayment practices, savings behavior through Simpedes UMi accounts, digital literacy, and simple cash-flow planning.

2. Integrate Stage
- At the Integrate stage, customers who demonstrate improved repayment discipline and business stability are connected to broader financial services and transaction ecosystems.
- 2.1. Innovation in Other Alternative branchless Distribution Channels for Ultra Micro Financial Services
- Service delivery at this stage is strengthened through innovation in other alternative branchless distribution channels for financial services. Implementation Includes Expansion of BRILink Mekaar Agents to 456,128 BRILink Agents. Total Transaction through BRILink Mekaar have reached IDR 13.08 Trillion. These branchless channels reduce geographic barriers and build customer transaction histories, particularly in remote and underserved areas.
- Target Segment: Ultra-micro customers transitioning toward formal banking usage

- 2.2. Targeted MSME Training in Integrate Stage
- Ultra-micro entrepreneurs are supported through targeted MSME development programs that strengthen ecosystem participation and digital market integration.
- In 2025, a total of 434 MSMEs fostered by BRI, Pegadaian, and PNM participated in business community development initiatives through collaboration with e-commerce platforms. This program facilitates digital onboarding, enabling MSMEs to expand market access, improve product visibility, and enhance competitiveness in online marketplaces.
 - In parallel, digital engagement is strengthened by using social media as a marketing channel for UMi customers’ products. The accounts on Instagram and Facebook promote UMi businesses and showcase their products to a wider online audience. As of 2025, the Instagram account had 8,221 followers, while its Facebook page reached 21,515 followers, helping ultra-micro entrepreneurs increase visibility and reach beyond their local markets.

3. Upgrade Stage
- Structured financial inclusion and literacy interventions delivered at the Empower and Integrate stages culminate in measurable customer graduation, where ultra-micro entrepreneurs demonstrating consistent savings behavior, strong repayment performance, and business stability transition from group-based lending under PNM to individual-based financing under Pegadaian or BRI, gaining access to larger loan exposure and broader formal banking services. Graduation decisions are based on measurable indicators, including improved repayment performance, established transaction history through physical and digital channels, and demonstrated business resilience. As a result of this structured progression, a total of 1.4 million Ultra Micro customers under PNM and 456.7 thousand Ultra Micro customers under Pegadaian experienced credit enhancement or segment upgrading in 2025.

Starting segment & entity	Segment Progression	Destination Entity	Number of Borrowers
Ultra Micro - PNM	Remained at Ultra Micro - Higher Credit Limit	PNM	670 thousand
	Remained at Ultra Micro - Higher Credit Limit	Pegadaian	396.6 thousand
	Remained at Ultra Micro - Higher Credit Limit	BRI	264.1 thousand
	Upgraded to Micro	PNM	1.0 thousand
	Upgraded to Micro	Pegadaian	71.4 thousand
	Upgraded to Micro	BRI	8.5 thousand
Total			1.4 million
Ultra Micro - Pegadaian	Remained at Ultra Micro - Higher Credit Limit	Pegadaian	144.3 thousand
	Remained at Ultra Micro - Higher Credit Limit	BRI	97.3 thousand
	Upgraded to Micro	Pegadaian	134.7 thousand
	Upgraded to Micro	BRI	80.4 thousand
Total			456.7 thousand

Strategy

Customer Empowerment through KUR Financing ^[FN-CB-240a.2]

The KUR graduation pathway reflects BRI's commitment to customer empowerment beyond credit provision. Through continuous engagement, Relationship Managers play an active role not only as lenders, but also as financial advisors who support customers' business development and financial readiness over time.

Starting from early-stage KUR products, customers receive structured guidance through regular interaction with Relationship Managers, including business monitoring, financial discipline, cash flow management, and responsible credit utilisation aligned with business capacity. This advisory role enables customers to strengthen their operational capability and financial track record.

As customers demonstrate improved business performance, repayment behaviour, and financial capability, they are progressively upgraded to more advanced financing products and higher credit limits, in line with their growing business needs and risk profiles. This progression reflects customers' increased resilience, bankability, and readiness to scale their businesses.

Through the KUR graduation pathway, BRI reinforces the role of Relationship Managers as trusted partners in customers' growth journeys, supporting sustainable MSME development while strengthening long-term customer relationships and portfolio quality.

Starting KUR Products	Graduation Outcome	Number of Borrowers
KUR Super Micro	KUR Micro	36.5 thousand
	KUR Small	5.3 thousand
KUR Micro	Kupedes	255.1 thousand
	KUR Micro with higher credit limits	804.3 thousand
KUR Small	Small Commercial	10.9 thousand
	KUR Small with higher credit limits	3.9 thousand
Total		1.1 million

Community-based Non-Financial Support Programs

BRI provides comprehensive non-financial support programs that are accessible for all, including underserved individuals and micro/ultra-micro entrepreneurs. These initiatives are open to the public and are designed to strengthen financial literacy, digital capability, entrepreneurial skills, and long-term business resilience across segments.

Beyond financial products or services, BRI delivers structured support services aimed at improving the overall well-being of underserved groups and enhancing their ability to make informed financial and business decisions. These programs function independently from the company's financial inclusion products and are not conditional upon the use of BRI's financial services. Through training, technical assistance, digital learning platforms, mentoring, and ecosystem facilitation, BRI ensures that capability-building interventions stand as standalone support mechanisms, enabling entrepreneurs to grow sustainably while maintaining autonomy in their financial choices.



Rumah BUMN

Rumah BUMN is an MSME empowerment initiative implemented through a government partnership framework to support the development of small and medium enterprises across Indonesia. The program provides structured training, business mentoring, network access, and shared facilities such as co-working spaces to strengthen entrepreneurial capability and digital readiness. Rumah BUMN performs several key functions:

- MSME Development: Supporting MSMEs in progressing from Go Modern, Go Digital, and Go Online toward Go Global through structured mentoring and business enhancement programs.
- Community & Emergency: Serving as a local coordination hub in collaboration with relevant stakeholders when needed.
- Millennial Basecamp: Acting as a collaborative space for learning, internships, and entrepreneurial inspiration.
- Information & Program Centre: Functioning as an information hub for partnership-based financing programs and business support initiatives.

As of 2025, BRI supports 54 Rumah BUMN locations across Indonesia, serving as centralized empowerment hubs for MSMEs. During the year, 529,000 MSME actors participated in business development activities through Rumah BUMN programs. Through this integrated model, Rumah BUMN operates as a community-based capability accelerator, connecting MSMEs with mentorship, training resources, and broader ecosystem opportunities to enhance competitiveness and sustainability.

Strategy

New Pasar.id



New Pasar.id is a digital marketplace platform designed for traditional market traders to sell products online directly to consumers. The platform:

- Supports retail market digitalization
- Enables online transaction participation
- Facilitates ecosystem integration

Participation does not require mandatory credit uptake, allowing underserved traders to adopt digital commerce independently. As of 2025, New Pasar.id recorded 5,465 total transactions, with a total transaction value of IDR 248.08 million. The platform currently covers 7,384 traditional markets and serves 223,644 merchants, reflecting continued ecosystem expansion and stable merchant participation. Year-on-year growth in 2025 reached 0.04%, indicating sustained adoption within the traditional retail segment.

LinkUMKM: Literacy & MSME Readiness Platform



LinkUMKM is BRI's integrated digital learning and assessment platform designed to support MSMEs across segments, from ultra-micro enterprises to SMEs, in strengthening business capability, improving financial literacy, and accelerating graduation readiness. The platform is open and accessible to the public, enabling both BRI customers and non-customers to benefit from its educational and capacity-building resources. Available through web and mobile applications, LinkUMKM offers structured learning modules, business diagnostics, digital showcase features, access to coaching, and broader ecosystem connectivity. As such, the platform serves not only as a financial literacy accelerator, but also as a tool to enhance business management capabilities by providing non-financial support that is not conditional on the use of BRI's financial products or services.

Through the "UMKM Smart" feature on LinkUMKM, users undertake a structured MSME Graduation (Naik Kelas) Assessment, designed to measure business maturity and readiness for progression to higher business tiers. Based on the assessment results, MSMEs are classified into three development clusters:

- Traditional
- Developing
- Modern

This classification enables targeted literacy and capability interventions aligned with each MSME's readiness level. As of 2025:

- 14.9 Million users
- 11.4 Million users have conducted MSME Graduation Assessments
- 2.9 Million users are classified as Traditional MSMEs
- 7.6 Million users are classified as Developing MSMEs
- 0.8 Million users are classified as Modern MSMEs
- More than 800 training modules are available & More than 50 mentors support users through coaching features

Non-Financial Support through LinkUMKM

Non-Financial Support Category	Training Field	Training Name	Partnership	Targeted Clients	2025 Quantitative Social Impact KPI (Number of participants)
Financial or Digital Literacy Training	Financial Literacy	Business Fundamentals: From Recordkeeping to Simple Financial Statements	Academic Experts	MSMEs, unbanked clients, low-income individuals	222
	Digital Literacy	MSME Go Cashless with BRI: Smart Transformation toward Digital Financial Management	Industry Expert		31
	Digital Literacy	Smart Supply Chain Management in the Digital Era: Transaction Solutions through Mobile Banking	Industry Expert		56
Technical Assistance	Agriculture	Environmentally-friendly agriculture innovation: Strategies for MSMEs to achieve higher productivity and optimal selling prices	Agriculture Experts	Smallholder Farmers	69
Business Management	Business Development	Understanding Your Customers Better Than Competitors: Effective Strategies to Identify Market Opportunities	Industry Experts	MSMEs, unbanked clients, low-income individuals	56

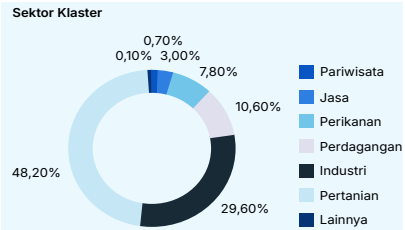
Strategy

Customer Based Non-Financial Support Program

This layer supports BRI customers across ultra-micro, micro, and small segments through structured cluster development, institutional strengthening, and ecosystem integration.

Klasterku Hidupku

BRI Klaster Usaha is a business empowerment program designed to support business groups formed based on shared interests within a specific area. This initiative aims to enhance the capacity and capabilities of all members within the cluster. BRI provides comprehensive empowerment programs to support Business Clusters, including training, mentoring, business infrastructure support, and market expansion assistance.



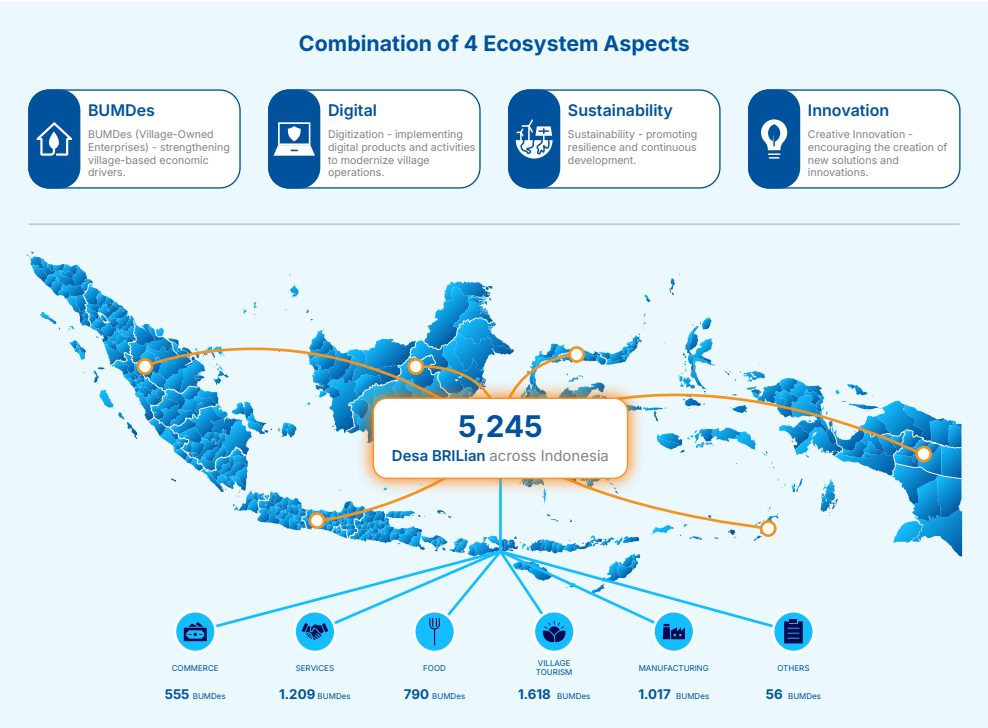
Non-Financial Support Category	Training Field	Training Name	Partnership	Targeted Clients	2025 Quantitative Social Impact KPI (Number of participants)
Financial or Digital Literacy Training	Financial Literacy	Financial Strategies to Optimize the Potential of Group-Based Enterprises	Financial Education Institution	MSMEs, unbanked clients, low-income individuals	31
	Business Literacy	Effective Business Proposal Development to Expand Business Opportunities	Academic Expert		45
	Digital Literacy	MSME Digitalization: A Smart Move to Reach Export Markets			122
Technical Assistance	Agriculture	Adaptation of Pest and Plant Disease Management	Academic Expert	Smallholder Farmers	83
	Fisheries	Development of Innovative & Profitable Fisheries Product	Fisheries Experts	Micro Entrepreneurs	197
	Agriculture	Smart Farmers; Increase Agricultural Revenue Through Profitable Partnerships	Academic Expert	Smallholder Farmers	94
	Livestock	Strategies for the Qurban Livestock Business during the Foot-and-Mouth Disease (FMD) Pandemic	Academic Expert	Smallholder Farmers	49

Desa BRILiaN

Desa BRILiaN is a village empowerment initiative aimed at developing model villages that demonstrate strong leadership, collaborative governance, and sustainable economic growth. Aligned with the Sustainable Development Goals (SDGs), the program is structured around four core pillars of village development:

- BUMDes (Village-owned Enterprises) : enhancing the capacity and performance of Village-Owned Enterprises (BUMDes) as key local economic drivers
- Digitalization: integrating digital solutions and tools to modernize village administration, services, and economic activities
- Sustainability: fostering long-term resilience through responsible resource management and continuous community development.
- Creative Innovation: encouraging the development of new ideas, products, and community-based innovations to expand economic opportunities.

As of December 2025, the Desa BRILiaN program has successfully empowered over 5,245 villages



Strategy

Export Training Program

As part of its non-financial support for MSME upgrading, BRI Peduli ran the 2025 Export Training Program for 30 BRI-assisted MSMEs in the culinary, fashion, jewelry, handicraft, and home-décor sectors. Implemented in collaboration with the Export Human Resources and Trade Services Development Center (PPEJP) of the Ministry of Trade of the Republic of Indonesia, the program equips participants with knowledge of international trade regulations, export documentation, and global market research strategies. The program is complemented by technical assistance, including product design consultations in collaboration with the Indonesia Design Development Center (IDDC) and logistics and supply chain education delivered with strategic partners. Through these partnerships with government and business development institutions, the initiative delivers targeted business management training aligned with the needs and capabilities of assisted MSMEs, strengthening their export readiness and competitiveness in global markets. Pre- and post-training tests showed an average competency increase of 30.24% (from 67.17 to 82.32), while 68% of participants rated the training as “very good” and 64% found the content highly relevant to their business needs.



Risk Management

Inclusive Finance Risk Management

As part of its enterprise risk management framework, BRI identifies potential risks associated with inclusive finance initiatives and customer service delivery. These risks may arise from product suitability, access to financial services, service quality, customer capability, and consumer protection practices across banking channels. If not properly managed, such risks may affect customer trust, portfolio quality, operational effectiveness, and the sustainability of the Bank's financial inclusion strategy. To address these risks, BRI implements a range of governance frameworks, policies, and operational controls aimed at ensuring responsible product offerings, fair customer treatment, and consistent service quality across its banking operations. The key risks and corresponding mitigation measures are summarized below.

No.	Category Risk	Risk Description	Mitigation
Product Design and Customer Suitability			
1	Credit Risk	Product-Customer suitability mismatch	- Implementing Credit Need and Affordability Assessment to ensure products are aligned with customers' financial capacity. - Applying Responsible Marketing and Product Offering Policy to promote responsible product distribution.
2	Strategic Risk	Low Product relevance to customer needs	- Implementing Fair advertising & Communication Policy to ensure transparent product information. - Utilizing customer feedback and service monitoring to improve product relevance and offerings
Points of Access to Financial Services			
3	Strategic Risk	Limited access to financial services in underserved areas	- Expanding inclusive financial service channels, including digital banking and agent networks - Implementing Financial literacy & inclusion policy to guide inclusive service planning and delivery
4	Operational Risk	Fraud risks across banking channels	- Implementing Responsible Marketing and Product Offering Policy to prevent misleading sales practices. - Strengthening service quality monitoring and customer protection mechanisms
Customer Empowerment & Financial Education			
5	Credit Risk	Low financial literacy and customer capability	- Expanding financial literacy and customer empowerment programs. - Implementing Loan Modification and structured escalation process to support responsible financial recovery.
6	Operational Risk	Weak complaint handling or consumer protection	- Strengthening complaint handling processes and customer service support. - Implementing Service Improvement Management to identify root causes and improve service delivery.
Customer Financial Protection			
7	Reputational Risk	Reputational risks from inadequate service quality	- Strengthening service quality monitoring and governance oversight. - Implementing Responsible debt collection standards to ensure fair customer treatment

Risk Management

Inclusive Banking with a Focus on Capability and Protection

In the context of Inclusive Finance and Customer Excellence, BRI's risk management approach spans the full continuum of financial access expansion, customer capability and literacy, and consumer financial protection. These dimensions are closely interrelated and managed within the Bank's broader risk governance framework, given their potential implications for operational resilience, regulatory compliance, customer trust, and long-term business sustainability. Key risks identified in this area, including product misalignment with customer needs, inconsistent service delivery across access points, limited customer understanding of financial products, and elevated exposure to conduct and reputational risks, are managed through a combination of policy controls, operational safeguards, and structured monitoring mechanisms. This approach helps ensure that inclusion-driven growth does not result in mis-selling, service quality gaps, or greater regulatory exposure, while keeping customer outcomes aligned with the Bank's risk appetite across the short, medium, and long term.

Access That Empowers, Literacy That Sustains ^[GRI G4 FS14]

Financial Literacy & Inclusion Policy

From a risk management perspective, financial inclusion and financial literacy at BRI are governed as regulated, risk-sensitive activities, under Board of Directors Circular Letter SE.21-DIR/SCC/08/2024 on Consumer Protection, Book 3 on Financial Literacy and Financial Inclusion, rather than standalone outreach initiatives. The Bank's inclusion and literacy policies establish clear requirements for planning, execution, evaluation, and reporting, serving as primary controls to mitigate risks related to inappropriate targeting, ineffective access expansion, and inadequate customer capability.

Inclusion initiatives are required to define target consumer segments, delivery channels (physical or digital), scale, implementation period, and evaluation indicators in advance. This structured planning framework mitigates risks associated with offering products or services that are not aligned with customer profiles, financial capacity, or usage capabilities, which could otherwise result in higher complaint volumes, regulatory scrutiny, and erosion of customer trust.

Operational and reputational risks arising from access expansion are further managed through regulated infrastructure provision, including branch networks, partnerships with third parties, digital distribution channels, and accessibility facilities for vulnerable groups such as persons with disabilities and the elderly. By controlling how access points are established and maintained, BRI reduces the risk of service inconsistency, agent-related misconduct, and unequal customer experience across regions and segments.

Financial literacy activities function as a complementary risk mitigation layer, aimed at reducing capability and understanding gaps that could limit effective product utilization or increase the likelihood of misinformed decision-making. These activities are subject to systematic evaluation

and periodic regulatory reporting, enabling the Bank to monitor whether inclusion efforts translate into improved access, responsible product use, and sustainable customer relationships, while identifying early warning signals that may require corrective action.

Customer Excellence & Service Quality Management

As part of its risk management approach, BRI manages customer experience and service quality to mitigate operational, strategic, and reputational risks associated with financial service delivery. The Bank monitors customer engagement through the Customer Engagement Index, which measures the quality of customer interactions across service channels; in 2025, BRI achieved a Customer Engagement score of 4.67, exceeding the internal target of 4.55. In addition, customer satisfaction surveys and the Net Promoter Score (NPS) are used to capture broader customer perceptions of service quality and loyalty, serving as supporting indicators to identify improvement areas and strengthen service standards, with detailed results presented in the [Metrics and Targets](#) section. To ensure inclusive services, BRI also provides specific procedures for customers with disabilities and elderly customers in accordance with SO.41-CEX/12/2025 on Operational Work Units, which regulates assisted service mechanisms. Under this provision, customers may be accompanied by a designated companion when opening accounts or conducting transactions. At the same time, BRI officers are required to provide clear explanations to ensure that customers can make informed financial decisions.

Consumer Financial Protection ^[GRI 3-3]

Embedding Responsible Business Processes and Policies

BRI apply a protection by design approach by continuously reviewing and improving business processes and standard operating procedures (SOPs) to enhance consistency, transparency, and control across the end-to-end customer journey. Process reengineering efforts, including role-based access reassessments and authority re-mapping, strengthen the prevention of operational misuse and fraud. These enhancements also improve the reliability and auditability of customer facing processes such as onboarding, credit documentation, approvals, and notifications, ensuring that customer rights, obligations, and decision points are applied consistently and in accordance with prudent risk management practices.

Product Communication, Advertising, and Sales Practices ^[GRI 3-3]

Fair Advertising and Communication Policy

BRI implements fair advertising and communication practices through a centralized governance framework regulated under Board of Directors Circular Letter SE.17-DIR/CSC/07/2024 on Communication. This policy governs corporate communication, stakeholder communication, and brand, product, and service communication, ensuring that all public-facing messages are accurate, consistent, and non-misleading.

Oversight of advertising and major communication activities is conducted directly by the President Director, who provides senior management supervision for strategic, high-impact, and cross-unit

Risk Management

communication initiatives, including major campaigns and promotional activities. This direct oversight ensures alignment with regulatory requirements, reputational considerations, and principles of transparency and accountability.

To support this objective, BRI implements an integrated approach through the synergy of communication pillars, comprising corporate and stakeholder communication managed by the Corporate Secretary Group; brand, product, and service communication managed by the Branding & Marketing Communication Group; as well as internal communication managed by the Culture Transformation Group. This governance structure enables coordinated messaging, strengthens brand consistency, and ensures alignment of all communication activities with the Bank's strategic objectives and stakeholder expectations.

In addition, BRI conducts training and awareness programs for employees involved in marketing, product communication, and customer engagement to ensure compliance with fair advertising principles and consumer protection standards, as further described in the people capability empowerment section on page [108](#).

Responsible Marketing and Product Offering Policy ^[GRI 417-1]

Responsible marketing and product offering policy at BRI are governed by Board of Directors Circular Letter SE.21-DIR/SCC/08/2024 on Customer Protection and SO.41-CEX/12/2025 on Operational Working Units. These policies set market conduct standards covering transparent product disclosure, appropriate product offering, and fair customer treatment across the product lifecycle, including direct interactions between Relationship Managers or Frontliner Teams and customers.

Product marketing and offering activities are required to provide accurate, complete, and understandable information, enabling customers to make informed financial decisions. Communication materials and product explanations include balanced disclosure of key features, costs, risks, and potential consequences, ensuring that customers are informed not only of benefits but also of obligations and possible impacts associated with the use of financial products. Products are offered to an appropriate target audience, taking into account customer needs, financial capacity, and level of understanding, and are conducted with prior customer consent. These practices are supported by operational guidance to strengthen financial literacy and promote financial inclusion, alongside effective handling and dispute resolution mechanisms in line with Financial Services Authority Regulation No. 22 of 2023 on Consumer and Public Protection.

To strengthen responsible products and services, the same policy framework applies across the full product and service lifecycle, covering the design, offering, delivery, and ongoing use of banking products and customer services. This framework reflects BRI's commitment to providing products and services responsibly by ensuring that they are designed, marketed, and delivered with customer suitability, transparency, and fair outcomes in mind. Internal controls are implemented to ensure that both products and service delivery remain appropriate for the intended customer segments

and consistently align with customer protection principles. Feedback from customer satisfaction assessments is also integrated into the process of improving products and services, enabling BRI to continuously enhance product features, service delivery, and customer interaction approaches to boost overall customer satisfaction.

Responsible Lending Practices

Credit Need and Affordability Assessment

As part of its commitment to responsible lending and customer empowerment, BRI implements SO.11-CRO/06/2024 on Loan Operations, including its amendments, which governs end-to-end credit processes, including customer information disclosure, credit assessment, approval, and servicing. In line with this policy, BRI provides a loan simulation feature accessible through the Company's official website as part of its commitment to enhancing customer transparency. The feature allows customers to estimate their monthly instalment obligations prior to submitting a loan application. Through this approach, BRI upholds the principles of transparency and accountability in the lending process by providing clear information and encouraging customers to make more informed financial decisions. All lending activities are carried out in accordance with the prudential principle, including through affordability assessments and repayment capacity assessments, supported by internal credit assessment and risk evaluation mechanisms to ensure that the credit products extended remain aligned with customers' financial capacity. These processes form an integral part of BRI's credit risk management framework, ensuring that each financing decision takes into account a prudent evaluation of customer eligibility as well as the suitability of the product with the customer's profile and financial capacity.

In addition, BRI continuously monitors loan performance to identify at an early stage any potential repayment difficulties or signs of financial stress among customers. Through this monitoring mechanism, BRI is able to take proactive measures, including engaging with customers and implementing the necessary credit management actions, in order to prevent financial stress from escalating. Lending practices at BRI and all subsidiaries are also subject to regulatory oversight and consumer protection frameworks that require transparency of information, fair treatment of customers, and ethical collection practices. This integrated approach helps mitigate the risk of customer over-indebtedness, while strengthening trust and fostering a responsible financial partnership between BRI and its customers.

Responsible Debt Collection

BRI has established a comprehensive credit collection policy to safeguard customer rights and personal data in full compliance with applicable laws and regulations. The policy ensures that all collection activities are carried out transparently and without intimidation, harassment, or unfair treatment. These requirements are further reinforced through SO.11.b-CRO/06/2024 on Loan Operations, which governs end-to-end credit processes, including collection procedures, account handling, escalation pathways, and customer communication standards, to promote disciplined and responsible practices throughout the credit lifecycle..

Risk Management

To support responsible collection practices, BRI continuously strengthens the competence and professionalism of employees involved in credit collection through targeted training, certification programs, and ongoing capacity-building initiatives. This approach ensures that employees are well-versed in collection procedures while maintaining empathy and sensitivity toward customers' financial conditions.

In addition, BRI applies strict governance and supervision over third-party debt collection agents to ensure compliance with established guidelines and high ethical standards. Through this balanced approach, BRI seeks to protect our interests while fostering trust-based, long-term relationships with customers and maintaining customer satisfaction.

Loan Modification and Structured Escalation Process

BRI implements a structured and prudent approach to loan modification and non-performing loan (NPL) resolution as an integral part of its credit risk mitigation framework, in accordance with Board of Directors Circular Letter SE.39-DIR/KRD/11/2023 dated 10 November 2023 on Non-Performing Loan Management, including subsequent amendments. This framework is designed to protect customers, particularly those affected by unexpected economic shocks or prolonged financial difficulties, while maintaining sound portfolio quality and prudent risk management.

In managing Non-Performing Loan (NPL), BRI applies a risk-based and customer-segmented approach that considers the debtor's financial condition, repayment capacity, business prospects, and demonstrated good faith. BRI prioritizes loan restructuring as the primary recovery mechanism, reflecting a balanced and customer-centric resolution philosophy that seeks to preserve long-term customer relationships wherever feasible. Restructuring measures may include payment deferrals, interest rate adjustments, rescheduling or extension of loan tenors, and other modifications tailored to the customer's financial capacity and business sustainability. These decisions are based on comprehensive financial assessments and guided by principles of good faith, cooperation, and the viability of the debtor's operations.

Where restructuring is not feasible or does not restore loan sustainability, BRI applies alternative NPL resolution mechanisms in accordance with applicable laws and internal governance standards. These mechanisms include resolution without legal proceedings, resolution through legal channels, structured collection efforts, claims through credit guarantee institutions or insurance, auction of collateral, and receivable transfers or loan sales (cessie). The selection of resolution measures is aligned with the characteristics of the debtor and the credit exposure, allowing differentiated treatment between cooperative customers and those without viable business prospects or demonstrated good faith.

Throughout the NPL resolution process, BRI ensures transparency through clear communication with customers regarding their financial position, available resolution options, and potential implications. All resolution actions are subject to defined internal governance, oversight, and

approval processes to ensure fairness, proportionality, regulatory compliance, and accountability. This integrated approach enables BRI to manage credit risk effectively while safeguarding customer rights, supporting informed decision-making, and maintaining resilient, long-term financial partnerships.

Complaint Handling Process

BRI has a well-defined process for managing financial products, ensuring that all customer concerns are addressed promptly and efficiently in accordance with SO.24-CEX/09/2025 on Information Services and Customer Complaint Handling. BRI provides multiple comprehensive channels for receiving and handling s through BRI Contact Center (Contact BRI) and services at BRI Offices, including Branches, Sub-Branches, and BRI Units. Customers can reach Contact BRI via phone at 1500017, official social media platforms, email at callbri@bri.co.id, the AI-based chatbot through WhatsApp (Sabrina) at 0812 1214 017, and digital services through the BRImo application's Help Center menu for self-services & toll-free support. In addition, customers can lodge complaints in person at BRI Work Units through Frontliners (Universal Bankers & Customer Service) or via Video Banking.

Each complaints received is carefully reviewed by a qualified team to understand the issue and find the right solution. Upon receipt of a complaint, customers receive confirmation of complaint registration, including a reporting reference number and information on the expected resolution timeframe in accordance with established Service Level Agreements (SLAs). BRI ensures that corrective actions are quickly implemented to address customer concerns and prevent similar issues from arising in the future. BRI uses Artificial Intelligence (AI) and Robotic Process Automation (RPA) to track Service Level Agreements (SLAs) to improve the customer experience, speed up resolution and streamline business processes in customer service.

To strengthen independent oversight, in 2025 BRI conducted thematic internal audits focusing on complaint handling effectiveness, adherence to procedures, and compliance with consumer protection standards. The audit results are used as an independent review mechanism to evaluate systemic issues, identify improvement areas, and support corrective actions across relevant work units. Findings from complaint trends and thematic reviews are escalated through governance channels and used to enhance policies, procedures, service controls, and product and service improvements.

Throughout 2025, BRI effectively managed its handling and investigation processes, implementing corrective actions when necessary. In 2025, BRI achieved a complaint resolution rate of 99,98%, demonstrating the effectiveness of its complaint management framework. This demonstrates BRI's commitment to resolving all s in accordance with the established Service Level Agreements (SLAs). The process also contributes to the ongoing enhancement of policies and procedures, driving improved customer satisfaction and maintaining a high standard of service quality.

Risk Management

Throughout 2025, BRI effectively managed the complaint handling and investigation process, and implemented corrective actions where necessary. This reflects BRI's commitment to resolving all customer complaints in accordance with the established Service Level Agreements (SLAs). The process also contributes to the continuous improvement of policies and procedures, thereby enhancing customer satisfaction and maintaining high service quality standards. In 2025, BRI resolved 99.98% of the total 1,262,275 complaints received across all channels. Of this number, 1,261,976 complaints were successfully resolved, while 299 complaints remained under resolution. BRI remains committed to completing all ongoing cases in accordance with the established Service Level Agreements (SLAs).

People Capability Empowerment

BRI reinforce consumer financial protection by enhancing service capabilities and conduct standards across all customer-facing roles, including frontliners, middle managers, relationship managers, and supporting units. Through a renewed service culture and structured initiative such as onboarding programs, performance development, role-playing exercises, multi-layered quality assurance, mystery shopping, and improved CSAT mechanisms. These efforts institutionalize consistent product explanation, responsible sales practices, and effective escalation pathways. As a result, they help mitigate risks of misinformation and mis-selling while enabling customers to make informed decisions through clear communication of key terms, fees, and associated risks.

BRI adopts a structured and tiered approach to strengthening customer protection and responsible conduct across all customer touchpoints. This approach integrates fair product communication, consumer protection, and ethical recovery practices into leadership development, frontliner training, and specialized functional programs to ensure consistent standards across the organization. To reinforce fair advertising and responsible product communication, BRI embedded consumer protection principles into leadership and managerial development program in 2025, reaching a total of 84 participants, consisting of Regional Operation Heads, Department Heads, prospective Branch Head, and Bank Representatives. These programs emphasized transparent communication, proper disclosure of product features and risks, and compliance with regulatory standards. In parallel, structured training was delivered to customer-facing employees. In 2025, onboarding programs reached 412 newly appointed frontliners, while equipping programs strengthened competencies of 578 existing customer-facing employees, covering consumer protection training. Additionally, BRI provides specialized training programs for personnel involved in credit restructuring and recovery functions to ensure strict adherence to internal debt collection policies and regulatory standards. In 2025, specialized training on Credit Restructuring & Recovery (CRR) was delivered to 811 participants, consisting of 781 RM CRR (Credit Recovery & Restructuring) Team Members and 30 RM CRR Team Leaders. These programs were designed to strengthen technical competency and reinforce responsible collection conduct aligned with customer protection principles. The training emphasizes:

- Ethical and respectful customer engagement during restructuring processes
- Compliance with internal debt collection policies and applicable regulations
- Responsible negotiation and restructuring mechanisms

Through this structured training, BRI ensures that recovery and restructuring activities are conducted professionally, transparently, and in a manner that safeguards customer dignity while maintaining prudent risk management standards.

Training Program	Key Topics Covered	Target Participants	2025 Participants	Objective
Consumer Protection & Responsible Communication Training	Transparent product disclosure, fair marketing practices, responsible sales conduct, customer communication standards	Frontliner	412 new employees	Ensure customers receive accurate & transparent product information
Customer Service Capability Development	Ethical customer engagement, complaint handling practices, service quality standards, prevention of mis-selling	Customer-facing employees	578 existing employees	Strengthen service capabilities and reinforce responsible customer interaction
Leadership & Managerial Development Program	Consumer protection principles, complaint handling practices, service quality standards, prevention of mis-selling	Regional Operational Head, Department Heads, prospective Branch Heads, Bank Representatives	84 employees	Embed consumer protection principles into managerial oversight
Credit Restructuring & Recovery Training (CRR)	Ethical collection practices, restructuring negotiation, regulatory compliance in debt recovery	Credit Recovery & Restructuring team members and team leaders	811 employees	Ensure responsible recovery practices that respect customer dignity

Metrics and Targets

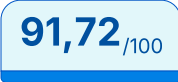
Metrics for Inclusive Finance

BRI's commitment to advancing financial inclusion, financial literacy and consumer financial protection continues to deliver measurable outcomes across its business and customer ecosystem. These efforts are reflected in the Bank's expanding financial inclusion outreach, strong customer satisfaction performance, and the integration of related key performance indicators into executive remuneration frameworks.



BRI's Financial Inclusion Outreach

Through the implementation of Inclusive Finance strategies, risk management practices, and performance metrics, BRI's financial inclusion outreach has continued to expand. As of 2025, BRI serves 140.5 million individual customers nationwide, representing an estimated 64.5% coverage relative to Indonesia's population eligible to participate in the formal financial system.



Customer Satisfaction Measurement

BRI conducts regular customer satisfaction assessments to capture customer perceptions of service quality and identify areas for improvement. Customer satisfaction is measured through periodic surveys conducted with third-party providers. In 2025, the results showed strong service performance, with a Customer Service Excellence score of 91.72, exceeding the internal target. Feedback collected through both offline and digital channels is systematically used to enhance service delivery & customer experience. The results of these assessments are also used as a reference to monitor and enhance the quality of products and services, identify service gaps, and drive continuous improvement, ensuring that BRI's financial products and services remain relevant to customers' evolving needs.

Board of Directors KPIs Linked-to Remuneration

Board of Directors KPI	Target 2025	Achievement 2025
CASA Ratio Consolidation	67.28%	70.61%
Number of Active BRImo Users	24.25 million	110%
KUR Disbursement	80.00%	98.93%
Sustainable Financing	Rp800 Tn	Rp811.86 Tn
NPS for Bank	54.43%	69%

In addition to the KPIs presented above, BRI also monitors the composition of its lending portfolio to ensure continued support for micro and SME segments. In 2025, financing to the micro segment reached IDR 648.3 trillion, representing 42.6% of total loans, while financing to the SME segment amounted to IDR 240.8 trillion, accounting for 15.8% of the portfolio. As part of the Board's collegial KPI framework, SME average loan growth reached 5.9% in 2025, reflecting continued efforts to expand financing to productive business segments while maintaining prudent portfolio management.

In addition, the achievement of the collegial KPI for ultra-micro loan disbursement in 2025 reached 95.4%, demonstrating BRI's commitment to expanding access to financing for the ultra-micro business segment.

In line with this achievement, the composition of BRI Group's consolidated loan portfolio also reflects significant support for the micro and MSME segments. In 2025, lending to the micro segment reached IDR 648.3 trillion, representing 42.6% of total consolidated loans, while loans to the MSME segment amounted to IDR 240.8 trillion, or 15.8% of the total consolidated loan portfolio.

Metrics and Targets

Social Impact of Microloans

As part of its Inclusive Finance strategy, BRI aims not only to expand access to financial services but also to generate meaningful socioeconomic impact for our customers. By providing financing solutions, BRI seeks to strengthen customers' financial resilience and support improvements in household welfare and business capacity. To better understand these outcomes, BRI conducts social impact assessments among microloan borrowers. The survey captures early signals of changes in financial behavior, livelihood stability, and access to essential services following access to financing. The indicators presented below are derived from a social impact survey conducted on a sample of 838 KUR and Kupedes customers, with a confidence level of 95% and a margin of error of 5%.

Social Impact Category	Focus Impact	What This Impact Represents	Metrics	2025
Access to Essential Services	Access to Finance	Indicates the share of customers gaining first-time access to formal credit, reflecting expanded inclusion of previously unbanked or underbanked individuals into the financial system.	% of customers with new access (first time banking customer)	KUR: 81.7% Kupedes: 69.6%
	Education	Indicates customer-reported changes in the ability to support education-related needs of dependents following access to microfinancing.	% of customers who were able to provide education access for dependents	KUR: 74.9% Kupedes: 70.8%
Affordable Basic Infrastructure	Water	Captures customer-reported changes in access to clean water after receiving financing.	% of customers who experienced better access to clean water	KUR: 51.7% Kupedes: 51.4%
Food Security & Sustainable Food System	Food Security	Reflects customer-reported improvements in access to healthy food following financing.	% of customers who report improved access to healthy food	KUR: 71.9% Kupedes: 66.6%
Socioeconomic Empowerment & Advancement	Business development	Indicates customer-reported changes in assets improvement	% of customers who experienced increase in assets	KUR: 42.8% Kupedes: 48.0%
Employment Generation & Economic Resilience	Decent Jobs Creation	Reflects customer-reported changes in business activity, including employment, following financing.	No of Jobs Created per 100 loan	KUR: 45 new jobs per 100 KUR facilities given Kupedes: 65 new jobs per 100 Kupedes facilities given

Taken together, these outcomes illustrate a clear progression of inclusive finance impact. Micro borrowers first gain the ability to meet essential household needs, such as education, water, food, and housing. As stability improves, inclusion expands to women and previously unbanked customers, strengthening participation in the formal financial system. This foundation enables customers to grow productive assets, expand businesses, and create employment, signalling early financial resilience and reinforcing the role of inclusive finance as a driver of sustainable socioeconomic advancement.

Metrics and Targets

SDGs-linked Revenues

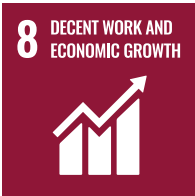
As BRI promotes financial inclusion and financial literacy while protecting customers’ financial wellbeing, a significant portion of the Bank’s revenue is aligned with the Sustainable Development Goals. In 2025, approximately 65.6% of BRI’s total revenue was linked to SDG-aligned activities, primarily supporting SDG 8 (Decent Work and Economic Growth) through financing that promotes business development, employment generation, and productivity growth.



65.6%
of BRI’s total revenue
or

IDR 106.33 Trillion

(Interest Income & FBI that align with SDGs)



SDG 8 – Decent Work and Economic Growth
101.52 Tn

The high concentration of revenue under SDG 8 highlights BRI’s strategic positioning as a universal bank with a strong developmental mandate, supporting employment generation, productivity enhancement, and long-term economic growth across Indonesia



SDG 2 – Zero Hunger
IDR 3.13 Tn



SDG 11 – Sustainable Cities and Communities
IDR 0.98 Tn



SDG 7 – Affordable and Clean Energy
IDR 0.48 Tn



SDG 8 – Decent Work and Economic Growth
19.96 Tn

While contributing smaller proportions relative to SDG 8, revenues aligned with SDGs 2, 7, 11, and 12 reflect BRI’s diversified support across food security, clean energy transition, sustainable urban development, and responsible production ecosystems



Privacy and Data Security

Empat Pilar Standar Pengungkapan Keberlanjutan IFRS

Governance

- Board of Commissioners
- Board of Directors
- Management Roles and Responsibilities
- Reporting and Progress Evaluation

Strategy

- Time Horizon
- Risk and Opportunity Identification
- Risk and Opportunity Response

RISK MANAGEMENT

- IT Infrastructure as a Foundation
- Information Technology Systems Resilience
- Privacy and Data Management
- Capacity Development for Privacy and Data Management

Metrics and Targets

BRI Achievements

Governance

BRI recognizes that privacy and data security are fundamental aspects in maintaining customer trust and ensuring business sustainability. Amid the acceleration of digital transformation and the increasing risks of cyber threats, secure, reliable, and compliant data management has become a strategic priority for the Company. Data Privacy and Security Governance at BRI is implemented through a robust oversight and control structure, including the establishment of committees at the level of the Board of Commissioners, the Board of Directors, and senior management. The governance structure for data privacy and security at both the Board of Directors (BOD) and Board of Commissioners (BOC) levels also considers members with relevant expertise to ensure that data protection is carried out in an integrated, accountable manner and in alignment with the prudential principles applied by the Company.

Safeguarding Privacy and Data Security



Board of Commissioners

BRI implements an integrated group-level governance framework that encompasses strategy formulation, decision-making processes, and oversight functions to ensure that data privacy and security are managed comprehensively and sustainably. At the Board of Commissioners level, the Risk Monitoring Committee serves as a strategic forum for information exchange and oversight of risk exposures, including information technology and digital risks. The Committee conducts periodic monitoring of the implementation of the risk management framework and the adequacy of the controls in place, while also overseeing compliance with applicable laws and regulations related to the Company's operations.

The Risk Monitoring Committee and the Audit Committee convene regularly throughout the year in accordance with prevailing provisions. Through these forums, the Board of Commissioners exercises its oversight function and provides strategic recommendations aligned with BRI's corporate policy direction. The resulting recommendations serve as guidance for management in establishing and enhancing strategies for privacy and data security protection, with continuous oversight in place. This approach strengthens the Company's operational resilience, safeguards stakeholder trust and interests, and ensures alignment with applicable regulatory requirements.

Board of Directors

At the executive level, the Information Technology Steering Committee, chaired by the Director of Information Technology, is responsible for providing direction and recommendations regarding the

planning, governance, development, and operations of information technology. BRI prioritizes continuous evaluation, regular updates to security protocols, and a strong commitment to innovation to maintain the effectiveness of its cybersecurity measures, particularly as the financial industry navigates an increasingly dynamic digital landscape. In this regard, BRI adopts a proactive, adaptive, and collaborative approach to cybersecurity in order to safeguard the integrity of financial systems and strengthen public trust.

The Digital Risk Management Committee discusses developments in digital risk exposure, covering various aspects including digital risk profiles, top risks, risk assessments of information technology assets, and privacy and data security. The Committee also serves as a forum to review other strategic issues related to operational resilience, information security, and the Company's preparedness in addressing the evolving dynamics of digital risks. In addition, BRI has established an ESG Committee to enhance focus and oversight on sustainability-related issues. The ESG Committee convenes regularly, at least twice a year, and is responsible for determining key sustainability issues while providing direction and reviewing the implementation of sustainability initiatives across the Company.

Management Roles and Responsibilities

BRI has defined the roles and responsibilities of each organizational unit to support the effective management of privacy and data security, covering areas from infrastructure and information systems to data privacy and security management, as well as workforce capacity development. These responsibilities are primarily carried out by the Information Technology Directorate and the Risk Management Directorate, which ensure that information technology is supported by secure systems, controls, and technologies. Within this structure, several key functions are established, including:

- 1. Chief Information Security Officer (CISO), who leads the overall management of information security;
- 2. Data Protection Officer (DPO), who ensures that all personal data management practices comply with applicable regulations and internal standards;
- 3. Certified Information Systems Auditor (CISA);
- 4. Certified Information Systems Security Professional (CISSP); and
- 5. Certified Information Privacy Manager (CIPM).

Together, these functions form an integrated framework to safeguard customer trust and support the Company's long-term commitment to privacy and data security.

Reporting and Progress Evaluation

BRI implements a structured reporting mechanism to ensure effective oversight of cybersecurity and personal data protection. Through periodic reporting and incident escalation mechanisms, management is able to monitor risk developments, evaluate the effectiveness of existing controls, and ensure a prompt and transparent response to any potential breaches. Reports related to cybersecurity and personal data protection are regularly submitted to the Information Technology Steering Committee and the Digital Risk Management Committee as part of strengthening

Governance

the governance and oversight of information technology risk management at BRI.

- **Periodic Cybersecurity Report**
A formal report covering the Bank's cyber risk profile, the effectiveness of defense systems, and the results of vulnerability assessments to ensure the resilience of the Bank's technology infrastructure.
- **Data Privacy Report**
The Personal Data Protection Officer (PPDP/DPO) reports on compliance with personal data processing requirements and the status of data subject rights to ensure alignment with the Bank's data privacy protection strategy.
- **Incident Escalation**
An immediate reporting mechanism is in place for any indication of data breaches to ensure a prompt and transparent strategic response at the highest management level.

The Information Technology work unit reports to the Director of Information Technology and is responsible for the following key areas:

- Security Architecture Design
- Operational Security
- Cyber Risk and Cyber Intelligence
- Data Loss and Fraud Prevention
- Identity and Access Management
- Program Management, Investigation, and Forensics; and
- Security Governance.

The work units responsible for information security (CISO, CISA, and CISSP) report directly to the Director of Information Technology and are responsible for the following key areas:

- Security Governance
- Identity and Access Management
- Data Security
- Application Security
- Data Loss and Fraud Prevention Management
- Threat and Vulnerability Management
- Security Incident Management.

In addition to the Information Security Unit, BRI has also established a Cyber Security Incident Response Team (CSIRT) to ensure a prompt and effective response to cybersecurity incidents. The CSIRT is led by a CSIRT Coordinator, who oversees several specialized teams, including:

- CSIRT Coordinator (serving as the coordinator for all teams)
- IT Information Security Function working Unit
- IT Planning Function working Unit
- IT Application System Development Function working Unit
- IT Application System Operations Function working Unit
- IT Infrastructure and Operations Function working Unit
- IT Data Management Function working Unit
- Digital Risk Management Function
- Operational Risk Management Function

- Service and Customer Experience Function
- Corporate Secretary Function
- Legal Function
- Compliance Function; and
- Culture Transformation Function.

As part of BRI's commitment to protecting privacy and data security, the Company has established a data security governance structure through Board of Directors Decree No. Kep.2532-DIR/PPM/08/2024. This structure is designed to ensure accountability and strategic oversight over customer data privacy. BRI has formally established a Data Protection Team led by a Data Protection Officer (DPO). The decree also stipulates the establishment of a Steering Committee consisting of members of the Board of Directors with cross-group representation to ensure that data protection policies are integrated across all business lines. The governance framework is organized into five main streams:

- **Legal, Risk & Compliance Stream**
Focuses on compliance with the Personal Data Protection Law and the mitigation of related legal and compliance risk.
- **Digital & Information Technology Stream**
Focuses on strengthening technology infrastructure, encryption, and cybersecurity systems to protect data from unauthorized access.
- **Audit Stream**
Performs oversight and periodic evaluations to ensure the effective implementation of data security policies.
- **Communication & Customer Stream**
Manages customer education initiatives and ensures transparent and responsive communication channels related to data privacy.
- **Subsidiary Stream**
Ensures the standardization and consistent implementation of data security governance across all subsidiaries within the BRI ecosystem.

The reliability of privacy and data security forms the backbone of service operations. In its efforts to protect data privacy and strengthen data security, BRI continues to innovate in enhancing system defenses against cyber threats. The Company's strong commitment to addressing cybersecurity risks is reflected in the establishment of collegial Key Performance Indicators (KPIs) at the Board of Directors level. These metrics are subsequently translated into performance targets for the top executive management, as follows.

Management	KPI	Target / Objective
CEO, IT Director	Cybersecurity Breach	Minimize the number of cybersecurity incidents
DRD and CISO Group	Data Breach Cybersecurity Incident	

Strategy

Privacy and Data Security are essential to maintaining customer trust and ensuring business sustainability. Accordingly, the Company's strategy is focuses on strengthening information protection, enhancing operational resilience, and leveraging smarter and more secure technologies. Through a proactive and measured approach, BRI ensures that every step of digital innovation is consistently balanced with robust risk controls, enabling services to remain secure, reliable, and capable of delivering long-term value to all stakeholders. [\[GRI 3-3\]](#)

Time Horizon

BRI categorizes the impacts of various sustainability-related risks and opportunities, including those related to cybersecurity and data privacy, across short-term (up to one year), medium-term (1–5 years), and long-term (more than five years) time horizons. This classification is aligned with

Risk Identification

the Company's strategic decision-making processes and serves as a basis for setting medium- to long-term targets and priorities to continuously strengthen digital resilience and sustainability governance.

Risk and Opportunity Identification

The identification of risks and opportunities forms an integral part of BRI's strategy to measure the impacts generated and to inform the Company's strategic decision-making. In this process, BRI analyzes potential impacts on its business model, value chain, and financial performance. The assessment further identifies the time horizon over which such impacts may materialize, enabling BRI to anticipate potential developments and implement appropriate mitigation measures. BRI conducts the identification of risks and opportunities related to sustainability issues in privacy and data security, followed by an assessment of their potential impacts on the Company's activities. The results of this risk and opportunity identification are presented below:

Category	Description	Possible Impact on			Impact on Business Model & Value Chain	Impact on Strategic Decision-Making	Financial Impact
		Upstream	Own Operations	Downstream			
Risk							
Malware Cyber attack Risk	Cyberattack risks arising from malware targeting IT systems, applications, and server infrastructure.	✔	✔	✔	- Disruption to BRI's assets, systems, applications, and IT infrastructure, potentially affecting operational continuity and digital services delivery. - Increased risks of data compromise, including digital transactions and services, process data, system integrations, as well as recovery efforts arising from disruptions and cybercrime. - Potential financial and reputational losses that may undermine customer confidence in the resilience of the Company's IT infrastructure.	- Strengthening IT investment priorities in security architecture, early threat detection, and the protection of systems and sensitive data. - Directing the development of digital services to adopt security-by-design principles and enhance the Company's operational resilience. - Driving strategic decisions to enhance customer education, strengthen IT security standards, and ensure the selection of credible technology partners.	- Potential financial losses arising from service disruptions, system recovery efforts, security incident response, and costs related to IT infrastructure remediation. - Risks of fines and compliance-related consequences resulting from personal data breaches or non-compliance with applicable regulations. - Revenue decline and increased additional costs due to reduced customer trust, rising fraud incidents, and the potential loss of digital business opportunities. - In 2025, BRI recorded zero cybersecurity breaches, resulting in no significant financial impact on the Company.
Ransomware Attack Risk	Cybercrime risks involving attacks on vulnerable customer personal data using various phishing techniques	✔	✔	✔			
Phishing and cyber crime risk	Risks related to the misuse of emerging technologies, including AI, to manipulate customer communications and interactions.		✔	✔			
Emerging Technology Misuse (AI) Risk	Risk of misuse of emerging technologies such as Artificial Intelligence (AI) to manipulate voice, images, videos, responses, and customer interactions.			✔			

Strategy

Category	Description	Possible Impact on			Impact on Business Model & Value Chain	Impact on Strategic Decision-Making	Financial Impact
		Upstream	Own Operations	Downstream			
Risk of Outdated IT Governance Practices	Risks related to outdated management of products, services, and data, resulting in data governance weaknesses and lost business optimization opportunities.		✓		- Potentially weakening the effectiveness of the digital business model as processes, data, and services fail to keep pace with evolving market needs. - Resulting in the loss of new business opportunities due to delayed innovation and service adaptation. - Reducing efficiency and reliability across various points of the value chain, from product development to customer service delivery.	Accelerating system modernization and strengthening data management capabilities to enable more accurate, insight-based decision-making.	Higher operating expenses arising from system remediation, process enhancements, and data quality improvements.
Opportunity							
Digital Financial Service Personalization	Enhancing customer experience in accessing financial products and services through advanced data integration and modern IT platforms.	-	✓	✓	- Strengthening a service-personalization-based business model through the use of data and technology to enhance the relevance of customer interactions. - Improving the efficiency and flow of the value chain through data integration, accelerating product innovation and strengthening customer loyalty.	Strengthening the integration of data and technology to support the development of more personalized services.	- Potential revenue growth driven by upselling and cross-selling opportunities, as well as higher customer loyalty. - Cost efficiency through automation and AI-driven analytics, reducing reliance on manual processes.
Secure and Cyber-Resilient Digital Platform	Improving convenience in accessing financial services through secure and cyber-resilient platforms.	-	✓	✓	- Strengthening the digital business model by enhancing customer trust and convenience through secure and reliable access to services. - Enhancing the resilience of the technology supply chain by strengthening security infrastructure, ensuring that services continue to operate optimally despite cyber threats	Aligning the Company's strategy toward strengthening digital security infrastructure to support service reliability and long-term sustainability.	Enhanced long-term profitability supported by the expansion of the active customer base and higher transaction value.

In managing data privacy and security, BRI has identified potential risks and opportunities and assessed their possible impacts on the Company's operations and governance. BRI recognizes that risks arising from data privacy and security may occur unexpectedly. To address this, BRI has issued a comprehensive data management policy through Circular Letter No. SE.27-DIR/EDM/12/2025 dated 29 December 2025 on Data Management. This policy consists of 11 modules that serve as comprehensive guidelines for data management across the organization. BRI has not yet conducted a specific quantitative measurement of financial impacts, considering that data privacy and security risks are dynamic in nature, largely preventive, and integrated with other operational and sustainability-related risks. Nevertheless, BRI acknowledges that the management of data privacy and security may qualitatively influence operational costs, regulatory compliance, and customer trust. Therefore, these aspects continue to be managed in an integrated and responsible manner in accordance with applicable regulations. BRI is also gradually developing structured methodologies and measurement frameworks to identify and quantify potential financial impacts, in line with the ongoing enhancement of risk management practices and applicable reporting standards.

Strategy

Risk and Opportunity Response [FN-CB-230a.2]

Based on the identification of risks and opportunities related to Privacy and Data Security and their potential impact on business continuity, BRI has developed several strategic responses as follows:

	Key Opportunity and Risks	Action	Impact Level	Impact Horizon
Risk 	Malware Cyberattack Risk	Governance 1. Direct oversight by the Board of Directors through the Information Technology Committee. 2. Conducting periodic internal and/or external reviews to ensure that processes are implemented effectively.	High	Short Term
	Ransomware Attack Risk	3. Information technology management carried out by management personnel with the required competencies.	High	Short Term
	Phishing and Cyber Crime Risk	Process 1. Implementation of ISO 27001 standards on the Information Security Management System (ISMS) across information technology aspects at BRI. 2. Enhancing IT defense systems to support the detection, response, monitoring, and evaluation of incidents related to IT risks.	High	Short Term
	Emerging Technology (AI) Misuse Risk	3. Conducting regular risk assessments to ensure that mitigation measures for cyberattacks and IT-related crimes are effectively managed.	High	Medium Term
	Risk of Outdated IT Governance Practices	4. Providing education and training programs for employees responsible for managing information technology	High	Long Term
Opportunity 	Digital Financial Service Personalization	Governance Developing policies governing the use of Artificial Intelligence (AI) in alignment with prevailing regulations and established AI principles.	Medium	Short Term
	Secure and Cyber-Resilient Digital Platform	Process Conducting education and training programs for employees responsible for managing data integration.	Medium	Short Term

Risk Management

Privacy and Data Security Policies and Processes [OJK F.27][GRI 3-3]

The management of privacy and data security requires a multi-dimensional approach. Accordingly, BRI has formulated strategic initiatives that support the Company’s operational sustainability from the perspective of privacy and data security. These strategic initiatives are articulated through four core policies that underpin the achievement of privacy and data security, encompassing infrastructure as the foundation, reliable information technology systems, data governance, the enhancement of employee capabilities, and customer protection. Policies supporting privacy and data security have been endorsed by the Board of Directors and apply across all Company activities involving data and privacy. The relevant policies are outlined below.

Information Technology Infrastructure	Information Systems Security	Data Privacy	Customer Protection
SE.28-DIR/ISG/10/2024 concerning Digital and Information Technology Planning, Management, and Synergy	SE.37-DIR/ISC/09/2023 On the Information Security Governance System	SE.27-DIR/EDM/12/2025 on Data Management – Book 6: Data Security (Data Privacy) Part 1: Data Security, Part 2: Personal Data Protection	SE.21-DIR/SCC/08/2024 on Customer Protection

IT Infrastructure as a Foundation

Cybersecurity management at BRI is aligned with the provisions of Financial Services Authority Regulation (POJK) No. 38/POJK.03/2016 on the implementation of risk management in the use of information technology by commercial banks, as well as relevant international standards and frameworks, including ISO 27001:2013, PCI-DSS, and NIST. The management of data security and privacy risks is implemented in an integrated manner, encompassing strategic infrastructure planning, alignment with the Company’s corporate strategy, adaptation to technological developments, regulatory compliance, and continuous monitoring and evaluation. This approach ensures that data security and privacy risks are effectively managed. Such management is governed by Circular Letter No. SE.28-DIR/ISG/10/2024 dated 31 October 2024 concerning Digital and Information Technology Planning, Management, and Synergy, which serves as the reference for digital governance across the BRI. This framework aims to strengthen digital risk controls, safeguard customer trust, and support long-term sustainability. In addition, BRI has established information security incident response governance aligned with its Disaster Recovery Plan (DRP) and Business Continuity Plan (BCP), as stipulated in the Circular Letter on Business Continuity Management. The BCP is required to be tested at least once annually through end-to-end simulations involving end users.

Information Technology Systems Resilience

The management of data privacy and security at BRI is supported by reliable systems through the implementation of integrated cybersecurity safeguards. These include layered security measures such as firewalls, intrusion detection systems, endpoint protection, the use of artificial intelligence and machine learning for threat monitoring, and the development of secure cyber architecture. BRI’s cybersecurity management is guided by internal policies as well as applicable regulatory frameworks. These frameworks include OJK Regulation No. 11/POJK.03/2022 on the Implementation of Information Technology by Commercial Banks; Bank Indonesia Regulation No. 2 of 2024 on Information System Security and Cyber Resilience for Payment System Operators, Money Market and Foreign Exchange Market Participants, as well as Other Parties Regulated and Supervised by Bank Indonesia; OJK Circular Letter No. 21/SEOJK.03/2017 on the Implementation of Risk Management in the Use of Information Technology by Commercial Banks; OJK Circular Letter No. 29/SEOJK.03/2022 on Cyber Resilience and Security for Commercial Banks; National Cyber and Encryption Agency (BSSN) Regulation No. 1 of 2024 on Cyber Incident Management; and Law of the Republic of Indonesia No. 27 of 2022 on Personal Data Protection. In addition, BRI also refers to international standards such as ISO 27001:2022, PCI-DSS, and NIST as part of its ongoing efforts to strengthen information security governance and cybersecurity resilience.

The management of BRI’s information system security is guided by applicable regulatory requirements and standards, including OJK Regulation No. 38/POJK.03/2016, as well as international frameworks such as ISO 27001, PCIDSS, and NIST. These policies are formalized through Circular Letter No. SE.37-DIR/ISC/09/2023 on Information Security Governance Systems.

BRI’s Commitment to Enhancing Information Technology System Resilience

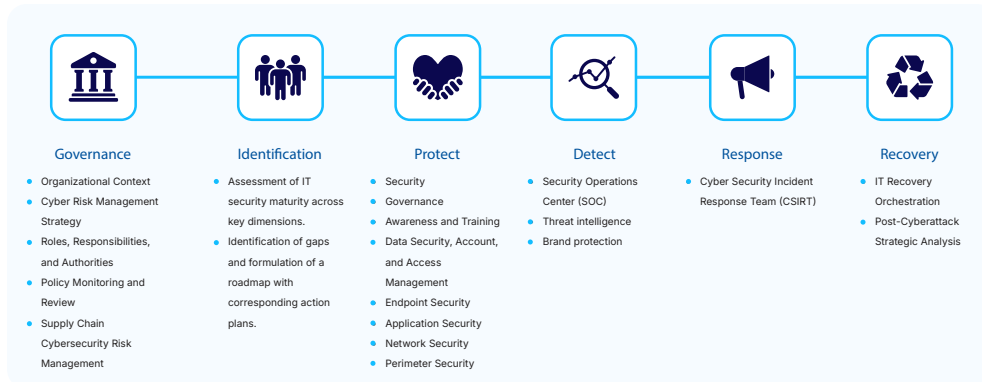
Information management is a critical aspect of operations and is closely associated with various potential risks, including unauthorized access and cyber threats. To maintain stakeholder trust and ensure business continuity, BRI continuously strengthens information security through structured and comprehensive protection strategies. In implementing information security governance, BRI undertakes several key initiatives, including.

- establishing information security governance and information asset protection objectives aligned with BRI’s strategic direction;
- providing adequate resources to support the implementation of information asset protection, including the assignment of individual responsibilities for information security across all organizational levels;
- maintaining continuous communication with all relevant parties, including internal stakeholders and third parties, regarding the importance of achieving information asset protection objectives in accordance with information security governance and applicable legal requirements, ensuring that all parties understand and comply with established information security standards;

Risk Management

- ensuring and directing the implementation of risk management programs to support monitoring and responses to information security threats, while conducting continuous evaluations to enhance the effectiveness of information security systems so that information asset protection objectives can be achieved;
- developing strategies and conducting periodic evaluations of information security compliance and personal data protection to ensure the integrity and security of data are maintained.

BRI implements customer data protection measures in accordance with OJK Circular Letter No. 14/SEOJK.07/2014 to ensure the confidentiality and security of consumers' personal data. The Company continuously enhances its information security systems in line with technological developments and evolving regulatory requirements. BRI's cybersecurity risk management framework is structured within the Enterprise Security Architecture (ESA), which refers to the National Institute of Standards and Technology (NIST) Cybersecurity Framework. The ESA is designed based on risk analysis and the evolving cybersecurity threat landscape to ensure the effectiveness of security controls. The ESA consists of six main pillars, with a dedicated Security Operations Center (SOC) function supported by layered security measures such as firewalls, intrusion detection systems, and the use of AI and machine learning for continuous monitoring through the SOC on a 24/7 basis. This framework is further strengthened by coordinated incident response and recovery mechanisms to ensure the resilience of the Company's information systems.

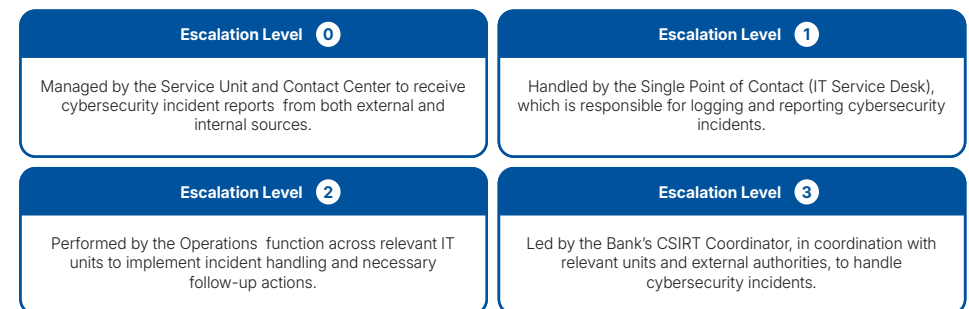


At the identification stage, BRI conducts maturity assessments of its information technology security systems and performs gap analyses. BRI implements an information security risk identification and assessment process aligned with ISO/IEC 27001, aimed at identifying, analyzing, and evaluating risks to the confidentiality, integrity, and availability of data. This process is conducted periodically and based on a risk-based approach, taking into account both internal and external threats as well as existing system vulnerabilities. To address the risk of data leakage and breaches, BRI implements information security controls that include access management, system and data protection, security monitoring, and information security incident management

mechanisms. These measures are designed to prevent incidents, minimize the impact in the event of a breach, and ensure timely recovery and remediation in accordance with the requirements of the ISO/IEC 27001 standard.

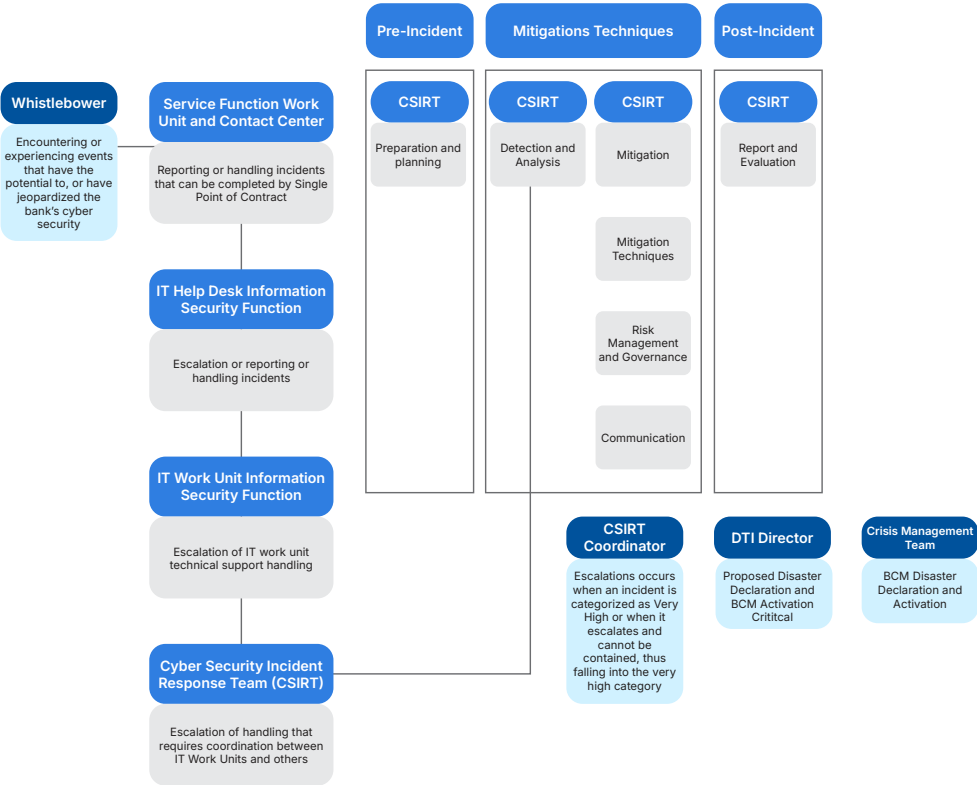
As part of efforts to identify system vulnerabilities and review the security of information systems, BRI conducts a series of vulnerability assessments, penetration tests, and cyberattack simulations (red team exercises). The implementation of these activities is guided by Standard Operating Procedure SO.46-CIS/12/2025 on IT Application System Security. To ensure that data integrity and data management are maintained on an ongoing basis, BRI has issued a dedicated policy that serves as a guideline for data governance. This policy is outlined in Circular Letter No. SE.27-DIR/EDM/12/2025 on Data Management – Book 6: Data Security (Data Privacy), Part 1: Data Security and Part 2: Personal Data Protection. From an information security governance perspective, BRI has also issued an Information Security Governance Policy as a reference for managing information systems.

Through this policy, BRI has established dedicated work units responsible for information system security, as well as information security standards applicable to third parties (including suppliers and vendors) involved in the handling of information data. BRI continuously monitors compliance with information security requirements and the level of services provided by third parties. To ensure that cyber incident response protocols are properly established and implemented, BRI has also conducted cyber incident simulations on a regular basis over the past three years. Assessments of risks and opportunities are conducted on a regular basis, considering their potential impacts on operational continuity, system reliability, customer data protection, and the Company's reputation. Risks threatening privacy and data security may arise from various sources, including malware, ransomware, phishing, and other forms of cybercrime. To address these risks, BRI has established an escalation process to safeguard information security and data privacy, implemented through a cyber incident response framework managed CSIRT. The CSIRT operates through four key stages, as follows.



Risk Management

By implementing strong security controls, such as data encryption and access restrictions, the Bank protects sensitive customer information and mitigates the risk of fraudulent activities. BRI has put in place a comprehensive framework, programs, and information security teams to anticipate cybersecurity breaches and incidents, supported by annual maturity and readiness assessments. To maintain service availability, the Company has defined incident detection timelines of 90 minutes and response and recovery targets of 180 minutes. The incident response process follows four levels of reporting and escalation, as outlined in the Cyber Incident Management SOP No. SO.32-ISC/11/2025.



BRI implements various initiatives to strengthen cybersecurity, including enhancing governance for information security incident management that is integrated with the Disaster Recovery Plan (DRP) and Business Continuity Plan (BCP). Business continuity management is governed by a Circular Letter on Business Continuity Management, which requires end-to-end BCP testing involving end users to be conducted at least once a year. To identify system vulnerabilities and review information system security, BRI conducts a series of vulnerability assessments, penetration tests, and cyberattack simulations (red teaming). The implementation guidelines for these activities are stipulated in Standard Operating Procedure No. SO.46-CIS/12/2025 on the Security of IT Application Systems. In handling incidents, BRI has established a Cyber Security Incident Response Team (CSIRT) responsible for managing data security and privacy incidents in a swift and coordinated manner. This function is supported by communication protocols for public disclosures, as well as collaboration with globally experienced cybersecurity experts for forensic reviews and cyber incident investigations. To maintain quality and evaluate the effectiveness of policies and their implementation, BRI conducts periodic internal audits of its information technology infrastructure and systems. To ensure continuous improvement in the protection of information assets, BRI carries out regular monitoring, measurement, analysis, and evaluation of risks through the implementation of risk management processes, management reviews, incident analyses, and systematic corrective and preventive actions overseen by the information security function

Information Security Certification

Certification	Scope	Issuing Body	Valid Until
ISO 27001:2022	BRIAPI, Big Data, Managing Event & Cyber Threat Monitoring, Card Production, Spacecraft Operation, and Data Center Facility	British Standards Institution (BSI)	October 31, 2025
ISO/IEC 20000	Surveillance – BRINets Express, BRILink Mobile, BRImo, Extended Scope Brispot	British Standards Institution (BSI)	December 19, 2024

Internal and External Verification

To ensure the security of its information technology infrastructure and the effectiveness of its information security management system, in 2025 BRI conducted a maturity assessment of its IT infrastructure and information security management system, carried out by an independent third party. In addition, BRI conducted security verification through Penetration Testing and Vulnerability Assessments performed by external parties to identify potential vulnerabilities and enhance system resilience against cyber threats. As part of strengthening information security governance, independent external audits are conducted periodically at least once every two years, while internal audits are conducted annually to ensure the effective implementation of information security controls in accordance with applicable policies and standards.

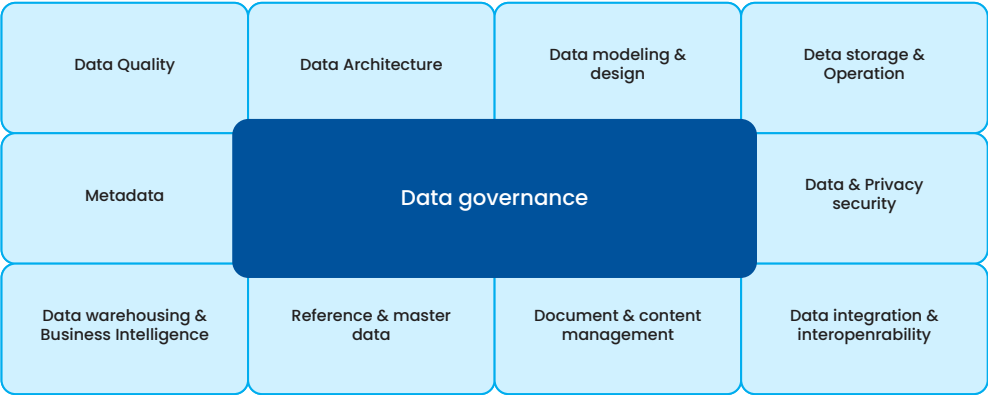
Risk Management

Privacy and Data Management OJK F.261 [GRI3-3][FN-CB-230a.2]

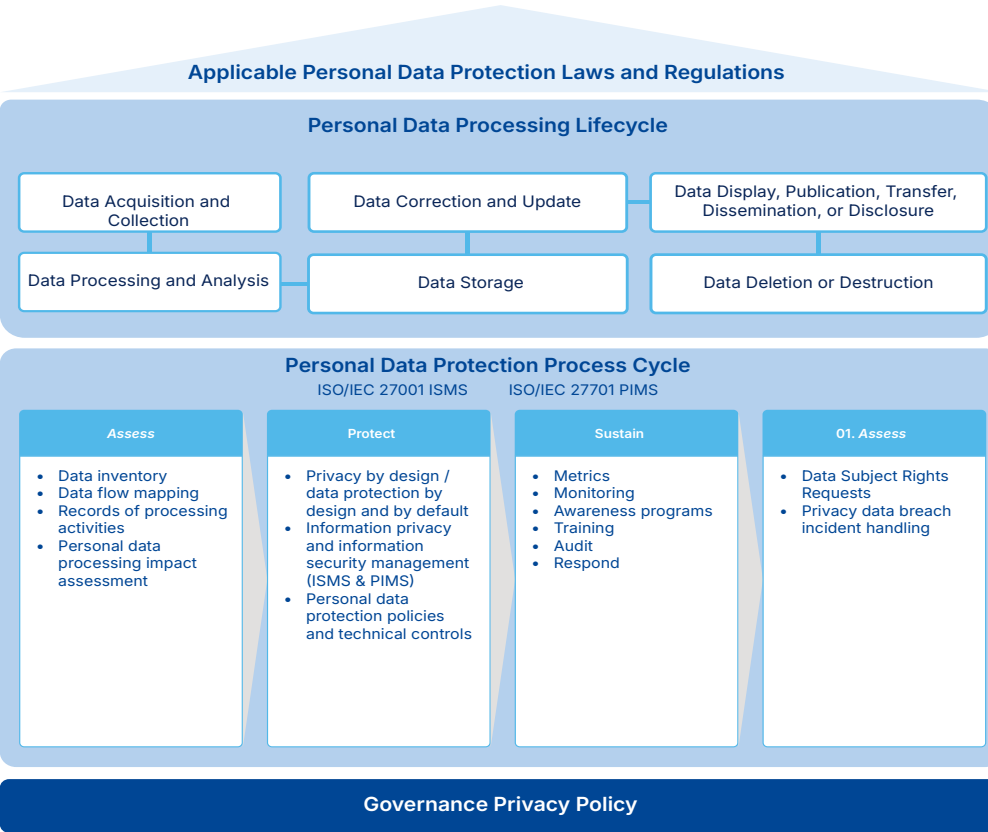
Your Privacy is Our Priority

With the increasing use of digital technologies, BRI considers data security and privacy to be critical aspects of the Company's risk management. Risks related to data security and privacy may affect operational continuity, customer trust, and the Company's reputation if not properly managed. Accordingly, BRI implements an integrated risk management approach to ensure that customer data and privacy are managed in a secure, responsible, and sustainable manner.

Policies governing the management of data- and privacy-related risks are stipulated in Circular Letter No. SE.27-DIR/EDM/12/2025 dated 29 December 2025 on Data Management, which provides comprehensive regulatory guidance. This policy serves as the foundation for ensuring consistent management of data security and privacy. This policy applies to all business lines and subsidiaries within the BRI Group, ensuring consistent implementation of data management standards across the organization. The implementation of this policy supports structured data and privacy management in line with operational needs and applicable regulations. Under this policy, data management is structured into the following focus areas



Customer data protection is outlined in the following framework.



The personal data protection lifecycle is implemented through several processes, as outlined below.

Assess
BRI continuously evaluates its privacy management processes to ensure alignment with best practices and applicable compliance requirements. This evaluation includes gap analysis, the preparation and updating of records of processing activities, personal data protection impact assessments, privacy risk assessments for third parties, as well as the management of data inventories and data mapping.

Risk Management

Protect

BRI implements technical and organizational measures to protect personal data from unauthorized access and use. These measures include, but are not limited to, encryption, tokenization, data loss prevention, and other security technologies designed to prevent unauthorized access, collection, use, disclosure, copying, modification, or deletion of data in violation of applicable laws and regulations.

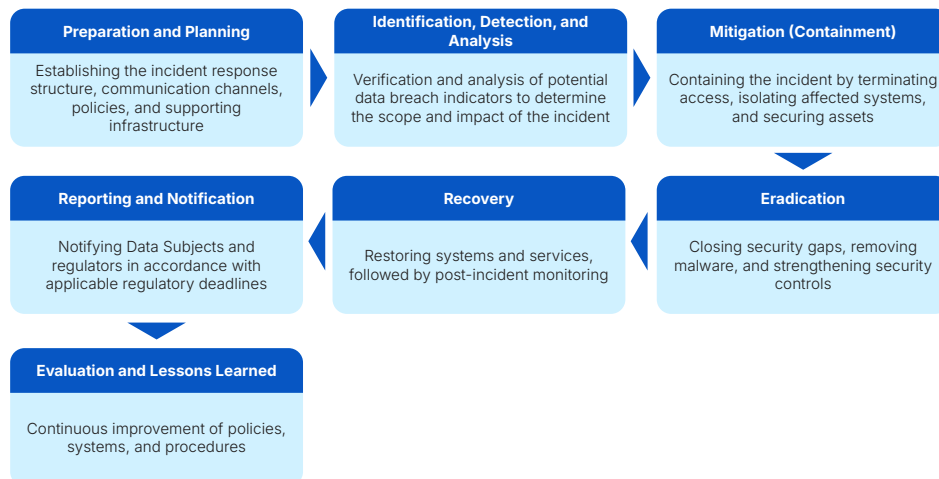
Sustain

BRI is committed to maintaining compliance with personal data protection regulations while continuously strengthening data protection practices through training and awareness programs for BRILiaN individuals at both head office and branch offices. To ensure that personal data processing is conducted in accordance with applicable guidelines, BRI also conducts audits of personal data protection practices, taking into account the scale and characteristics of its business operations.

Respond

BRI has established cyber incident response procedures to address personal data breaches promptly and effectively. In addition, as part of its commitment to transparency in personal data processing, BRI has prepared and published a privacy notice that can be accessed at the following link: <https://bri.co.id/privacy>.

Where an incident may result in a failure of personal data protection, BRI shall provide written notification to the Personal Data Subjects and the relevant authority within no later than 3 × 24 hours of becoming aware of the incident, in accordance with the prevailing regulations. At a minimum, the notification shall contain the type of data affected, the timing and cause of the incident, and the mitigation and recovery measures that have been implemented and will subsequently be undertaken. The management of data breach incidents is conducted through the following stages:



The roles and responsibilities of the respective work units involved are as follows:

- **CSIRT Coordinator**: Coordinates the overall incident response process and ensures alignment with BRI-CSIRT governance.
- **IT Information Security Function**: Acts as the technical lead, overseeing incident escalation and documentation.
- **IT Application Systems Operations Function**: Secures and restores application systems and documents any system changes.
- **IT Infrastructure and Operations Function**: Manages infrastructure security and ensures that follow-up actions are carried out in accordance with established procedures.

In its operations, BRI has implemented several policies as standard guidelines across all organizational units, including the following.

- **Personal Data Protection Circular Letter (SE PDP)**
The SE PDP is BRI's internal policy that establishes the fundamental principles for protecting customer data in accordance with national regulatory requirements and international best practices.
- **Standard Operating Procedures (SOP) for Data Management**
Technical guidelines to ensure that privacy risk mitigation is implemented systematically through four key SOPs:
 1. **Records of Processing Activities (ROPA)**
Documentation of all data processing activities to ensure transparency and traceability.
 2. **Data Protection Impact Assessment (DPIA)**
An evaluation mechanism used to identify and mitigate privacy risks associated with each new product or system.
 3. **Consent Management**
Management of customer consent to ensure that data usage is carried out lawfully and in accordance with customer preferences.
 4. **Data Transfer**
Procedures governing secure data exchange, both internally and with third parties, to prevent information leakage.

In managing customer data, the Bank implements strong security controls such as data encryption and authorization-based access controls to protect sensitive information. Access to data is regulated through strict access control mechanisms, ensuring that only authorized personnel can access information in accordance with their roles and responsibilities. In certain cases, encryption techniques, data de-identification, or data anonymization are applied to reduce the risk of information misuse. These measures help ensure the confidentiality, integrity, and security of data in accordance with internal policies and applicable regulations. From the customer perspective, BRI has issued a customer protection policy through Circular Letter No. SE.21-DIR/SCC/08/2024 concerning Customer Protection. This policy emphasizes the protection of customer rights and interests in all product agreements to support improved financial literacy among customers.

Risk Management

Privacy and Data Security Management (FN-CB-230a.2)

Operational, reputational, and strategic risks are managed in an integrated manner across the Company through strengthened processes, enhanced employee capabilities, the implementation of the Know Your Customer (KYC) principle, as well as privacy protection and prompt responses to customer complaints. Supported by data analytics and continuous evaluation, BRI continuously aligns its services with customer needs and evolving business dynamics. Above all, customer trust remains the top priority, safeguarded through a privacy protection framework that is consistent, secure, and adaptive to regulatory and technological developments.

Recognizing that customer trust largely depends on how their personal data is protected, BRI positions privacy protection as a key element of its banking services. BRI ensures that customers' personal data is managed securely and responsibly in compliance with Law No. 27 of 2022 concerning Personal Data Protection, supported by strong internal policies and reliable technology. To support this, the Chief Information Security Officer (CISO) oversees the overall management of information security, while the Data Protection Officer (DPO) ensures that all personal data management practices comply with applicable regulatory requirements and internal standards.

This policy applies to all parties involved in data management activities, including BRI management, electronic system operators, and any parties engaged in the processing of personal data. All entities involved in the collection, transmission, dissemination, and deletion of personal data, including employees, vendors, partners, contractors, and other third parties, are required to comply with applicable laws and regulations, Indonesian banking regulations, and industry best practices. Through this approach, BRI ensures the consistent implementation of data protection standards while effectively managing risks associated with personal data processing.

Scope of Privacy and Data Security

To ensure consistent implementation, BRI has established a Data Protection Officer (DPO) function and set out clear guidelines for all relevant stakeholders. As part of its risk management framework, BRI implements policies and compliance measures to ensure that personal data processing is conducted in a secure and responsible manner.

Personal Data Protection Subjects	Scope of Personal Data Protection
- Prospective customers and customers - Prospective employees and employees - Vendors - Other third parties	- Data acquisition and collection, processing, and analysis - Data storage - Data correction and updates - Data display, publication, transfer, dissemination, or disclosure - Data deletion or destruction

The scope of data privacy protection covers data subjects as well as the protection aspects set out in applicable policies. Through the implementation of this framework, BRI is committed to

safeguarding customer data, managing risks, and strengthening customer trust across all activities involving personal data.

Privacy Protection Evaluation

As part of its risk management framework, BRI implements policies and compliance measures to ensure that personal data is processed in a secure and responsible manner. These policies apply to all parties involved in data management activities, including BRI management, electronic system operators, and any parties engaged in personal data processing. All entities involved in the collection, transmission, dissemination, and deletion of personal data, such as employees, vendors, partners, contractors, and other third parties, are required to comply with applicable laws and regulations, Indonesian banking regulations, and industry best practices. Through this approach, BRI ensures the consistent application of data protection standards while effectively managing risks associated with personal data processing.

From an evaluation perspective, BRI, through its Internal Audit function, conducts periodic internal audits on the implementation of personal data privacy management. These audits encompass an assessment of personal data protection governance, including policy frameworks, the fulfillment of data subject rights, and the implementation of personal data processing across all business units. In addition, the audits cover compliance and obligations of third parties, the effectiveness of relevant functions and organizational units responsible for personal data protection, the application of privacy principles, and the mechanisms in place for handling incidents or breaches related to personal data.

Personal Data Protection Principles

In managing and protecting personal data, BRI is committed to implementing data protection principles as the foundation for all data processing activities.

- Limited and transparent collection: Personal data is collected in a limited, specific, lawful, and transparent manner.
- Purpose limitation: Personal data is processed only for clearly defined purposes.
- Fulfillment of data subject rights: Data processing is conducted while ensuring the rights of personal data subjects.
- Data accuracy: Personal data is maintained to ensure it remains accurate, complete, up to date, and accountable.
- Data security: Personal data is protected from unauthorized access, disclosure, modification, or misuse, as well as from damage or loss.
- Transparency in data processing: The purposes, activities, and risks of data processing are clearly communicated to data subjects.
- Data retention limitation: Personal data is deleted, destroyed, or reviewed once the retention period expires or upon legitimate requests.
- Accountability: All data processing activities are conducted in a responsible manner and demonstrate compliance with personal data protection principles.

Risk Management

Consent for the Use of Customer Data

When using customer data, BRI provides customers with control to grant consent to receive product recommendations, services, and promotions available within the BRI Group, its affiliates, and cooperating third parties through designated channels. BRI ensures that customers' personal data is not used beyond the original purpose of processing without customer consent. As part of its commitment to personal data protection, BRI consistently monitors the use of customer data for other purposes. In 2025, such usage accounted for 3.6% of customers who had provided consent to receive product recommendations, services, and promotions.

BRI manages customer data with an emphasis on privacy protection and the responsible use of personal information. In this process, customers are given the option to provide explicit consent (opt-in) before their personal data may be shared with third parties for purposes beyond transaction processing or service delivery. Customers also have the right to access, update, and request the deletion of their personal data in accordance with applicable regulations. Personal data that is no longer required will be securely destroyed in accordance with the Company's data retention policies. For further information regarding data subject rights and the personal data protection policy, please refer to BRI's Privacy Notice available on the company's official website at: <https://bri.co.id/en/privacy>.

Privacy Management Audit

In accordance with SO.35-ASQ/12/2024 concerning the Internal Audit SOP, particularly Module 2 on Information Technology Internal Audit Procedures, BRI's internal audit team periodically conducts internal audits on the implementation of personal data protection across the BRI environment to ensure that the management of personal data complies with applicable regulations.

These personal data protection audits include evaluations of the governance of personal data protection policies, the fulfillment of data subject rights, the implementation of personal data processing activities across all business units, third-party compliance and obligations, the effectiveness of officers or work units responsible for personal data protection functions, the application of data privacy principles, as well as incident handling mechanisms related to personal data breaches or violations.

Privacy and Data Security Violations

Information security or cybersecurity breaches are treated as disciplinary violations for BRI employees, as stipulated in the Circular Letter on Disciplinary Regulations. Such violations may be assessed under the fundamental violation metrics coded TSI-19 (failure to maintain the security of IT spaces and systems in accordance with applicable provisions) and TSI-20 (failure to safeguard usernames, passwords, or other IT access credentials under their responsibility). Employees who commit such violations may be subject to disciplinary sanctions that affect their performance evaluations, including deductions in their employee evaluation scores.

Capacity Development for Privacy and Data Management

BRI provides training on privacy and personal data protection to all employees (permanent, contract, and outsourced personnel) using a role- and risk-based approach. Compliance with information security policies forms part of strengthening the organization's culture, supported by competency development programs as well as risk- and contract-based vendor management that includes data protection obligations. This approach ensures that data protection is not only technical in nature but is also embedded in governance practices and daily operations. BRI continuously enhances employee capabilities and awareness in data security and privacy management through cybersecurity training, the development and testing of incident response plans to minimize impact and recovery time, and third-party risk management by ensuring vendor and partner compliance with BRI's cybersecurity standards. BRI also implements awareness programs, e-learning initiatives, and training delivered through various communication channels. One such initiative is the Data Community Update, which serves as a platform for education and the dissemination of information related to information security and personal data protection. Throughout 2025, this program was implemented through several initiatives aimed at strengthening the culture of data security across the organization, including:

Information Security Training

All Insan BRILiaN are required to participate in and complete annual cybersecurity awareness training. The training covers topics including:

- Phishing prevention
- Password security
- Security awareness

Data Privacy Management Training

Employee capacity development was carried out through 22 activities, including awareness sessions, training programs, as well as podcasts, webinars, and meet the expert sessions related to data privacy.

To ensure understanding of customer data protection, BRI also provides and requires all frontline employees and those who interact directly with customers to participate in annual e-learning programs on personal data protection.



Meet The Expert

A podcast series featuring experts to raise awareness of key topics. In 2025, the podcasts covered topics including:

- Data Security Awareness,
- AI Powered Interactions
- Streamlining Work Efficiency with Chat BRIBrain



Quizzes and Competition

Employee engagement activities encouraging active participation, including:

- Kick off and data community Quizzes
- Data story telling competition



E Learning

- Learning agility for banking in the era of AI
- Jaga Data, Jaga BRI
- Personal data protection
- Data governance
- Sensitive data handling

105,743 Employees

participated in customer data protection training conducted at least once annually, particularly those who interact directly with customers.

Metrics and Targets

From a comprehensive perspective, the effective management of Privacy and Data Security relies on strong IT infrastructure, reliable information systems, adequate regulations, and the support of all stakeholders involved. To monitor this sustainability issue, the Company uses several key indicators, including:

- Cybersecurity breaches as an indicator of the reliability of IT infrastructure and information systems;
- Personal data protection training;

- The number of customers affected by data or privacy breaches; and
 - Regulatory fines related to information security violations.
- To monitor the effectiveness of security management, the Company uses a set of key metrics, including incident rates, detection time, and remediation success.

Risk Identification		Metrics	Target Setting	Progress
Risk	Malware Attack Risk	Number of Cybersecurity Incidents	Zero data breaches	Zero data breaches
	Ransomware Attack Risk			
	Phishing and Cybercrime Risk	Number of Customers Affected by the Data Breaches		
	Emerging Technology (AI) Misuse Risk	Number of Information Security Violations		
	Risk of Outdated IT Governance Practices	Fines or Sanctions for Information Security or Cybersecurity Violations		
Opportunity	Digital Financial Service Personalization	End to end availability application	99.96%	99.97%
	Secure and Cyber-Resilient Digital Platform			



Business Ethics

Empat Pilar Standar Pengungkapan Keberlanjutan IFRS

Governance

Business Ethics Governance

Strategy

- Risk and Opportunities Identification
- Strategy to Address Risk and Capture Opportunities
- BRI and Insan BRILiaN Code of Conduct
- Strategic Reinforcement of Anti-Bribery and Gratification Frameworks
- Independent Whistleblowing System
- Ethics and Compliance Capability Building

Risk Management

- Risk Identification and Assessment
- Business Ethic Policies & Practices
- Prevention of Unethical Conduct

Metrics and Targets

- Code of Ethics Violations
- Fraud Investigation Handling and Case Resolution

Governance

Business Ethics constitutes the foundation of BRI's long-term resilience and sustainability. As a financial institution with a strategic role in Indonesia's financial system, BRI views integrity not merely as a compliance obligation, but as a fundamental prerequisite for safeguarding economic performance, corporate reputation, and stakeholder trust. Accordingly, Business Ethics is designated as a material topic that directly influences the Company's risk profile and long-term value creation.

In the banking sector, ethical risks do not arise solely from internal operations, but also from business relationships across the value chain, including interactions with customers, partners, and third parties. The consistent implementation of robust ethical standards strengthens governance, enhances the quality of decision-making, and mitigates exposure to legal, financial, social, and potential human rights-related risks. Conversely, weaknesses in ethical management may generate systemic impacts on business stability and long-term sustainability.

In this context, BRI integrates ethical principles into its governance structure, policies, and internal control systems to ensure that ethical risks are managed in a proactive, measurable, and sustainable manner. Throughout 2025, the Company continued to reinforce preventive mechanisms, enhance oversight effectiveness, and conduct periodic evaluations of integrity standards implementation to ensure consistent application across all levels of the organization.

Business Ethics Governance

BRI places integrity as a fundamental value that underpins the conduct of all Insan BRILiaN in carrying out business activities. Integrity is not viewed solely as a cultural value, but as a core element of the governance system that ensures sustainable performance, responsible decision-making, and the protection of the Company's reputation and stakeholder interests.

BRI's ethical culture is fostered through a conducive working environment, robust risk management and internal control systems, and leadership role modeling across all organizational levels. To ensure consistent implementation, BRI has established the BRI Code of Ethics, formalized through Board of Directors Circular Letter No. SE.09-DIR/KEP/03/2023 dated 15 March 2023, Book 6 concerning the Code of Ethics. The Code consists of the Bank Code of Ethics and the Insan BRILiaN's Code of Ethics, which respectively set out the principles of professional conduct at the organizational level and provide ethical business and behavioral guidelines for individuals.

The BRI Code of Ethics must be understood and implemented by all Insan BRILiaN, including the Board of Commissioners, the Board of Directors, and all employees. The implementation and internalization of the Code are overseen by the Director in charge of the Compliance Function, supported by the Compliance Group as well as Compliance Functions at Regional Offices and Overseas Units. These functions ensure that ethical standards are applied consistently, monitored periodically, and followed up appropriately in the event of violations.

Board of Commissioners

Oversight of Business Ethics at BRI is conducted through a layered governance structure integrated within the Company's enterprise risk management framework. The Board of Commissioners exercises strategic oversight of ethical risks through the Risk Monitoring Committee, including the review of anti-corruption and anti-bribery policies, the implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing (AML, CTF, and CPF) frameworks, political participation governance, and responsible tax compliance. This oversight is carried out through periodic reporting, review of ethical risk profiles, and evaluation of the adequacy and effectiveness of internal control systems.

Board of Director

The Board of Directors is responsible for setting the strategic direction and ensuring the effective implementation of business ethics policies across all operational activities. Within the Board of Directors, oversight of Business Ethics is led by the Director in charge of Human Capital and Compliance*, who is accountable for ensuring that ethical standards, compliance frameworks, and integrity controls are consistently implemented across the organization. The Board of Directors ensures that ethical risk management is fully embedded within the Company's risk management processes, including systematic identification, assessment, mitigation, and ongoing monitoring of ethical risks. The Board also ensures that adequate resources, systems, and control mechanisms are in place to uphold integrity standards consistently throughout the organization.

Building on this governance structure, BRI implements structured reporting, escalation, and consequence management mechanisms to ensure that ethical risks and violations are addressed effectively and consistently across the organization. BRI maintains a structured reporting and escalation mechanism to ensure that ethical risks and violations are identified, reported, and addressed in a timely, transparent, and accountable manner. Ethical matters, including potential breaches of the Code of Ethics, anti-corruption and anti-bribery policies, and AML/CTF/CPF frameworks, are reported through established internal control channels and consolidated within the Compliance Function.

To strengthen independence and credibility, since 2025 BRI's Whistleblowing System has been managed by an independent third party. This mechanism enables employees, customers, and other stakeholders to report suspected misconduct confidentially and without fear of retaliation. All reports are subject to structured review, investigation, and follow-up procedures in accordance with established governance protocols.

*As of 18 December 2025, oversight of ethical business practices is led by the Director overseeing the Legal & Compliance function.

Governance

Regular reports on ethical risk exposure, compliance findings, whistleblowing cases, and significant incidents are submitted to the Board of Directors and escalated to the Board of Commissioners through the Risk Monitoring Committee, as appropriate. Material violations are subject to immediate escalation to senior management and, where required, to the Board level. This reporting framework ensures transparency, independence, and informed oversight of ethical risk management across the organization.

Consequence Management ^[GRI 2-25]

BRI applies a firm and consistent consequence management framework to uphold ethical standards and reinforce accountability. The Company adopts a zero tolerance policy toward fraud, corruption, bribery, and other forms of unethical conduct.

Any substantiated violation of the Code of Ethics or related policies is subject to disciplinary measures in accordance with internal regulations and applicable laws. The consequence management process is conducted objectively and proportionally based on the severity of the breach. In addition to disciplinary action, corrective and control enhancement measures are implemented to address root causes and prevent recurrence. Through this approach, BRI reinforces a culture of integrity and accountability throughout the organization.

Strategy

Risk and Opportunities Identification

Key risks and opportunities related to ethical business practices are systematically identified as part of the Company's broader sustainability strategy. This process encompasses employee integrity, conduct risk management, fraud prevention, transparency in procurement and financing activities, and the effectiveness of misconduct reporting mechanisms. The assessment is designed to evaluate potential impacts on operational resilience, corporate reputation, and stakeholder trust. The significance and likelihood of these risks and opportunities are subsequently evaluated by considering their implications for business performance and governance effectiveness. Identified impacts are classified across short-term (≤ 1 year), medium-term (1–5 years), and long-term (> 5 years) time horizons, providing a structured basis for prioritization, strategic response formulation, and the development of integrity-driven sustainability targets.

Risk/Opportunity Theme	Risk/Opportunity	Description	Risk Category	Potential Impact to BRI	Impact Level	Time Horizon of the Impact
Conduct in Third-Party Interactions	Risk	Corporate and employee misconduct in interactions with third parties (e.g., mis-selling, unfair treatment, service ethics violations, tax non-compliance, breach of political contribution policy).	• Compliance Risk • Reputation Risk • Operational Risk • Credit Risk	• Increased third party complaints • Regulatory sanctions • Decreased in loyalty and reputation • Potential increase in credit risk exposure	High	Medium term
	Opportunity	Strengthening corporate ethical standards, service conduct, and conduct risk controls to enhance service quality, ensure compliance with the company's code of ethics, and foster customer trust	-	• Increased customer loyalty • Reduced complaint levels • Better portfolio quality • Revenue stability	High	Long term
Fraud in Operation and Business Activities	Risk	Potential fraud and gratification practices in operational and business activities (e.g. procurement and credit financing processes)	• Compliance Risk • Reputation Risk • Operational Risk • Credit Risk	• Financial losses • Cost inefficiencies • Deterioration in credit asset quality • Litigation and regulatory sanctions • Declining stakeholder confidence	High	Short term
	Opportunity	Strengthening internal controls, process transparency, and governance across operational and business activities.	-	• Fraud reduction • Improved credit portfolio quality • Cost efficiency • Enhanced investor confidence	High	Long term

Strategy

Strategy to Address Risk and Capture Opportunities

BRI's strategy is designed to address key risks while capturing opportunities arising from the implementation of ethical business practices. The Company prioritizes strengthening employee integrity, enhancing conduct risk management, preventing fraud, ensuring transparency in procurement and financing processes, and improving the effectiveness of misconduct reporting mechanisms. These strategic priorities are aimed at reinforcing sound governance, safeguarding operational and portfolio quality, and strengthening stakeholder trust. Through this approach, BRI seeks to protect long-term corporate value and support sustainable business growth.

Strategies	Risks/Opportunities Addressed	Key Activities	Expected Financial Impact		
			Short term	Medium term	Long term
Ethics & Code of Conduct Development	- Risk of violations of the code of conduct by employee and corporate - Risk of customer complaints and regulatory sanctions - Opportunity to strengthen integrity culture and employee professionalism	- Mandatory employee code of conduct training - Refreshment training through case-based ethics learning - Assessment of employees understanding of the code of conduct - Integration of the code of conduct into KPI and performance evaluation - Ethics awareness campaigns and leadership role modelling	Improved employee understanding of the code of conduct and reduction in ethical violations	Strengthened integrity culture, enhanced service quality, and reduced compliance and reputational risk	Strong organizational reputation, increased stakeholder trust, and sustainable business performance
Strengthening Fraud Risk Management in Operation and Business Activities	- Fraud and gratification risks in Operation and Business Activities - Risk to financial losses and asset quality deterioration - Opportunity for efficiency and stronger governance	- Strengthening internal controls and the three lines model - Digitalization in Operation and Business Activities - Implementation of risk opinion in procurement stages - Monitoring high-risk transactions and fraud analytics	Reduced potential process deviations and improved decision quality	Procurement cost efficiency and improved credit asset quality	Strong governance, portfolio resilience, and increased stakeholder confidence
Enhanced Third-Party Managed Whistleblowing System	- Low reporting rates due to limited reporter confidence - Delayed detection of fraud and misconduct - Opportunity to enhance reporting confidentiality and transparency strengthening governance	- Implementation of an independently managed whistleblowing system - Anonymous reporting channels and whistleblower protection - Integration of reporting with internal investigation and remediation - Anti-retaliation socialization and speak-up campaigns - Monitoring effectiveness and quality of case handling	Increased whistleblower confidence and number of valid reports	Earlier detection of violations and improved investigation governance	Strong integrity culture and enhanced governance credibility

Strategy

BRI and Insan BRILiaN Code of Conduct

The BRI and Insan BRILiaN Code of Conduct serves as a fundamental framework governing ethical standards and professional behavior for all BRI personnel in carrying out their duties and responsibilities. As an integral component of BRI's commitment to ethical business practices, the Code of Conduct ensures that all actions and decisions reflect integrity, transparency, accountability, and alignment with the Company's core values.

As stipulated in Board of Directors Circular Letter No. SE.09-DIR/KEP/03/2023, Book 6 concerning the BRI Code of Ethics, the Company's Code of Conduct is structured into two complementary components: the Bank Code of Ethics and the Insan BRILiaN Code of Ethics. The Bank Code of Ethics outlines the fundamental principles of organizational conduct, governing professional behavior and institutional standards. Meanwhile, the Insan BRILiaN Code of Ethics provides detailed guidance on individual ethical conduct and business behavior, applicable to all employees across all levels of the organization. Together, these codes establish a comprehensive ethical framework that supports consistent standards of conduct throughout the Company and reinforces BRI's culture of integrity.

BRI Code of Conduct		BRI Code of Conduct	
1.	Compliance with laws and regulations, including the implementation of Anti-Money Laundering (AML), Counter Financing of Terrorism (CFT), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF-WMD).	1.	Compliance with laws, regulatory policies, and the Bank's internal policies.
2.	Fair treatment and adherence to mutual respect policies in workplace interactions among Insan BRILiaN.	2.	Protection of the Bank's assets, safeguarding information security, prohibition of insider trading, and reporting violations through the Whistleblowing System (WBS).
3.	Protection of the confidentiality of customer data and personal information.	3.	Fair treatment of customers and protection of customer data.
4.	Upholding fair competition and anti-monopoly principles, as well as ensuring fair treatment of business partners.	4.	Relationships with competitors and business partners.
5.	Delivering optimal value and contribution, protecting shareholders' rights, and ensuring transparency in information disclosure.	5.	Relationship among employees, including BRI Group Employees, in compliance with the respectful workplace policy.
6.	Maintaining the integrity and accuracy of the Bank's reporting.	6.	Relationship with regulators.
7.	Upholding human rights, addressing climate change, and prohibiting involvement in political activities.	7.	Relationships with the community and the environment.
8.	Ethical conduct in corporate operations across the BRI Group.	8.	Controls over gratification, bribery, and corruption.
9.	Controls over gratification, bribery, and corruption.		

Detailed information on BRI's ethical policies with respect to corruption and bribery, discrimination, information confidentiality, conflicts of interest, anti-monopoly and competition, anti-money laundering, human trafficking, environmental protection, health and safety, and the Whistleblowing System (WBS) can be found at https://www.ir-bri.com/esg/code_of_conduct.html.^[GRI 206-1]

Code of Conduct Control

The control of the Code of Conduct at BRI comprises several measures. On an annual basis, the Board of Directors, the Board of Commissioners, and all employees sign an Anti-Fraud Statement as part of the BRILiaN Improvement Forum. In addition, as part of the procurement process for goods and services, procurement committees, user work units, vendors, and business partners are required to sign an integrity pact. BRI also requires each Insan BRILiaN to submit a BRI Code of Conduct Statement and to disclose any conflicts of interest on an annual basis, either through the BRILIANAPPS application or other designated channels. In this regard, the commitment of the Board of Directors and the Board of Commissioners to act as role models in upholding and implementing the BRI Code of Conduct plays a significant role in ensuring its effective application across all BRI employees.

Code of Conduct Socialization and Communication

BRI consistently conducts socialization and communication of its Code of Conduct to both internal and external stakeholders. To ensure effective implementation, BRI also disseminates its Code of Conduct through:

- BRI's official website (www.ir-bri.com/esg/code_of_conduct.html), accessible to the public,
- including business partners;
- a landing page on the BRILIANAPPS application;
- the Collective Labor Agreement between the BRI Workers' Union and BRI Management;
- posters, videos, and other promotional media at the Company's offices;
- in-person socialization sessions conducted for employees at the Head Office;
- e-learning programs delivered to all employees; and
- mandatory induction training for all new employees.

Political Involvement

BRI upholds a policy of political neutrality and non-partisanship to safeguard the Company's integrity, independence, and compliance with applicable regulations. The Bank prohibits the Board of Commissioners, the Board of Directors, management, and all Insan BRILiaN from engaging in practical politics on behalf of the Company, including making direct or indirect political contributions, donations, sponsorships, or lobbying activities.

These provisions are formally stipulated in the Bank Code of Ethics and the Insan BRILiaN Code of Ethics and apply as binding behavioral standards for all personnel and relevant stakeholders. BRI does not provide political financing, political donations, or political expenditures. Any engagement in legitimate public policy forums or regulatory consultations is conducted in a limited, transparent,

Strategy

and compliant manner, solely to contribute to the development of the financial sector and in alignment with the Bank’s corporate governance principles.

Taxation ^[GRI 206-1]

Governance and Oversight

Tax governance is overseen by the Chief Financial Officer (CFO), who is responsible for implementing and reviewing the Bank’s tax strategy. The tax strategy is reviewed annually and aligned with regulatory developments to ensure ongoing compliance and effectiveness. BRI has established internal tax guidelines and Standard Operating Procedures applicable across all business units. Tax obligations are continuously monitored through structured reconciliation and review processes to ensure accuracy, completeness, and regulatory compliance.

Tax Strategy

BRI adopts a prudent and responsible tax strategy aimed at minimizing tax-related risks that may impact financial performance, operational stability, and corporate reputation. The Bank proactively identifies and manages tax risks across its domestic and international operations, including risks arising from regulatory changes, interpretative uncertainties, fiscal policy adjustments, market expansion, and cross-border transactions.

BRI ensures full compliance with applicable tax laws in every jurisdiction where it operates and manages transfer pricing risks in accordance with OECD guidelines and prevailing regulations. The Bank does not engage in aggressive tax planning and conducts all transactions based on commercial substance and sound banking principles.

Compliance and Transparency

BRI is committed to transparent tax reporting and discloses tax payments in its annual Sustainability Report to promote accountability and reduce reputational risk. The Bank maintains constructive engagement with tax authorities, particularly the Directorate General of Taxes (DGT), while refraining from advocacy or attempts to influence tax policy. Throughout the reporting period, BRI maintained full compliance with prevailing tax laws and regulations, supported by robust internal controls, periodic tax reviews, and continuous coordination with tax authorities to ensure accuracy, timeliness, and completeness of tax obligations.

In accordance with Law No. 7 of 2021 on Harmonization of Tax Regulations (HPP Law), BRI qualified in 2025 for a 3% reduced corporate income tax rate applicable to publicly listed companies meeting regulatory requirements, resulting in a 19% corporate income tax rate. In 2025, BRI contributed corporate income tax and other taxes totaling IDR7.33 Billion to the Government of Indonesia.

Commitment to Responsible Tax Conduct

BRI ensures that tax matters are managed proactively, responsibly, and in balance with stakeholder interests. All business transactions are structured with clear commercial substance and comply

with regulatory standards under the supervision of the Financial Services Authority (OJK). The Bank operates primarily in Indonesia, with several overseas branches, and fulfills all tax reporting obligations in accordance with applicable laws. Through this disciplined and transparent approach, BRI reinforces its commitment to responsible taxation, sound governance, and sustainable value creation. ^[GRI 207-3]

Strategic Reinforcement of Anti-Bribery and Gratification Frameworks

As part of its strategy to strengthen business integrity and reinforce governance across operational activities, Bank Rakyat Indonesia has implemented an ISO 37001:2016 Anti-Bribery Management System covering the procurement of goods and services. The Bank initially obtained ISO 37001 certification in 2020 and successfully maintained the certification through a recertification process in 2023. This certification reflects the Bank’s strategic commitment to standardizing anti-bribery practices, enhancing transparency, and embedding structured oversight within procurement activities. Through the ISO-aligned framework, the Bank promotes due diligence practices, segregation of duties, monitoring mechanisms, and continuous improvement processes that support disciplined execution of procurement transactions and strengthen stakeholder confidence in the integrity of business operations. ^[GRI 3-3]

Certification Name	Issuer	Validity Period
ISO 37301 Sistem Manajemen Kepatuhan	British Standard Institution	2023–2025
ISO 37001 Sistem Manajemen Anti Penyuapan	British Standard Institution	2023–2026
ISO 9001 Sistem Manajemen Mutu	British Standard Institution	2023–2026

Anti-Corruption and Gratification Policy for Suppliers

As part of its commitment to maintaining integrity throughout its supply chain, BRI implements an Anti-Corruption and Gratification Policy for Suppliers, which requires all third parties working with the Bank to adhere to anti-corruption standards equivalent to BRI’s internal policies. This policy emphasizes that all business relationships with suppliers must be conducted in a transparent, accountable, and corruption-free manner.

In practice, BRI conducts due diligence processes for suppliers, including background checks and evaluations of parties involved in the supply chain. These measures aim to ensure that business partners engaged with BRI uphold integrity and operate in accordance with sound corporate governance principles. Provisions related to anti-corruption and anti-gratification are also explicitly stipulated in cooperation agreements between BRI and its vendors, where any violation of such clauses may result in the termination of the business relationship.

To further strengthen controls against bribery risks, BRI has implemented an Anti-Bribery

Strategy

Management System (ABMS) in accordance with ISO 37001:2016, covering procurement activities at the Head Office level. This system has been certified by an independent certification body. In line with this standard, the Company has also established an Anti-Bribery Compliance Function (FKAP) responsible for monitoring the effectiveness of the program on an ongoing basis. Based on the latest external audit results, no significant weaknesses were identified in the implementation of the ABMS within the Company, reflecting BRI's strong commitment to integrity and transparency in managing its supply chain.

In 2025, BRI further strengthened its organizational structure by establishing a dedicated oversight function responsible for providing independent risk opinions on key business activities. This initiative aims to reinforce independent review mechanisms, enhance accountability, and ensure that governance considerations are integrated into operational decision-making processes. In line with this organizational strengthening, BRI also updated its procurement policy, requiring all procurement activities to obtain an independent opinion prior to execution.

Environmental and Social Policy for Suppliers

BRI implements responsible procurement practices through established policies and operational guidelines on the procurement of goods and services, which incorporate environmental, social, and governance (ESG) considerations in the vendor selection and evaluation process. These commitments are governed under Policy No. SE.18-DIR/PLM/05/2023, Circular Letter SE.29-DIR/ESG/12/2025 concerning Sustainability Policy and Strategy book 2 part 1: Respect for Human Rights, and further operationalized through Operational Guideline No. JL.23-FAG/11/2025, which regulate the principles and procedures for engaging vendors and suppliers across the Bank.

Under these provisions, BRI requires all suppliers or vendors to comply with responsible business conduct standards, including:

1. The prohibition of child labor and forced labor,
2. the implementation of occupational health and safety (OHS) practices,
3. the provision of minimum living wages in accordance with applicable regulations,
4. the application of non-discrimination principles in employment practices,
5. acceptable living conditions,
6. freedom of association and the right to collective bargaining;
7. these requirements ensure that suppliers operate in line with ethical labor standards and respect fundamental human rights.

These requirements ensure that suppliers operate in line with ethical labor standards and respect fundamental human rights.

To support this process, BRI applies a Vendor Risk Rating (VRR) mechanism, a standardized assessment tool used to evaluate and describe the risk profile of prospective vendors. The VRR combines both qualitative and quantitative indicators, enabling BRI to determine whether a vendor proposal can be accepted or should be rejected based on the overall risk evaluation. The VRR

assessment covers several key dimensions, including financial, technical, environmental, social, and governance aspects.

The environmental assessment evaluates vendors' practices related to the use of renewable energy, adoption of environmentally friendly technologies, implementation of wastewater treatment systems, and initiatives to reduce paper consumption.

The social assessment examines vendors' compliance with labor and social protection standards, including adherence to regional minimum wage (UMR) regulations, participation in Indonesia's social security programs (BPJS Ketenagakerjaan and BPJS Kesehatan), and the prohibition of child labor. In addition, vendors are required to conduct a Human Rights assessment during the vendor registration process through a self-assessment mechanism.

Meanwhile, the governance assessment evaluates vendors' commitment to anti-bribery integrity and their compliance with the Domestic Component Level (TKDN) program, which promotes the use of locally sourced goods and services.



Strategy

Independent Whistleblowing System [FN-CB-510a.2]

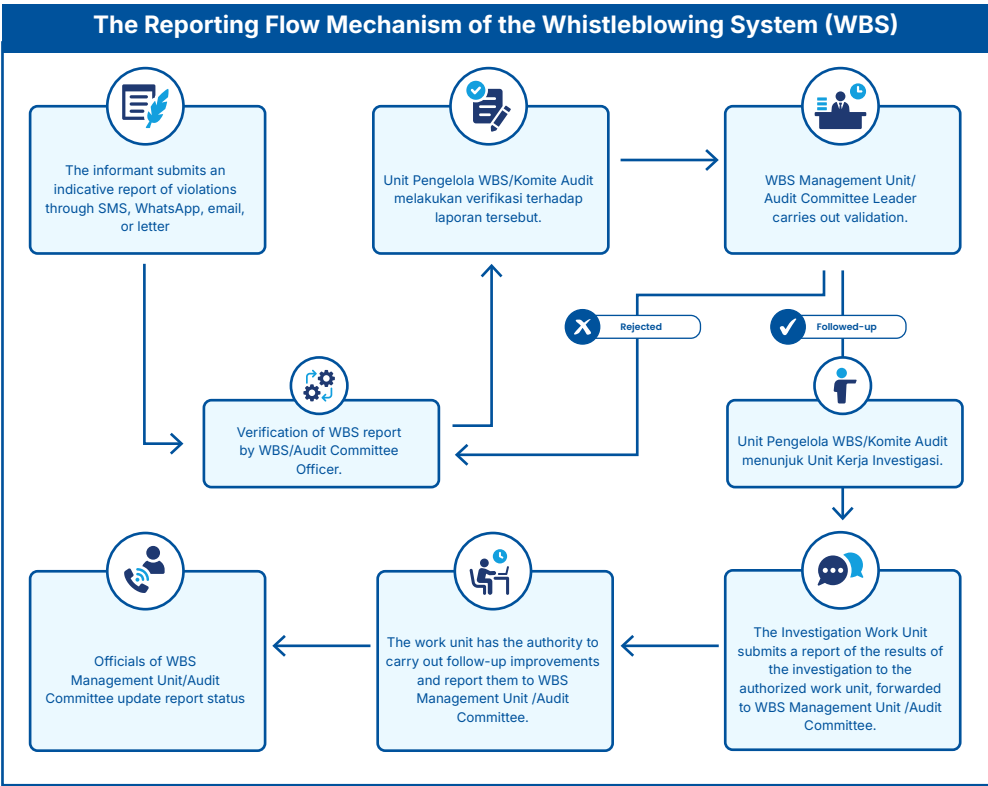
As part of its strategy to mitigate fraud risks in operational and business activities, BRI manages a Whistleblowing System (WBS) as a primary mechanism for fraud detection and transparency within its ethical risk management framework. The WBS provides accessible and secure reporting channels for employees, customers, business partners, and other stakeholders to report suspected fraud, violations of the Code of Ethics, or other unethical practices, in line with the principles of Good Corporate Governance (GCG).To strengthen the independence, objectivity, and credibility of the reporting process, since 2025 the WBS has been strategically managed by an independent third party. This approach enhances stakeholder trust, minimizes potential conflicts of interest, and supports early identification of fraud. The mechanism also ensures the confidentiality and protection of whistleblowers for identified reports, while allowing reports to be submitted anonymously. During the reporting period, BRI received a total of 89 reports through the WBS, consisting of 68 substantiated cases, 4 partially substantiated cases, 9 unsubstantiated cases, and 8 cases that remain under investigation. Based on the data compiled, in 2025 the most frequently reported and substantiated violations fell under the subcategories of fraud and Code of Ethics violations, as presented below. However, there were no significant cases indicating non-compliance with laws and regulations that resulted in fines or non-monetary sanctions, as presented below. [GRI 2-27, 206-1, 205-3][FN-CB-510a.1]

Violation Category	Complaints Received	Substantiated	Partially Substantiated	Unsubstantiated	Validity Period
Illegal Gratuity	6	4	0	1	1
Human Rights Violations	9	6	0	3	0
Respect Workplace Policy (RWP) Violations	19	14	1	1	3
Code of Conduct Violations	23	16	2	3	2
Other Corporate Procedure Violations	3	2	0	1	0
Asset Misappropriation	3	3	0	0	0
Other Actions Equivalent to Fraud	26	23	1	0	2

This reporting volume reflects active utilization of the mechanism and demonstrates the effectiveness of the WBS as an early detection channel for potential misconduct. All submitted reports undergo an initial verification process before being escalated to the WBS Management Unit, which operates under the supervision of the President Director and is overseen by the Board of Commissioners through the Audit Committee. The Unit coordinates investigations, corrective actions, and case resolution monitoring in accordance with established procedures, ensuring a timely response and continuous strengthening of internal controls. For substantiated cases, the

Bank imposes proportionate follow-up measures in line with the severity and nature of the violation, ranging from internal administrative and disciplinary sanctions to termination of employment and, where relevant, referral to law enforcement authorities. This approach reinforces accountability, upholds governance standards, and affirms the Bank's zero-tolerance stance toward misconduct.

Sanctions / Follow-up Measures	Number of Cases
Under Review	52
Verbal Warning	3
Coaching Letter	65
Written Warning	20
Written Reprimand	28
Final Written Warning	6
Demotion by One Grade	3
Termination of Employment	29



Strategy

The scope of reportable matters includes corruption, asset misappropriation, financial reporting fraud, information leakage, ethical violations, and other misconduct equivalent to fraud, whether committed by employees or members of the governing bodies. BRI consolidates complaints and whistleblowing reports into a unified channel to enhance accessibility and streamline case management. Further details are available in full on the official microsite at https://www.ir-bri.com/esg/gcg_policies.html

Reporting Channel

 Mail
PO Box 1450 JKP 10014

 SMS and WhatsApp
+62 811 8113 530

 Email
bri-whistleblowingsystem@tipoffs.info

 Website
<https://idn.deloitte-halo.com/bri-whistleblowingsystemc>

Ethics and Compliance Capability Building

Strengthening institutional integrity requires sustained investment in employee competency and awareness. In this context, Bank Rakyat Indonesia delivers structured ethics and compliance training programs aimed at enhancing understanding of fraud and financial crime risks, reinforcing responsible conduct, and supporting consistent application of governance standards across all organizational levels. The Bank integrates ethics and compliance learning within a continuous development framework, encompassing mandatory onboarding modules, periodic refresher programs, and certification-based awareness initiatives. Training materials cover the Code of Ethics and Compliance, Anti-Corruption programs, AML, CFT and Financing Prevention e-learning, as well as Tax Compliance training. Through these structured programs, employees are equipped with comprehensive knowledge of regulatory obligations, internal control expectations, and escalation procedures, enabling early identification of irregularities and strengthening the Bank's enterprise risk management framework.

Complementing formal learning programs, the Bank also conducts organization-wide awareness initiatives, including integrity campaigns and anti-corruption events, to promote a strong speak-up culture and enhance employee engagement in upholding ethical standards. These initiatives function not only as preventive risk mitigation measures but also as strategic enablers to foster accountability and sustainable ethical business practices. To support transparency and monitor the reach of ethics and compliance capacity-building initiatives, Bank Rakyat Indonesia tracks employee participation across key training programs related to business ethics, anti-corruption, financial crime prevention, and regulatory compliance. In order to enhance the quality and credibility of the program, BRI collaborates with the Corruption Eradication Commission (KPK) to conduct anti-corruption education and awareness campaigns. One of the key initiatives undertaken is the organization of an in-house training program held in commemoration of Anti-Corruption Day.



The following table presents the number of employees participating in each training initiative during the reporting period.

Training and E-Learning	Number of Participating Employees
E-Learning on AML, CFT, and Financing Prevention	All Employee
Code of Ethics and Compliance	All Employee
Anti-Corruption Training	87,226
Tax Compliance & Anti-Tax Evasion Training	52
Anti-Corruption Awareness Certification	33
International Anti-Corruption Day	112

Participation data forms part of the Bank's ongoing evaluation of training effectiveness and coverage, supporting continuous improvement of ethical awareness, strengthening behavioral risk controls, and reinforcing internal control practices. Beyond its role as a preventive risk mitigation instrument, training initiatives also contribute to strengthening organizational capability development by embedding ethics and compliance learning within a continuous development framework. Mandatory onboarding modules, periodic refresher programs, certification-based awareness initiatives, and organization-wide integrity campaigns collectively reinforce responsible business conduct and support consistent implementation of governance standards across all organizational levels. Through this integrated approach, training functions both as a risk control mechanism and a strategic enabler to foster integrity, enhance accountability, and sustain ethical business practices across the organization.

Risk Management

Identification and Risk Assessment

In the context of Business Ethics, ethical risks are identified and assessed through a structured and periodic risk-based approach integrated within the Bank's enterprise risk management framework. The assessment encompasses anti-corruption and anti-bribery risks, political engagement compliance, tax integrity, conflicts of interest, and ethical risks arising from third-party and customer relationships, which may expose the Bank to legal, reputational, operational, and financial impacts.

Risk assessments consider both the likelihood and potential impact of ethical risk exposure, taking into account internal and external factors such as business dynamics and regulatory developments. The results serve as the basis for defining mitigation strategies, strengthening internal controls, and aligning business activities with the Bank's risk appetite across short, medium, and long-term horizons.

Initial Customer Screening and Due Diligence

As part of the Bank's risk management framework, the Bank conducts comprehensive customer screening and due diligence prior to establishing business relationships. A risk-based approach is applied through Individual Risk Assessment (IRA) to determine the appropriate level of due diligence, including Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD), particularly for higher-risk customers such as Politically Exposed Persons (PEPs) or customers associated with higher-risk jurisdictions.

The process includes identity verification, beneficial ownership identification, transaction profiling, watchlist and sanctions screening, as well as adverse media monitoring. For higher-risk cases, enhanced review procedures and senior-level approvals are required. This structured approach ensures that business relationships are established based on principles of integrity, transparency, and regulatory compliance, while forming a foundation for ongoing monitoring throughout the customer lifecycle. These processes are subject to independent review under the internal audit to ensure effectiveness and continuous improvement.

Ethical Risk Assessment [GRI 205-1]

BRI conducts a structured and periodic Ethical Risk Assessment annually to identify, analyze, and manage potential risks that may impact the Bank's reputation, regulatory compliance, and operational stability. The assessment is embedded within the Bank's enterprise risk management framework and applies a risk-based approach to evaluate exposure across business units, operational processes, and external relationships.

The scope of assessment covers corruption and bribery risks, conflicts of interest, anti-money laundering compliance, transparency and accountability in resource management, as well as the

effectiveness of ethical policies and reporting mechanisms. Risk exposure is evaluated by considering both likelihood and impact, including areas with heightened vulnerability such as procurement activities, high-value financing and transactions, third-party engagements, and business relationships in higher-risk jurisdictions.

Based on this assessment, BRI has identified five key activities with significant exposure to gratuity and bribery risks, primarily within credit origination and disbursement processes, credit assessment and approval, credit monitoring and recovery activities, financial and non-financial customer transactions, and third-party procurement and service performance management.

The identification of these high-risk activities forms the basis for strengthening internal controls, enhancing supervisory oversight, and developing targeted mitigation strategies. Risk treatment plans are monitored periodically to ensure alignment with the Bank's integrity standards, risk appetite, and governance framework.

Audits of Ethical Standards

BRI conducts independent audits of ethical standards to provide assurance on the effectiveness of internal controls, compliance frameworks, and the implementation of the Code of Conduct across the organization. These audits are performed by the Internal Audit Function (SKAI), which operates independently from management and reports to the Board of Commissioners through the Audit Committee.

Audit activities are conducted on a risk-based basis and cover areas with elevated ethical risk exposure, including credit processes, procurement activities, third-party engagements, financial transactions, and compliance with anti-corruption and AML frameworks. The audits assess the adequacy and effectiveness of control design and operating effectiveness, as well as adherence to ethical policies and regulatory requirements.

Where deficiencies are identified, findings are formally documented and communicated to relevant management functions. Corrective action plans are developed and monitored to ensure timely remediation. Material findings are escalated to Senior Management and the Board as appropriate.

In addition to periodic audits, the Internal Audit Function leverages data analytics and continuous monitoring techniques to detect irregularities, strengthen fraud detection capabilities, and enhance oversight over high-risk transactions and activities. This independent assurance mechanism ensures that ethical standards are consistently implemented and continuously improved across the organization.

Risk Management

Business Ethic Policies & Practices

Within its risk management framework, BRI positions ethics and compliance policies as integral components of its risk control architecture to ensure that business activities are conducted in accordance with principles of integrity, accountability, and sound governance. In this context, key policies related to business ethics including Anti-Money Laundering and Counter-Terrorism Financing, Anti-Bribery and Anti-Corruption, Political Involvement, and Tax Governance are presented in this section to demonstrate their alignment with the processes of risk identification, assessment, mitigation, and ongoing monitoring.

The implementation of these policies strengthens the overall control environment and supports the effective management of compliance and integrity risks. While these policies serve as preventive and mitigating instruments within the risk management framework, their approval, accountability, and oversight remain governed by the Company's established corporate governance structure.

Anti-Bribery and Anti-Corruption Policy

BRI's Anti-Bribery and Anti-Corruption (ABAC) Policy is formally governed under Board of Directors Circular Letter No. SE.09-DIR/KEP/03/2023 on Corporate Governance, Book 3: Anti-Bribery and Gratuity Control. The policy applies to the Board of Commissioners, the Board of Directors, and all Insan BRILiaN, including permanent employees, contract workers, and outsourced personnel.

The Bank adopts a zero-tolerance approach toward bribery, corruption, and gratuity practices. As part of its internal control framework, BRI requires annual confirmation of compliance (annual sign-off) to ensure continuous awareness, accountability, and adherence to anti-corruption standards across all levels of the organization. In 2025, all of employee completed the annual sign off process, confirming their understanding of and commitment to comply with the Anti-Bribery and Anti-Corruption policy. BRI implements an integrated Anti-Bribery and Gratuity Control Program aligned with the BRILiaN Way values, reinforcing preventive measures against improper payments and prohibiting direct or indirect political contributions, including donations, sponsorships, or other forms of support. The policy framework is embedded within operational processes and supported by managerial oversight, compliance monitoring, and periodic reporting to the Board of Commissioners through relevant committees.

To mitigate the risks of fraud and gratification, BRI implements strict controls over unauthorized payments. The Bank enforces a zero-tolerance policy toward any form of facilitation payments, whether made directly or indirectly. Facilitation payments are defined as small payments intended to expedite routine administrative processes that should otherwise be carried out in accordance with applicable regulations without any additional charges.

To strengthen institutional controls, BRI has established a dedicated Gratuity Control Unit (UPG) within the Compliance Function, responsible for policy development, awareness programs, and management of gratuity reporting and analysis. All gratuity reports are escalated to the Corruption

Eradication Commission (KPK) through the official reporting mechanism in accordance with applicable regulations.

BRI further enhances its anti-bribery controls through the implementation of an Anti-Bribery Management System (ISO 37001:2016), certified by an independent body and applied to procurement processes at the Head Office. The system is subject to continuous monitoring and periodic external audits to ensure its effectiveness and ongoing alignment with regulatory and governance standards. The results of monitoring activities and external audit assessments are formally reported to the Chief Executive Officer as part of executive oversight and escalated to the Board of Commissioners in its capacity as the supervisory body, ensuring accountability at the highest levels of management and governance. The latest external audit confirmed that there were no significant deficiencies in the implementation of the system.

The Bank extends its anti-corruption standards to suppliers and business partners through third-party due diligence, contractual anti-corruption clauses, and supply chain audits. All vendors are required to comply with anti-corruption provisions equivalent to the Bank's internal standards, and violations may result in contractual termination. To promote transparency and stakeholder accessibility, BRI provides comprehensive disclosure of its Anti-Bribery and Anti-Corruption Policy through its official microsite: https://www.ir-bri.com/gcg_policies.html.

AML, CFT, and CPF Policy

The Board of Directors and the Board of Commissioners exercise active oversight to ensure the effective implementation of the Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing (AML, CFT, and CPF) program in accordance with applicable policies and regulatory requirements. Strategic matters related to the program's implementation are reviewed in regular Board meetings at least semi-annually, with particular attention to regulatory developments, stakeholder expectations, and emerging typologies of money laundering, terrorism financing, and proliferation financing risks.

To reinforce accountability and operational effectiveness, the Bank has established a structured governance framework for AML, CFT, and CPF implementation across management levels, Head Office, and operational units. At the Head Office level, the AML, CFT & CPF Group serves as the dedicated function responsible for policy coordination, oversight of implementation, and consolidated reporting to the Director Human Capital and Compliance.

At the operational level, implementation responsibilities are supported by Regional Operation Risk & Compliance (RORC) and Micro & Retail Risk & Compliance (MRR) units, which coordinate regularly with the AML, CFT & CPF Group to ensure consistent application of standards across all regions. To maintain the robustness of the framework, the Bank continuously enhances the competency of personnel responsible for AML, CFT, and CPF through periodic training and professional certification programs. This approach ensures that risk management capabilities remain aligned with evolving regulatory expectations and international best practices.

Risk Management

Policy and Procedures for the Implementation of AML, CFT, and CPF Program

BRI has established a comprehensive AML, CFT, and CPF framework aligned with prevailing laws, regulatory requirements, and international best practices, as formalized under Board of Directors Circular Letter No. SE.04-DIR/KEP/05/2025 dated 28 May 2025 concerning the Implementation of AML, CFT, and CPF Program. The framework encompasses active oversight by the Board of Directors and the Board of Commissioners, along with clearly defined responsibilities for AML, CFT, and CPF accountable officers. It adopts a risk-based approach to the continuous assessment and management of money laundering, terrorism financing, and proliferation financing risks across all business activities. Core elements of the program include robust customer identification and verification procedures (Customer Due Diligence/CDD), covering prospective and existing customers, beneficial owners, walk-in customers, and specific higher-risk profiles. The framework further requires ongoing customer profile updates and transaction monitoring to ensure alignment between declared risk profiles and actual transaction behavior.

To strengthen screening effectiveness, the Bank maintains accurate and updated data systems incorporating terrorist watchlists, proliferation financing lists, and Politically Exposed Person (PEP) databases. The framework also includes employee screening, Know Your Employee (KYE) procedures, and periodic training programs to reinforce internal awareness and integrity. Operationally, the program ensures proper documentation and record retention of customer and transaction data, implementation across domestic and overseas branches as well as subsidiaries within the financial conglomeration, and the establishment of adequate internal controls. The Bank retains the authority to reject transactions, suspend activities, or terminate business relationships where AML/CFT/CPF risks are identified.

BRI fulfills its regulatory obligations by submitting Suspicious Transaction Reports (STR), Cash Transaction Reports (CTR), cross-border fund transfer reports, and other required AML/CFT/CPF disclosures to PPATK, OJK, and other competent authorities. The framework also governs cross-border correspondent banking relationships and international fund transfers to ensure compliance with global AML standards. Through this structured and risk-based framework, BRI ensures that AML, CFT, and CPF controls are consistently implemented, monitored, and strengthened across all operational levels.

BRI implements a risk-based AML, CFT, and CPF program aligned with prevailing regulations, the National Risk Assessment (NRA), Sectoral Risk Assessment (SRA), and international best practices. The implementation framework is structured into the following key components:

1. Determination of ML, TF, and/or PF Risks

In 2025, BRI conducted an Individual Risk Assessment (IRA) to evaluate exposure to money laundering, terrorism financing, and proliferation financing risks across customers, geographic areas, products/services, transactions, and distribution channels. Based on this assessment, higher-risk exposures were identified, including:

- customer profiles such as Politically Exposed Persons (PEPs), entrepreneurs, and employees of state-owned enterprises (BUMN/BUMD);
- legal entity structures such as limited liability companies operating in financial services, trading, and plantation sectors;
- geographic areas including selected domestic regions (DKI Jakarta, Jawa Barat, Jawa Timur, Sumatera Utara, Papua Barat, Kalimantan Tengah), and high-risk jurisdictions identified by global authorities (NorthKorea, Iran, and Myanmar);
- products and services involving cross-border fund transfers, priority/private banking services; and
- digital transaction channels including BRILink dan BRIimo.

2. Customer Due Diligence

BRI applies a Risk-Based Approach in conducting due diligence through Customer Due Diligence (CDD) and/or Enhanced Due Diligence (EDD) for prospective customers, existing customers, Walk-in Customers (WIC), and Beneficial Owners (BO), both at the onboarding stage and during transactions, including periodic monitoring based on the results of the Bank's ML, TF, and/or PF risk assessment.

In establishing business relationships, BRI conducts CDD by:

- identifying customers by requesting data, information, and supporting documents to understand the profile of prospective customers, customers, WIC, and BO;
- verifying:
 - a. The accuracy and consistency of submitted data, information, and supporting documents;
 - b. The consistency between the provider of data/information/documents and the customer/BO profile to ensure authenticity;
- Conducting periodic monitoring of customer, WIC, and BO profiles and transactions;

CDD is applied when:

- establishing business relationships with prospective customers;
- transactions equal to or exceeding IDR 100,000,000 (one hundred million rupiah);
- fund transfer transactions occur;
- suspicious indications related to ML, TF, and/or PF are identified;
- doubts arise regarding the accuracy of customer information.

For non-face-to-face verification, BRI utilizes proprietary or third-party software and hardware, leveraging population data and applying at least two authentication factors, including:

- something you are (e.g., facial recognition, fingerprint, iris/retina patterns);
- something you have (e.g., ID card, One-Time Password (OTP), digital signature).

Risk Management

3. Enhanced Due Diligence (EDD)

BRI classifies customers, WIC, and BO into three risk categories—high, medium, and low—based on:

- customer profile (occupation, business sector, legal entity structure, purpose of account opening, nationality);
- geographic area (business location and domicile address);
- products/services/transactions (type of product used, purpose of relationship, transaction profile, income level);
- distribution channels (mechanisms and facilities utilized).

High-risk classification includes Politically Exposed Persons (PEPs), defined as individuals entrusted with prominent public functions domestically or internationally. For high-risk and PEP customers, BRI applies EDD procedures, including enhanced data collection on source of funds, source and amount of wealth, additional income information, associations with PEPs, and screening against adverse news and sanction lists. Onboarding or continuation of transactions for high-risk customers requires approval from a Senior Officer (minimum one level above management, such as Branch Manager/Unit Head/Authorized Officer). High-risk and PEP customers are subject to periodic EDD reviews and enhanced monitoring.

4. Identification and Verification of Beneficial Owner (BO)

BRI identifies and verifies the Beneficial Owner (BO) of individual customers without declared income and corporate/non-individual customers based on reliable information sources. Identification and verification include:

- BO identity information;
- source of funds;
- average annual income;
- legal relationship between customer and BO;
- customer declaration regarding BO identity and source of funds.

Where controlling ownership is unclear, BRI identifies and verifies individuals exercising control (e.g., directors or equivalent roles). If discrepancies arise between customer and BO risk levels, CDD/EDD is conducted based on the higher risk classification.

5. Watchlist Screening

BRI ensures no business relationship is established with parties listed in Terrorist and Terrorist Organization Lists (DTTOT), Proliferation Financing Lists (DPPSPM), Sanction Lists, and Internal Watchlists (suspected criminal data).

Automated watchlist screening systems embedded in onboarding and transactional channels include:

- watchlist Screening System;
- safewatch (Sanction List) Screening System;

- PEP Screening System.

If the controlling ownership cannot be clearly determined, BRI conducts identification and verification of the party exercising control (e.g., the board of directors or an equivalent position). In cases where there is a difference in risk level between the customer and the Beneficial Owner (BO), the implementation of CDD/EDD is carried out based on the higher risk classification. BRI does not accommodate account opening for individuals/entities listed in DTTOT, DPPSPM, Sanction Lists, or internal watchlists. EDD is applied to PEP categories and periodic reviews are conducted to mitigate false positives in screening results.

6. Ongoing Monitoring

BRI utilizes automated monitoring systems to detect suspicious or anomalous customer activities and transactions, including:

- AML CFT CPF System generating daily alerts based on suspicious indicators;
- Graph Database system visualizing transaction patterns in spider-web format, including second and third-layer linkages;
- AML Real-Time Detection Tools for anomaly detection;
- AML reporting systems supporting STR, CTR, cross-border reports, and other regulatory submissions;
- Customer Portfolio Application consolidating customer data to support regulatory and law enforcement requests.

BRI proactively submits Suspicious Transaction Reports (STR) and may delay transactions in accordance with regulatory provisions and risk management considerations to prevent illicit fund flows.

7. Business Relationship Management

Where customers or related parties:

- fail to comply with CDD/EDD requirements;
- use falsified documents;
- have criminally derived funds;
- appear on DTTOT and/or DPPSPM lists;
- originate from FATF-identified high-risk countries.

BRI may reject onboarding, restrict transactions, terminate relationships, and submit STR while strictly observing Anti-Tipping Off provisions.

8. Record Keeping

BRI maintains customer, WIC, and BO documentation for at least five years from:

- the termination of the business relationship or transaction;
- detection of transaction inconsistencies.

Retention of transaction documents follows applicable corporate document regulations.

Risk Management

9. Independent Audit

BRI maintains an effective and independent internal control system to assess AML, CFT, and CPF program implementation, covering:

- adequacy of policies and procedures;
- governance structure and role allocation;
- independent testing of program effectiveness.

In 2025, AML, CFT, and CPF implementation was reviewed by Internal Audit in Q2 and External Audit in Q4. No significant findings were identified, particularly regarding CDD/EDD procedures and ML, TF, and/or PF risk assessments. All recommendations are currently being followed up in accordance with agreed remediation timelines. BRI's AML, CFT, and CPF strategies and policies are also designed and implemented to prevent and combat financial flows related to forestry, environmental, and natural resource crimes, commonly referred to as Green Financial Crime (GFC). The Bank has implemented transaction monitoring mechanisms incorporating anomaly indicators associated with potential GFC-related offenses. Where suspicious transaction alerts are detected, Enhanced Due Diligence (EDD) procedures are applied. If the transaction is assessed as suspicious, a Suspicious Transaction Report (STR) is submitted, and the Bank may suspend the transaction and/or terminate the business relationship in accordance with applicable regulations and internal risk management policies.

Prevention of Unethical Conduct

As part of its risk management framework, BRI has established structured preventive, detective, and corrective mechanisms to mitigate the risk of unethical conduct across all business activities. These mechanisms are designed to ensure early identification, timely reporting, and effective resolution of potential violations of the Code of Conduct and related ethical policies.

BRI maintains secure and accessible reporting channels that enable employees and relevant stakeholders to report suspected misconduct in a confidential manner, with appropriate protection against retaliation in accordance with applicable regulations. These reporting mechanisms are integrated within the Bank's internal control system to support effective investigation, remediation, and continuous improvement. To reinforce preventive controls, BRI conducts regular training programs on business ethics and legal compliance to enhance employee awareness and accountability. Through this integrated approach, the Bank strengthens its control environment and promotes a culture of integrity, transparency, and responsibility.

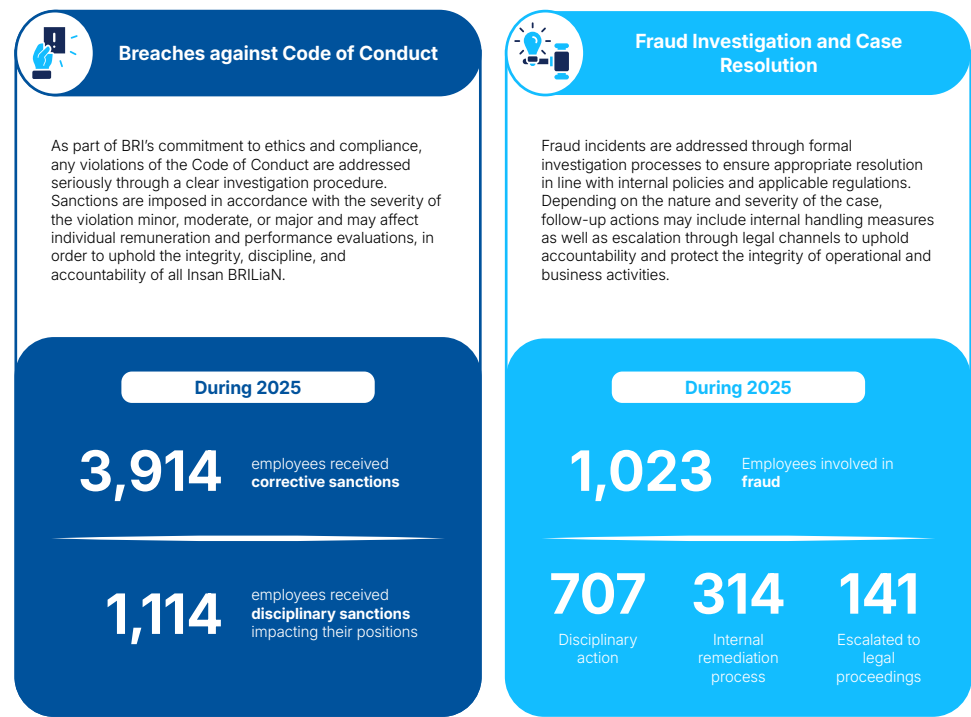
Investigation of Code of Conduct Violations

As part of its ethical risk management framework, BRI maintains a structured investigation mechanism to address alleged violations of the Code of Conduct and related internal policies. All reported incidents, whether related to unethical behavior or non-compliance, are subject to timely and thorough review in accordance with established procedures. Investigations are conducted in an objective, fair, and confidential manner, led by the Compliance Function and involving relevant control units as necessary to ensure comprehensive fact-finding and independent assessment. Throughout the process, due process principles are upheld, including the opportunity for involved parties to provide clarification or response. Upon conclusion of the investigation, appropriate corrective and disciplinary actions are determined based on the severity and impact of the violation. These measures may include control enhancements, policy revisions, targeted training reinforcement, or disciplinary sanctions in accordance with internal regulations and applicable laws.

Identified deficiencies and root causes are documented, and remediation plans are monitored to ensure effective resolution and prevention of recurrence. Where material breaches are identified, findings are escalated to senior management and relevant governance bodies in line with the Bank's escalation framework.

Metrics and Targets

In order to ensure the consistent implementation of ethical principles, compliance, and corporate governance throughout the organization, BRI has established clear measurement mechanisms and targets. Each metric is designed to monitor program effectiveness, assess adherence to policies and regulations, and ensure that procedures are properly executed. These measurements also serve as the basis for evaluating BRI's commitment to integrity, accountability, and responsible business practices, while providing a means for transparent communication to management and stakeholders.



General Sustainability Topic Disclosure



Governance

Corporate Governance

BRI implements an integrated corporate governance model that is aligned with prevailing regulations and the principles of Good Corporate Governance (GCG). In 2025, BRI further strengthened its Integrated Governance framework by formalizing a structured parenting style for the management of subsidiary companies within the BRI Financial Conglomerate. In addition, BRI conducted comprehensive evaluations to assess the maturity level of integrated governance implementation, as well as the effectiveness of task execution across all work units within the Financial Conglomerate.

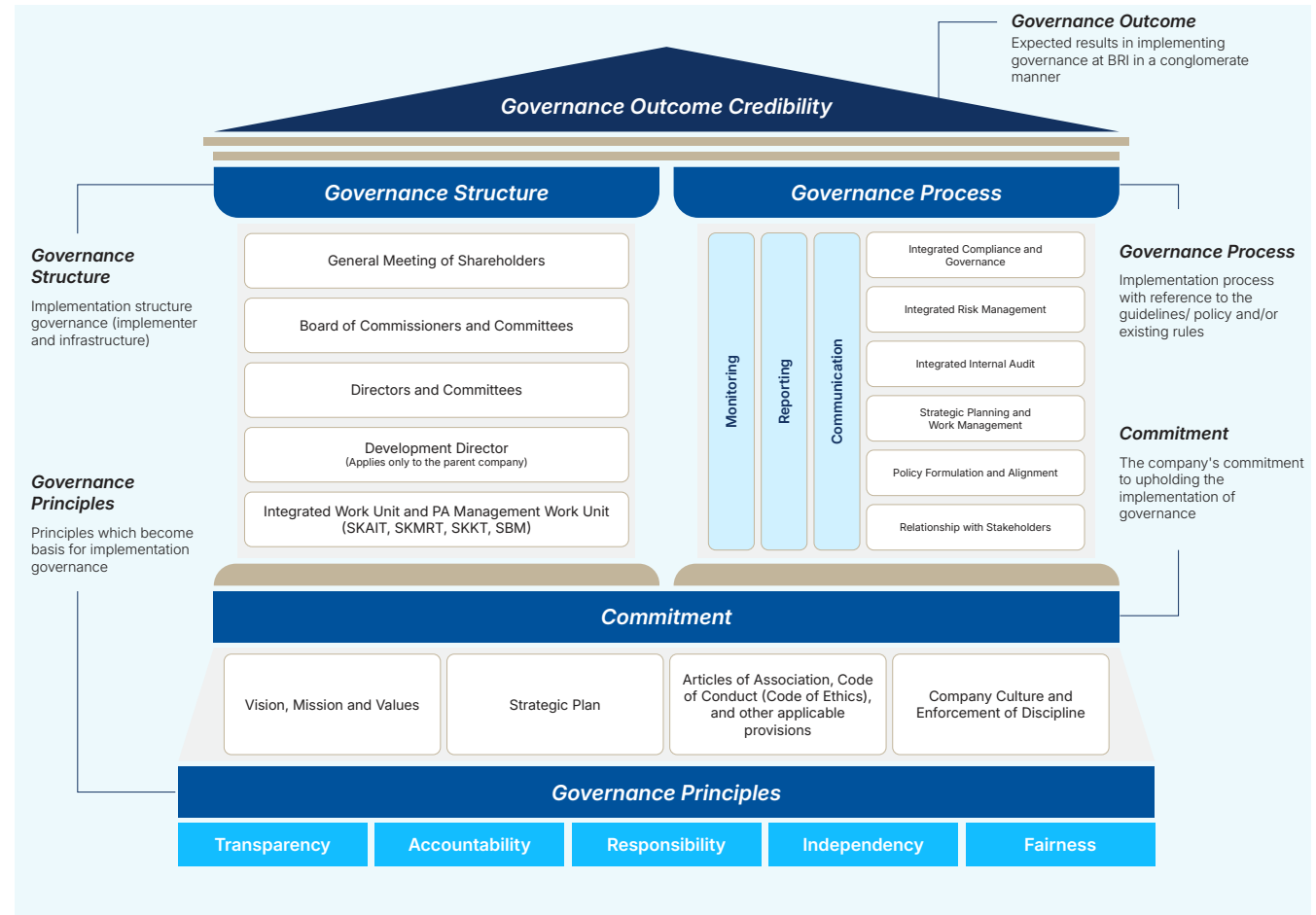
The implementation of GCG at BRI is intended to achieve the following objectives:

1. Support the achievement of the Company's vision and mission.
2. Provide clear guidance for all BRILiaN individuals in carrying out their roles and responsibilities in accordance with their respective functions within the organization.
3. Strengthen shareholder and stakeholder confidence through professional, transparent, and accountable management and oversight.
4. Facilitate the formulation of policies and decision-making processes that are consistently aligned with GCG principles.

Corporate Governance Principles and Governance Structure

Governance Principles

BRI upholds the principles of Good Corporate Governance (GCG), which comprise transparency, accountability, responsibility, independence, and fairness. In implementing GCG, BRI aligns its governance practices with a nationally recognized standard, namely the Indonesian Corporate Governance Guidelines (PUG-KI) 2021 issued by the National Committee on Governance Policy (KNKG).



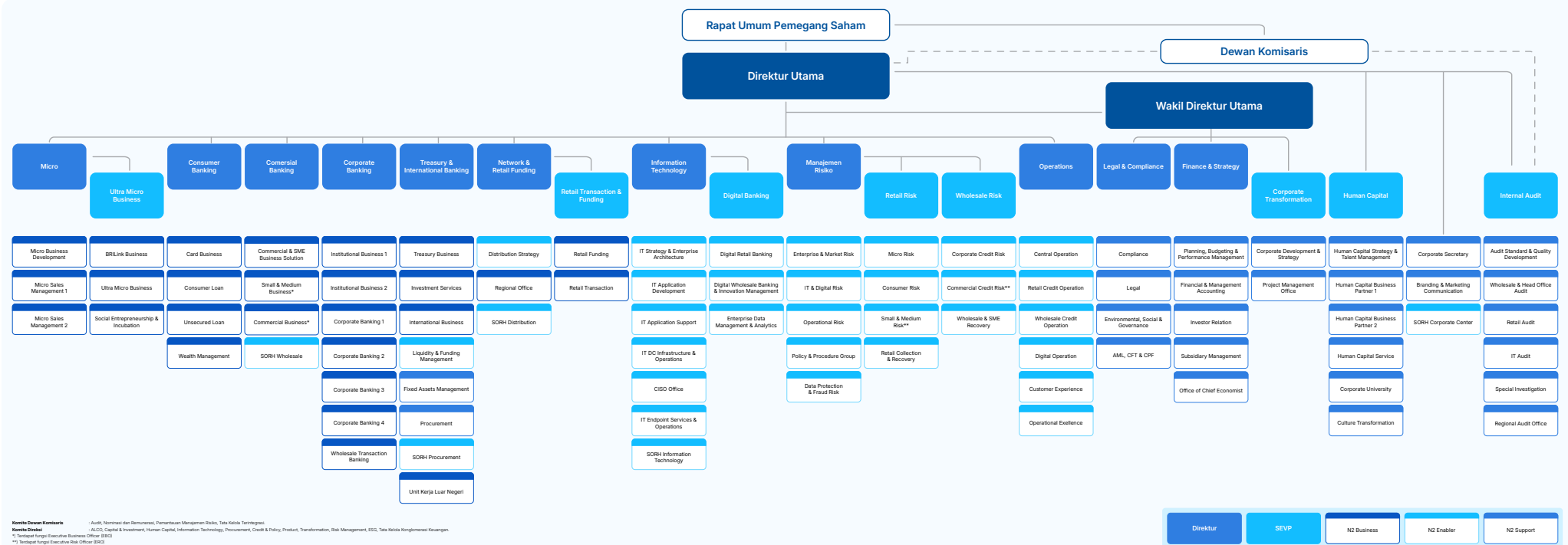
Governance

Board Structure and Leadership ^{[GRI 2-9] [GRI 2-11]}

BRI's adopts a two-tier governance structure in accordance with Law Number 40 of 2007 on Limited Liability Companies. Under this structure, the Board of Commissioners, comprising non-executive members, is responsible for oversight and supervisory functions, while the Board of Directors, consisting of executive members, is responsible for the management and day-to-day operations of the company. The clear separation of roles and responsibilities between the Board of Commissioners and the Board of Directors is designed to strengthen independence and accountability. As of December 31, 2025, the Board of Commissioners comprises six (6) members, three (3) of whom are Independent Commissioners, while the Board of Directors consists of thirteen (13) members. Both boards are accountable to the General Meeting of Shareholders (GMS).

BRI's governance structure consists of the following key components:

1. Primary governing bodies, consisting of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors.
2. Board committees and supporting bodies, which include Committees under the Board of Commissioners, as well as Committees and Work Units under the Board of Directors. The Committees under the Board of Commissioners comprise the Audit Committee, Risk Management Oversight Committee, Nomination and Remuneration Committee, and Integrated Governance Committee, all of which support the Board of Commissioners in carrying out its supervisory duties in accordance with their respective areas of responsibility. Additionally, the Committees and Work Units under the Board of Directors support the implementation of Good Corporate Governance (GCG) across BRI's operations.

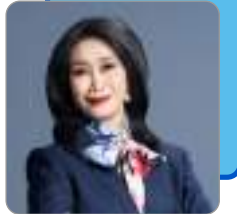


The composition of the highest governance body and its committees reflects an appropriate balance between executive and non-executive members, with due consideration given to independence, tenure, and diversity of professional experience. Members are appointed for a defined term of office in accordance with applicable regulations. This information is provided to maintain transparency and enable stakeholders to clearly understand members' commitments and any potential conflicts of interest. ^[GRI 2-9] Additionally, BRI ensures that members of the highest governance body collectively possess the competencies and expertise necessary to oversee and manage the company's economic, environmental, and social impacts. Stakeholder perspectives and insights are incorporated into the governance process to support informed decision-making, strengthen oversight, and reinforce the Company's commitment to responsible, inclusive, and sustainable value creation. ^[GRI 2-9]

Governance

Profile of the Board of Directors ^[GRI 2-9]

January 1 – March 24, 2025

					
	Sunarso*	Catur Budi Harto*	Agus Noorsanto	Viviana Dyah Ayu Retno Kumalasari	Handayani*
Position	President Director	Vice President Director	Director of Wholesale and Institutional Business	Director of Finance	Director of Consumer Business
Term of Office During 2025	2019 – 2024 (First Term) 2023 – 2025 (Second Term) *Ceased to hold office as of March 24, 2025	2019 – 2024 (First Term) 2024 – 2025 (Second Term) *Ceased to hold office as of March 24, 2025	2019 – 2024 (First Term) 2024 – 2025 (Second Term)	2021 – 2026 (First Term) 2025 – 2030 (Second Term)	2017 – 2022 (First Term) 2022 – 2025 (Second Term) *Ceased to hold office as of March 24, 2025
Age	62	62	61	47	60
Gender	Male	Male	Male	Female	Female
Education	- Bachelor of Agronomy, Bogor Agricultural Institute (1988) - Master of Business Administration, University of Indonesia, Depok (2002)	- Bachelor of Agronomy, Bogor Agricultural University (1986) - Master of Management, Prasetiya Mulya University (2002)	- Bachelor's Degree in Accounting, Universitas Padjadjaran (1988) - Master's Degree in Management, Institut Pertanian Bogor (1999)	- Bachelor of Animal Husbandry, Bogor Agricultural University (2001) - Master of Business Administration, University of Rochester, USA (2010)	- Bachelor's Degree in Dentistry, Universitas Airlangga (1988) - Master's Degree in Management, Universitas Padjadjaran (2001)
Work Experience ^[GRI 2-9]	- President Director of PT Pegadaian (Persero) (2017 – 2019) - Vice President Director of PT Bank Rakyat Indonesia (Persero) Tbk (2019) - President Director of PT Bank Rakyat Indonesia (Persero) Tbk (2019 – 2025).	- Director of Small Business & Network PT Bank Negara Indonesia (Persero) Tbk (2017 – 2019) - Deputy President Director of PT Bank Rakyat Indonesia (Persero) Tbk (2019 – 2025)	- Director of Wholesale and Institutional Business, PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia (2019–2025) - Deputy President Director, PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia (2025)	- AVP Planning, Corporate Development & Strategy PT Bank Rakyat Indonesia (Persero) Tbk (2016 – 2017) - AVP Equity Management, Corporate Development & Strategy PT Bank Rakyat Indonesia (Persero) Tbk (2017 – 2018) - VP Subsidiary Management Desk PT Bank Rakyat Indonesia (Persero) Tbk (2018 – 2019) - EVP Subsidiary Management Division PT Bank Rakyat Indonesia (Persero) Tbk (2019) - Director of Finance PT Bank Rakyat Indonesia (Persero) Tbk (2021 – 2025) - Director of Finance & Strategy PT Bank Rakyat Indonesia (Persero) Tbk (2025) - Vice President Director of PT Bank Rakyat Indonesia (Persero) Tbk (2025 – present)	- Director of Consumer Banking, PT Bank Tabungan Negara (Persero) Tbk (2016–2017) - Director of Consumer Banking, PT Bank Rakyat Indonesia (Persero) Tbk (2017–2025) - Vice Chairman, CWMA (2017–Present) - Secretary General, ASPI (2019–Present)
Expertise	Wholesale Banking, Corporate Banking, Micro Banking, Risk Management	Consumer Banking, Wholesale Banking, Risk Management	Wholesale Banking, Corporate Banking, Risk Management	Corporate Finance, Accounting Management, Risk Management	Consumer Banking, Wholesale Banking, Risk Management

Governance

Profile of the Board of Directors ^[GRI 2-9]

January 1 – March 24, 2025

					
	Supari*	Ahmad Solichin Lutfiyanto	Agus Sudiarto*	Agus Winardono*	Amam Sukriyanto*
Position	Director of Micro Business	Director of Compliance	Director of Risk Management	Director of Human Capital	Director of Commercial, Small, and Medium Business
Term of Office During 2025	2019 – 2024 (First Term) 2024 – 2025 (Second Term) *Ceased to hold office as of March 24, 2025	2018 – 2023 (First Term) 2023 – 2025 (Second Term)	2018 – 2023 (First Term) 2023 – 2028 (Second Term) *Ceased to hold office as of March 24, 2025	2021 – 2025 (First Term) *Ceased to hold office as of March 24, 2025	2021 – 2025 (First Term) *Ceased to hold office as of March 24, 2025
Age	59	55	60	60	57
Gender	Male	Male	Male	Male	Male
Education	- Bachelor's Degree in Agricultural Technology, Universitas Brawijaya (1989) - Master's Degree in Agribusiness Management, Universitas Gadjah Mada (2005)	- Bachelor's Degree in Agricultural Technology, Universitas Jember (1990) - Master's Degree in Management (Marketing/MIS), Universitas Gadjah Mada / Agder College University, Norway (2000)	- Bachelor's Degree in Law, Universitas Indonesia (1988) - Master's Degree in Management, Universitas Indonesia (2004)	- Bachelor of Corporate Economics, Universitas Krisna Dwipayana (1988) - Master of Financial Management, Sekolah Tinggi Manajemen PPM (2001) - Doctor of HR Management, Universitas Negeri Jakarta (2024)	- Bachelor's Degree in Agricultural Industrial Technology, Universitas Brawijaya (1991) - Master of Business Administration, The University of Adelaide, Australia (2006)
Work Experience ^[GRI 2-9]	- Director of Retail & Medium Business, PT Bank Rakyat Indonesia (Persero) Tbk (2018–2019) - Director of Micro Business, PT Bank Rakyat Indonesia (Persero) Tbk (2019–2025)	- Director of Compliance, PT Bank Rakyat Indonesia (Persero) Tbk (2021–2025) - Director of Human Capital & Compliance, PT Bank Rakyat Indonesia (Persero) Tbk (2025)	- SEVP Special Asset Management, Bank Mandiri (2017–2019) - Director of Risk Management, PT Bank Rakyat Indonesia (Persero) Tbk (2019–2025)	- Director of Human Capital, PT Bank Rakyat Indonesia (Persero) Tbk (2021–2025) - Head of Division V, FHCI BUMN (2024–Present) - Head of PMO, Integrated Human Capital Application Development, BUMN (2023–Present) - Vice Chair of Division I – Digital Capacity Building, Forum Digital BUMN (FORDIGI) (2023–Present) - Treasurer, BUMN School of Excellent (2023–Present)	- SEVP, Fixed Assets Management & Procurement Directorate, PT Bank Rakyat Indonesia (Persero) Tbk (2020–2021) - Director of Small and Medium Business, PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia (2021–2024) - Director of Commercial, Small, and Medium Business, PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia (2024–2025)
Expertise	Micro Banking, Risk Management	Risk Management, Governance, Risk Management, and Compliance (GRC), Wholesale Banking	Risk Management, Sharia Banking, Corporate Banking	Human Capital, Risk Management	Retail Banking, International Business Banking, Risk Management

Governance

Profile of the Board of Directors ^[GRI 2-9]

January 1 – March 24, 2025

		
	Arga M. Nugraha*	Andrijanto*
Position	Director of Digital and Information Technology	Director of Retail Funding and Distribution
Term of Office During 2025	2021 – 2025 (First Term) *Ceased to hold office as of March 24, 2025	2022 – 2025 (First Term) *Ceased to hold office as of March 24, 2025
Age	44	51
Gender	Male	Male
Education	• Bachelor's Degree in Informatics Engineering, Universitas Bina Nusantara (2003) • Master of Science, Carnegie Mellon University, USA (2011)	• Bachelor's Degree in Accounting, Universitas Airlangga (1998) • Master's Degree in Finance, Indiana University, USA (2012)
Work Experience ^[GRI 2-9]	• EVP, Brilink Network Division, PT Bank Rakyat Indonesia (Persero) Tbk (2020–2021) • Director of Network & Services, PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia (2021–2022) • Director of Digital & Information Technology, PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia (2022–2025)	• Head of Planning, Budgeting & Performance Management Division, PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia (2021–2022) • Director of Network & Services, PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia (2022–2024) • Director of Retail Funding and Distribution, PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia (2024–2025)
Expertise	IT & Digital Banking, Risk Management	Finance, Risk Management

Governance

Profile of the Board of Directors ^[GRI 2-9]

March 24 – December 17, 2025



Hery Gunardi



Agus Noorsanto*



Viviana Dyah Ayu R.K.



Ahmad Solichin Lutfianto

	Hery Gunardi	Agus Noorsanto*	Viviana Dyah Ayu R.K.	Ahmad Solichin Lutfianto
Position	President Director	Vice President Director	Director of Finance & Strategy	Director of Human Capital & Compliance
Term of Office During 2025	2025 – 2030 (First Term)	2019 – 2024 (First Term) 2024 – 2025 (Second Term) *Ceased to hold office as of December 17, 2025	2021 – 2026 (First Term) 2025 – 2030 (Second Term)	2018 – 2023 (First Term) 2023 – 2025 (Second Term) *Ceased to hold office as of December 17, 2025
Age	63	61	47	55
Gender	Male	Male	Female	Male
Education	- Bachelor of Business Administration, 17 August University, Jakarta (1987). - Master of Business Administration, Major in Finance and Accounting, University of Oregon, USA (1991). - Doctor of Business Management, Padjadjaran University, Bandung (2021).	- Bachelor of Accounting, Padjadjaran University (1988) - Master of Management, Bogor Agricultural Institute (1999)	- Bachelor's Degree in Animal Husbandry, Institut Pertanian Bogor (2001) - Master of Business Administration, University of Rochester, USA (2010)	- Bachelor of Agricultural Technology, University of Jember (1990) - Master of Management, Marketing/MIS, UGM/ Adger Collage University Norway (2000)
Work Experience ^[GRI 2-9]	- Director, PT AXA Mandiri Financial Services (2003-2006) - Senior Vice President, Group Head of Wealth Management, PT Bank Mandiri (Persero) Tbk (2006-2009) - Executive Vice President, Group Head of Distribution Network I, PT Bank Mandiri (Persero) Tbk (2009-2013) - Senior Executive Vice President of Consumer Finance, PT Bank Mandiri (Persero) Tbk (2013-2013) - Director of Micro & Business Banking, PT Bank Mandiri (Persero) Tbk (2015) - Director of Consumer Banking, PT Bank Mandiri (Persero) Tbk (2015-2016) - Director of Distribution, PT Bank Mandiri (Persero) Tbk (2016-2018) - Director of Business & Network, PT Bank Mandiri (Persero) Tbk (2019) - Director of Consumer & Retail Transactions, PT Bank Mandiri (Persero) Tbk (2019-2020) - Vice President Director, PT Bank Mandiri (Persero) Tbk (2020) - Head of Project Management Office for the Merger of State-Owned Islamic Banks (2020- 2021) - President Director, PT Bank Syariah Mandiri (2020) - President Director, PT Bank Syariah Indonesia Tbk (2020-2025) - President Director, PT Bank Rakyat Indonesia (Persero) Tbk (2025 – Present)	- Director of Wholesale and Institutional Business PT Bank Rakyat Indonesia (Persero) Tbk (2019 – 2025) - Vice President Director of PT Bank Rakyat Indonesia (Persero) Tbk (2025)	- AVP Planning, Corporate Development & Strategy PT Bank Rakyat Indonesia (Persero) Tbk (2016 – 2017) - AVP Equity Management, Corporate Development & Strategy PT Bank Rakyat Indonesia (Persero) Tbk (2017 – 2018) - VP Subsidiary Management Desk PT Bank Rakyat Indonesia (Persero) Tbk (2018 – 2019) - EVP Subsidiary Management Division PT Bank Rakyat Indonesia (Persero) Tbk (2019) - Director of Finance PT Bank Rakyat Indonesia (Persero) Tbk (2021 – 2025) - Director of Finance & Strategy PT Bank Rakyat Indonesia (Persero) Tbk (2025) - Vice President Director of PT Bank Rakyat Indonesia (Persero) Tbk (2025 – present)	- Director of Compliance PT Bank Rakyat Indonesia (Persero) Tbk (2021 – 2025) - Director of Human Capital & Compliance PT Bank Rakyat Indonesia (Persero) Tbk (2025)
Expertise	Consumer Banking, Micro & Retail Banking, Project Management, Treasury, Insurance & Investment, Syariah Banking	Wholesale Banking, Corporate Banking, Risk Management, Management, Accounting	Corporate Finance, Accounting Management, Risk and Compliance Management	Governance, Risk Management, and Compliance (GRC), Wholesale Banking

Governance

Profile of the Board of Directors ^[GRI 2-9]

March 24 – December 17, 2025



	Hakim Putratama	Riko Adytha	Aquarius Rudianto	Farida Thamrin
Position	Director of Operations	Director of Corporate Banking	Director of Network and Retail Funding	Director of Treasury and International Banking
Term of Office During 2025	2025 – 2030 (First Term)	2025 – 2030 (First Term)	2025 – 2030 (First Term)	2025 – 2030 (First Term)
Age	49	52	58	53
Gender	Male	Male	Male	Female
Education	- Bachelor of International Relations from Padjadjaran University, Bandung (1998) - Master of International Business from Aston University, UK (2001)	- Bachelor's Degree in Accounting, Universitas Padjadjaran, Bandung (1994) - Master of Business Administration, Booth School of Business, University of Chicago, USA (2008)	Bachelor's Degree in Government Studies, Universitas Padjadjaran (1990)	Bachelor's Degree in Civil Engineering, Universitas Indonesia, Depok (1996)
Work Experience ^[GRI 2-9]	- Senior Vice President (SVP) Head of Marketing & Segment Offering of PT Bank Commonwealth (2012-2015) - Senior Vice President (SVP) Corporate Secretary Division of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk (2015-2018) - Senior Vice President (SVP) Consumer Funding Retail Division of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk (2018-2022) - Head of International and Transaction Banking of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk (2022-2023) - Director of Institutional Banking of BTN (2023-2024) - Director of Operations and Customer Experience of BTN (2024-2025) - Director of Operations of BRI (2025- present)	- Vice President, Structured Trade Finance, Citibank New York (September 2001 – August 2003) - Director & Deputy Country CFO, Citi (August 2003 – October 2010) - Director & COO, Treasury & Trade Solutions, Citi (October 2010 – October 2012) - Director & Country Head, Treasury & Trade Solutions, Citi (October 2012 – November 2013) - Managing Director & Country Head, Treasury & Trade Solutions, Citi (November 2013 – October 2015) - Managing Director & Country Head, Global Subsidiaries Group, Citi (October 2015 – August 2018) - Managing Director, Global Banking, HSBC Indonesia (August 2018 – December 2022) - Director, Wholesale Banking, HSBC Indonesia (January 2023 – December 2024) - President Director (Designate), HSBC Indonesia (January – March 2025) - Director of Corporate Banking, PT Bank Rakyat Indonesia (Persero) Tbk. (2025 – Present)	- Senior Vice President, Commercial Banking, PT Bank Mandiri (Persero) Tbk. (2010 – 2014) - Senior Vice President & Regional CEO, PT Bank Mandiri (Persero) Tbk. (2015 – 2018) - Senior Executive Vice President (SEVP), Operations, PT Bank Mandiri (Persero) Tbk. (2018 – 2019) - Commissioner, Mandiri AXA General Insurance (2019 – 2020) - Senior Executive Vice President (SEVP), Business & Network, PT Bank Mandiri (Persero) Tbk. (2019 – 2020) - Commissioner, PT Bank Syariah Mandiri (2020) - Director of Network & Retail Funding, PT Bank Mandiri (Persero) Tbk. (2020 – 2025) - Director of Network & Retail Funding, PT Bank Rakyat Indonesia (Persero) Tbk. (2025 – Present)	- SVP Market Risk Group Head, Bank Mandiri (2015-2016) - SVP Treasury Group Head, Bank Mandiri (2016-2019) - Commissioner, PT Mandiri Sekuritas (2019-2021) - SEVP Corporate Banking Solution Head, Bank Mandiri (2019-2021) - Commissioner, PT Bukit Pembangkit Inovatif (2021-2024) - Commissioner, PT Bukit Multi Investasi (2022-2023) - Director of Finance and Risk Management, PT Bukit Asam Tbk (2021-2025) - Director of Treasury and International Banking, PT Bank Rakyat Indonesia (Persero) Tbk (2025- Present)
Expertise	International Banking, Transaction Banking, Banking Operations, Consumer Banking, Risk Management	Wholesale Banking, Transaction Banking, International & FDI Connectivity, Transformation, Finance, Risk Management	Risk Management, Operasional, Consumer Banking, Commercial Banking, Distribution & Retail Banking	Treasury, Finance, Risk Management, Corporate Banking, International Banking

Governance

Profile of the Board of Directors ^[GRI 2-9]

March 24 – December 17, 2025



	Akhmad Purwakajaya	Alexander Diplo Paris Y. S.	Nancy Adistiyasari*	Mucharom*	Saladin Dharma Nugraha Effendi
Jabatan	Director of Micro	Director of Commercial Banking	Director of Consumer Banking	Director of Risk Management	Director of Information Technology
Term of Office During 2025	2025 – 2030 (First Term)	2025 – 2030 (First Term)	2025 – 2030 (First Term) *Ceased to hold office as of December 17, 2025	2025 – 2030 (First Term) *Ceased to hold office as of December 17, 2025	2025 – 2030 (First Term)
Age	54	43	44	56	51
Gender	Male	Male	Female	Male	Male
Education	- Bachelor of Accounting from Gadjah Mada University, Yogyakarta (1998) - Master's Degree in Management, STIE Widya Wiwaha (2020)	- Bachelor's Degree in Accounting, Universitas Indonesia (2004) - Master's Degree in Management, Universitas Gadjah Mada, Yogyakarta (2009) - Master of Business Administration, University of Cambridge, United Kingdom (2012)	Bachelor's Degree in Geophysics and Meteorology, Institut Teknologi Bandung (2004)	- Bachelor of Economics from University of Indonesia, Depok (1995) - Master of International Management from Gadjah Mada University, Yogyakarta (1997)	Bachelor of Engineering, Mechanical Engineering dari Swinburne University of Technology Melbourne Australia (1999).
Work Experience ^[GRI 2-9]	- Executive Vice President SOE Division of BRI (2020 – 2021) - Special Branch Manager of BRI (2021 – 2022) - Regional CEO of BRI Jakarta 1 (2022 – 2023) - President Director of PT Jamkrindo (2023 – 2025) - Director of Micro BRI (2025 – present)	- Vice President of Automotive Sector Development for Commercial Banking Client PT Bank Mandiri (Persero) Tbk. (2015 - 2017) - Vice President of Financial Sector Department for Government and Institutional Banking Client PT Bank Mandiri (Persero) Tbk. (2017 - 2020) - Commissioner, PT Mandiri AXA General Insurance (MAGI) (2023) - President Commissioner, PT Mandiri Utama Finance (MUF) (2024–2025) - SVP SME Banking Group PT Bank Mandiri (Persero) Tbk. (2020 - 2025) - Director of Commercial Banking, PT Bank Rakyat Indonesia (Persero) Tbk (2025–Present)	- Director of Commercial and MSMEs at PT Bank Pembangunan Daerah Jawa Barat and Banten (2020–2025) - Director of Consumer Banking PT Bank Rakyat Indonesia (Persero) Tbk (2025)	- Director of Human Capital & Compliance PT Bank Negara Indonesia (22 August 2022 – 24 March 2024) - Director of Risk Management PT Bank Rakyat Indonesia (Persero) Tbk (2025)	- Information Technology Consultant, PT Astra Graphia Information Technology (2000–2003) - Head of Competence (HoC), PT Bank Mandiri (Persero) Tbk (2003–2006) - Senior Vice President (SVP), Head of Information Technology, HSBC Indonesia (2006–2014) - Head of IT Division, PT Bank Muamalat Indonesia Tbk (2014–2018) - Group Head, Chief Information Security Officer, PT Bank Mandiri (Persero) Tbk (2018–2023) - Director of Information Technology, PT Bank Syariah Indonesia Tbk (2023–2025) - Director of Information Technology, PT Bank Rakyat Indonesia (Persero) Tbk (2025–Present)
Expertise	Micro Banking, Wholesale Banking, Corporate Banking, Risk Management, Insurance	Corporate Banking, Commercial Banking, SME Banking, Transaction Banking, Multifinance, Risk Management	Corporate Banking, Commercial Banking, Institutional Banking, SME Banking, Management Subsidiaries, Consumer Banking, Risk Management	Risk Management, Compliance, Human Capital, Strategic Management, GRC	IT & Digital Banking, Cyber Security, Risk Management

Governance

Profile of the Board of Directors ^[GRI 2-9]

December 17 - December 31, 2025



Hery Gunardi



Viviana Dyah Ayu R.K.



Hakim Putratama



Riko Adytha

	Hery Gunardi	Viviana Dyah Ayu R.K.	Hakim Putratama	Riko Adytha
Position	President Director	Vice President Director	Director of Operations	Director of Corporate Banking
Term of Office During 2025	2025 – 2030 (First Term)	2021 – 2026 (First Term) 2025 – 2030 (Second Term)	2025 – 2030 (First Term)	2025 – 2030 (First Term)
Age	63	47	49	52
Gender	Male	Female	Male	Male
Education	- Bachelor of Business Administration, 17 August University, Jakarta (1987) - Master of Business Administration, Major in Finance and Accounting, University of Oregon, USA (1991) - Doctor of Business Management, Padjadjaran University, Bandung (2021)	- Bachelor's Degree in Animal Husbandry, Institut Pertanian Bogor (2001) - Master of Business Administration, University of Rochester, USA (2010)	- Bachelor's Degree in International Relations, Universitas Padjadjaran, Bandung (1998) - Master's Degree in International Business, Aston University, United Kingdom (2001)	- Bachelor of Accounting from Padjadjaran University, Bandung (1994) - Master of Business Administration from Booth Business School, University of Chicago, USA (2008)
Work Experience ^[GRI 2-9]	- Director, PT AXA Mandiri Financial Services (2003-2006) - Senior Vice President, Group Head of Wealth Management, PT Bank Mandiri (Persero) Tbk (2006-2009) - Executive Vice President, Group Head of Distribution Network I, PT Bank Mandiri (Persero) Tbk (2009-2013) - Senior Executive Vice President of Consumer Finance, PT Bank Mandiri (Persero) Tbk (2013-2013) - Director of Micro & Business Banking, PT Bank Mandiri (Persero) Tbk (2015) - Director of Consumer Banking, PT Bank Mandiri (Persero) Tbk (2015-2016) - Director of Distribution, PT Bank Mandiri (Persero) Tbk (2016-2018) - Director of Business & Network, PT Bank Mandiri (Persero) Tbk (2019) - Director of Consumer & Retail Transactions, PT Bank Mandiri (Persero) Tbk (2019-2020) - Vice President Director, PT Bank Mandiri (Persero) Tbk (2020) - Head of Project Management Office for the Merger of State-Owned Islamic Banks (2020- 2021) - President Director, PT Bank Syariah Mandiri (2020) - President Director, PT Bank Syariah Indonesia Tbk (2020- 2025) - President Director, PT Bank Rakyat Indonesia (Persero) Tbk (2025 – Present)	- AVP Planning, Corporate Development & Strategy PT Bank Rakyat Indonesia (Persero) Tbk (2016 – 2017) - AVP Equity Management, Corporate Development & Strategy PT Bank Rakyat Indonesia (Persero) Tbk (2017 – 2018) - VP Subsidiary Management Desk PT Bank Rakyat Indonesia (Persero) Tbk (2018 – 2019) - EVP Subsidiary Management Division PT Bank Rakyat Indonesia (Persero) Tbk (2019) - Director of Finance PT Bank Rakyat Indonesia (Persero) Tbk (2021 – 2025) - Director of Finance & Strategy PT Bank Rakyat Indonesia (Persero) Tbk (2025) - Vice President Director of PT Bank Rakyat Indonesia (Persero) Tbk (2025 – present)	- Senior Vice President (SVP), Head of Marketing & Segment Offering, PT Bank Commonwealth (2012-2015) - SVP Corporate Secretary Division, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (2015-2018) - SVP Consumer Funding Retail Division, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (2018-2022) - Head of International and Transaction Banking, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (2022-2023) - Director of Institutional Banking, PT Bank Tabungan Negara (Persero) Tbk (2023-2024) - Director of Operations and Customer Experience, PT Bank Tabungan Negara (Persero) Tbk (2024-2025) - Director of Operations, PT Bank Rakyat Indonesia (Persero) Tbk (2025-Present)	- Vice President – Structured Trade Finance, Citibank New York (September 2001 – Agustus 2003) - Director / Deputy Country CFO Citi (August 2003 – October 2010) - Director / COO Treasury & Trade Solutions Citi (October 2010 – October 2012) - Director / Country Head Treasury & Trade Solutions Citi (October 2012 – November 2013) - Managing Director / Country Head Treasury & Trade Solutions Citi (November 2013 - October 2015) - Managing Director / Country Head Global Subsidiaries Group Citi (October 2015 - August 2018) - Managing Director Global Banking HSBC Indonesia (August 2018 - December 2022) - Direktur Wholesale Banking HSBC Indonesia (January 2023 - December 2024) - President Director (designate) HSBC Indonesia (January - March 2025) - Director of Corporate Banking BRI (2025 - present).
Expertise	Consumer Banking, Micro & Retail Banking, Project Management, Treasury, Insurance & Investment, Shariah Banking	Corporate Finance, Accounting Management, Risk Management	International Banking, Transaction Banking, Banking Operations, Consumer Banking, Risk Management	Wholesale Banking, Transaction Banking, International & FDI Connectivity, Transformation, Finance, Risk Management

Governance

Profile of the Board of Directors ^[GRI 2-9]

December 17 - December 31, 2025

				
	Aquarius Rudianto	Farida Thamrin	Akhmad Purwakajaya	Alexander Diplo Paris Y. S.
Position	Direktur <i>Network & Retail Funding</i>	Director of Treasury and International Banking	Director of Micro	Director of Commercial Banking
Term of Office During 2025	2025 – 2030 (First Term)	2025 – 2030 (First Term)	2025 – 2030 (First Term)	2025 – 2030 (First Term)
Age	58	53	54	43
Gender	Male	Female	Male	Male
Education	Bachelor's Degree in Government Studies, Universitas Padjadjaran (1990)	Bachelor's Degree in Civil Engineering, Universitas Indonesia, Depok (1996)	- Bachelor's Degree in Accounting, Universitas Gadjah Mada, Yogyakarta (1998) - Master's Degree in Management, STIE Widya Wiwaha (2020)	- Bachelor's Degree in Accounting, Universitas Indonesia (2004) - Master's Degree in Management, Universitas Gadjah Mada, Yogyakarta (2009) - Master of Business Administration, University of Cambridge, United Kingdom (2012)
Work Experience ^[GRI 2-9]	- Senior Vice President, Commercial Banking, PT Bank Mandiri (Persero) Tbk. (2010 – 2014) - Senior Vice President & Regional CEO, PT Bank Mandiri (Persero) Tbk. (2015 – 2018) - Senior Executive Vice President (SEVP), Operations, PT Bank Mandiri (Persero) Tbk. (2018 – 2019) - Commissioner, Mandiri AXA General Insurance (2019 – 2020) - Senior Executive Vice President (SEVP), Business & Network, PT Bank Mandiri (Persero) Tbk. (2019 – 2020) - Commissioner, PT Bank Syariah Mandiri (2020) - Director of Network & Retail Funding, PT Bank Mandiri (Persero) Tbk. (2020 – 2025) - Director of Network & Retail Funding, PT Bank Rakyat Indonesia (Persero) Tbk. (2025 – Present)	- SVP Market Risk Group Head, Bank Mandiri (2015–2016) - SVP Treasury Group Head, Bank Mandiri (2016–2019) - Commissioner, PT Mandiri Sekuritas (2019–2021) - SEVP Corporate Banking Solution Head, Bank Mandiri (2019–2021) - Commissioner, PT Bukit Pembangkit Inovatif (2021–2024) - Commissioner, PT Bukit Multi Investasi (2022–2023) - Director of Finance and Risk Management, PT Bukit Asam Tbk (2021–2025) - Director of Treasury and International Banking, PT Bank Rakyat Indonesia (Persero) Tbk (2025–Present)	- Executive Vice President, SOE Division, PT Bank Rakyat Indonesia (Persero) Tbk (2020–2021) - Head of Special Branch Office, PT Bank Rakyat Indonesia (Persero) Tbk (2021–2022) - Regional CEO, BRI Jakarta 1 (2022–2023) - President Director, PT Jamkrindo (2023–2025) - Director of Micro, PT Bank Rakyat Indonesia (Persero) Tbk (2025–Present)	- Vice President of Automotive Sector Development for Commercial Banking Client PT Bank Mandiri (Persero) Tbk. (2015 – 2017) - Vice President of Financial Sector Department for Government and Institutional Banking Client PT Bank Mandiri (Persero) Tbk. (2017 – 2020) - Commissioner, PT Mandiri AXA General Insurance (MAGI) (2023) - President Commissioner, PT Mandiri Utama Finance (MUF) (2024–2025) - SVP SME Banking Group PT Bank Mandiri (Persero) Tbk. (2020 – 2025) - Director of Commercial Banking, PT Bank Rakyat Indonesia (Persero) Tbk (2025–Present)
Expertise	Risk Management, Operasional, Consumer Banking, Commercial Banking, Distribution & Retail Banking	Treasury, Finance, Risk Management, Corporate Banking, International Banking	Micro Banking, Wholesale Banking, Corporate Banking, Risk Management, Insurance	Corporate Banking, Commercial Banking, SME Banking, Transaction Banking, Multifinance, Risk Management

Governance

Profile of the Board of Directors ^[GRI 2-9]

December 17 - December 31, 2025

					
	Saladin Dharma Nugraha Effendi	Mahdi Yusuf	Ety Yuniarti	Aris Hartanto	Achmad Royadi
Position	Director of Information Technology	Director of Legal & Compliance	Director of Risk Management	Director of Consumer Banking	Director of Finance & Strategy
Term of Office During 2025	2025 – 2030 (First Term)	2025 – 2030 (First Term)	2025 – 2030 (First Term)	2025 – 2030 (First Term)	2025 – 2030 (First Term)
Age	51	60	44	50	50
Gender	Male	Male	Female	Male	Male
Education	Bachelor of Engineering, Mechanical Engineering from Swinburne University of Technology Melbourne Australia (1999)	- Bachelor's Degree in Economics, Universitas Saburai, Bandar Lampung (2005) - Master's Degree in Law, Universitas Lampung, Bandar Lampung (2016)	- Bachelor's Degree in Electrical Engineering, Universitas Gadjah Mada, Yogyakarta (2003) - Master of Business Administration, University of Melbourne (2012)	- Economics - Universitas Pembangunan Nasional "Veteran", Surabaya (1998) - Master of Business Administration (MBA) from Clark University, Massachusetts, USA (2010)	- Bachelor's Degree in Economics, Universitas Padjadjaran, Bandung (1998) - Master of Business Administration, Tulane University, New Orleans, United States (2007)
Work Experience ^[GRI 2-9]	- Information Technology Consultant, PT Astra Graphia Information Technology (2000-2003) - Head of Competence (HoC), PT Bank Mandiri (Persero) Tbk (2003-2006) - Head of Information Technology, Senior Vice President (SVP), HSBC Indonesia (2006-2014) - Head of IT Division, PT Bank Muamalat Indonesia Tbk (2014-2018) - Group Head Chief Information Security Officer, PT Bank Mandiri (Persero) Tbk (2018-2023) - Director of Information Technology PT Bank Syariah Indonesia Tbk (2023-2025) - Director of Information Technology BRI (2025 – present)	- Head of the General Division PT Bank Pembangunan Daerah Lampung (July 2019 – January 2020) - Director of Compliance PT Bank Pembangunan Daerah Lampung (March 2020 – February 2024) - Director of Compliance PT Bank Pembangunan Daerah Lampung (February 2024 – July 2024) - Acting President Director of PT Bank Pembangunan Daerah Lampung (July 2024 – January 2025) - President Director of PT Bank Pembangunan Daerah Lampung (January 2025 – December 2025) - Director of Legal & Compliance PT Bank Rakyat Indonesia (Persero) Tbk (2025 – present)	- Assistant Vice President - Head of Investor Communications Department BRI (March 2015 – July 2018) - Assistant Vice President - Head of Strategic Investments Department BRI July 2018 – October 2019) - Assistant Vice President, Deputy Head of Asset Liability Management & MIS Group BRI (November 2019 – November 2020) - Senior Vice President - Head of Credit Risk & Policy Group BRI (December 2020 – December 2021) - Executive Vice President, Head of Enterprise Risk Group BRI (January 2022 – May 2025) - President Commissioner, BRI Venturza Investama (April 2022 – June 2025) - Senior Executive Vice President, Head of Retail Risk Sub Directorate BRI (June 2025 – December 2025) - Director of Risk Management BRI (2025 – present)	- Business Manager - BRI New York Agency (May 2014 – July 2018) - General Manager - Branch BRI Singapore (July 2018 – November 2020) - Division Head - Distribution Network Division (November 2020 – November 2022) - Regional CEO of Regional Office, BRI Medan (November 2022 – February 2024) - President Director of PT Asuransi BRI Life (February 2024 – December 2025) - Director of Consumer Banking BRI (2025 – present)	- Group Head Global Market (March 2014 – April 2016) - Group Head Ekonom PT Bank Rakyat Indonesia (Persero) Tbk (April 2016 – May 2017) - Vice President – Corporate Development & Strategy Division (June 2017 – May 2018) - Executive Vice President Investor Relations BRI (2018-2021) - Senior Executive Vice President Treasury & Global Services BRI (2021 –2025) - President Commissioner BRI Danareksa Sekuritas (2022-2025) - Director of Finance & Strategy BRI (2025 – present)
Expertise	IT & Digital Banking, Cyber Security, Risk Management	Legal, Compliance, Risk Management	Risk Management, Corporate Finance, Information System Audit	Risk Management, Consumer Banking, International Business, Network Management, Insurance Business	Finance & Strategy, Treasury & International Business, Pension Fund, Risk Management

Governance

Profile of the Board of Commissioners^[GRI 2-9]

January 1 - March 24, 2025



Kartika Wirjoatmodjo



Rofikoh Rokhim*



Rabin Indrajad Hattari*



Dwi Ria Latifa*

	Kartika Wirjoatmodjo	Rofikoh Rokhim*	Rabin Indrajad Hattari*	Dwi Ria Latifa*
Position	President Commissioner	Vice President Commissioner/Independent Commissioner	Commissioner	Independent Commissioner
Term of Office During 2025	2020–2025 (First Term) 2025–2030 (Second Term)	2020–2025 (First Term) *Ceased to hold office as of March 24, 2025	2020–2025 (First Term) *Ceased to hold office as of March 24, 2025	2020–2025 (First Term) *Ceased to hold office as of March 24, 2025
Age	52	54	50	• 57
Gender	Male	Female	Male	Female
Education	- Bachelor's Degree in Accounting, Universitas Indonesia, Depok (1996) - Master of Business Administration, Erasmus University, Rotterdam, the Netherlands (2001)	- Bachelor's Degree in Economics, Universitas Islam Indonesia, Yogyakarta (1993) - Bachelor's Degree in Political Science, Universitas Gadjah Mada, Yogyakarta (1994) - Master Specialist in Public Finance, Institute International d'Administration Publique (IIAP) – École Nationale d'Administration (ENA), Paris (2000) - D.E.A (M.Phil) in International and Development Economics, Université de Paris 1 Panthéon-Sorbonne, Paris (2002) - Ph.D. in Economics (Applied Macro and Micro Economics – Development Studies in Finance), Université de Paris 1 Panthéon-Sorbonne, Paris (2005)	- Bachelor's Degree in Economics & Mathematics, University of Georgia, USA (1996) - Master of Management, Universitas Indonesia, Depok (2001) - Ph.D. in Economics, George Mason University, USA (2008)	- Bachelor's Degree in Law, Universitas Pancasila, Jakarta (1990) - Graduate, National Resilience Institute (Lemhannas RI), Batch 40 (2007) - Master of Science, Universitas Gadjah Mada, Yogyakarta (2012)
Work Experience ^[GRI 2-9]	- President Director and Chief Executive Officer at Indonesia Infrastructure Finance (IIF) (2011–2013) - Chief Executive and Member of the Board of Commissioners at Lembaga Penjamin Simpanan (LPS) (2014–2015) - President Director, PT Bank Mandiri (Persero) Tbk (2016–2019) - Chair, PERBANAS (2016–2024) - Member, APEC Business Advisory Council (ABAC) – Indonesia (2017–Present) - President Commissioner, PT Bank Mandiri (Persero) Tbk (2019–2020) - Vice Minister of State-Owned Enterprises (2019–2025) - President Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2020–Present) - Vice Chair for SOEs Affairs, Indonesian Chamber of Commerce and Industry (KADIN) (2021–Present)	- Lecturer and Researcher at the Faculty of Economics and Business, University of Indonesia, Depok (2006 – present) - Vice President Commissioner/Independent Commissioner of BRI (2021 - 2025) - Indonesian Stock Exchange Company Appraisal and Trading Committee (2023 - present). - Independent Commissioner of PT Telkom (Persero) Tbk (2025 - present)	- Expert Staff for Planning, Defense Industry Policy Committee, Ministry of Defense of the Republic of Indonesia (2020-present) - Commissioner of BRI (2020 -present). - Expert Staff for Industry, Ministry of SOEs (2021-2023) - Member of the Remuneration and HR Committee, Indonesia Investment Agency (INA) (2021 - present) - Secretary of the Ministry of SOEs (2023 - present)	- Founder and Managing Partner, Rialatifa & Partners Law Office (1992–Present) - Founder and Member of the Expert Council, Indonesian Advocates Association (Serikat Pengacara Indonesia) (1997–Present) - Member of the House of Representatives of the Republic of Indonesia (DPR RI) (2000–2004) - Chair of the Women and Child Protection Division, PERADI Central Executive Board (2009–2014) - Member of the House of Representatives of the Republic of Indonesia (DPR RI) (2014–2019) - Chair, Dharma Wanita Persatuan (DWP), Embassy of the Republic of Indonesia in Cairo (2016–2020) - Independent Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2020–2025) - President Commissioner, PT Bersua Utama Indonesia (2022–Present)
Expertise	Banking, Finance, Risk Management	Finance, Economics, Management	Statistics, Economics, Management	Law, Socio-Political Affairs, Regulatory Affairs

Governance

Profile of the Board of Commissioners^[GRI 2-9]

January 1 - March 24, 2025

				
	Heri Sunaryadi*	Nurmaria Sarosa*	Agus Riswanto*	Paripurna Poerwoko Sugarda*
Position	Independent Commissioner	Independent Commissioner	Independent Commissioner	Commissioner
Term of Office During 2025	2021–2025 (First Term) *Ceased to hold office as of March 24, 2025	2021–2025 (First Term) *Ceased to hold office as of March 24, 2025	2021–2025 (First Term) *Ceased to hold office as of March 24, 2025	2020–2025 (First Term) *Ceased to hold office as of March 24, 2025
Age	60	60	63	68
Gender	Male	Female	Male	Male
Education	- Bachelor's Degree in Agricultural Technology, Institut Pertanian Bogor, Bogor (1987) - Master of Business Administration, BINUS Business School, Jakarta (2011)	Bachelor's Degree in Architecture, Institut Teknologi Bandung, Bandung (1989)	- Bachelor's Degree in Law, Universitas Kristen Satya Wacana, Salatiga (1986) - Master's Degree in Law, Sekolah Tinggi Ilmu Hukum IBLAM, Jakarta (2001)	- Doktorandus in Management, Universitas Islam Indonesia, Jakarta (1984) - Bachelor's Degree in Law, Universitas Gadjah Mada, Yogyakarta (1986) - Master's Degree in Law, Universitas Gadjah Mada, Yogyakarta (1999) - Master's Degree in Law, University of Groningen (2008) - Doctorate in Law, Universitas Gadjah Mada, Yogyakarta (2012)
Work Experience ^[GRI 2-9]	- President Director, Bahana Sekuritas (2007–2009) - President Director, PT Bahana Pembinaan Usaha Indonesia (2009–2013) - President Director, PT Kustodian Sentral Efek Indonesia (2013–2014) - Chief Financial Officer (CFO), PT Telkom Indonesia (Persero) Tbk (2014–2016) - Commissioner, PT Kustodian Sentral Efek Indonesia (2016–2021) - Commissioner, PT Merdeka Copper Gold Tbk (2018–2021) - Independent Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2021–2025) - Independent Commissioner, Tower Bersama Group (2022–Present)	- Director of Finance and Corporate Affairs, PT Cardig International Support (2017–2020) - Director of Finance and Corporate Affairs, PT Cardig Express Nusantara (2020–2021) - Executive Director, PT Selaras Logistik Indonesia (2021–2022) - Independent Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2022–2025)	- Head of the High Prosecutor's Office, Bangka Belitung (2014–2015) - Director of Intelligence Coding and Production, Attorney General's Office of the Republic of Indonesia (2015–2018) - Expert Staff to the Attorney General for Intelligence Affairs, Attorney General's Office of the Republic of Indonesia (2018–2022) - Independent Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2022–2025)	- Lecturer, Faculty of Law, Universitas Gadjah Mada (1988–Present) - Dean, Faculty of Law, Universitas Gadjah Mada (2012–2014) - Vice Rector for Cooperation and Alumni Affairs, Universitas Gadjah Mada (2014–2022) - Head of Asia Pacific Research Center, Universitas Gadjah Mada (2020–2022) - Independent Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2022–2025) - President Commissioner, PT Kaltim Methanol Industri (2022–Present)
Expertise	Capital Markets, Technology, Management	ESG, Logistics, Management	Law, Intelligence, Regulation	Law, Social Politics, Regulation

Governance

Profile of the Board of Commissioners^[GRI 2-9]

January 1 - March 24, 2025

		
	Awan Nurmawan Nuh	Haryo Baskoro Wicaksono*
Position	Commissioner	Independent Commissioner
Term of Office During 2025	2023-2028 (First Term)	2021-2025 (First Term) *Ceased to hold office as of March 24, 2025
Age	57	43
Gender	Male	Male
Education	• Bachelor's Degree in Economics, Universitas Gadjah Mada, Yogyakarta (1992) • Master of Business Taxation, University of Southern California, USA (1997)	• Bachelor's Degree in International Relations, Universitas Muhammadiyah Yogyakarta (2001) • Master's Degree in Economics and Business, Universitas Gadjah Mada, Yogyakarta (2009)
Experience ^[GRI 2-9]	• Expert Staff to the Minister of Finance for Tax Regulation and Law Enforcement (2016-2021) • President Commissioner, PT Penjaminan Infrastruktur Indonesia (Persero) (2020-2023) • Inspector General, Ministry of Finance of the Republic of Indonesia (2021-Present) • Member of the Supervisory Board, Environmental Fund Management Agency (2023-Present) • Member of the Supervisory Board, Indonesian Institute of Accountants (2022-Present) • Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2023-Present)	• Head of Risk Management, FIF Group (2011-2018) • Head of Risk Management; Head of Internal Audit; Head of Governance & Compliance, Astra Financial Conglomeration (2018-2022) • Head of Transformation & Subsidiaries, Bank Muamalat Indonesia (2023) • Head of Transformation & Corporate Strategy, Bank Bukopin Syariah (2023) • Commissioner, PT Transportasi Gas Indonesia (2023-2024) • Independent Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2024-2025)
Expertise	Accounting, Audit, Taxation	GRC, Management

Governance

Profile of the Board of Commissioners ^[GRI 2-9]

March 24 – December 31, 2025

				
	Kartika Wirjoatmodjo	Parman Nataatmadja	Helvi Yuni Moraza	Awan Nurmawan Nuh
Position	President Commissioner	Vice President Commissioner/Independent Commissioner	Commissioner	Commissioner
Term of Office During 2025	2020–2025 (First Term) 2025–2030 (Second Term)	2025–2030 (First Term)	2025–2030 (First Term)	2023–2028 (First Term)
Age	52	68	58	57
Gender	Male	Male	Male	Male
Education	- Bachelor's Degree in Accounting, Universitas Indonesia, Depok (1996) - Master of Business Administration, Erasmus University, Rotterdam, the Netherlands (2001)	- Bachelor's Degree in Economics, Universitas Indonesia, Depok (1985) - Master of Finance, State University of New York, Buffalo, United States (1988)	- Bachelor's Degree in Economics, Universitas Andalas, Padang (1991) - Master's Degree in Management, Universitas Pasundan, Bandung (2023)	- Bachelor's Degree in Economics, Universitas Gadjah Mada, Yogyakarta (1992) - Master of Business Taxation, University of Southern California, USA (1997)
Work Experience ^[GRI 2-9]	- President Director and Chief Executive Officer at Indonesia Infrastructure Finance (IIF) (2011–2013) - Chief Executive and Member of the Board of Commissioners at Lembaga Penjamin Simpanan (LPS) (2014–2015) - President Director, PT Bank Mandiri (Persero) Tbk (2016–2019) - Chair, PERBANAS (2016–2024) - Member, APEC Business Advisory Council (ABAC) – Indonesia (2017–Present) - President Commissioner, PT Bank Mandiri (Persero) Tbk (2019–2020) - Vice Minister of State-Owned Enterprises (2019–2025) - President Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2020–Present) - Vice Chair for SOEs Affairs, Indonesian Chamber of Commerce and Industry (KADIN) (2021–Present)	- President Director, PT Permodalan Nasional Madani (Persero) (2008–2018) - President Commissioner, PT PNM Venture Capital (2008–2018) - President Commissioner, PNM Investment Management (2008–2018) - Commissioner, PNM Investment Management (2018) - President Commissioner, Mitra Dagang Madani (2017–2018) - Special Staff to the Minister of State-Owned Enterprises (2018–2019) - President Commissioner, PT Bank BRI Syariah Tbk (2019–2020) - Commissioner, PT Bank Tabungan Negara (Persero) Tbk (2018–2019) - Expert Staff to the Minister of Agrarian Affairs and Spatial Planning / National Land Agency (ATR/BPN) (2020–2021) - Commissioner, PT Permodalan Nasional Madani (2020–2025) - Head of the Implementing Agency, Land Bank Authority (2021–2025) - Vice President Commissioner / Independent Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2025–Present)	- Marketing Manager, PT Trias Munarta (1992–1995) - Head of Credit Division, Sub-Branch Office of PT Bank Susila Bhakti, Bandung Setiabudi (1995–1999) - Director, Majalah Seni Kreatif – BKKI (1999–2002) - Editor, Majalah Tani Merdeka – DPN HKTI (2010–2014) - Senior Associate, FAS Law Firm (2014–2025) - Independent Commissioner, PT LEN Industri (Persero) – Industrial Holding (2021–2025) - Vice Minister, Ministry of Cooperatives and SMEs of the Republic of Indonesia (2024–Present) - Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2025–Present)	- Expert Staff to the Minister of Finance for Tax Regulation and Law Enforcement (2016–2021) - President Commissioner, PT Penjaminan Infrastruktur Indonesia (Persero) (2020–2023) - Inspector General, Ministry of Finance of the Republic of Indonesia (2021–Present) - Member of the Supervisory Board, Environmental Fund Management Agency (2023–Present) - Member of the Supervisory Board, Indonesian Institute of Accountants (2022–Present) - Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2023–Present)
Expertise	Banking, Finance, Risk Management	Banking, Finance, Risk Management	Management, Risk Management, Economics	Accounting, Audit, Taxation

Governance

Profile of the Board of Commissioners ^[GRI 2-9]

March 24 – December 31, 2025

		
	Edi Susianto	Lukmanul Khakim
Position	Independent Commissioner	Independent Commissioner
Term of Office During 2025	2025–2030 (First Term)	2025–2030 (First Term)
Age	58	43
Gender	Male	Male
Education	• Bachelor's Degree in Economics and Development Studies, Universitas Padjadjaran, Bandung (1990) • Master of Economics and Finance, Loughborough University, United Kingdom (1999)	• Bachelor's Degree in Constitutional Law, Universitas Islam Negeri (UIN) Syarif Hidayatullah, Jakarta (2006) • Master's Degree in Administrative Science, Universitas Krisna Dwipayana, Jakarta (2014)
Work Experience ^[GRI 2-9]	• Head of Balance of Payments and Statistics Development Group, Bank Indonesia (2016–2017) • Director, Bank Indonesia Representative Office in Singapore (2017–2018) • Executive Director, Head of Payment System Operations Department, Bank Indonesia (2018–2021) • Executive Director, Head of Risk Management Department, Bank Indonesia (2021–2022) • Executive Director, Head of Monetary Management and Securities Assets Department, Bank Indonesia (2022–2023) • Assistant Governor, Head of Monetary Management and Securities Assets Department, Bank Indonesia (2023–2025) • Independent Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2025–Present)	• Special Staff to the Minister of Research, Technology, and Higher Education, Ministry of Research, Technology, and Higher Education (October 2014–October 2016) • Member of Commission VI of the House of Representatives of the Republic of Indonesia (DPR RI), overseeing Trade, Industry, State-Owned Enterprises, and Cooperatives & MSMEs (March 2018–September 2019) • Special Staff to the Minister of Trade for Export Development and Expansion of Overseas Markets, Ministry of Trade (March 2020–June 2022) • Special Staff to the Coordinating Minister for Community Empowerment (November 2024–2025) • Independent Commissioner, PT Bank Rakyat Indonesia (Persero) Tbk (2025–Present)
Expertise	Finance, Economics, Risk Management, Accounting	Law, Business Administration, Risk Management, GRC

Governance

Board Effectiveness & Accountabilities ^[GRI 2-16]

Board of Commissioners and Board of Directors Attendance at Meetings

BRI regards the effectiveness of corporate governance as a critical aspect of implementing Good Corporate Governance (GCG), ensuring that the Company's operations are conducted in accordance with the principles of transparency, accountability, and responsibility. To this end, BRI is committed to implementing GCG optimally through robust oversight and control mechanisms, while upholding integrity in every decision-making process.

Meetings between the Board of Commissioners and the Board of Directors serve as a primary instrument for assessing the effectiveness of corporate governance. All strategic policies are deliberated and resolved in these meetings to ensure business continuity and compliance with applicable regulations. ^[GRI 2-16]

Board of Commissioners Meetings

In accordance with the Board of Commissioners Charter and Rules of Procedure, Board of Commissioners meetings consist of:

1. Board of Commissioners Meetings (Rakom), comprising Internal Board of Commissioners Meetings and Board of Commissioners Meetings attended by the relevant Directors and/or Senior Executive Vice Presidents (SEVPs);
2. Joint Meetings of the Board of Commissioners and the Board of Directors (Rakordim), being meetings of the Board of Commissioners and the Board of Directors attended by the Corporate Secretary and the Secretary to the Board of Commissioners.

Board of Commissioners Meetings are held regularly, at least once a month, while joint meetings with the Board of Directors are held at least once every four months. Meetings may also be convened at any time upon the request of one or more members of the Board of Commissioners or the Board of Directors, provided that the proposed agenda items are specified. A Board of Commissioners Meeting is deemed valid and authorized to adopt binding resolutions if attended and/or represented by more than one-half of the total members of the Board of Commissioners. Based on the attendance records, the average attendance rate of the Board of Commissioners at Board of Commissioners Meetings during 2025 was 98.50%.

Board of Directors Meetings

The conduct of Board of Directors meetings is governed by the Board of Directors' Work Guidelines. The Board of Directors convenes meetings on a regular basis, at least once a month, to discuss and decide on matters related to the management and operations of the Company. In addition, joint meetings between the Board of Directors and the Board of Commissioners are held at least once every four months. Board of Directors meetings are chaired by the President Director. In the event that the President Director is unable to attend, the Vice President Director assumes the role of chair of the meeting. At the meeting, material topics related to sustainability, such as data privacy, inclusive finance, business ethics, and climate, were discussed comprehensively. More detailed information regarding the attendance of the Board of Commissioners and the Board of Directors is presented in the BRI's 2025 Annual Report.

A meeting is deemed valid and authorized to adopt binding resolutions if attended and/or represented by more than two-thirds (2/3) of the total members of the Board of Directors and/or the Board of Commissioners, as applicable. Based on attendance records, the average attendance rate of Board of Directors members at meetings during the reporting period was 96.74%.

Concurrent Positions of the Board of Commissioners

Concurrent positions held by the Board of Commissioners are regulated pursuant to Minister of State-Owned Enterprises (SOEs) Regulation No. PER-3/MBU/03/2023 concerning the Organs and Human Resources of State-Owned Enterprises and Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, with the following details:

1. The Board of Commissioners/Supervisory Board of SOEs may hold concurrent positions as members of the Board of Commissioners in other business entities, subject to compliance with applicable sectoral laws and regulations.
2. Members of the Board of Commissioners/Supervisory Board of SOEs who hold concurrent positions as members of the Board of Commissioners in other business entities as referred to in point (1) must meet a minimum attendance rate of 75% (seventy-five percent) in Board of Commissioners/Supervisory Board meetings over one (1) year as a requirement to receive Variable Remuneration/Performance Incentives/Special Incentives.
3. Members of the Board of Commissioners are prohibited from holding concurrent positions:
 - a. as members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers at financial institutions or financial companies, both bank and non-bank;
 - b. as members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers at more than one (1) non-financial institution or company, whether domiciled domestically or abroad;
 - c. in functional positions at banking financial institutions and/or non-banking financial institutions, whether domiciled domestically or abroad;
 - d. in other positions that may create conflicts of interest in carrying out duties as members of the Board of Commissioners; and/or
 - e. in other positions in accordance with applicable laws and regulations.
4. The following shall not be considered concurrent positions:
 - a. members of the Board of Commissioners serving as members of the Board of Directors, Board of Commissioners, or executive officers performing supervisory functions at one (1) non-bank subsidiary controlled by the Bank;
 - b. Non-Independent Commissioners performing functional duties of the Bank's shareholders that are legal entities within the Bank and/or the Bank's business group; and/or
 - c. members of the Board of Commissioners holding positions in non-profit organizations or institutions, provided that such positions do not cause the individual concerned to neglect the performance of duties and responsibilities as a member of the Board of Commissioners.
5. Members of the Board of Commissioners who hold positions as referred to in point 4 are required to make a statement to:
 - a. maintain integrity;
 - b. avoid all forms of conflicts of interest;

Governance

- c. avoid actions that may harm the Bank and/or cause the Bank to violate prudential principles during their tenure as members of the Board of Commissioners.
6. Independent Commissioners are prohibited from holding concurrent positions as public officials. Throughout 2025, all members of the Board of Commissioners of BRI complied with the regulations on concurrent positions as stipulated in the applicable regulations, and there were no concurrent positions that violated such provisions. All BRI Board of Commissioners members hold fewer than four mandates. ^[GRI 2-15]

Board Independence

Independence of the Board of Commissioners and Board of Directors ^[GRI 2-15]

BRI ensures that each member of the Board of Commissioners, as the Company's supervisory body, is able to perform their duties objectively and free from the influence of personal interests or those of other parties. To support this, BRI has established a policy that defines the criteria for Independent Commissioners, whereby at least 50% (fifty percent) of the members of the Board of Commissioners are Independent Commissioners. Independent Commissioners must meet the requirements stipulated in Financial Services Authority Regulation (POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. These requirements include that Independent Commissioners, as follows.

1. Have not been employed by, or held authority or responsibility for planning, directing, controlling, or supervising the company's activities within the past 6 (six) months, except in the case of reappointment as an Independent Commissioner.
2. Do not hold either directly or indirectly, any share ownership in the Company.
3. Do not have any affiliations with the Company, members of the Board of Commissioners, members of the Board of Directors, or controlling shareholders.
4. Do not have any direct or indirect business relationships related to the Company's operations.

Affiliated parties, as defined by Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector, include the following.

1. Members of the Board of Commissioners, Board of Directors, officers, and employees of the Bank.
2. Service providers engaged by the Bank, including public accountants, appraisers, legal consultants, and other professional advisors.
3. Entities that directly or indirectly control or are controlled by the Bank.
4. Parties determined by the Financial Services Authority (OJK) to have the ability to influence the Bank's management, either directly or indirectly, including individuals who have familial relationships by marriage or blood up to the second degree, both horizontally and vertically, with members of the Board of Commissioners, Board of Directors, or other key officials of the Bank.

The criteria for Independent Commissioners are established in compliance with applicable laws, regulations, and governance standards, including the following:

1. Law No. 8 of 1995 on the Indonesian Capital Market, as amended by Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector;
2. Regulation of the Minister of State-Owned Enterprises concerning Governance Guidelines and Significant Activities of State-Owned Enterprises;
3. Financial Services Authority Regulation (POJK) No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Public Companies; and
4. Financial Services Authority Circular Letter (SEOJK) No. 14/SEOJK.03/2025 on the Implementation of Governance for Commercial Banks, as well as other applicable national and international regulations and standards.

Complete disclosure regarding the independence of, and any conflicts of interest involving, members of the Board of Commissioners and the Board of Directors are available in BRI's 2025 Annual Report. BRI also regulates share ownership of BRI by members of the Board of Directors and non-independent members of the Board of Commissioners as part of the remuneration components, in line with regulations issued by the State-Owned Enterprises Regulatory Agency (formerly the Ministry of State-Owned Enterprises of the Republic of Indonesia), with the objective of achieving sustainable performance. As of December 31, 2025, there was no significant share ownership by members of the Board of Directors, the Board of Commissioners, or shareholders within the BRI Group, as disclosed in the section on Share Ownership of the Board of Directors and Board of Commissioners.

Policy on the Diversity of the Board of Commissioners and the Board of Directors

BRI's policy on the composition of the Board of Commissioners and the Board of Directors is aligned with Financial Services Authority Circular Letter (SEOJK) No. 32/SEOJK.04/2015 concerning Guidelines for Corporate Governance of Public Companies. The appointment of members to both boards is conducted through a rigorous and objective process that takes into account a range of diversity and competency considerations, including age, gender, educational background, professional experience, integrity, dedication, and a sound understanding of corporate governance and management. In addition, due consideration is given to candidates' expertise relevant to the Company's business needs, their ability to allocate sufficient time to effectively perform their duties, and full compliance with applicable laws and regulations. As of 2025, female representation at the Board of Directors level accounted for 23.08% of the total 13 members of the Board of Directors.

^[GRI 2-10]

Each member of the Board of Commissioners and Board of Directors of PT Bank Rakyat Indonesia (Persero) Tbk brings diverse experience, educational backgrounds, and expertise that enrich the Company's decision-making processes. The diversity of expertise within the Board of Commissioners and Board of Directors is further described in the Profile of the Board of Commissioners and Board of Directors section of this report, according to their respective terms of office.

BRI also actively develops the competencies and capabilities of board members through various continuous education and training programs. ^[GRI 2-10]

Governance

Board Committee Structure

Committees under the Board of Commissioners

Committee	Responsibility	Committee Chair
Audit Committee	The Audit Committee evaluates and ensures the implementation of internal control, oversees the quality of financial reporting, monitors the performance of the Internal Audit Unit (SKAI), integrated governance, and compliance with applicable regulations within the Company, as well as the effectiveness of independent auditors. In addition, the Audit Committee ensures the effectiveness of the Whistleblowing System (WBS) as a transparent complaint-handling mechanism, oversees the implementation of social and environmental responsibility programs, and conducts assessment of the Company's soundness to ensure that operations are carried out in accordance with the principles of Good Corporate Governance and support the achievement of the Company's objectives.	Independent Commissioner – Edi Susianto
Nomination and Remuneration Committee	Responsible for evaluating and ensuring that the implementation of the Company's nomination and remuneration function is carried out in accordance with applicable laws and regulations, as well as the principles of good corporate governance.	Independent Commissioner – Edi Susianto
Risk Management Monitoring Committee	Responsible for evaluating and ensuring that the implementation of the company's risk management continues to meet the adequacy of risk management procedures and methodologies, so that the company's activities remain controlled within acceptable risk limits and continue to generate sustainable profitability.	Vice President Commissioner/ Independent Commissioner – Parman Nataatmadja
Integrated Governance Committee	Responsible for evaluating and ensuring the implementation of comprehensive and effective governance by applying the principles of transparency, accountability, responsibility, independence, professionalism, and fairness in an integrated manner across the Financial Conglomerate.	Independent Commissioner – Lukmanul Khakim

Committees under the Board of Directors

Committee	Responsibility	Committee Chair
Asset and Liability Committee (ALCO)	- Determining the Bank's asset and liability management strategies with the objective of optimizing Net Interest Income (NII), which include, among others: - liquidity management strategies; - market risk management strategies, including interest rate risk and foreign exchange risk; - management strategies for interest-bearing liabilities and funding costs (Cost of Funds/CoF Management); and - management strategies for productive assets and interest income (yield management). - Determining interest rate strategies for credit products, third-party funds, and Trade Finance, including the prime lending rate, counter rates, and special rates. - Evaluating the implementation and effectiveness of these strategies to ensure alignment with the Bank's liquidity risk and market risk management objectives.	President Director

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Committee	Responsibility	Committee Chair
Credit Policy Committee	1. Establishing the Bank's Credit Policy (KPB), particularly the formulation of prudential principles in lending, as outlined in the Financial Services Authority (OJK) Guidelines for the Formulation of Bank Credit Policies (PPKPB), along with other credit policies requiring decisions from the Credit Policy Committee Meeting. 2. Overseeing the implementation of the Bank's Credit Policy (KPB) responsibly and continuously, as well as formulating alternatives and solutions when obstacles arise in its application. 3. Conducting regular reviews of the Bank's Credit Policy (KPB) at least once every three years and reviewing other credit policies in accordance with the minimum review period stipulated for those policies. 4. Evaluating the following: a. the accuracy of the credit granting process or fund provision, development, and quality of credit extended to related parties of the Bank and certain large debtors; b. the correctness of the authority exercised in making credit or fund provision decisions; c. the accuracy of the implementation of the Maximum Credit Limit (BMPK) provisions; d. certain large debtors and credits listed in the Special Attention Credit List; e. policies regarding provision for credit impairment (CKPN) and reserve for write-offs; f. the resolution of non-performing loans as stipulated in the Credit Policy; and g. compliance with applicable laws and regulations in the execution of credit provision. 5. Assessing the effectiveness of the Credit Internal Control System (SPI). 6. Submitting regular reports at least once a year to the Board of Commissioners regarding: a. the results of oversight on the implementation of credit policies, including KPB and others; and b. the results of evaluations related to the items mentioned in point. 7. Monitoring and evaluating the development and quality of the overall credit or financing portfolio.	President Director
Environmental, Social & Governance Committee	1. Approving and providing strategic direction on the results of reviews and evaluations regarding the implementation of policies and governance parameters for ESG initiatives and Social and Environmental Responsibility (TJSL) programs, as prepared by the relevant work units and proposed by the Committee Supporting Team. 2. Determining work programs, including strategic initiatives that support the ESG implementation roadmap, the commitment to net-zero emissions, as well as the Company's decarbonization efforts and TJSL programs, based on recommendations from the Committee Supporting Team. 3. Approving and providing direction on the results of reviews and evaluations related to the implementation of work programs within the parameters of ESG and TJSL initiatives, including the reporting of ESG-related data and information, risk and opportunity management related to climate change, and the execution of sustainable financing initiatives. 4. Approving and providing direction on the results of reviews of ESG Rating reports, investor concerns, or assessments conducted by third parties regarding BRI's ESG and TJSL performance and implementation. 5. Determining material issues based on the outcomes of ESG Rating reports, investor concerns, or assessments by third parties related to BRI's ESG and TJSL performance and implementation. 6. Approving follow-up action plans resulting from reviews and evaluations to be proposed as new work programs and subsequently implemented by the relevant work units. 7. Approving and providing direction on ESG and TJSL-related issues, including regulations, global initiatives, business practices, and other important matters concerning ESG and TJSL, such as developments in the climate change agenda and responses that may affect the Company's sustainability strategy.	President Director

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Committee	Responsibility	Committee Chair
Human Capital Committee	The Human Capital Committee has the following duties and responsibilities: - Human Capital Policy Function - Establishing the strategic development priorities, policy direction, and improvement of BRI's human capital quality, referring to the Bank's Business Plan (RBB) and BRI's Corporate Plan. - Establishing strategic policies in the human capital field. - Talent Function - Establishing the Talent Cluster, including the identification and designation of top talent (Brilian Society Member). - Establishing the Succession Plan for all positions. - Establishing the Talent Pool based on employees' areas of expertise. - Making decisions on Talent Review/Talent Panel. - Performance Management Function - Establishing KPIs for the Directorate, Sub-Directorate, BOD-1 Work Units (including Regional Offices), Branch Offices, Sub-Branch Offices, and BRI Units. - Evaluating and setting performance ratings for BOD-1 Work Units and Branch Offices. - Evaluating and setting performance ratings for individuals in BOD-1 positions, Corporate Band 2, Corporate Band 3, and Branch Leaders. - Job Evaluation Function Establishing job grade classifications.	Human Capital Policy Function: Direktur Utama Talent Function Talent 1: President Director Talent 2: Director of Human Capital & Compliance Talent 3: Group Head, Human Capital Business Partner 1 or Group Head, Human Capital Business Partner 2 Performance Management Function Sub-Planning 1: President Director Sub-Planning 2: Director of Finance & Strategy Sub-Evaluation 1: President Director Sub-Evaluation 2: Regional CEO Sub-Individual Performance Rating 1: President Director Sub-Individual Performance Rating 2: Director of the Department (For Internal Audit members, the SEVP of the Internal Audit Unit) Sub-Individual Performance Rating 3: Regional CEO Job Evaluation Function: Director of Finance & Strategy
Information Technology Steering Committee	- Developing a long-term Information Technology Strategic Plan (ITSP) aligned with the Corporate Plan and the Bank's Business Plan. - Formulating key IT policies, standards, and procedures. - Ensuring alignment between approved IT projects and BRI's ITSP. - Aligning the current technology architecture (baseline) with BRI's target IT architecture to support business capabilities. - Ensuring alignment between the execution of IT projects and the agreed project plans. - Aligning IT initiatives with management information system needs and the Bank's business activities. - Evaluating the effectiveness of measures to minimize risks related to the Bank's IT investments and ensuring that such investments contribute to the Bank's business objectives. - Monitoring and enhancing IT performance. - Resolving IT-related issues, including data governance matters, particularly where such issues cannot be effectively and in a timely manner addressed by the relevant units or the IT function. - Assessing adequacy and allocation of the Bank's resources.	Director of Information Technology
Procurement Committee	- Making procurement decisions in a professional and honest manner, while avoiding conflicts of interest during the approval process. - Approving or rejecting procurement requests within their authority limits when decisions are made in a committee meeting. - Making procurement decisions through: - Board of Directors Meeting Minutes, or - Procurement Committee Meeting Minutes, or - Circular Memorandum.	Procurement Committee 1: President Director Procurement Committee 2: Vice President Director Procurement Committee 3: Director of Treasury & International Banking Procurement Committee 4: Director of Treasury & International Banking

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Committee	Responsibility	Committee Chair
Product Committee	- Product planning that meets one of the following criteria: - the product has never been offered by the Bank before; and - the product is an extension of an existing Bank product, resulting in a material change to the risk exposure of the previously offered product. - Product discontinuation (in accordance with the Decree on BRI's Product Taxonomy List). - Evaluation of product issues that cannot be resolved at the Director/SEVP level.	Product Committee 1 segmen wholesale: President Director Product Committee 1 segmen non-wholesale: President Director Product Committee 2 segmen wholesale: Director of Finance & Strategy Product Committee 2 segmen non-wholesale: Director of Finance & Strategy
Risk Management Committee	The Risk Management Committee is responsible for: - establishing the Risk Management Policy and any amendments thereto, including the implementation of risk management policies, risk management strategies and the contingency plans in the event of abnormal external conditions; - determining risk measurement methodology and any subsequent changes; - determining risk limits and any revisions; - determining the bank's Risk Profile and Health Level, as well as follow-up actions where necessary; - determining corrective measures based on capital adequacy analysis and stress testing of BRI on a standalone basis; - endorsing and submitting the Anti-Fraud Strategy; and - reviewing and reporting on the analysis of the achievement of Trigger Levels under the Recovery Plan. In addition, the Digital Risk Management Committee has duties, authorities, and responsibilities to provide direction, recommendations, follow-up actions, and decisions related to the implementation of policies and the management of digital risks at BRI. The Credit Risk Management Committee is responsible for providing direction, recommendations, follow-up actions, and decisions related to the implementation of policies and the management of credit portfolios across the Bank's earning asset segments.	Risk Management Committee: President Director Digital Risk Management Committee: Director of Risk Management Credit Risk Management Committee: Director of Risk Management
Organizational Transformation Steering Committee (TSC)	- Providing corporate-level direction for the Company's strategic initiatives/projects. - Guiding the implementation strategy of strategic initiatives/projects to ensure alignment with the Company's strategic goals. - Providing ongoing direction for the implementation of strategic initiatives/projects and reviewing their relevance based on current developments. - Ensuring good governance is applied in the implementation of strategic initiatives/projects. - Making decisions on proposed solutions for issues related to the management of strategic initiatives/projects. - Making decisions on proposed changes to the scope, success criteria, timeline, and other elements in the project charter, in line with applicable policies. - Prioritizing strategic initiatives/projects for execution by the PMO and/or the relevant Project Owner Units. - Approving change management policies to ensure strategic initiatives/projects are embraced at all organizational levels. - Making other decisions related to strategic initiatives/projects. - Resolving cross-functional conflicts or issues that arise during the implementation of strategic initiatives/projects. - Aligning with other work programs managed by relevant Work Units, including providing direction to minimize silos between segments or work units. - Guiding the Post-Implementation Review (PIR) results as part of lessons learned for future strategic initiatives/projects. - Making decisions on matters not covered in the Project Management Implementation Guidelines (PPPM) or other policies governing strategic initiatives/projects.	President Director

Governance

Committee	Responsibility	Committee Chair
Integrated Governance Committee	- Aligning the implementation of Performance, Governance, Compliance, Risk Management, IT, Human Capital, and Integrated Internal Audit: - setting the strategic program for the Parent Company of the Financial Conglomerate (PIKK) for a period of 3 (three) years; and - setting the Financial Corporate Plan for a period of 5 (five) years, which will then be submitted for approval by the Board of Commissioners. - Oversight of the Financial Conglomerate: - evaluating and providing recommendations on the implementation of plans, policies, and strategic programs by the Financial Conglomerate members; and - evaluating and providing recommendations on the implementation of Integrated Governance (Performance, Governance, Compliance, Risk Management, Information Technology, Human Capital, and Internal Audit). - Overseeing the strengthening, handling, and/or resolution of financial issues of Financial Conglomerate members, and ensuring the continuity of their operations: - evaluating and monitoring the strengthening, handling, and/or resolution of financial issues faced by Financial Conglomerate members; and - evaluating and monitoring the corrective actions taken by Financial Conglomerate members to ensure they are carried out effectively, supporting recovery plans and resolution strategies. - Implementing the prudence principle across the Financial Conglomerate: - providing guidance and follow-up actions on recommendations and/or reprimands from the Regulator concerning the implementation of Financial Conglomerate Governance; and - evaluating the application of the prudence principle within the Financial Conglomerate. - Monitoring resource allocation across each Financial Conglomerate member, including providing guidance and evaluating resource support to Financial Conglomerate members.	Director responsible for Financial Conglomerate management
Lending Committee	Responsible for evaluating and/or deciding on credit applications for certain amounts and/or types of credit, as determined by the Board of Directors.	Each credit committee comprises members from both the risk and business functions, with its structure and membership aligned with the applicable credit authority delegation.

Governance

Audit Oversight

Experience and Independence of the Audit Committee

BRI is committed to strengthening corporate governance through a transparent and independent governance structure, including in the oversight and management of the Audit Committee. The Audit Committee at BRI demonstrates a high level of independence, with 100% of its members being independent. Additionally, members of the Audit Committee possess relevant expertise and personal experience in the financial and banking industry. To further enhance the experience and competencies of the Audit Committee members, BRI facilitates various education and training programs. These initiatives are intended to ensure that the oversight of financial reporting and the risks faced by the company is carried out effectively, thereby supporting the supervisory function of the Board of Commissioners. Detailed information about the Audit Committee's membership, including positions and the diversity of professional experience and expertise, can be found in the Corporate Governance section of BRI's 2025 Annual Report.

Remuneration Oversight

Remuneration Policy for the Board of Commissioners and Board of Directors ^{[GRI 2-18][GRI 2-19][GRI 2-20][GRI 2-21]}

BRI's Remuneration Policy for the Board of Commissioners and Board of Directors is formulated based on:

1. Financial Services Authority Regulation (POJK) No. 45/POJK.03/2015 and OJK Circular Letter (SEOJK) No. 40/SEOJK.03/2016 on the Implementation of Governance in Remuneration for Commercial Banks;
2. POJK No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks;
3. POJK No. 17 of 2023 on the Implementation of Governance for Commercial Banks; and
4. Minister of State-Owned Enterprises Regulation No. PER-3/MBU/03/2023 on the Governance and Human Resources of State-Owned Enterprises.

In the implementation of its governance functions, the Board of Commissioners has established the Nomination and Remuneration Committee to support the execution of remuneration and nomination duties for members of the Board of Directors and the Board of Commissioners.

Remuneration Procedure ^[GRI 2-20]

BRI's remuneration policy for the Board of Commissioners and Board of Directors is in accordance with the regulations set by the Financial Services Authority (OJK) and the Ministry of State-Owned Enterprises (SOEs), as well as business practices that prioritize prudence and the Bank's performance. This policy includes both fixed and variable remuneration components.

In determining the remuneration, BRI considers several factors such as individual performance, the Bank's overall performance, the level of responsibility tied with each position, and alignment with prevailing banking industry practices. The remuneration policy adheres to GCG principles, ensuring that the structure and amount of remuneration are established through a transparent and accountable process, based on recommendations from the Nomination and Remuneration Committee and shareholder approval, in compliance with applicable regulations.

Remuneration Structure for the Board of Commissioners and Board of Directors

BRI's remuneration policy for the Board of Commissioners and Board of Directors governs the provision of both fixed and variable remuneration.

Fixed Remuneration

Fixed remuneration comprises, among others, salaries or honoraria, allowances, facilities, and other fixed components provided to all members of the Board of Commissioners and the Board of Directors in accordance with their respective duties, authorities, and responsibilities. The proportion of fixed remuneration for members of the Board of Directors is determined proportionally to that of the President Director, whereby the Vice President Director receives 90% of the President Director's fixed remuneration, and other members of the Board of Directors receive 85% of the President Director's fixed remuneration. Meanwhile, the fixed remuneration of the President Commissioner is set at 45% of the President Director's fixed remuneration, the Vice President Commissioner at 42.5% of the President Director's fixed remuneration, and other members of the Board of Commissioners at 90% of the President Commissioner's fixed remuneration. ^[GRI 2-21]

Variable Remuneration

The Company applies a prudent approach to determining variable remuneration by considering key performance indicators, such as sustainable financing portfolio growth, reduction in operational emissions, and customer satisfaction index, along with compliance with prevailing regulations and long-term performance sustainability through risk-integrated performance management. Variable remuneration components may include bonuses and performance-based incentives (Variable Remuneration), paid in cash or shares.

■ Short-Term Incentives (STI)

Variable remuneration may be awarded based on the achievement of performance targets in the form of Short-Term Incentives (STI). STI are granted to members of the Board of Commissioners and the Board of Directors in accordance with resolutions of the General Meeting of Shareholders (GMS) approving the annual report. STI is provided as an incentive to encourage the achievement of annual performance. The amount of STI is determined with due consideration to annual performance results based on collegial KPIs and the company's short-term objectives.

■ Long-Term Incentives (LTI)

Long-Term Incentives (LTI) are performance-based incentives granted to the Board of Commissioners and Board of Directors in accordance with the resolution of the General Meeting of Shareholders (GMS) during the approval of the annual report. The purpose of LTI is to drive sustainable growth and ensure continuous risk management. The LTI amount is determined based on the achievement of additional long-term KPI targets, which are contractually agreed upon for a specific period with the approval of the GMS/Series A Dwiwarna Shareholder. This remuneration serves as a strategic measure to support the company's long-term vision, mission, and strategy. LTI is governed by a dedicated framework that, among other things, prescribes a defined vesting period and holding period, with the award granted based on the achievement of long-term performance targets.

Governance

Variable remuneration is granted in the form of shares for members of the Board of Directors and Non-Independent members of the Board of Commissioners, and in cash for Independent Commissioners. In the event of specific exceptional conditions, the company may defer the payment of variable remuneration (malus) or reclaim variable remuneration that has already been paid (clawback) from individuals designated as Material Risk Takers (MRT). Deferral (malus) conditions for deferred Variable Remuneration payments:

1. a final and legally binding determination of abuse of position and/or authority and/or the commission of a criminal act by the recipient of the deferred Variable Remuneration, resulting in losses to the Company;
2. a restatement or re-presentation of the Company's financial statements that formed the basis for determining the Variable Remuneration;
3. the risk rating in the final quarter prior to the implementation of the deferred Variable Remuneration being classified as Rating 4 (Moderate to High) or worse;
4. failure to achieve the profit and dividend commitments as stipulated in the relevant period of the Company's Long-Term Plan (RJPP) or Corporate Plan;
5. the Annual General Meeting of Shareholders (AGMS) resolving to reject the accountability of the Board of Directors and/or Board of Commissioners for the Company's performance for the relevant financial year; and
6. other considerations deemed material by the General Meeting of Shareholders (GMS).

The clawback of Variable Remuneration that has already been paid may be implemented in the event of the following conditions:

1. a final and legally binding determination of abuse of position and/or authority and/or the commission of a criminal act by the recipient of the Variable Remuneration, resulting in losses to the Company;
2. a restatement or re-presentation of the Company's financial statements that formed the basis for determining the Variable Remuneration;
3. the risk rating in the final quarter prior to the implementation of the deferred Variable Remuneration being classified as Rating 4 (Moderate to High) or worse; the Annual General Meeting of Shareholders (AGMS) resolving to reject the accountability of the Board of Directors and/or Board of Commissioners for the Company's performance for the relevant financial year; and
4. other considerations deemed significant by the General Meeting of Shareholders (GMS).

Through a structured remuneration framework, BRI is committed to providing fair and competitive compensation that not only rewards short-term performance achievements but also supports the Company's long-term sustainability objectives. This policy prioritizes the principles of good corporate governance through transparent oversight mechanisms, ensuring that all parties meet defined eligibility criteria and comply with established rules in a clear and consistent manner. Comprehensive information regarding performance management and the compensation system for members of the Board of Commissioners and the Board of Directors is disclosed in BRI's 2025 Annual Report.



Governance

Remuneration Practices

In accordance with the resolution of the 2025 Annual GMS, the remuneration for the Board of Commissioners and the Board of Directors is determined as follows.

Remuneration Structure for Each Member of the Board of Commissioners

No.	Name	Honorarium	Transportation Allowance	THR Holiday Allowance	Medical Benefits	Variable Remuneration (After Tax)	Insurance Premium Post-Employment Benefits
1	Kartika Wirjoatmodjo	✓	✓	✓	✓	-	✓
2	Parman Nataatmadja*	✓	✓	-	✓	-	✓
3	Awan Nurmawan Nuh	✓	✓	✓	✓	-	✓
4	Edi Susianto*	✓	✓	-	✓	-	✓
5	Lukmanul Khakim*	✓	✓	-	✓	-	✓
6	Helvi Yuni Moraza*	✓	✓	-	✓	-	✓
7	Rofikoh Rokhim**	✓	✓	✓	✓	-	✓
8	Rabin Indrajad Hattari**	✓	✓	✓	✓	-	✓
9	Dwi Ria Latifa**	✓	✓	✓	✓	-	✓
10	Heri Sunaryadi**	✓	✓	✓	✓	-	✓
11	Nurmaria Sarosa**	✓	✓	✓	✓	-	✓
12	Agus Riswanto**	✓	✓	✓	✓	-	✓
13	Paripurna P. Sugarda**	✓	✓	✓	✓	-	✓
14	Haryo Baskoro Wicaksono**	✓	✓	✓	✓	-	✓

* (Appointed as a member of the Board of Commissioners of BRI at the Annual GMS held on March 24, 2025)

** (Ceased to serve as a member of the Board of Commissioners of BRI at the Annual GMS held on March 24, 2025)

Governance

Remuneration Structure for Each Member of the Board of Commissioners

No.	Name	Salary	THR	Variable Remuneration (After Tax)	Housing Allowance	Medical Benefits	Post-Employment Insurance Premium
1	Sunarso**	✓	✓	-	✓	✓	✓
2	Catur Budi Harto**	✓	✓	-	✓	✓	✓
3	Agus Noorsanto***	✓	✓	-	✓	✓	✓
4	Handayani**	✓	✓	-	✓	✓	✓
5	Amam Sukriyanto**	✓	✓	-	✓	✓	✓
6	Arga Mahanana Nugraha**	✓	✓	-	✓	✓	✓
7	Agus Sudiarto**	✓	✓	-	✓	✓	✓
8	Viviana Dyah Ayu Retno K.	✓	✓	-	✓	✓	✓
9	Supari**	✓	✓	-	-	✓	✓
10	Ahmad Solichin Lutfiyanto***	✓	✓	-	✓	✓	✓
11	Agus Winardono**	✓	✓	-	✓	✓	✓
12	Andrijanto**	✓	✓	-	✓	✓	✓
13	Hery Gunardi*	✓	-	-	✓	✓	✓
14	Hakim Putratama*	✓	-	-	✓	✓	✓
15	Riko Adythia*	✓	-	-	✓	✓	✓
16	Aquarius Rudianto*	✓	-	-	✓	✓	✓
17	Farida Thamrin*	✓	-	-	✓	✓	✓
18	Akhmad Purwakajaya*	✓	-	-	✓	✓	✓
19	Alexander Dippo Paris Y. S.*	✓	✓	-	✓	✓	✓
20	Nancy Adistyasari *) ***)	✓	-	-	✓	✓	✓
21	Mucharom *) ***)	✓	-	-	✓	✓	✓
22	Saladin Dharmanugraha Effendi*	✓	-	-	✓	✓	✓
23	Achmad Royadi****	✓	-	-	-	-	-
24	Ety Yuniarti****	✓	-	-	-	-	-
25	Mahdi Yusuf****	✓	-	-	-	-	-
26	Aris Hartanto****	✓	-	-	-	-	-

Notes:

*) Appointed as a member of the Board of Directors of BRI at the Annual GMS held on March 24, 2025.

**) Honorably dismissed from the Board of Directors of BRI at the Annual GMS held on March 24, 2025.

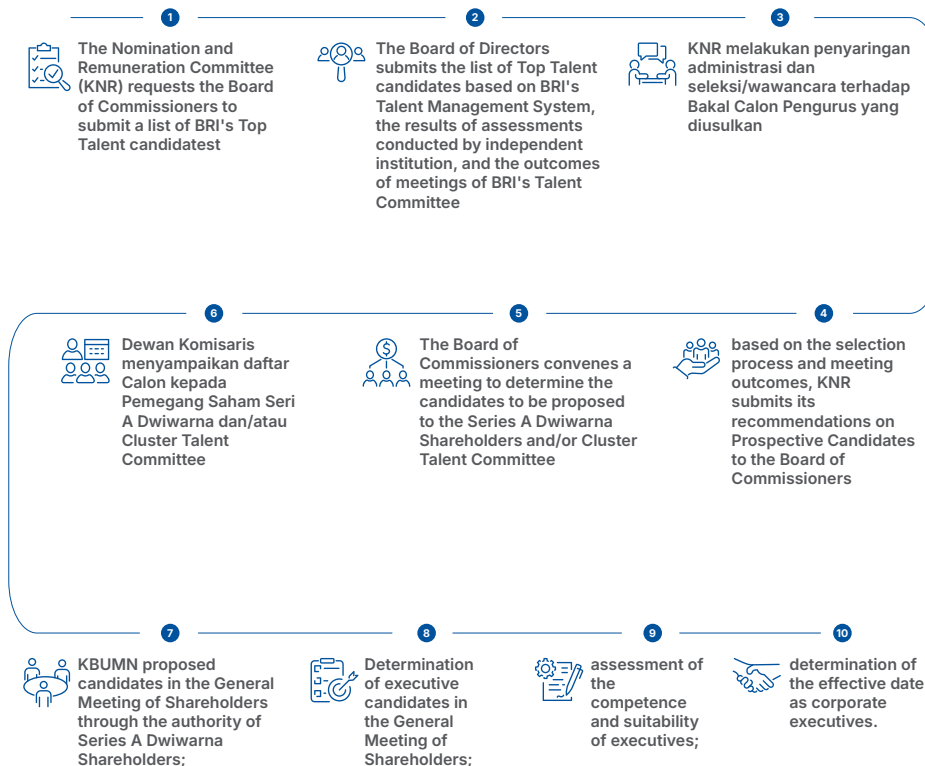
***) Honorably dismissed from the Board of Directors of BRI at the Extraordinary GMS held on December 17, 2025.

****) Appointed as a member of BRI's Board of Directors at the Extraordinary General Meeting of Shareholders (EGMS) held on 17 December 2025.

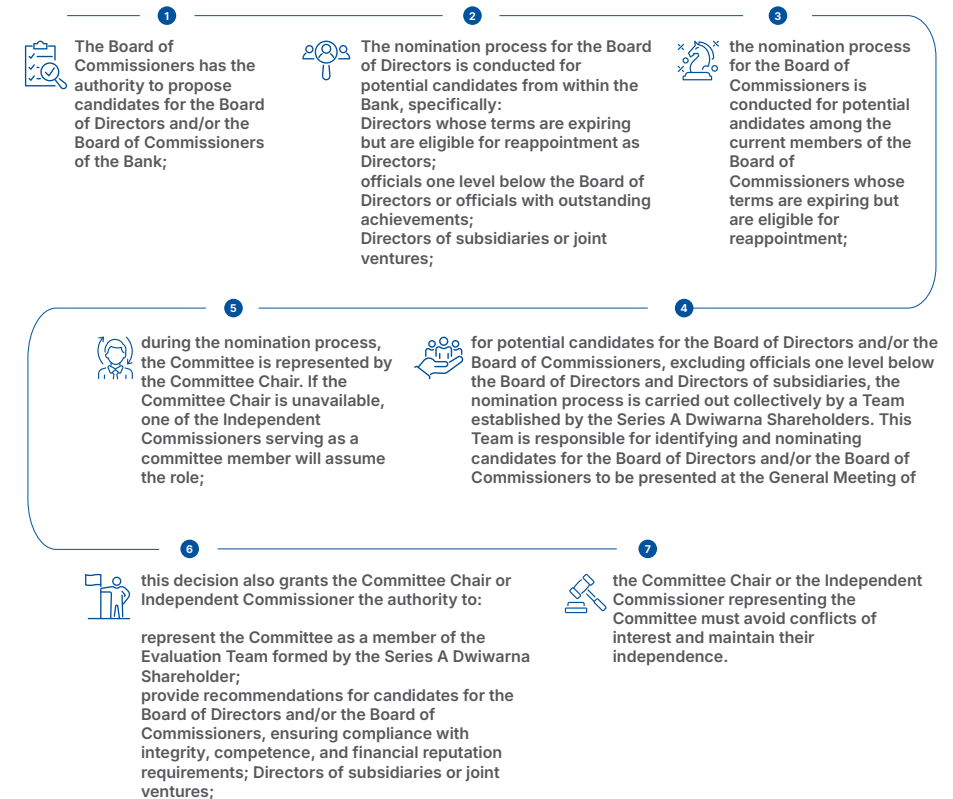
Governance

Nomination Oversight (GRI 2-10)

The appointment of members of the Board of Commissioners and the Board of Directors is conducted through the General Meeting of Shareholders (GMS). Following their appointment for a single term of office of five years, members of the Board of Commissioners and the Board of Directors may be reappointed for one subsequent term of office of up to five years. The procedure for the selection of prospective candidates for membership of the Board of Commissioners and/or the Board of Directors is governed as follows:



The nomination process for members of the Board of Commissioners and Board of Directors is stipulated under Decree NOKEP:07-KOM/BRI/07/2015, dated July 28, 2015, with the following general provisions:



Governance Risk Oversight

BRI's risk management practices support sustainable and responsible financial and operational performance. Beyond ensuring regulatory compliance, BRI manages its business activities and decision-making process in accordance with its Risk Management Policy (KMNR), which is developed with reference to applicable regulations and industry best practices. The KMNR outlines the core principles of risk management and serves as the overarching framework and highest-level guideline for risk management across the organization. It provides the foundation for the development of related risk management policies, procedures, and guidelines, in line with prevailing regulations.

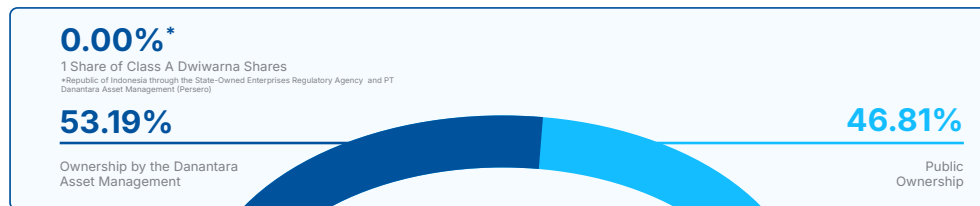
Governance

Ownership Control and Shareholders Rights

BRI is committed to maintaining transparent and balanced corporate governance, with due regard for the rights of all shareholders. While the Company's ownership structure includes a controlling shareholder, BRI ensures that the interests of minority shareholders are safeguarded through fair and equitable policies and governance mechanisms.

BRI continuously enhances transparency in the nomination and election of members of the Board of Directors and facilitates proxy access to provide shareholders with greater opportunities to participate in decision-making. Through these measures, BRI seeks to ensure that decisions are made with consideration for the interests of all stakeholders.

Share Ownership Structure



PT Danantara Asset Management (Persero) is the majority shareholder of BRI and, as such, holds voting rights that confer significant influence over corporate decision-making. Nevertheless, BRI ensures that decision-making processes reflect the interests of the state, while upholding principles of transparency, accountability, and sustainability in corporate management. Although the Company does not appoint independent directors within the Board of Directors structure, BRI maintains an efficient governance framework oriented toward long-term value creation.

Going forward, BRI remains committed to strengthening aspects of independent governance to promote greater diversity of perspectives and a more balanced oversight structure within the Board, thereby enhancing stakeholder confidence in the Company's sustainability and transparency.

Management Ownership Requirement [GRI 2-19][GRI 2-20]

BRI regulates management share ownership requirements applicable to members of the Board of Directors under Circular Letter No. SE.09.c-DIR/KEP/03/2023 dated December 31, 2024, concerning the Implementation of Good Corporate Governance. This policy reflects BRI's commitment to responsible management practices and enhancement of long-term corporate value.

The Bank encourages members of the Board of Directors to hold BRI shares during their term of office, including through equity-based components under the short-term (STI) scheme. This ownership structure supports the linkage between remuneration, long-term shareholder value, and risk-adjusted performance. As of December 31, 2025, two members of the Board of Commissioners held a total of 2,390,500 shares. Meanwhile, the Board of Directors held 6,357,698 shares, including

435,000 shares held by the President Director.

Shareholder Rights and Voting Participation

BRI is committed to safeguarding shareholder rights through transparent, equitable, and inclusive governance mechanisms. Holders of the Series A Dwiwarna Share and Series B Shares are entitled to one (1) vote per share, ensuring equal voting rights on a one-share-one-vote basis. The ownership structure, which includes Series A Dwiwarna and majority Series B shareholdings, grants specific statutory rights to the Government as the controlling shareholder.

Shareholders representing at least 10% of the total outstanding voting rights are entitled to convene an Extraordinary General Meeting of Shareholders (GMS) and to propose agenda items for the Annual General Meeting of Shareholders (AGMS). In addition, shareholders may adopt corporate resolutions through written consent (Act by Written Consent), enabling flexible and efficient decision-making processes while maintaining proper governance safeguards.

BRI supports robust executive oversight by enabling shareholders to review and approve executive remuneration policies through resolutions of the GMS. Although the regulatory environment does not mandate a formal "Say on Pay" mechanism, the Company remains committed to considering shareholder perspectives regarding executive remuneration matters.

Control Mechanisms and Takeover Provisions

PT Danantara Asset Management (Persero) is the controlling and majority shareholder of BRI, holding 53.19% of the shares. In line with Law No. 19 of 2003 concerning State-Owned Enterprises (SOEs), the Government also holds one Series A Dwiwarna Share that carries certain strategic rights, particularly in safeguarding the Bank's alignment with national development objectives.

Nevertheless, BRI ensures that this structure does not restrict the rights of public shareholders. All strategic decisions are undertaken through a transparent General Meeting of Shareholders (GMS) mechanism, where each Series B share carries equal voting rights (One Share, One Vote). The interests of minority shareholders are strictly protected through the presence of Independent Commissioners, who represent 50% of the total members of the Board of Commissioners, thereby ensuring objective oversight.

With respect to takeover provisions, BRI is committed to maintaining market efficiency and does not implement artificial barriers to ownership dynamics. The Bank confirms that there are no anti-takeover provisions that could impede reasonable change-of-control transactions. Takeover procedures are fully subject to Indonesian capital market regulations, including the Mandatory Tender Offer mechanism, which provides fair price protection and equitable exit rights for minority shareholders in the event of a change of control.

BRI ensures that the existence of the Series A Dwiwarna Share constitutes a strategic legal provision intended to safeguard national vision alignment and is not designed to hinder the efficiency of the stock market mechanism or the liquidity of public investment.

Governance

Sustainability Governance

BRI has strengthened its ESG governance framework through the issuance of a Board of Directors Circular Letter on the Sustainability Policy and Strategy of PT Bank Rakyat Indonesia (Persero) Tbk. Since 2021, BRI has established a structured ESG governance framework to directly oversee, monitor and evaluate the Company's ESG performance and disclosures. This governance structure is institutionalized through the establishment of the Environmental, Social & Governance (ESG) Committee pursuant to Decree No. NOKEP. 102-DIR/PPM/01/2024 dated January 10, 2024, which supersedes Decree No. NOKEP. 872-DIR/PPM/06/2022 dated June 2, 2022.

Board Oversight

Sustainability Governance Body ^{[OUK E.1] [GRI 2-12]}

The ESG Committee at BRI is chaired by the President Director and is supported by the Vice President Director, several other members of the Board of Directors, and relevant groups, as detailed in the table below.

Environmental, Social & Governance (ESG) Committee

Membership Structure	Position	Voting Rights
President Director	Chairperson	✓
Vice President Director	Substitute Chairperson (Also serves as a permanent member with voting rights)	✓
Group Head ESG or ESG Management Unit	Secretary (Also serves as a permanent member without voting rights)	✗
Permanent Member with Voting Rights		
Director of Finance & Strategy	Permanent Member	✓
Director of Corporate Banking	Permanent Member	✓
Director of Network & Retail Funding	Permanent Member	✓
SEVP Wholesale Risk	Permanent Member	✓
Non-Permanent Member with Voting Rights		
All Directors/SEVPs of Relevant Groups	Non-Permanent Member	✓
Permanent Member without Voting Rights		
Director of Legal & Compliance	Permanent Member	✗

The ESG Committee's Roles and Responsibilities: ^{[GRI 2-12] [GRI 2-13] [GRI 2-14] [GRI G4 FS12]}

1. approving and providing direction on the results of reviews and evaluations related to the implementation of ESG and Social Environmental Responsibility (TJSL) policies, governance frameworks, and initiative parameters prepared by the relevant Work Units and proposed by the Committee Supporting Team;
2. determining work programs categorized as ESG and TJSL initiatives based on recommendations from the Committee Supporting Team;
3. approving and providing direction on the implementation and performance evaluations of ESG and TJSL work programs, including oversight of ESG-related data management and disclosures;
4. approving and providing guidance in response to ESG Ratings assessments, investor concerns, and evaluations conducted by third-parties regarding BRI's ESG and TJSL performance and implementation;
5. determining material ESG issues based on ESG Rating outcomes, investor feedback, and third-party assessments related to BRI's ESG and TJSL performance;
6. approving follow-up action plans arising from review and evaluation processes, which may be formalized into new ESG and TJSL work programs to be implemented by the relevant Work Units; and
7. approving and providing direction on ESG and TJSL-related matters, including regulatory developments, global initiatives, evolving business practices, and other material ESG-related information.

In addition to the ESG Committee, BRI has established a dedicated ESG Group, operating under the supervision of the Director of Legal & Compliance. The ESG Group is responsible for monitoring the Company's economic, environmental, and social performance and impacts, as well as coordinating sustainability and climate-related policies at the enterprise level. In carrying out its responsibilities, the ESG Group works closely with the risk management function and collaborates across relevant business and support units to ensure effective integration of ESG considerations into the company's process.

The ESG Group reports ESG performance directly to the Board of Directors through the ESG Committee. For issues that are assessed as material, significant, or strategic in nature, they are escalated to the Board of Directors through Board meetings and, where required, to the Board of Commissioners through Joint Meetings of the Board of Directors and the Board of Commissioners for further oversight and direction. ESG performance is also disclosed to the public on a quarterly basis through the Company's official presentations published on its website and is also presented at a high level during the Annual General Meeting of Shareholders (AGMS). Beyond reporting, the ESG Group plays a key role in formulating sustainability-related policies, strategies, and targets, thereby supporting BRI's commitment to sustainable development and long-term value creation. ^{[OUK E.1][GRI 2-9][GRI 2-12][GRI 2-13][GRI 2-24][GRI G4 FS12]}

Governance

Capacity Building for Sustainable Finance

BRI continuously enhances the collective knowledge, competencies, skills, and experience of its highest governance body in relation to sustainable development, with particular emphasis on the implementation of sustainable finance practices. In 2025, members of the Board of Commissioners and the Board of Directors participated in various capacity-building programs, to strengthen their competencies and ensure that the Boards are adequately equipped to effectively discharge their duties. [\[OJK E.2\]\[GRI 2-17\]](#)

BRI Board of Commissioners for the period of January 1, 2025, to March 24, 2025:

Name	Position	Type of Training and Competency Development Program	Date and Location	Organizer
Kartika Wirjoatmodjo	President Commissioner	Risk Management Refresher Level 7	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Awan Nurmawan Nuh	Commissioner	Risk Management Refresher Level 6	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Haryo Baskoro Wicaksono	Independent Commissioner	Executive Education, Private Equity: Investing and Creating Value	Philadelphia, February 2–7, 2025	Wharton University, US
Rofikoh Rokhim	Vice President Commissioner / Independent Commissioner	Executive Education, Leading Global Business Strategy	North Carolina, February 16–19, 2025	Duke Fuqua School, US
Dwi Ria Latifa	Independent Commissioner	Executive Education, Leading the AI-Driven Organization	Massachusetts, February 10–14, 2025	MIT Management Executive Education
Nurmaria Sarosa	Independent Commissioner	Risk Management Certification Level 6	Jakarta, January 24, 2025	Corpu and LSPP
		Executive Education, Leading the AI-Driven Organization	Massachusetts, February 10–14, 2025	MIT Management Executive Education
Agus Riswanto	Independent Commissioner	Risk Management Certification Level 6	Jakarta, February 6, 2025	Corpu and LSPP
Parpurna Poerwoko Sugarda	Independent Commissioner	Risk Management Certification Level 6	Jakarta, February 6, 2025	Corpu and LSPP
Awan Nurmawan Nuh	Commissioner	Risk Management Refresher Program Level 6	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Haryo Baskoro Wicaksono	Independent Commissioner	Private Equity: Investing and Creating Value	Philadelphia, Februari 2-7, 2025	Wharton School, University of Pennsylvania

BRI Board of Commissioners for the period of March 24, 2025, to December 31, 2025:

Name	Position	Type of Training and Competency Development Program	Date and Location	Organizer
Kartika Wirjoatmodjo	President Commissioner	Risk Management Refresher Level 7	Jakarta, November 27, 2025	BARa
Parman Nataatmadja	Vice President Commissioner / Independent Commissioner	Risk Management Certification Program Level 6	Jakarta, April 23-25, 2025	LSPP
Awan Nurmawan Nuh	Commissioner	Risk Management Refresher Level 6	Jakarta, November 27, 2025	BARa
Edi Susianto	Independent Commissioner	Risk Management Certification Program Level 6	Jakarta, April 23-25, 2025	LSPP
Helvi Yuni Moraza	Commissioner	Risk Management Certification Program Level 6	Jakarta, April 23-25, 2025	LSPP
Lukmanul Khakim	Independent Commissioner	Risk Management Certification Orientation Level 6	Jakarta, April 23-25, 2025	LSPP
		Risk Management Certification Orientation Level 7	Jakarta, Desember 15, 2025	BSMR

Competency Development of the Board of Directors

Name	Position	Type of Training and Competency Development Program	Date and Location	Organizer
Hery Gunardi	President Director	Risk Management Refresher Program Level 7	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Viviana Dyah Ayu R. K.	Vice President Director	Risk Management Refresher Program Level 7	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Alexander Dippo Paris Y S	Director of Commercial Banking	Risk Management Briefing and Certification Program Level 7	Jakarta, April 20–21, 2025	LSPP
Aris Hartanto	Director of Consumer Banking	Risk Management Briefing and Certification Program Level 7	Jakarta, December 23–24, 2025	LSPP
		Joint Learning Program with Cornell University	Jakarta, October 15, 2025 – December 16, 2025	PT Danareksa Asset Management (Persero) (Danantara Indonesia)
Riko Adytha	Director of Corporate Banking	Risk Management Refresher Program Level 7	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Achmad Royadi	Director of Finance & Strategy	Risk Management Certificate Refresher Seminar Level 7	Jakarta, August 28, 2025	BARa (Bankers Association for Risk Management)
		Basic Insurance Training	Jakarta, November 19–21, 2025	LPMA-STMA Trisakti

Governance

Name	Position	Type of Training and Competency Development Program	Date and Location	Organizer
Saladin Dharma Nugraha Effendi	Director of Information Technology	Risk Management Refresher Program Level 7	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Ety Yuniarti	Director of Risk Management	Risk Management Briefing and Certification Program Level 7	Jakarta, October 5–6, 2025	LSPP
Akhmad Purwakajaya	Director of Micro Business	Risk Management Refresher Program Level 7	Jakarta, April 20–21, 2025	LSPP
Aquarius Rudianto	Director of Network & Retail Funding	Risk Management Refresher Program Level 7	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Hakim Putratama	Direktur Operations	Risk Management Refresher Program Level 7	Jakarta, 27 November 2025	BARa (Bankers Association for Risk Management)
Farida Thamrin	Direktur Treasury & International Banking	Risk Management Briefing and Certification Program Level 7	Jakarta, April 20 - 21, 2025	LSPP
		Advanced Treasury Dealer Briefing and Competency Assessment	Jakarta, April 14 - 18, 2025	Apuvindo & ACI
Agus Noorsanto	Vice President Director	Risk Management Refresher Program Level 7	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Ahmad Solichin Lutfiyanto	Director of Human Capital & Compliance	Risk Management Refresher Program Level 7	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)
Nancy Adistyasari	Director of Consumer Banking	Risk Management Refresher Program Level 7	Jakarta, November 27, 2025	BARa (Bankers Association for Risk Management)

Governance

Evaluation of the Performance of the Board of Commissioners [GRI 2-18]

At the beginning of each year, The Board of Commissioners formulates its annual work plan and conducts a self-assessment at least once a year, based on the realization of performance outcomes and the key performance indicators (KPIs) that have been established. The results of this assessment are subsequently reported at the General Meeting of Shareholders (GMS). The performance evaluation of BRI's Board of Commissioners is conducted internally without the involvement of third parties, in accordance with prevailing laws and regulations. The assessment process refers to applicable regulatory provisions, including:

- Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks;
- Financial Services Authority Regulation No. 21/POJK.04/2015 on the Implementation of Corporate Governance Guidelines for Public Companies;
- Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 on Corporate Governance Guidelines for Public Companies; and
- Financial Services Authority Regulation No. 4/POJK.03/2016 on the Assessment of the Health Level of Commercial Banks.

The results of the evaluation and self-assessment of the Board of Commissioners, including its supporting committees, indicate that all work plans established at the beginning of 2025 were fully realized, achieving 100% of the targeted objectives. Further information regarding the evaluation of the Board of Commissioners is presented in BRI's 2025 Annual Report.

Evaluation of the Board of Directors' Performance [GRI 2-18]

The performance evaluation of the Board of Directors is conducted based on the Collective Key Performance Indicators (KPI Kolegial), in accordance with the provisions set out in the Regulation of the Minister of State-Owned Enterprises No. PER-3/MBU/03/2023 concerning Management Contracts and Annual Management Contracts for the Board of Directors of State-Owned Enterprises (SOEs). The evaluation process is carried out by the Board of Commissioners and Shareholders through the General Meeting of Shareholders (GMS) mechanism. The assessment of the Collective KPIs of the Board of Directors has also undergone a review by a Public Accounting Firm to ensure the objectivity and reliability of the evaluation results.

Category	Weight	KPI	ESG/C	Achievement
Economic and Social Value for Indonesia	Financial	Consolidated PPOP (12%)	C	100.7%
		Consolidated Tier 1 ROE (10%)	C	98.8%
		Total Shareholder Return (TSR) (8%)	C	66.7%
	Operational	Cost of Credit (CoC) (Parent Only) (8%)	G	98.1%
		Consolidated CIR (7%)	C	100.0%
	Social	KUR Disbursement (7%)	S	110.0%
		NPS for Bank (5%)	S	110.0%
Business Model Innovation	10%	Consolidated CASA Ratio (5%)	C	105.0%
		Average Loan Growth of Consumer & SME (Parent Only) (5%)	C	81.9%
Technology Leadership	10%	Number of Active BRImo Users (5%)	C	110.0%
		Cybersecurity Breaches (5%)	G	110.0%
Investment Enhancement	15%	Environment, Social, Government (ESG) Rating (5%)	E	100.0%
		Ultra Micro Loan Disbursement (5%)	C	95.4%
		Sustainable Financing/Loans (Parent Only) (IDR Trillion) (5%)	E	101.5%
Talent Development	8%	Human Capital Transformation (8%)	S	92.0%

Deskripsi: (C) Commercial; (E) Environmental; (S) Social; (G) Governance

Governance

Sustainability-Based Incentives at BRI

BRI's commitment to sustainability and climate risk management is reflected in the implementation of sustainability-linked KPIs and remuneration, where environmental aspects and sustainable financing targets form part of the Collective KPIs of the Board of Directors. In 2025, the Board of Directors was assigned specific sustainable financing distribution targets, which were directly linked to the performance-based remuneration system. The achievement of these targets serves as a collective performance indicator to assess overall leadership effectiveness and has a direct impact on the determination of the Board's variable remuneration. These arrangements form part of BRI's climate-related management incentives framework, ensuring that strategic decision-making related to climate and sustainability considerations is integrated into the executive incentive system. This strengthens management accountability in supporting the transition toward a sustainable business model. BRI establishes sustainability metrics and targets as an integral component of its corporate governance and performance management system. The achievement of sustainability targets is monitored through collective Key Performance Indicators (KPIs) at Board and Management levels, reflecting the integration of sustainability principles into strategic decision-making and performance oversight.

Sustainability Topic	KPI Owner	Linkage of KPI to Variable Remuneration
ESG Rating	Chief Executive Officer	5% of CEO's annual performance evaluation is linked to his performance regarding ESG Ratings
	Members of the Board of Directors	5% of BOD's annual performance evaluation is linked to his performance regarding ESG Ratings
	ESG Group Head	10% of ESG Division Head's annual KPI is linked to the company's performance regarding ESG Ratings
Sustainable Financing	Chief Executive Officer	5% of CEO's annual performance evaluation is linked to his performance regarding Sustainable Financing
	Members of the Board of Directors	5% of BOD's annual performance evaluation is linked to his performance regarding Sustainable Financing
Emission Reduction (Scope 1 & Scope 2)	ESG Group Head	15% of ESG Group Head's annual KPI is linked to the company's emission reduction for Scope 1 and Scope 2 emission
Implementation of Green Network Initiatives	Distribution & Strategy Group Head	2.5% of DSG Group Head's annual KPI is linked to the reduction of Scope 1 and Scope 2 emission reduction through the Implementation of Green Network Initiatives
Improvement ESG Product and Process	ESG Group Head	10% of ESG Group Head's annual KPI is linked to the company's improvement of ESG Product and Process

Sustainability Topic	KPI Owner	Linkage of KPI to Variable Remuneration
Implementation of Climate Risk Management & Scenario Analysis (CRMS)	ESG Group Head	5% of ESG Group Head's annual performance evaluation is linked to the implementation of CRMS

Additionally, BRI fosters a sustainability-driven culture across the organization through the Sustainability Culture Program (SCP). This program recognizes Groups and Regional Offices that actively contribute to the implementation of ESG initiatives, ensuring consistent execution of sustainability strategies across all organizational levels. Work units demonstrating outstanding performance under the program are awarded incentives as recognition of their contributions to achieving the Company's sustainability targets.

Risk Management

Risk Governance and Enterprise Risk

Risk Governance [OJK E.2]

The Board of Commissioners and Board of Directors of BRI are collectively responsible for the effectiveness of the Bank's risk management framework and play a central role in overseeing its implementation across all business and operational units. Bank-wide risk monitoring and control are overseen by the Director of Risk Management, who is responsible for the comprehensive management of risk exposures across the organization. The Board of Commissioners evaluates the risk management policies and their implementation by the Board of Directors and receives periodic risk profile reports from management. Through this oversight process, the Board of Commissioners ensures that the Board of Directors manages BRI's activities and risk exposures effectively.

In carrying out its supervisory function, the Board of Commissioners is supported by the Risk Monitoring Oversight Committee (KPMR), the Integrated Governance Committee, and the Audit Committee. These committees evaluate and ensure that the risk management framework is supported by adequate policies, procedures, and methodologies, and is implemented in accordance with regulatory requirements and industry best practices. This governance structure is designed to maintain risk exposures within defined limits and to safeguard enterprise value.

Members of the Board of Commissioners and KPMR possess the requisite competencies and expertise, including professional certifications in Risk Management, as required by prevailing regulations. BRI continuously enhances the knowledge and capacity of its Board members through structured training programs and development programs in risk management. [OJK E.2] [GRI 2-17]

Risk Monitoring Oversight Committee (KPMR)

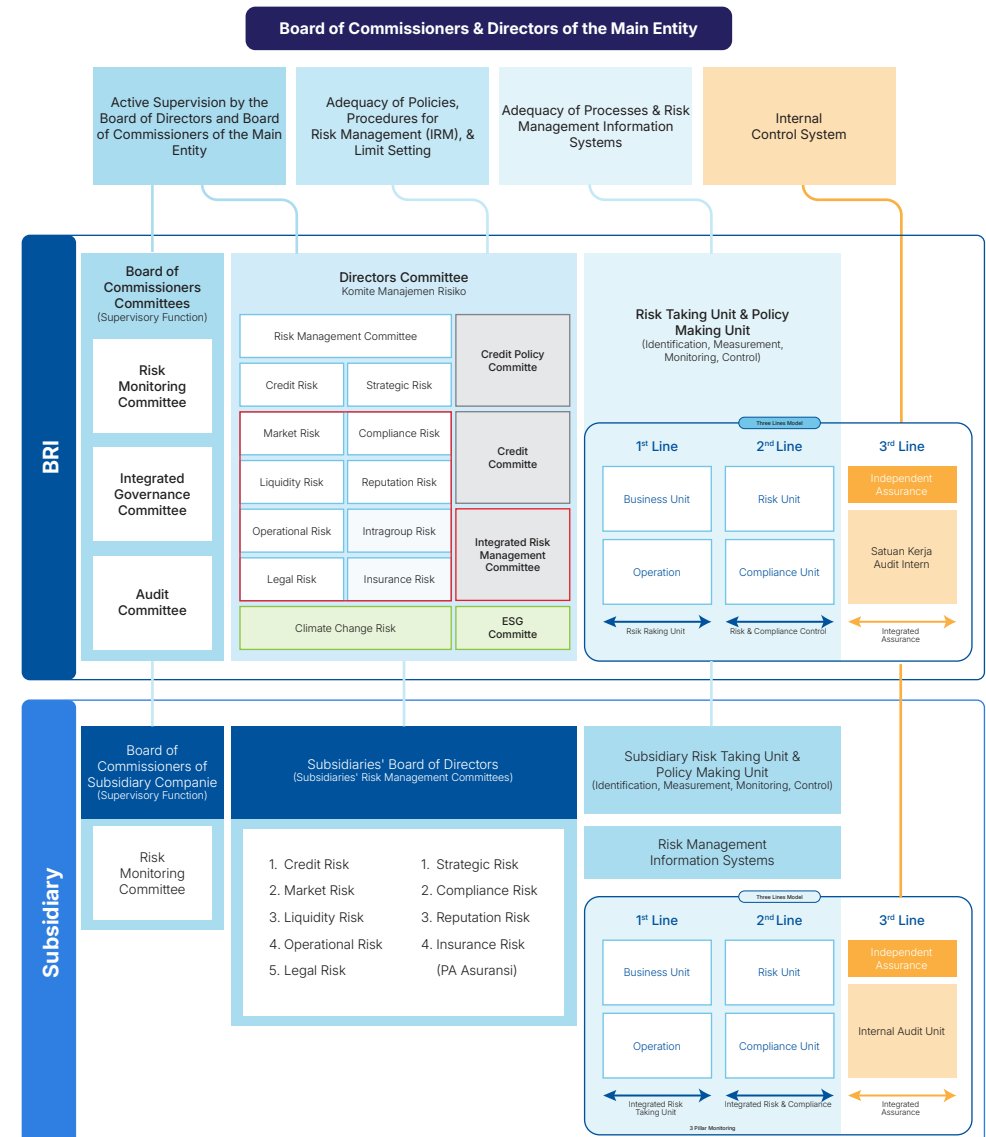
The Risk Monitoring Oversight Committee (KPMR) supports the Board of Commissioners in fulfilling its supervisory duties related to the evaluation and oversight of the Bank's risk management framework. The Committee reviews and assesses the adequacy of risk management policies, procedures and methodologies to ensure their robustness and effective implementation. Through this oversight function, the KPMR helps ensure that BRI's activities remain within the approved risk appetite and tolerance levels, while strengthening internal control across the bank's operations.

Risk Management Committee (KMR)

The Risk Management Committee (KMR) is responsible for the formulation and periodic review of the Bank's Risk Management Policy, including any amendments thereto. The Committee oversees the implementation of risk management policies and strategies across the organization and ensures that appropriate contingency plans are in place to address non-normal or stressed external conditions.

Risk Management Work Unit (SKMR)

The Risk Management Work Unit (SKMR) of BRI is an independent group responsible for the development of risk management policies, strategies, and guidelines, as well as for overseeing their effective implementation across Risk Taking Units.



Risk Management

Enterprise Risk Management Process

BRI implements an integrated and continuous Enterprise risk management (ERM) process across all working units supported by a comprehensive internal control system in operational and business activity. Each work unit is responsible for implementing risk management within its respective roles and functions, covering the stages of risk identification, measurement, monitoring, and control. The Bank applies the three lines model, whereby risk-taking units serve as the first line of defense, the compliance and risk management functions act as the second line, and the internal audit unit operates as the third line. To ensure consistency and effectiveness in the implementation of risk management, the Board of Directors has established risk management functions across all organizational levels, from Head Office (Groups) to domestic and overseas operational units.

Operational risk management is conducted in accordance with the Bank's risk management framework, applicable regulatory requirements and industry best practices. The risk assessment process is supported by various tools and methodologies, including Risk and Control Self-Assessment (RCSA), New Bank Product Risk Management Assessment (PBB), Loss Event Database (LED), Key Risk Indicator (KRI) Monitoring, Risk Assessment Plan (RAP), and Disaster Threat Risk Assessment (PRAB).

Risk management outcomes are reported periodically to management and business unit leaders as part of the Bank's monitoring and decision-making mechanisms. Risk reports include operational risk profiles, risk analysis, as well as findings along with follow-up actions on identified risk events, to ensure that risks are managed effectively and remain within the approved risk tolerance levels.

Risk Management Scenario

From a corporate governance perspective, BRI continuously responds to the dynamics business environment, including evolving market conditions and regulatory developments. To address these challenges, BRI has established risk management scenarios covering the following key aspects:

- strengthening accountability frameworks by clearly defining the roles and responsibilities of the Board of Directors, executives, and employees to ensure robust accountability in decision-making processes;
- diversity and inclusion by promoting diversity within the Board of Commissioners and Board of Directors to foster varied perspectives and enhance the quality of decision-making;
- sustainability Integration by embedding ESG (Environmental, Social, and Governance) principles into governance structures to proactively manage environmental, social, and governance risks and opportunities;
- transparency Initiatives through regular disclosure of financial performance, risk management practices, and governance policies to stakeholders;
- technology adoption by leveraging digital governance platforms and data analytics tools to enhance decision-making effectiveness and strengthen compliance oversight.

Financial and Capital Risk Profile

BRI applies prudent financial and capital risk management through integrated processes of risk measurement, monitoring, and control. One of the key instruments used is the regular implementation of stress-testing simulations, conducted at least quarterly or more frequently when necessary or upon regulatory request. These stress tests are designed to evaluate the resilience of the Bank's financial performance and condition under extreme and adverse market scenarios. [\[FN-CB-550a.2\]](#)

The stress-testing simulations apply defined scenarios to assess the sensitivity of BRI's financial position and performance to changes in key risk factors and to identify potential impacts on the Bank's portfolios, including:

1. credit and non-credit portfolios, to assess default risk (Credit Risk Stress Test);
2. securities portfolios and foreign exchange positions, to assess risks arising from changes in interest rates and exchange rates (Market Risk Stress Test);
3. liquid asset portfolios and liability profiles, to assess liquidity risk (Liquidity Risk Stress Test)

These simulations also support the management of systemic risk. The results of stress testing are utilized to assess the capital resilience and liquidity adequacy, and to strengthen capital planning, long-term strategy, and the overall business management. This approach enables BRI to anticipate systemic risks and maintain financial stability under various macroeconomic scenarios.

To reinforce disciplined risk management, BRI has established a Risk Appetite Statement (RAS) that defines the level of risk the Bank is willing to accept, expressed through quantitative, qualitative, and zero tolerance parameters. The RAS and risk limit parameters are regularly reviewed to ensure alignment with business developments and the evolving risk landscape.

BRI also conducts periodic self-assessments of its corporate risk profile as part of its ongoing monitoring process. As of the fourth quarter of 2025, the self-assessment indicated a risk rating of Low to Moderate, reflecting the Bank's ability to manage risk effectively amid business growth and competition in the Indonesian banking sector. Based on these risk management outcomes, BRI continuously monitors and maintains its financial and capital risk profile, including ensuring prudent leverage levels, maintaining adequate core capital buffers (Tier 1) in accordance with its risk profile and regulatory requirements, and safeguarding asset quality.

Leverage Ratio

The Leverage Ratio is implemented as part of the strengthening of the Bank's capital framework to prevent excessive leverage and to support overall financial system stability. The Leverage Ratio represents a non-risk-based and more straightforward measure of capital adequacy, complementing the risk-based capital requirements (Minimum Capital Adequacy Requirement / KPMM). Through the application of the Leverage Ratio, the Bank ensures a stronger and more sustainable capital structure, enhancing its resilience to potential economic pressures and market volatility.

Risk Management

Tier 1 Capital Buffer

The Bank continuously monitors and manages its Tier 1 Capital adequacy as a foundation of capital resilience. In addition to ensuring compliance with the Minimum Capital Adequacy Requirement (KPMM), the Bank maintains capital buffers above the regulatory minimum requirements as an additional layer of protection to absorb potential losses under stressed economic conditions.

Asset Quality

Asset quality is managed through disciplined credit risk management, continuous portfolio monitoring, and risk exposure control. This approach is implemented to maintain portfolio quality, mitigate potential asset value deterioration, and support sustainable financial performance.

Risk Review and Audit

Risk management and compliance with the risk management framework are strengthened through an independent review and audit conducted annually by the Internal Audit Work Unit (SKAI), in line with Financial Services Authority Regulation No. 18/POJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks.

This process ensures that all risk assessments, including credit risk, market risk, liquidity risk, operational risk, legal risk, reputational risk, strategic risk, and compliance risk, are conducted in full compliance with regulatory standards. Additionally, SKAI performs regular audits across all organizational levels within BRI. Audit reports are systematically submitted to the President Director and the Audit Committee, with a copy provided to the Director of Compliance.



Risk Management

Emerging and Sustainability Related Risk

BRI recognizes that changes in the business environment, economic dynamics, and evolving sustainability issues can introduce new risks or amplify existing ones. In response, BRI proactively identifies, assesses, and manages emerging risks and those related to sustainability as an integral part of the company's risk management framework. This approach aims to maintain business resilience, support sustainable decision-making, and create long-term value for all stakeholders.

Emerging Risk

The bank faces various risks that could affect its performance and business sustainability in the future. Based on its assessment, BRI has identified two key categories of risks expected to impact both the short-term and long-term.

Category	Risk	Risk Description	Risk Impact	Preventive Actions
Geopolitics	Global Macroeconomic and Geopolitical Uncertainty	Ongoing geopolitical tensions, including the Russia-Ukraine conflict and the Israel-Palestine conflict, continue to create uncertainty in global financial markets and commodity supply chains. These developments have contributed to persistent inflationary pressures, heightened interest rate volatility, and slower economic recovery across several major economies. Additionally, China's economic recovery remains uneven, affected by structural challenges in the property sector, weakening domestic demand, and the escalation of the trade war with the US. Given China's role as a major trading partner for many developing countries, the slowdown in economic growth could indirectly impact global trade flows and commodity markets. As a financial institution operating in Indonesia's open and commodity-linked economy, BRI may be indirectly exposed to global macroeconomic volatility through its treasury portfolio, funding conditions, and the performance of borrowers operating in sectors sensitive to global demand and commodity prices.	Heightened global macroeconomic and geopolitical uncertainty may affect BRI through several channels: - market volatility, including fluctuations in interest rates and foreign exchange markets, which may affect the valuation of financial instruments in the Bank's treasury portfolio; - credit risk transmission, particularly for borrowers operating in export-oriented or commodity-linked sectors that may be sensitive to global demand fluctuations; - funding and liquidity conditions, as global financial market stress may increase funding costs and affect capital market access; - earnings volatility, due to potential changes in asset valuations, credit risk provisioning, and funding costs. These dynamics may affect the Bank's profitability, capital management, and risk profile during periods of global economic stress.	BRI manages exposure to global macroeconomic and geopolitical risks through an integrated risk management framework covering market, credit, and liquidity risks. Key mitigation measures include: - active asset-liability management to manage interest rate and liquidity risks, supported by regular oversight through monthly meetings of the Asset and Liability Committee (ALCO); - diversification of investment portfolios across instruments and issuers; - monitoring sectoral credit exposures, particularly for borrowers sensitive to global economic cycles; - conducting regular stress testing and scenario analysis to assess the impact of adverse macroeconomic shocks; - maintaining prudent capital and liquidity buffers, supported by BRI's Risk Appetite Statement and contingency funding plan. Through these measures, BRI aims to strengthen financial resilience and maintain stability amid evolving global macroeconomic conditions.

Risk Management

Category	Risk	Risk Description	Risk Impact	Preventive Actions
Technology	Technological Disruption from Artificial Intelligence, Blockchain, and Digital Currency	Rapid advancements in financial technologies, including Artificial Intelligence (AI), blockchain infrastructure, and digital currencies such as Central Bank Digital Currency (CBDC) and stablecoins, are reshaping the global financial services landscape. These technologies are enabling new digital financial ecosystems, decentralized finance (DeFi) models, and alternative payment infrastructures that may challenge traditional banking intermediaries. As digital financial innovation accelerates, new entrants such as fintech companies and technology platforms may increasingly offer financial services that compete directly with traditional banking products and distribution models.	The rapid evolution of emerging financial technologies may disrupt traditional banking business models and alter customer expectations regarding financial services. Technologies such as blockchain-based payment systems and digital currencies may enable faster, cheaper, and decentralized financial transactions outside conventional banking infrastructure. For BRI, these developments may present several potential risks, including: - disintermediation risk, where alternative digital financial platforms reduce reliance on traditional banking services; - competitive pressure from fintech and technology firms offering AI-driven financial products and digital financial services; - technology adoption gaps, where delays in adopting emerging technologies may weaken competitive positioning in digital financial ecosystems; - operational and cybersecurity risks, including potential misuse of AI technologies or vulnerabilities in emerging digital infrastructures. If not adequately anticipated, these developments could affect customer acquisition, transaction volumes, and long-term competitiveness within Indonesia's rapidly evolving digital financial landscape.	To address these emerging risks, BRI continues to strengthen its digital transformation strategy and technological capabilities. Key initiatives include: - enhancing the BRI's digital banking ecosystem, including the development of BRImo as mobile banking platforms and integrated digital financial services; - leveraging artificial intelligence and data analytics to improve customer experience, risk management, and fraud detection. BRI utilizes BRIBRAIN, the Bank's proprietary artificial intelligence platform, which supports business productivity through features such as Pipeline Management, Customer Analytics, chatbot services, Information Retrieval, and Content Generation; - monitoring developments in blockchain technology and digital currencies, including potential implications for payment systems and financial intermediation; - strengthening cybersecurity and technology governance frameworks to ensure resilience against evolving digital threats. Through these initiatives, BRI seeks to remain adaptive to technological disruption while continuing to deliver financial services that are secure, inclusive, and competitive.

Risk & Governance Culture

Risk & Governance Culture forms the foundation for implementing BRI One Culture, ensuring that risk management is embedded in all banking activities. Through this culture, BRI encourages Insan BRILiaN to adopt strong risk culture values and strengthen their capabilities in responsible risk-taking and risk management. As a guideline for Insan BRILiaN, in 2023 BRI issued the Risk Culture policy through Circular Letter No. SE.04-DIR/CTR/01/2023 dated January 31, 2023, concerning Corporate Culture Book 2: Risk Culture, which serves as a reference for implementing risk culture across the organization.

Internalization of a Risk-Aware Culture

The implementation of risk culture is supported through various initiatives, including:

- Culture Activation Program (CAP)**
Each work unit has established a CAP to foster behaviors that support the achievement of KPIs in a prudent manner through activities defined within the program.
- Building Risk Awareness Among Employees**
The Risk Management Unit (SKMR) regularly promotes risk awareness through various channels, including official letters, infographics, webinars, podcasts, e-learning, the Bank's official social media accounts, and email, WhatsApp, or SMS broadcasts.
- Empowering Risk Officer**
Risk Officers play a key role as members of the Transformation Driving Team in embedding and ensuring the implementation of risk culture. Accordingly, the risk management function is strengthened through adjustments to operational procedures and the enhancement of knowledge and technical skills through training and awareness programs.
- Early Detection**
The implementation of risk culture is supported by Early Warning Systems that help mitigate and identify risk events at an early stage.
- Business Process Review**
Risk culture is reflected in the daily implementation of banking operational procedures. Therefore, periodic reviews are conducted to ensure the adequacy of controls over these operational procedures.

Our People: Insan BRILiaN

Labor Practice Commitment

BRI is fully committed to implementing ethical, transparent, and fair labor practices as a key foundation for managing human capital. This commitment reflects the Company's compliance with applicable labor regulations as well as its respect for employees' fundamental rights across the organization.

The legal basis for labor practices at BRI fully refers to Law No. 13 of 2003 on Manpower. In line with developments in national regulations, BRI has also adopted and implemented the provisions of Government Regulation in Lieu of Law (Perppu) No. 2 of 2022 on Job Creation, which was enacted into law, effective December 30, 2022. BRI's labor practices apply to all employees, including both permanent and contract employees. BRI is committed to the following principles: ^[GRI 408-1, 409-1]

1. Respect Freedom of Association

BRI respects the right of every individual to freely form, join, or refrain from joining labor unions or representative organizations of their own choosing, without fear of intimidation or retaliation. This principle ensures that employees can organize collectively and be represented by organizations of their choice, free from interference, in accordance with national laws and internationally recognized labor standards.

2. Uphold the Right to Collective Bargaining

BRI recognizes and respects the right to engage in collective bargaining as a means of establishing fair and equitable working conditions. This process is formalized through the Collective Labor Agreement, which reflects constructive dialogue and mutual agreement between employees and management. Through this agreement, BRI reaffirms its commitment to maintaining a transparent, inclusive, and respectful work environment where the voices of workers are heard and valued.

3. Ensure Workforce Well-being

BRI is committed to ensuring workforce wellbeing by fostering working conditions that promote the safety, dignity, and well-being of all employees. This commitment includes safeguarding employee privacy, maintaining occupational health and safety, providing paid annual leave, guaranteeing consultation or notice periods before mass terminations, avoiding excessive overtime, setting maximum work hour limits, upholding other relevant labor practices to support workforce wellbeing.

4. Elimination of Forced Labor

BRI strictly prohibits all forms of forced or compulsory labor in its operations. In line with this principle, BRI ensures that all workers are engaged voluntarily and receive compensation that meets or exceeds a living wage, thereby upholding the fundamental right to just and respectful working arrangements.

5. Abolition of Child Labor and Prevention of Human Trafficking

BRI does not tolerate child labor in any form and implements policies and due diligence measures to prevent the involvement of underage individuals in its operations or supply chain. The Company is also committed to preventing all forms of human trafficking, misleading recruitment practices, or employment arrangements that threaten the freedom and safety of individuals.

6. Elimination of Discrimination

BRI fosters a workplace culture grounded in equality and inclusion and prohibits all forms of discrimination based on gender, ethnicity, religion, race, color, social background, language, political views, age, or disability. This commitment aligns with the principles of International Labour Organization (ILO) Convention No. 111 on Discrimination in Employment and Occupation and is implemented through the Respectful Workplace Policy as well as remuneration practices that ensure equal remuneration for work of equal value and promote diversity across all organizational levels.



Our People: Insan BRILiaN

Human Capital Strategy & Workforce Overview [GRI 3-3]

BRI regards human capital as the key driver of its strategic transformation, supported by an adaptive Human Capital strategy aligned with the evolving dynamics of the banking industry. This strategy is delivered through accountable recruitment and human capital management practices, while upholding the principles of Diversity, Equity & Inclusion (DEI). BRI promotes employee well-being across every stage of the employee lifecycle by fostering an inclusive, productive, and sustainable work environment for all Insan BRILiaN. In line with labor market dynamics and increasing talent mobility in the financial industry, BRI has also identified a number of risks related to talent retention and workforce stability that may affect the sustainability of the organization's capabilities.

Human Capital Risk Assessment

As part of its human capital management, BRI identifies key risks related to talent retention and workforce stability that may affect the Bank's ability to sustain organizational capability and business performance. The assessment considers workforce mobility, employee turnover, and the Bank's ability to retain and attract qualified talent. To assess the overall level of risk, BRI evaluates each identified risk by considering both its likelihood, reflected in workforce turnover trends, and the severity of its potential impact on the Bank's operations, financial performance, and reputation. This approach enables BRI to prioritize talent management initiatives and strengthen workforce stability.

Risk Theme	Risk Category	Description	Potential Business Impact	Impact Level	Time Horizon of the Impact
Talent Retention & Workforce Stability	Operational Risk	Workforce turnover and employee mobility may require continuous workforce replacement and onboarding processes.	Higher recruitment, onboarding, and training costs.	Med	Short-Med Term
	Strategic Risk	Employee attrition may reduce the continuity of organizational knowledge, expertise, and workforce capabilities.	Potential productivity losses and additional investment in capability development.	Med	Med Term
	Reputational Risk	Workforce turnover and talent retention challenges may influence the company's perception as an employer.	Reduced ability to attract qualified talent and potential challenges in talent acquisition.	Med	Long Term

BRI continuously monitors workforce dynamics and identifies potential risks related to talent

retention and workforce stability. Understanding these risks is important to ensure the sustainability of organizational capabilities and the readiness of human capital to support the Bank's performance. In response, BRI continues to strengthen its human capital management practices in a structured and sustainable manner.

Human Capital Strategy

In formulating its human capital management strategy, BRI aligns its approach with the Company's aspirations and corporate strategy. This reflects Human Capital's role and active involvement as a business enabler in achieving the BRI Human Capital vision. BRI Human Capital comprises several Groups overseeing end-to-end human capital functions under the Human Capital Sub-Directorate.

BRI's human capital management strategy, reflected in the Human Capital lifecycle, begins by incorporating the Company's short- and long-term business strategies, which serve as guidance in designing and implementing people processes. The Human Capital lifecycle encompasses end-to-end human capital management, including Human Capital strategy, planning, resourcing, onboarding, learning, development, performance management, rewards, career management, exit policy, and retirement.

BRI's Human Capital strategy focuses on the comprehensive management of Insan BRILiaN by integrating the principles of equality, sustainable growth, and holistic well-being in the workplace. The strategy begins with strengthening an inclusive work culture through the Respectful Workplace Policy, which ensures non-discrimination, promotes the empowerment of women in leadership, and advances inclusion for persons with disabilities. Competency development is provided equitably through internal and external training, as well as educational scholarships, to support performance-based productivity. BRI implements a fair and transparent remuneration system based on individual performance and contribution.

In addition, BRI prioritizes comprehensive employee well-being through the Well-being Fest program, which covers physical, social, mental, and financial health, as well as work-life balance, including initiatives to foster a family-friendly workplace. The Well-being Fest agenda includes blood donation drives, basic health screenings, art therapy sessions, and psychological counseling sessions. BRI also recognizes the dedication and loyalty of Insan BRILiaN by providing benefits and preparing them for a dignified retirement through entrepreneurship programs, enabling them to remain empowered and prosperous.

Human Capital Framework

Human capital management at BRI HC Lifecycle consists of six stages as follows:

- a. Align: through strategy formulation and planning;
- b. Attract: through recruitment and onboarding of new employees;

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- c. Evolve: through learning and development programs;
- d. Accomplish: through performance management;
- e. Engage: through rewards and career management; and
- f. Offboard: through exit policies and retirement programs.

BRI human capital management involves various stakeholders, including customers, employees, government institutions, national and global alliances, media, and business partners. It is further supported by harmonious industrial relations, the human capital information system (HCIS), people analytics, and innovative human capital communications.

Workforce Composition

Headcount & composition

The gender composition of BRI's workforce in 2025 was nearly balanced, with 57.07% male employees and 42.93% female employees. In terms of educational background, most employees or 96.39% have attained higher education qualifications (Bachelor's Degree and Diploma). All quantitative workforce data disclosed in this report were compiled using the headcount method by the Human Capital Service Group. Detailed workforce data are presented in the tables on page [228-230](#), including breakdowns by nationality. [\[OJK F.18\]](#) [\[GRI 2-7, 2-8, 401-1\]](#)

Women in Management [\[OJK F.18\]](#)

The number of female employees reached 36,466, representing 42.93% of all Insan BRILiaN in 2025, reinforcing BRI's commitment to an inclusive and supportive workplace for women. Furthermore, the growing representation of women in managerial positions contributes to broader perspectives in organizational decision-making. As of the end of 2025, women accounted for 25.63% of employees at the junior, middle, and senior management levels. BRI strengthens the leadership capabilities and professional networks of female leaders through the BRILiaN Women Leaders Indonesia (BWLII) program. BRI also continues to support female employees in developing their skills and strengthening their roles in the workplace. Data on female employees by job level is presented in the table on page [228](#).

Women in revenue-generating and STEM related functions

BRI actively promotes women's advancement into strategic positions, particularly within revenue-generating units and STEM (Science, Technology, Engineering, and Mathematics) functions that serve as the backbone of the Bank's digital transformation. BRI supports female employees in taking on central roles in business portfolio management, banking product development, as well as information technology management and data analytics (data science). These efforts are intended to eliminate gender-based role disparities and ensure that women have equal opportunities to become key drivers of innovation and the Company's profitability, while strengthening BRI's competitiveness in the future banking landscape. Currently, women represent 30.48% of employees in revenue-generating functions and 27.19% in STEM-related functions.

Employee with Disabilities [\[OJK F.18\]](#)

As part of its efforts to enhance diversity and inclusivity, BRI also recruits persons with disabilities as employees. Despite physical or other limitations, the Company believes that they can contribute as Insan BRILiaN in accordance with their respective expertise and skills. The Company implements training and apprenticeship programs through BRI Sahabat Disabilitas to prepare Employees with Disabilities (TKPD) with capabilities aligned with their individual characteristics to work at BRI. In addition, BRI is committed to supporting the comfort and safety of TKPD in the workplace by providing assistive work equipment as well as dedicated physical and non-physical facilities. Employees with disabilities are also given equal access to training, capacity-building, and career development opportunities under the Talent Development System, to support their long-term careers at BRI.

People Process

BRI remains committed to building a competitive advantage through integrated human capital management, beginning with inclusive talent acquisition processes to attract high-potential candidates, followed by continuous learning and development programs to ensure readiness in navigating industry dynamics. The Company also focuses on transparent, merit-based performance and career management, aligned with competitive remuneration and well-being policies (reward and benefits) that uphold the principle of pay equity. These integrated approaches are designed to create a fair, productive, and sustainable workplace for all Insan BRILiaN.

Talent Acquisition

Recruitment Programs

In 2025, BRI recruited 92,112 employees including both internal and new hires. A total of 12,070 were new hires from diverse age groups and regions across Indonesia. This recruitment also reflects BRI's commitment to implementing Diversity, Equity, and Inclusion (DEI) principles, including enhancing the participation of female talent to contribute and grow within the organization. Of the total new hires, 7,321 were women and 4,749 were men. Details are presented in the Internal and New Hire Table on page [231](#).

Talent Attraction Programs

BRI provides multiple pathways to attract and select top talent through the following programs:

1. Brilian Future Leader Program (BFLP)

BFLP is a recruitment and development program designed to attract high-potential external candidates and equip them with the competencies required to become future leaders.

2. Brilian Banking Associate Program (BBAP)

BBAP is a recruitment and development program designed to prepare new employees at the

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Associate corporate title level, recruited from both internal and external sources, to support the Company's performance in accordance with BRI's operational standards and values.

3. Brilian Next Leader Program (BNLP)

BNLP is a recruitment and development program for BRI's internal employees with high potential to become the Company's future leaders.

4. Brilian Specialist Hiring Program (BSHP)

BSHP is a recruitment program for candidates with specialized expertise in specific fields in line with the Company's needs. Recruitment through BSHP aims to meet the Bank's staffing needs for certain positions or roles, including:

- a. Roles related to new products, activities, or business areas arising from the Company's organizational development, where the Company does not yet have employees with adequate expertise in those fields.
- b. A shortage of employees with specialized expertise in certain fields, where internal talent with such expertise remains limited.
- c. Urgent staffing needs where it is not feasible to develop the required expertise among internal employees within a short period of time.

5. Brilian Internship Program (BIP)

BIP is an internship program that provides opportunities for senior high school/vocational school graduates, university students, and fresh graduates to gain practical work experience across BRI's work units while supporting their operational activities.

6. Brilian Scholarship Program (BSP)

An early recruitment program designed to attract high-potential young talent while serving as a platform for character development before participants join BRI as employees through the Bank's recruitment programs.

Talent Pipeline Development Strategy

BRI implements a Talent Management System as an integrated framework for managing its talent, covering five stages: Attraction, Identification, Selection, Development, and Succession.

1. Attraction Stage

BRI has established talent sources and channels to attract the best candidates. Key programs include regular recruitment and talent scouting initiatives.

2. Identification Stage

This stage involves grouping BRI employees based on their aspirations, individual assessments (annual performance), competencies, and clustering within the Human Asset Value Matrix, as well as identifying their areas of expertise (talent pools)

3. Selection Stage

Employees are classified into talent classes based on their capacity and performance. The results are calibrated as the basis for selecting and designating Top Talent for the respective

year. Employees identified as Top Talent receive targeted development programs to prepare them for the successor pool and future leadership roles.

4. Development Stage

Employees undergo development programs tailored to their talent cluster, corporate title, role, or career journey. The Development stage aims to enhance employee competencies, prepare them to perform their roles effectively, and align their career aspirations with organizational needs. Development programs include soft skills, leadership competencies, and technical competencies.

5. Succession Stage

This stage involves selecting candidates to serve as successors through promotion or talent rotation into critical positions via succession planning. The Succession stage ensures that the Company strategically prepares successor candidates and maintains readiness, thereby securing continuity in the availability of qualified personnel for key roles.

Learning & Development

BRI believes that the Company's success depends on consistent and strategic human capital development. This approach strengthens organizational commitment, enhances job satisfaction, supports performance achievement, and sustains employees' dedication and loyalty.

Human capital development at BRI is guided by the Development Program Framework, which covers the entire employee lifecycle. The framework ensures that programs are delivered in a targeted and structured manner to support employee readiness and effectiveness in their respective roles. Overall, the employee development cycle consists of four phases: Onboarding, Performing, Developing, and Offboarding, as outlined below.

Onboarding Phase

This development program is specifically designed for new employees, including new hires and those assuming new roles, to ensure their readiness in performing their responsibilities within the work unit. One of the key subjects covered is digital knowledge access as part of the digital transition program, including tools such as BRISPOT for marketing staff and NDS for operational personnel. In addition to classroom-based learning, the materials are also provided in the form of a Playbook, allowing employees to access and study the content anytime and anywhere.

Performing Phase

This phase is designed for employees in a specific role and focuses on strengthening role-related competencies to enhance performance. Across all positions, the program includes a development module on BRI's culture to sustain the BRILiaN spirit and promote the consistent practice of the BRILiaN Way values.

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Developing Phase

Employees across all levels (Band 1 through Band 6) participate in progressive leadership development programs to strengthen their leadership capabilities. This initiative is intended to cultivate leaders with a strategic mindset who are prepared to lead transformation. Throughout 2025, 1,341 employees participated in the Brilian Leadership Development Program (BLDP).

Offboarding Phase

The development program for employees approaching retirement provides them with the skills, knowledge, and insights necessary to manage their post-retirement life effectively. In 2025, a total of 825 employees participated in the Brilian Leader Retirement Program (BLRP), demonstrating BRI's commitment to employee well-being by preparing them for a meaningful and empowered retirement.

Furthermore, to support inclusive and equitable banking services in accordance with OJK regulations, including services for persons with disabilities, BRI conducted the "Financial Services Education for Persons with Disabilities" program for Frontline employees, consisting of 113 Customer Service, Teller, and Security personnel, throughout 2025. This program is part of the Company's diversity-focused training initiatives.

Customized Training by Position and Job-Specific Development Training Programs [OJK F.22][GRI 404-2]

BRI provides various platforms that offer learning opportunities, enhance competencies, and support the career development of employees. These development programs are designed to enable employees to succeed in specific roles or functions. Career development is aligned with employees' promotions and career aspirations, based on performance evaluation results, to ensure alignment with individual capabilities, competencies, and career pathways.

Established in 2015, BRI Corporate University operates six campuses across Indonesia. Since 2019, it has overseen a Professional Certification Body (LSP) and is the first LSP in the banking industry

to obtain a license from the National Professional Certification Agency (BNSP) under Decree No. KEP.0351/BNSP/II/2020. To address future competency challenges, BRI has implemented various talent development programs, including the following:

BRILiaN Leadership Development Program (BLDP)	BRILiaN Bright Scholarship Program (BBSP)	BRILiaN Specialist Development Program (BSDP)	BRILiaN Leader Retirement Program (BLRP)
A development program designed to prepare employees to become global leaders through continuous and comprehensive leadership development, emphasizing character building, national perspective, global perspective, business and banking knowledge, as well as technology insight.	An overseas postgraduate (Master's degree) scholarship program for permanent BRI employees, awarded to top talent based on performance achievements. The program provides access to world-class learning, global exposure, and networking opportunities at 30 leading universities worldwide.	This program is part of BRI's job-specific development training programs aimed at strengthening technical competencies (Technical Competency), with a focus on specific knowledge and skills aligned with the competency requirements for becoming a specialist in a particular field, while also being tailored to the Company's needs	A program designed to prepare employees before entering retirement by equipping them with the knowledge, insights, and skills needed to navigate retirement.
Program Type	Program Type	Program Type	Program Type
Leadership development program	Leadership development program	Digital transition program, technical education	Transition program for retiring and terminated employees
Learning Methods	Learning Methods	Learning Methods	Learning Methods
Coaching or mentoring, in-class training	In-class training	Coaching or mentoring, in-class training	In-class training
Permanent Employees	Permanent Employees	Permanent employees and contract employees	Permanent Employees
Participants 2025 1,341 participants	Participants 2025 2 participants	Participants 2025 84,621 participants	Participants 2025 825 participants

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Certification Program (Mandatory and Non-Mandatory)

BRI reinforces self-directed learning by facilitating employees in obtaining professional certifications, including mandatory certifications required to meet regulatory standards for specific roles, as well as optional certifications aimed at enriching individual competencies. These certifications serve as credible proof of relevant expertise recognized in their respective fields. Through this approach, Insan BRILiaN are equipped not only with broad insight but also with proven technical credibility to deliver tangible added value to the Company and its customers.

Support for Self-Directed Learning

BRI recognizes that business dynamics and technological advancements require every Insan BRILiaN to learn quickly. Accordingly, the Bank provides full support for self-directed learning across all employees. Through BRISMART, the integrated digital learning platform, employees can access a wide range of curricula, specialized modules, and business literature anytime and anywhere.

By allowing employees to choose development pathways aligned with their interests and career aspirations, BRI not only fosters a strong learning culture but also ensures that every talent takes proactive initiative to continuously update their competencies in support of the Company's sustainable transformation..

ESG Training for Employees [OJK E.2, F.1][GRI 2-24][GRI G4 FS4]

Employees' understanding of sustainable finance serves as a foundation for achieving the Company's sustainability strategy. To this end, BRI integrates sustainable finance concepts into its employee education and training curriculum, delivered through both face-to-face training and online learning (e-learning). In 2025, an Understanding Checking on Financial Inclusion was conducted for Insan BRILiaN, with 59,151 employees participating, representing 69.63% of all Insan BRILiaN.

Sustainability Culture [OJK F.1]

The Sustainability Culture Program (SCP) has been implemented since 2024 as a strategic initiative to foster and strengthen a sustainability culture across Insan BRILiaN. The program integrates environmental, social, and governance (ESG) principles into daily work practices through measurable indicators aligned with operational activities.

From an environmental perspective, SCP promotes the management of activities that may generate greenhouse gas emissions, including controlling the use of operational vehicles and improving energy efficiency. From a social perspective, the program focuses on human capital development through indicators related to participation in training and development activities. From a governance perspective, SCP emphasizes compliance with the Company's systems and procedures, as well as the prevention of violations that may affect good corporate governance. SCP is implemented

consistently across all work units and monitored regularly to ensure its effectiveness. Through this approach, BRI reinforces the internalization of sustainability values as an integral part of its work culture, supporting the development of a responsible and sustainable organization.

Collaborative Training with External Institutions

As part of efforts to standardize competencies, BRI conducts collaborative training programs with external certification institutions. The main objective of this program is to equip employees with relevant professional certifications.

In planning and implementing training and certification programs, BRI's LSP also collaborates with several external institutions, including the National Professional Certification Agency (BNSP), the Professional Banking Certification Institute (LSP-LSPP), the Indonesian Payment System Certification Institute (LSP SPI), and the Indonesian Society of Appraisers (MAPPI), among others. This initiative demonstrates the Company's commitment to validating the capabilities of internal talent to ensure high competitiveness, while also ensuring that all business operations are conducted by practitioners who meet national and global qualification standards.

Learning Effectiveness and Results

BRI ensures that every investment in employee development and training delivers measurable impact through comprehensive evaluations of learning effectiveness and outcomes. Learning effectiveness is assessed not only based on participant satisfaction levels, but also through improvements in technical competencies, positive changes in work behavior, and contributions to the achievement of the Company's business targets.

Increased Learning Intensity	Quantitative Business Impact - Area Head Onboarding Program
In 2025, the average training hours per employee reached 83 hours per year, increasing from 79 hours in 2024, reflecting broader access to learning and higher learning intensity for all Insan BRILiaN.	The evaluation of the Area Head Onboarding Program under the BRILiaN Specialist Development Program (BSDP), attended by 74 participants, demonstrates significant business impact, including: - Low-cost liquidity increased by 114%; and - Effective distribution performance improved by 100%.

Through a rigorous monitoring system and regular dialogue with employees, BRI ensures that the knowledge and skills gained from various training programs are applied directly in daily operations. This results-based approach ensures that employee development programs develop Insan BRILiaN who are more productive, innovative, and ready to contribute to the Company's sustainable business growth.

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Performance & Career Management

Well-Defined Career Planning

BRI is committed to developing its best talent through Career Planning, providing clear professional growth pathways for every Insan BRILiaN. This process is designed to align individual aspirations with the Company's needs, ensuring that each employee has a clear career journey supported by the development of soft, leadership, and technical competencies. Development programs are provided based on employees' needs, taking into account their talent cluster, corporate title, role, and career journey.

In addition, a candidate selection process is carried out to identify successors through talent promotion or rotation in critical positions as part of succession planning. Through this process, the Company prepares successor candidates and their readiness to ensure the continued availability of qualified talent for strategic roles.

Regular Performance Appraisals and Feedback Process

Individual performance management appraisals at BRI are organized under BRI Continuous Performance Management (BRICORE), a structured process implemented throughout the performance period that consists of three phases: planning, managing, and evaluating. The managing phase is conducted through Performance Dialogue as an ongoing process during the period. The process is illustrated below.

Performance Planning Phase (Planning)

1. This phase is the process of establishing employees' performance targets, during which agreement is reached between the employee and the appraiser, while ensuring alignment between the employee's performance targets and those of the Work Unit.
2. This phase is conducted at the beginning of the performance period (the beginning of the year) or at the start of an employee's assignment to a new position, function, or Work Unit. It may also be carried out periodically as needed, provided that it remains aligned with the Work Unit's performance targets.
3. The established performance targets are documented in each employee's performance plan.

Performance Management Phase (Managing)

1. The performance management phase is conducted through Performance Dialogue, a two-way communication between the employee and the appraiser that provides effective and constructive feedback to support continuous improvement in individual performance. This process is embedded throughout all stages of BRICORE.
2. Performance Dialogue is conducted through dedicated sessions that are well planned and intended to:

- a. Ensure that the employee understands their role and contribution to the achievement of the Work Unit's objectives.
 - b. Provide effective feedback or solutions to address obstacles or issues related to the employee's performance.
 - c. Recognize the employee's performance achievements, encouraging the pursuit of more challenging targets.
 - d. Support the preparation of the employee's Individual Development Plan.
3. Performance Dialogue is conducted continuously throughout the performance period, with the following provisions:
 - a. Mandatory, at the beginning of the performance period (during performance planning) and at the end of the performance period (during performance evaluation).
 - b. Optional, outside the mandatory sessions, based on the needs of each employee or when there are indications of declining performance, such as unsatisfactory work quality, low initiative, refusal of assigned tasks, increasing complaints, defensiveness, or avoidance of more challenging work.

Performance Evaluation Phase (Evaluating)

1. This phase involves preparing for and conducting performance evaluations, including reviewing performance progress and comparing performance results against the established performance targets (measuring employee performance).
2. Evaluations may be conducted by each employee during the performance period on a quarterly, semiannual, or annual basis.
3. Performance evaluation is conducted to support performance check-ins and performance appraisal.
4. Each employee's performance appraisal results in an Individual Performance Score (IPS) and an individual performance rating.
5. To avoid biased or less objective performance evaluations, employees should avoid the following conditions:
 - I. Halo Effect, where performance evaluation is based solely on the prominent positive traits of the employee being evaluated.
 - II. Horn Effect, where performance evaluation is based solely on the prominent negative traits of the employee being evaluated.
 - III. Leniency, where the appraiser tends to give overly favorable evaluations to employees.
 - IV. Strictness, where the appraiser tends to be overly harsh in evaluating employees.
 - V. Central Tendency, where the appraiser tends to assign ratings in the middle range (between good and poor).
 - VI. Recency Error, where the appraiser tends to base the evaluation on the employee's most recent performance rather than the overall performance during the evaluation period.

BRI uses the MyCore application to support the implementation of BRICORE at the individual level. The application is used by employees from the performance planning through performance

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evaluation. Strong corporate performance is also reflected in the alignment of employees' Individual Performance Scores (IPS).

BRI manages performance at the Company, Work Unit, and Individual levels through a structured performance management process. This process aims to ensure alignment between individual and Company performance, encourage employees to focus on achieving targets, and support optimal performance. The Company evaluates the overall implementation of individual performance management, including employees whose performance falls below the required minimum standards (underperformers). To address underperformance, BRI implements the Productivity & Performance Enhancement Program (PPEP) to help employees meet the Company's minimum performance standards.

In 2025, BRI continued the implementation of the Productivity & Performance Enhancement Program. During the program, the Company provided various forms of support, including:

- 1. Buddy Assistance: A buddy was appointed by the Head of the Work Unit.
- 2. Training: Delivered through both online and offline sessions.
- 3. Mentoring: Conducted directly by supervisors or the relevant Work Unit leaders.
- 4. Coaching: Provided by supervisors or BRI's internal certified coaches.
- 5. Counseling: Conducted by counselors appointed by the Company.

An evaluation of the PPEP was conducted in October 2025. The results showed that out of 2,152 participants, 1,817 successfully completed the program (achieving performance results above 90% and/or completing 100% of the development plan targets), representing 84% of all participants. This indicates an increasing trend in the number of participants who successfully completed the PPEP compared with the previous year. Based on these results, the PPEP program has had a positive impact on employee performance.

The effectiveness of this performance management system is also reflected in internal talent mobility within the Bank. In 2025, 6,872 employees, or 8.09% of BRI's total workforce, received promotions, demonstrating that BRI's evaluation mechanism effectively supports the professional growth of high-performing employees.

Reward, Benefits & Pay Equity

Fair Compensation and Social Protection

BRI upholds the principle of equality by implementing a remuneration strategy based on objective, performance-driven assessments. BRI also provides merit-based salary increases, with the amount determined by job level, length of service, and workload. Incentives and bonuses are awarded to enhance employee motivation in achieving performance targets and accomplishments. This approach ensures that career development for every employee proceeds without discrimination, including the absence of compensation disparities between male and female employees.

Remuneration is determined objectively based on job level and competencies. This approach is intended to attract prospective employees, retain competent talent, and encourage employees to maximize their contribution to the Company. The determination of compensation and benefits is governed by Remuneration Policy No. SE.36-DIR/HCS/12/2024 dated December 30, 2024. The Company provides fixed compensation, such as basic salary and allowances, as well as variable compensation, including incentives and bonuses. In addition, Insan BRILiaN receive benefits such as health insurance, official travel facilities, and pension programs.

The ratio of total annual remuneration, calculated as the total annual remuneration of the highest-paid individual to the median annual remuneration of employees, was 26.67 in the reporting year. This was driven by a 0.45% increase in median employee remuneration (excluding the highest-paid individual), while the highest-paid individual's remuneration increased by 5.38% compared to 2024.

Nevertheless, BRI remains committed to providing competitive compensation for all employees by participating in an annual Total Reward Survey conducted by an independent consultant, ensuring that remuneration levels are consistently aligned with benchmarks in the banking industry. The survey is conducted objectively and in compliance with applicable regulations, with no conflict of interest between BRI and the remuneration consultant.

BRI complies with the applicable Provincial Minimum Wage (UMP) regulations in each region by ensuring that the wages of its lowest-paid employees exceed the prevailing minimum wage. In 2025, BRI's average lowest wage was 1.09 times the applicable UMP. This ensures that wage determination considers the adequacy of employees' cost of living based on their respective work locations.

In addition, BRI provides maternity protection and leave benefits for full-time employees as follows.

Benefit Type	Program Name	Permanent Employees	Fixed-Term Employees
Life Insurance	- Death Benefit - Bereavement Allowance - Employee Life & Personal Accident Insurance	Yes	As stipulated in the employment agreement
Health Insurance	- National Health Insurance (JKN) - Asuransi Kesehatan Pekerja	Yes	As stipulated in the employment agreement
Disability and Incapacity Coverage	- Jaminan Kecelakaan Kerja - Employee Health Insurance	Yes	As stipulated in the employment agreement
Leave	- Maternity Leave / Paternity Leave - Annual Leave - Health- or family-related leave	Yes	As stipulated in the employment agreement

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Long-Term Incentives for Employee ^[GRI 401-2]

BRI provides long-term incentives in the form of share ownership through two programs: the Employee Stock Allocation (ESA) and the Employee Stock Option Plan (ESOP), both of which have been implemented since 2016. ESA is granted in four stages to employees across all levels who meet the criteria established by BRI, including tenure, individual performance, and track record in fulfilling responsibilities. Meanwhile, ESOP provides employees with the option to purchase shares at a preferential price. Both programs are offered to employees at specific levels who are classified as High Potential Talent and Value Creators, as part of an initiative to strengthen their sense of ownership in the Company.

Employee Stock Allocation (ESA)		Employee Stock Option Plan (ESOP)	
Number Shares in 2024	967,718,000	Number Shares in 2024	148,926,100
Additional Shares in 2025	83,597,400	Additional Shares in 2025	0

Diversity, Equity & Inclusion

BRI upholds the principle of Equal Employment Opportunity and integrates it into non-discriminatory human capital policies to ensure that every individual is treated fairly, regardless of background. This commitment is reinforced by implementing the Respectful Workplace Policy and sound employment practices, aimed at fostering a safe, inclusive, and harassment- and discrimination-free workplace.

Equal Employment Opportunity ^{[OUK F.18] [GRI 2-23]}

BRI is committed to consistently fostering an inclusive and equitable workplace by upholding the principles of equality, diversity, and non-discrimination across its diverse workforce. The Company provides equal development opportunities for employees regardless of gender, age, ethnicity, religion, race, or other discriminatory factors. BRI's comprehensive anti-discrimination policies are embedded across all aspects of human capital management, including recruitment, career development, and remuneration.

Respectful Workplace Policy

BRI reaffirms its commitment to equality by implementing the Respectful Workplace Policy, as stipulated in Board of Directors Decree No. SK.B.1221-DIR/HCS07/2022. The Respectful Workplace Policy is guided by the following principles:

Principles of the Respectful Workplace Policy in SOEs



Recognizing and valuing diversity in the workplace by respecting differences across various backgrounds, including ethnicity, race, nationality, skin color, age, religion, gender, disability, perspectives, and other individual characteristics, to foster a productive workplace.



Unit leaders ensure that all employees are treated fairly, regardless of their characteristics, and have equal and equitable access to facilities and infrastructure.



Creating and sustaining a respectful workplace that is free from discrimination, violence, and harassment in any form.

Non-Discrimination HC Policy

BRI has adopted these principles as an internal policy through Board of Directors Decree No. B.1221-DIR/HCS/07/2022 regarding the Respectful Workplace Policy (Policy on Mutual Respectful Conduct in the Workplace). The provisions set out in the decree are as follows:

1. definitions of a respectful workplace, discrimination, violence, and harassment;
2. criteria for acts of discrimination, violence, and harassment;
3. principles of a respectful workplace; and
4. measures for prevention, handling, and monitoring.

The Company emphasizes a top-down approach by requiring BRI Leaders to serve as role models in fostering an inclusive, conducive, and productive workplace that upholds human rights and enhances the productivity of all Insan BRILiaN. ^[GRI 2-24]

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Strengthening Corporate Culture

Core Culture [F.1] [GRI 2-23]



BRI One Culture serves as the Company's cultural framework, oriented toward achieving sustainable performance in support of the realization of the Company's vision. BRI One Culture is grounded in the Brilian Way, which functions as the core set of values and behaviors internalized in the daily work activities of all BRILiaN individuals.

On July 14, 2025, BRI officially established the Brilian Way as its corporate culture, serving as the behavioral guideline for BRILiaN individuals in carrying out their roles, duties, and responsibilities. The Brilian Way reflects the fundamental character and core values of BRILiaN individuals as the primary drivers of the Company's performance and transformation. It was Formulated through a collaborative and participatory process involving the Board of Directors and BRILiaN individuals, reaffirming BRI's commitment to strengthening corporate culture as a strategic pillar for accelerating transformation and achieving the Company's long-term aspirations. The BRILiaN Way comprises five core values: Integrity, Collaboration, Accountability, Growth Mindset, and Customer Focus. Each value is supported by three key behaviors expected to be demonstrated by all BRILiaN individuals, as outlined below:

 Integrity	 Collaborative	 Accountability	 Growth Mindset	 Customer Focus
Definition Upholding professionalism, ethics, and honesty by considering risks in every action.	Definition Working in synergy and contributing actively to achieve shared objectives.	Definition Taking full responsibility for people development and exercising disciplined execution to achieve optimal results.	Definition Being adaptive, innovative, and open to continuous learning throughout every stages of change.	Definition Delivering empathetic services and solutions aligned with customer needs.
Key Behaviors - Perform duties professionally by applying sound governance and measured risk management practices - Demonstrate consistently between words and actions - Maintain zero tolerance toward any form of violation, misconduct, or gratification	Key Behaviors - Prioritize the interests of the Company's above personal team interests - Foster open communication built on mutual trust - Express views courageously and contribute actively toward achieving common goals	Key Behaviors - Take responsibility for sustainable and healthy growth - Apply disciplined execution to deliver optimal outcomes - Continuously pursue self-development and team development	Key Behaviors - Cultivate an innovative mindset to continuously progress and improve - Demonstrate resilience and perseverance in striving for the highest level of performance - Remain open to constructive feedback and criticism	Key Behaviors - Provide prompt, accurate, and needs-based services to customer - Build and maintain strong customer relationships in the interest of the Company - Safeguard the confidentiality and security of customer data

Culture Internalization
BRI's transformation agenda is implemented through two primary focus areas: strengthening business performance and advancing corporate culture. Within this framework, corporate culture is positioned as a strategic foundation that supports the achievement of the Company's vision and mission and forms an integral part of its overall corporate strategy. In alignment with this commitment, and to ensure that BRI's transformation is implemented in a consistent and measurable manner, the BRI Group continuously undertakes structured initiatives to internalize its core values.

BRI's Cultural Transformation Journey
BRI's Cultural Transformation Journey represents a sustained and systematic effort to strengthen workplace culture as a key driver of the Company's transformation agenda. This effort is carried out through targeted programs and behavioral interventions aimed at shaping the mindset, conduct, and ways of working of BRILiaN individuals to ensure alignment with the Company's strategic direction.

BRI has developed a Culture Transformation Roadmap through 2030 as a long-term strategic framework to ensure that corporate culture consistently drives behaviors aligned with the Company's business strategy and sustainability agenda. The roadmap encompasses, among others:

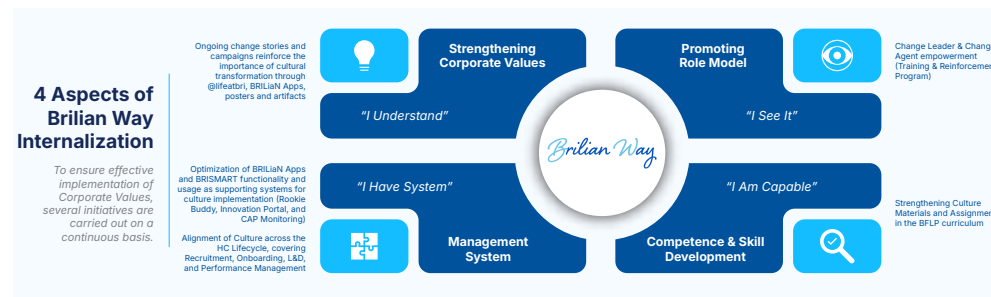
1. Comprehensive internalization of the Brilian Way;
2. Empowerment of Change Leaders and Change Agents to serve as cultural role models;
3. Integration of cultural values throughout the entire Human Capital cycle, from recruitment and development to performance management; and
4. Strengthening of the data-driven culture measurement system.

These efforts are supported by a strong Human Capital management foundation, the creation of a collaborative and positive workplace, and an integrated communication strategy delivered through various internal and external channels.

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Aspects of Corporate Culture Internalization

Throughout 2025, BRI implemented several strategic initiatives to internalize its corporate culture in alignment with the BRI One Culture framework. The internalization of BRI One Culture is structured around four key aspects:



1. Strengthening Corporate Values (I Understand)

Strengthening Corporate Values serves as the primary foundation to ensure that every BRILiaN individual has a comprehensive understanding of BRI's Core Values, including their definitions and expected behaviors. BRI continuously reinforces these core values through consistent communication approaches, including change stories and cultural campaigns. This effort is supported by the utilization of multiple internal communication channels including the social media platform [@lifeatbri](#) and the BRILiaN Apps, as well as the use of cultural artifacts and symbols that embed the values into daily corporate practices.

2. Promoting Role Model (I See It)

Promoting Role Models emphasizes leadership as the primary driver of BRI's corporate culture. All Work Unit leaders serve as Culture Leaders who actively demonstrate the Brilian Way in carrying out their responsibilities. Their leadership role is reinforced by Change Agents assigned within each work unit. The initiative is further strengthened through structured empowerment programs for Change Leaders and Change Agents to maintain consistency and cultural coherence throughout all organizational levels.

3. Competence & Skill Development (I Am Capable)

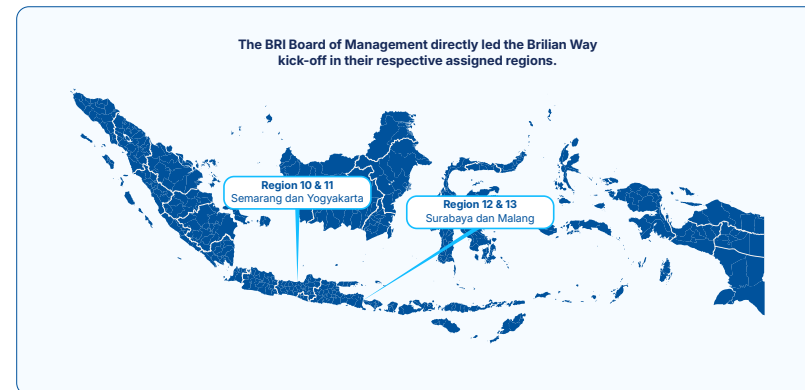
Competence and Skill Development focuses on strengthening the capabilities of BRILiaN individuals in alignment with the Brilian Way. Corporate Culture internalization is systematically integrated into all employee development programs, including onboarding programs for new hires and refreshment programs for existing employees.

4. Management System (I Have System)

The Management System represents the strategic enabler that ensures BRI's corporate culture is managed in a structured, measurable, and sustainable manner. BRI continuously enhances the BRILiaN Apps as the primary platform for corporate culture implementation, including integration with applications such as BRISMAART and the Corporate Culture and Innovation Portal. Supporting programs include the BRILiaN Rookie Buddy program, and a data-driven monitoring system for

the Culture Action Program (CAP). In parallel, BRI aligns its corporate culture across the entire Human Capital lifecycle, from recruitment and learning and development, to performance management.

Brilian Way Internalization within the BRI Group



As part of strengthening corporate culture, the Board of Directors of BRI conducted direct socialization of the Brilian Way through a series of Kick-Off Brilian Way initiatives across their respective Regional Offices. These activities served as a strategic platform for the Board to communicate the direction, underlying meaning, and expectations for the implementation of the BRILiaN Way directly to BRILiaN individuals across Operational Work Units. This direct engagement approach strengthened employees' sense of ownership and reaffirmed that cultural transformation is a collective agenda shared across all organizational levels.

BRI further ensured alignment in the implementation of the Brilian Way across all entities within the BRI Group, including its 10 subsidiaries. This alignment process was carried out by considering the specific business characteristics, organizational maturity levels, and strategic priorities of each entity. In addition, BRI implemented several initiatives to ensure that the Brilian Way is effectively understood, internalized, and practiced by all BRILiaN individuals, including the following:

1. Management of the Culture Team

To optimize the management of BRI's corporate culture and the implementation of BRI One Culture across work units, active engagement from the Culture Team is essential. The Culture Team comprises Change Leaders (CL), Change Agents (CA), and Change Agent Coordinators (CAK), who serve as role models in internalizing BRI's corporate values. The Culture Team plays a proactive role in ensuring the effective execution of culture programs designed to drive behavioral alignment and enhance organizational performance.

2. Alignment of the Brilian Way Across BRI's Human Capital Cycle

BRI positions corporate culture as the foundation of its Human Capital management to ensure

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sustainable organizational performance. The Brilian Way is systematically integrated into the entire Human Capital lifecycle, encompassing recruitment, onboarding, learning and development, performance management, as well as career development and succession planning.

3. Culture Measurement

To ensure that the Brilian Way is consistently understood and implemented, BRI conducts structured and periodic culture measurement. The assessment evaluates employees' understanding of the values, definitions, and key behaviors of the Brilian Way, the application of corporate culture at the work unit level, as well as management's role modeling in demonstrating the expected values and behaviors.

4. BRI Excellence Award

The BRI Excellence Award (BEA) represents one of the highest forms of recognition granted by BRI to employees and work units that consistently demonstrate outstanding performance in achieving the Company's targets. The BEA held in 2026 recognizes the best-performing employees and work units based on their achievements in 2025.

Culture Team ^{[F.1][GRI 2-23]}

Culture internalization represents a key element in building a sustainability-oriented culture at BRI and strengthening the implementation of BRI One Culture across all work units. To support this objective, BRI has established a Culture Team comprising Change Leaders (CL), Change Agents (CA), and Change Agent Coordinators (CAK). The Culture Team is responsible for ensuring the effective implementation of corporate culture by fostering work behaviors aligned with BRI's core values and supporting sustainable performance improvement. Acting as role models within their respective work units, members of the Culture Team oversee the implementation of the Brilian Way to cultivate collective behaviors that are productive and accountable. Change Leaders play a strategic role in exemplifying the expected values and behaviors, ensuring that the Culture Activation Program (CAP), an initiative designed to support the achievement of key performance indicators (KPIs), is effectively implemented at the work unit level. In addition, the Culture Team ensures that cultural values are comprehensively internalized throughout the organization while serving as an effective internal communication bridge between management and work units. The presence of the Culture Team supports adaptive decision-making processes and strengthens sustainable corporate performance.

Employee Well-Being

BRI is committed to maintaining a balance between productivity and well-being through comprehensive employee well-being programs and strict adherence to Occupational Health and Safety (OHS) standards to ensure the safety of all Insan BRILiaN at work. The Company also continuously fosters harmonious industrial relations by upholding freedom of association and collective bargaining agreements as a foundation for creating a collaborative, fair, and thriving work environment for all employees.

Employee Well-Being Programs ^[GRI 403-6, 403-7]

The Company consistently promotes the four aspects of BRILiaN well-being, covering physical, social, mental, and financial aspects, in line with the Employee Well-Being Policy.

Physical Well-Being ^[GRI 403-3, 403-6]

BRI prioritizes employees' physical well-being by implementing the Occupational Health and Safety Management System (SMK3). In addition, BRI facilitates regular General Medical Check-Ups for employees and organizes quarterly blood donation drives through the Human Capital Service Group in collaboration with the Indonesian Red Cross (PMI).



Social Well-Being

BRI supports employees' social well-being by fostering a positive work environment that values harmonious personal and professional relationships. This commitment is realized through BRILiaN Community, an ecosystem that brings together 28 communities across sports, arts, and social and religious activities. Managed down to the regional level, these communities serve as inclusive platforms for Insan BRILiaN to pursue their interests, strengthen collaboration, and build healthy interactions beyond formal work settings.



Beyond serving as a platform for pursuing personal interests, BRILiaN Community plays a strategic role in:

- Supporting work-life balance by fostering equilibrium between professional demands and personal fulfillment through hobbies and interests;
- Strengthening a collaborative culture by enhancing engagement and cohesion across work units and regions through shared activities and competitions;
- Serving as an informal communication channel between leaders and employees for the exchange of information and aspirations;
- Developing non-professional talents while also functioning as a positive engagement platform to strengthen the Company's image among stakeholders.

Through BRILiaN Community, each Insan BRILiaN is provided with a platform to connect, share, and learn together. When employees feel valued and actively engaged, they are able to enhance their self-worth and competencies, which in turn has a direct impact on strengthening innovation, performance, and overall workforce productivity.

Mental Well-Being

BRI places strong emphasis on mental well-being to ensure that each employee is able to manage emotions, information, and work-related pressures in a healthy and balanced manner. This support is delivered through various educational channels, including webinars and podcasts on mental health presented by psychologists. Furthermore, BRI provides Teman Cerita BRILiaN, a one-on-one counseling service with psychologists that can be accessed by Insan BRILiaN either in person or online.



Financial Well-Being (Financial Podcast series, Employee Welfare Credit)

Through financial education and enhanced financial literacy, BRI equips employees with the capability to manage their personal finances prudently. Initiatives such as financial literacy webinars and podcasts provide access to knowledge on investment planning, asset management, and household cash flow management. Complementing this understanding, BRI offers employee welfare credit through the BRIGuna Kawan product as a flexible facility that employees can utilize to support their protection and well-being needs. With strong financial literacy supported by appropriate facilities, Insan BRILiaN are expected to build economic independence and lead a high-quality life free from financial stress, enabling them to remain focused and contribute fully to achieving the Company's strategic objectives.



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Family-Friendly Workplace ^[OUK F.21]

BRI recognizes that each BRILiaN individual plays an irreplaceable role within their family. Accordingly, the Company is strongly committed to fostering a family-friendly workplace. BRI supports female employees through policies and facilities related to pregnancy and childcare. Female employees are entitled to three months of fully paid maternity leave, enabling them to focus on preparing for childbirth and caring for their newborn during the early months of life. BRI also provides paid paternity leave for male employees to accompany their spouses during childbirth for up to three working days. For breastfeeding mothers, BRI offices provide comfortable nursing rooms. At several BRI offices, childcare facilities in the form of daycare centers are also available, allowing employees to leave their children in care during working hours.

BRI's leave and work permit policies comply with applicable labor regulations, as stipulated in the Collective Labor Agreement (PKB). Insan BRILiaN may apply for annual leave and mandatory leave (a compulsory five consecutive days as part of annual leave). In addition, employees are entitled to paid leave for other purposes, such as marriage, menstruation, caring for sick family members, or attending family funerals.

Working Hour Management ^[OUK F.21]

Insan BRILiaN with designated roles and responsibilities may undertake remote working arrangements, providing flexibility to work from any location without the need to be physically present at the office. In line with this initiative, the evolution of corporate culture is reflected in the implementation of the New Way of Working, which marks a shift from traditional work models toward a more flexible, digital, and human-centric approach.

The New Way of Working encompasses flexibility in work location and working hours, the optimization of digital technology, and the transformation of organizational culture to support remote collaboration and employee well-being. Its implementation includes Work from Anywhere (WFA), Work from Home (WFH), and Work from Satellite Office (WFS). BRI provides remote working facilities (BRI Work) located at the RO Jakarta 3 building, KC Bintaro, KCP Bekasi, and KC Dewi Sartika Bogor. In addition, BRI implements flexible working hours for units and groups within divisions during periods of intensive work. This initiative supports employee well-being while also enabling them to better balance their family responsibilities.

To ensure disciplined working time management, BRI has implemented an attendance system that captures employees' clock-in and clock-out data across all operational units and is integrated with the payroll system. The system is used to monitor working hours, including overtime management, in line with company policies and prevailing labor regulations. Additionally, BRI has established a structured overtime mechanism through its employee application system to ensure supervisory approval and appropriate compensation for employees undertaking overtime work.

Grievance Mechanism ^[GRI 2-26]

BRI ensures the protection of employees from discrimination, exclusion or restriction, sexual and non-sexual harassment, bullying, as well as various forms of physical, verbal, and mental violence as part of its human capital management. This commitment is also reflected in the Respectful Workplace Policy (RWP), which has been communicated through policies and webinars and is emphasized for all BRILiaN personnel across work units. Perpetrators who harm employees will be subject to the applicable labor regulations and, if proven, will face strict sanctions up to and including termination of employment.

Employees may submit complaints and inquiries through internal communication channels, including the Human Capital Call Center, the BRI Human Capital Assistant, and the BASIC menu on the BRILiaN Apps managed by the Human Capital Service Group (HSC), as well as through the Company's Whistleblowing System. Where necessary, employees may also request coaching sessions with internal BRI coaches or consultation sessions with external counselors. BRI guarantees the confidentiality of all information disclosed and the identities of employees throughout the complaint and consultation processes.

Employee Engagement

As part of the Company's commitment to implementing sustainable human capital management practices, the Company periodically evaluates employee engagement through the Employee Engagement Survey (EES).

In the Employee Engagement Survey (EES) conducted in 2024, 73.4% of BRI employees recorded a relatively high level of engagement, with a score of 3.51 out of 4, reflecting the job satisfaction of Insan BRILiaN. Alongside the relatively high level of employee satisfaction, the voluntary employee turnover rate remained low at only 1.24% in 2025, indicating stronger employee retention compared with the banking industry.

2024
Employee Engagement



3.51/4.00

2024
Survey Scope



73.4%

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During the reporting year, the Company undertook improvements to the EES methodology, instruments, and analytical framework to enhance the quality of measurement, including aspects of reliability, scope, and alignment with the Company's strategic direction and organizational dynamics. In connection with this enhancement process, the EES was temporarily not conducted as an annual survey in 2025 and will be resumed once the updated methodology has been finalized.

During the methodology refinement period, the Company ensured that the employee listening process continued through multiple channels, including internal communications, employee-management dialogue forums, grievance and feedback mechanisms, as well as monitoring of relevant HR indicators (such as employee turnover rates). The Company's focus in 2025 is directed toward strengthening follow-up actions from the previous EES cycle, including enhancing internal communication effectiveness, building leadership capacity, and optimizing career development and employee well-being programs. The Company aims to conduct the EES using the updated methodology in the next reporting period, with disclosures designed to establish baselines and ensure comparability of results..

Occupational Health & Safety [OJK F.21]

OHS Policy Structure in BRI

The Occupational Health and Safety Management System (SMK3) has been implemented across all BRI work units. The Business Continuity Management (BCM) and Occupational Health and Safety (OHS) Department, part of the Operational Risk Group (ORD), is responsible for all aspects of SMK3, including the development, enhancement, and implementation of OHS measures. The Head of the Operational Risk Group holds primary responsibility for the implementation and oversight of OHS. The SMK3 policy is established by the Board of Directors with employee involvement, as stipulated in Circular Letter No. SE.12-DIR/MPE/09/2025 Book 2, which covers various aspects related to SMK3. [GRI 2-23, 403-1, 403-8] The SMK3 policy sets out the following provisions:

1. The provisions are formulated in accordance with applicable and ISO 45001:2018 on the Occupational Health and Safety Management System (OHSMS);
2. The provisions apply to BRI employees as well as non-employees, including partner workers; and suppliers operating within BRI.
3. The provisions aim to mitigate and control OHS risks arising from operational activities, including work-related accidents (KAK) and occupational diseases (PAK);
4. The policy also regulates OHS mitigation and control measures within the Company's procurement processes of goods and services;
5. The SMK3 coordination structure consists of the OHS Committee (P2K3) and the Emergency Response Team.

The provisions of the SMK3 policy are further elaborated in Standard Operating Procedure (SOP) No. SO.09-ORD/03/2025. The SMK3 aspects regulated under this SOP include:

1. Establishment of tiered Emergency Response Teams at each work unit, including:
 - Conducting regular OHS awareness programs and emergency response drills; and
 - Carrying out emergency response drills at least once a year.
2. Review and improvement of SMK3 performance to ensure the alignment and effectiveness of

SMK3 implementation. Reviews cover planning, implementation, monitoring, and evaluation activities, with the results serving as the basis for continuous improvement of SMK3 performance.

3. Periodic monitoring and evaluation of OHS through inspections, measurements, testing, and internal audits of SMK3 implementation.
4. OHS culture internalization is socialized to ensure employees understand SMK3 as both their right and obligation. Internalization methods include:
 - Face-to-face training, webinars, and online learning;
 - Other communication media (letters, infographics, videos, podcasts, and others); and
 - Emergency response drills at least once per year.
5. Prevention and control of risks arising from operational activities, such as work-related accidents and occupational diseases, are also integrated into the Company's procurement processes for goods and services.

OHS Committee

The Occupational Health and Safety (OHS) Committee (P2K3) serves as a strategic collaboration platform comprising management representatives and employee representatives. The establishment of this committee fully complies with applicable laws and regulations and has received official approval from the relevant local Manpower Office. OHS Committee plays a central role in:

- Providing strategic recommendations to management on OHS policies;
- Conducting periodic audits and evaluations of potential hazards in the work environment; and
- Ensuring effective two-way communication between the Company and employees to foster a proactive safety culture.

OHS Metrics and Target [GRI 403-9, 403-10]

BRI recognizes occupational health and safety as a key foundation for maintaining operational sustainability and the well-being of Insan BRILiaN. As an institution operating in the banking sector, the Bank considers its workplace environment to have a low risk of occupational accidents.

Nevertheless, BRI remains proactive in identifying and mitigating potential hazards to create a safe and productive workplace. In implementing the Occupational Health and Safety Management System (SMK3), the Bank periodically conducts Hazard Identification, Risk Assessment, and Determining Controls (HIRADC) procedures to map occupational health and safety risks across all work units. The results form the basis for setting priorities and developing action plans to ensure that risk control measures are implemented effectively and in a structured manner.

Given that the majority of operational activities are conducted in office buildings and branch offices, BRI places particular attention on hazards such as electrical short circuits, fire risks, earthquakes, and slippery floor surfaces. Throughout 2025, there were 216 workplace accidents recorded across all BRI work locations. As part of its prompt response and preventive measures, the Company strengthened coordination with the Building Management (BM) of Sentra BRI Head Office and the General Affairs units of branch offices to implement targeted control measures. These initiatives

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included installing anti-slip flooring along outdoor pedestrian pathways around the Head Office, increasing the frequency of routine housekeeping inspections throughout office buildings, and conducting fire and earthquake drills to enhance the readiness of all Insan BRILiaN to respond to emergency situations.

In addition to physical safety, BRI is fully committed to safeguarding the health of its employees to prevent occupational diseases. Through the annual health screening program, or Annual Medical Check-Up (MCU), the Bank regularly monitors employees' health conditions as part of its preventive measures and priority action plans for managing occupational health risks. Within the office environment, health risk identification focuses on ergonomic factors and work behaviors that may lead to minor health issues with long-term impacts, such as back pain or Carpal Tunnel Syndrome. In this regard, the Occupational Health and Safety Committee (P2K3) actively promotes ergonomic working postures as a daily preventive measure.

To prevent communicable diseases, the Company maintains high hygiene standards by requiring employees who are unwell to wear masks in shared workspaces. This policy, along with initiatives to raise awareness of proper coughing and sneezing etiquette and to provide access to healthcare services through the company clinic, helps mitigate respiratory infection risks in the workplace. Furthermore, BRI recognizes that mental health is a critical component of employee productivity. Accordingly, the Company provides professional counseling services to address psychosocial risks arising from work-related stress, ensuring that every Insan BRILiaN receives adequate support to maintain both professional performance and mental well-being.

Occupational Accident Rates for Permanent and Non-Permanent Employees in 2025 [\[GRI 403-9\]](#)

Description	Number of Incidents (a)	Total Hours Worked (b)	Rate (per 1,000,000 Hours Worked) [a/b × 1,000,000]
Fatalities	0	161,742,896	0.00
Recordable Incidents	216		1.34

Notes:
Total Working Hours were calculated by multiplying the total number of employees, including top management (84,949 employees), by the total working hours during the effective working days in 2025 (238 working days multiplied by 8 working hours per day).

Number of Occupational Diseases among Permanent and Non-Permanent Employees in 2025

Description	Number of Occupational Diseases	Type of Occupational Disease
Fatalities	0	N/A
Recordable Ill Health	0	N/A

Promotion of OHS and Emergency Response Culture [\[GRI 403-2\]](#) [\[GRI 403-4\]](#)

OHS promotion serves as a foundation for fostering a strong safety and emergency preparedness culture, encouraging compliance with OHS standards and regulations, and creating a safe and healthy work environment for employees. OHS risk awareness is communicated to executive management as well as all BRI employees. In addition, the Company conducts regular safety training to provide practical understanding of safety protocols for all employees, enabling them to independently identify and respond to potential hazards. [\[GRI 403-5\]](#)

To foster a culture of emergency preparedness, BRI provides adequate OHS supporting facilities, including the placement of fire extinguishers (APAR) and first aid kits (P3K) in every room and at strategic locations. The Company also operates BRIMEDIKA Clinic as a primary healthcare facility accessible to employees in the event of work-related accidents or occupational illnesses. As part of its compliance with applicable laws and regulations and as an implementation of SMK3, BRI has held SMK3 certification since June 2023 conducted by PT Multi Sertifikasi Indonesia with 64 criteria for beginner category and got a score of 90.62%. Furthermore, in August 2024, BRI underwent a new certification process with 122 criteria and received a score of 94.26%. This score falls under the "Satisfactory" category, earning BRI the SMK3 Gold Flag.

Disaster Risk Management

Natural disasters such as floods and landslides resulting from climate change also pose safety risks to employees, particularly those working in vulnerable locations. To address this risks, the Company ensures that all employees understand the Emergency Response Plan and that members of the Crisis Management Team (TMK), the Emergency Safety Committee Team (TPKD), Building Management (BM) at BRI Head Office Centers, and Floor Wardens are well prepared to respond to potential disasters. This includes readiness of emergency evacuation facilities, such as rubber boats in flood-prone areas.

OHS Training [\[GRI 403-5\]](#)

BRI is committed to building a preventive OHS culture by ensuring that every employee possesses adequate knowledge and skills to manage workplace risks. This commitment is realized through the continuous provision of OHS training for all Insan BRILiaN, both at the head office and across operational work units.

These training programs cover a range of critical aspects, including basic office safety procedures, workplace ergonomics, fire risk mitigation, and emergency evacuation techniques. In addition to general training, BRI also conducts specialized certification programs for members of the OHS Committee (P2K3) and the Emergency Response Team to ensure they possess the technical competencies required to handle crisis situations professionally.

Through regular training and periodic emergency response simulations (drills), BRI ensures that

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each individual can identify potential hazards at an early stage, respond swiftly in emergency situations, and play an active role in creating a zero-accident workplace.

Freedom of Association and Collective Bargaining

Engagement Between Employee Representatives and Management ^[GRI 2-30]

BRI prioritizes constructive and continuous dialogue between Management and employee representatives as a foundation for organizational stability. This engagement is formalized through the Collective Labor Agreement (PKB), which comprehensively outlines the rights and obligations of the Company, the Labor Union, and all employees.

To ensure its continued relevance to industry developments and regulatory changes, PKB is reviewed and renewed biennially through a transparent and inclusive negotiation process. This approach aims to maintain and strengthen harmonious industrial relations by upholding sound industrial relations principles. Through this synergy, Management and employee representatives align the Company's strategic interests with employee welfare, thereby mitigating the risk of labor disputes and fostering a productive workplace.

Freedom of Association ^[GRI 407-1]

BRI fully guarantees the right of every employee to freedom of association and assembly, as stipulated in applicable laws and regulations. The Company views the Labor Union as a strategic partner in building a fair and equitable work ecosystem. The implementation of freedom of association at BRI is reflected in the Company's full support for employee organization activities and the provision of formal and informal channels for the Labor Union to convey its aspirations. By ensuring the right to organize without interference or discrimination, BRI is committed to fostering a democratic workplace culture in which employees' voices are legally recognized and incorporated into decision-making processes related to employee welfare and industrial relations.

As of December 31, 2025, BRI employed 84,949 full-time employees, comprising 59,714 (70.29%) permanent employees, 24,539 (28.89%) contract employees, and 696 (0.82%) trainees. BRI does not employ part-time personnel or workers with unspecified working hours. A total of 36,872 permanent employees, or 43.76%, were members of the BRI Labor Union, reflecting the fulfillment of employees' rights to freedom of association. Union membership is entirely voluntary. Therefore, not all permanent employees have chosen to join. Nevertheless, all collective labor agreements reached between the Labor Union and the Company apply equally to all Insan BRILiaN, regardless of union membership. This ensures that employment protection standards, social security benefits, and remuneration policies remain consistent and inclusive across BRI.

Retirement and Workforce Transition

BRI is committed to responsibly managing the employee lifecycle, including monitoring turnover rates to maintain organizational stability and retain top talent. In recognition of long-term dedication, the Company provides comprehensive retirement programs to support employees' financial readiness and a dignified transition into retirement.

Turnover Rate

Throughout 2025, a total of 3,323 employees left BRI, as detailed in the Employee Turnover Rate table on page 234.

Pension Program ^[GRI 401-2, 404-2]

BRI continuously strives to enhance employee well-being both during active service and after retirement through a range of benefit programs, including:

1. Health Insurance Program (BPJS Kesehatan);
2. Old-Age Security Program (BPJS Ketenagakerjaan);
3. Pension Security Program (BPJS Ketenagakerjaan);
4. Retiree Health Care Program (Prospens);
5. Defined Benefit Pension Program (PPMP);
6. Defined Contribution Pension Program (PPIP);
7. Old-Age Benefit Program (THT).

In addition, employees approaching retirement are entitled to receive entrepreneurship training provided by the Company to support their transition into retirement. The training is delivered through the BRILiaN Leader Retirement Program (BLRP), which equips participants with the knowledge and skills needed to prepare for retirement. In 2025, BRI implemented the BLRP for employees nearing retirement, with 741 employees enrolled in its pre-retirement development program as of December 2025.

The Company provides post-employment benefits fairly in accordance with internal regulations and the requirements of Law No. 13 of 2003 on Manpower to ensure employees' rights are fulfilled. All employees are required to participate in the pension program, with contributions consisting of 75% from the Company and 25% from employees. In addition to pension benefits, employees are entitled to service awards, extended leave, retirement preparation programs, post-employment BPJS Health participation, and other benefits as recognition of their dedication and loyalty.

The estimated value of post-employment and long-term employee benefit liabilities is calculated using the projected unit credit method by an independent actuary. As of 31 December 2025, the total post-employment benefit liability amounted to IDR 19.9 trillion, comprising defined benefit pension liabilities and old-age benefit liabilities. ^[GRI 201-3]

Local Communities Around Us and Human Rights

Local Community Involvement Through Social and Environmental Responsibility

Social and Environmental Responsibility (TJSL) programs are a strategic initiative of BRI focused on creating shared value. Through empowering vulnerable groups and strengthening community economic resilience, these initiatives mitigate social risks while reinforcing stability across the financial sector. By expanding access to banking services and fostering stakeholder trust, BRI ensures that long-term business growth remains aligned with inclusive community well-being.

Social and Environmental Responsibility Through BRI Peduli [GRI 403-2] [OJK F.25]

BRI Peduli serves as the instrument for implementing TJSL programs, aimed at preventing, reducing, and mitigating the Company's operational impacts while strengthening its positive contributions across the economic, social, and environmental sectors in support of the Sustainable Development Goals (SDGs). In its approach, BRI Peduli upholds the principles of sustainability and shared value creation for both beneficiary communities and the Company.

BRI implements initiatives focused on empowerment, capacity building, and infrastructure development to improve community welfare and promote economic self-reliance. The Bank also fulfills the mandate set out in the Minister of State-Owned Enterprises (SOEs) Regulations by prioritizing TJSL funding for Education, Environment, and the Development of Micro and Small Enterprises (PUMK). All TJSL benefits are expected to enhance public awareness of BRI's role in advancing sustainable finance.

Governance of Social and Environmental Responsibility [OJK F.23]

BRI plays an active role in supporting vulnerable groups through TJSL initiatives in communities surrounding its operational areas. BRI's TJSL programs are implemented to strengthen the financial and economic resilience of underserved communities, thereby indirectly contributing to the Company's long-term business sustainability. These initiatives also enhance public awareness and expand access to banking services, generating positive social impact while reinforcing BRI's position as a trusted financial partner.

BRI's TJSL governance is guided by a vision to become a leader in TJSL practices, delivering long-term value to all stakeholders. This vision is realized through strategic initiatives that integrate TJSL management with sound governance and measurable implementation to create blended value that combines economic and social value, thereby supporting business sustainability while strengthening BRI's public reputation. In practice, the BRI Peduli Program is implemented through three core pillars: Social, Economic, and Environmental, all guided by the Legal pillar to ensure broad, well-planned impact aligned with the principles of strong corporate governance.



Vision

To be a leader in corporate TJSL practices, delivering sustainable value and long-term benefits to stakeholders



Mission

- To implement TJSL initiatives in support of BRI's business through sound, well-planned, strategic, impactful, and sustainable governance and management.
- To create blended value for BRI and its stakeholders.
- To enhance BRI's reputation among stakeholders.



Pillars

The BRI Peduli TJSL program is built on three core pillars: Social, Economic, and Environmental, all guided by the Legal pillar.

Program Planning

The BRI Peduli Program is managed in a systematic and integrated manner to ensure that objectives are achieved effectively at every stage, from planning and implementation to monitoring and reporting. The planning of the BRI Peduli Program refers to the Minister of SOEs Regulation No. PER-01/MBU/03/2023 dated March 3, 2023, concerning Special Assignments and Social and Environmental Responsibility (TJSL) Programs of State-Owned Enterprises. This regulation has been adopted into the Company's internal policies through Circular Letter No. SE.24-DIR/CSC/06/2023 dated June 22, 2023, regarding the Implementation of TJSL Programs of PT Bank Rakyat Indonesia (Persero) Tbk. BRI emphasizes efficiency and effectiveness to ensure that initiatives under the BRI Peduli Program are fit for purpose and well-targeted to communities in need. The program is formulated based on the following considerations:

1. impacts and risks arising from the Company's activities;
2. emerging needs and potential;
3. local strengths and wisdom;
4. sustainability orientation and intended impact; and
5. the focus and direction of sustainable development.

BRI also engages BRILiaN individuals in the implementation of TJSL programs, fostering greater employee awareness of community welfare and environmental sustainability around its operational units. To ensure successful execution of the BRI Peduli Program, BRI has established a roadmap that serves as a practical guide, ensuring initiatives are properly targeted and reach intended beneficiaries, with priority given to education, environment, and MSME development as the foundation of the program.

Local Communities Around Us and Human Rights

Monitoring and Evaluation [OJK F.23] [GRI 203-1, 413-1,413-2]

BRI engages with community leaders to identify appropriate Corporate Social and Environmental Responsibility (TJSL) program planning in their respective areas. The Company also conducts outreach to ensure that program implementation does not disrupt local community activities. On a regular basis, BRI undertakes monitoring and evaluation to maintain implementation effectiveness and to provide input for the continuous improvement of TJSL programs in the future. Monitoring and evaluation to assess the effectiveness of program impacts are carried out using the Social Return on Investment (SROI) approach and the Community Satisfaction Index (CSI), as outlined below.

Program Name	SROI Ratio	Community Satisfaction Index (CSI) Score	
		Service Index	Service Quality
Support for Gentan Market Facilities	18.22	90.57%	Very Good
Export Training and Certification	14.15	85.83%	Good
Provision of Coffee Processing Equipment for the Ijen Farmers Group	7.35	94.76%	Very Good
Support for Kya-Kya Tourism Development	4.39	88.66%	Very Good
Support for Urban Farming Facilities and Infrastructure in Air Dingin Subdistrict, Bukit Raya District, Pekanbaru	4.36	85.17%	Good
Support for Green Development in Den Bukit, Buleleng	4.23	86.54%	Very Good
Support for Taman Sari Waterfall Revitalization, Gianyar District	4.13	95.81%	Very Good
Provision of Sweet Potato Processing Equipment for KWT Sri Mandiri Sembawa, Jalaksana District, Kuningan	3.98	96.69%	Very Good
Provision of Batik-Making Equipment for Gadisku 2, UPT PSBR Blitar	3.92	97.78%	Very Good
Education Fund Support for BRILiaN Village Sigumpar Julu, Toba Regency	3.09	94.61%	Very Good

Program Achievements

In 2025, the BRI Peduli Program received several external awards, as detailed below:

Category	Award Organizer	Program	Month Received
Sustainable Impact in Women-Led Urban Agriculture	Tribun Network - Lokal Asri	BRInita	May 2025
TOP CSR AWARD 2025	Top Business	BRI Peduli	June 2025
TJSL & CSR AWARD	BUMN Track	BRI Peduli	June 2025
Banking, Finance, Insurance Category	The International CSR Excellent Award	Philanthropy	July 2025
Banking, Finance, Insurance Category	The International CSR Excellent Award	Socio-economic	July 2025
Banking, Finance, Insurance Category	The International CSR Excellent Award	Equal Opportunities	July 2025
Silver SDGs	Nusantara CSR Award 2025	- Yok Kita Gas - BRInita, - Grow & Green, - Ini Sekolahku - AURA	July 2025
Inclusive Green Economy Driver	Liputan 6 Award	Grow & Green	August 2025
Best Excellence Practices Awards	Global Corporate Sustainability Awards (GCSA) 2025	- Yok Kita Gas - BRInita - Desa BRILiaN	November 2025

* During 2025, BRI did not receive any formal public complaints or grievances related to the impacts of BRI's activities. [F.24]

Local Communities Around Us and Human Rights

List of Flagship Programs ^{[OJK F.23] [GRI 203-2]}

Social



Social Pillar

Social Pillar, aimed at ensuring the fair and equitable fulfillment of quality basic human rights to improve community welfare.

Program

- BRI Peduli Program "This is My School"
- Preventing Stunting is Important in National Nutrition Day 2025
- BRI Peduli Student Scholarship Program 2025

Economic



Economic Pillar

Economic Pillar, aimed at achieving quality economic growth through sustainable employment and business opportunities, innovation, inclusive industries, adequate infrastructure, affordable clean energy, and supported through partnerships.

Program

- Export Training for MSMEs
- Infrastructure Assistance for Gentan Market in Yogyakarta
- Assistance for Coffee Processing Equipment for the Ijen Farmer Group

Environment



Environmental Pillar

Environmental Pillar, aimed at sustainable management of natural resources and the environment as the foundation of all life.

Program

- Protect Rivers, Protect Life in Commemoration of World Rivers Day 2025
- BRI Peduli Yok Kita GAS (Waste Management Movement) Journey
- BRI Peduli Grow & Green Coral Reef Transplantation Program

Legal and Governance



Legal and Governance Pillar

Legal and Governance Pillar, aimed at ensuring legal certainty and effective, transparent, accountable, and participatory governance to create security stability and uphold the rule of law.

Program

Local Communities Around Us and Human Rights

Social Pillar [OUK F-25] [GRI 203-2]

Fair and Equal Access to Basic Human Rights



2025 Social Programs	Date	SDGs
BRI Peduli provided support to SD Negeri Gambiran I, Prigen, Pasuruan	January 15, 2025	
BRI Regional Office Bandar Lampung, in collaboration with IWABRI, delivered assistance to flood-affected communities in South Teluk Betung	January 20, 2025	 
"Preventing Stunting Matters" program in commemoration of National Nutrition Day	January 25, 2025	 
BRI Peduli distributed basic food packages to communities in Tangerang and Singkawang to mark the Lunar New Year	January 29, 2025	 
BRI Peduli delivered assistance to flood-affected communities in the Greater Jakarta area	March 5, 2025	 
BRI distributed 100,000 basic food packages during Ramadan	March 27, 2025	 
BRI Peduli supported the Indigenous Community of Soka Village, Tabanan, in observance of Nyepi (Day of Silence)	April 29, 2025	 
BRI advanced education quality through BRI Peduli "Ini Sekolahku"	May 2, 2025	

2025 Social Programs	Date	SDGs
BRI Peduli distributed basic food packages to Buddhist communities in Tangerang in observance of Vesak	May 9, 2025	 
BRI delivered humanitarian assistance while ensuring service continuity following the Bengkulu earthquake	June 2, 2025	
BRI Peduli provided business empowerment support to Garut sheep farmers in Sukalaksana Village	June 6, 2025	 
BRI Peduli promoted character education through agro-education activities for elementary school students in commemoration of National Children's Day	July 23, 2025	 
BRI recognized members of the National Flag-Raising Troop (Paskibraka) and supporting personnel	August 20, 2025	
BRI Peduli delivered emergency response assistance to flood-affected communities in Bali and NTT	September 12, 2025	
BRI Peduli strengthened healthcare infrastructure by distributing hundreds of ambulances nationwide in alignment with Asta Cita	November 12, 2025	
BRI Peduli recognized the role of teachers and provided support to SDN Sukamahi 02 Megamendung in commemoration of National Teachers' Day	November 25, 2025	

Local Communities Around Us and Human Rights

Flagship Programs of the Social Pillar



1. BRI Peduli "Ini Sekolahku" Program

BRI strives to foster safe, comfortable, and conducive learning environments while expanding access to inclusive education. In line with this commitment, BRI continued the BRI Peduli "Ini Sekolahku" Program in 2025 across 12 schools in Pekanbaru, Bandung, Yogyakarta, Jakarta, Banjarmasin, and Denpasar.

The program focuses on two key areas: improving educational facilities and infrastructure, and providing financial support through scholarships. On the infrastructure side, BRI constructed and renovated school buildings and upgraded learning facilities, particularly for schools facing infrastructure constraints, including those in remote areas. In addition, BRI provided scholarships to underprivileged and high-achieving students, supporting the development of competitive and high-quality human capital.



2. "Preventing Stunting Matters" in Commemoration of National Nutrition Day 2025

The BRI Peduli "Preventing Stunting Matters" Program was implemented as a targeted social intervention to support improvements in children's health quality and strengthen community health services. Through a collaborative approach, the program's implementation is aligned with community needs and supports the sustainability of stunting prevention efforts at the local level. The program contributes to improving the quality of basic healthcare services, expanding children's access to adequate nutritional intake, and reducing the economic burden on families in meeting children's nutritional needs. In commemoration of National Nutrition Day 2025, BRI implemented the "Preventing Stunting Matters" Program in the cities of Banjarmasin, Denpasar, Makassar, Yogyakarta, Manado, Padang, and Malang. At the same time, the collaborative practices established through this program help strengthen an integrated stunting prevention ecosystem at the local level.



3. BRI Peduli "Student Scholarship Program 2025"

Education plays a vital role in national development by equipping individuals with the knowledge and skills needed to contribute positively to society. High-quality education also helps develop competitive human capital that drives economic growth and supports social stability.

In line with this commitment, BRI, through the BRI Peduli Program, provided scholarships to approximately 200 high-achieving students and students from underprivileged families in Pekanbaru, Bandung, Yogyakarta, Jakarta, Banjarmasin, and Denpasar.

Support for improving educational infrastructure, combined with expanded access to scholarships, is expected to foster a more inclusive and higher-quality education system, creating greater learning opportunities for the younger generation. This program reflects BRI's contribution toward realizing Indonesia's Golden Generation 2045 vision.

Local Communities Around Us and Human Rights

Economic Pillar [OJK F.25] [GRI 203-2]
Creating Inclusive Employment, Business, and Industrial Opportunities



2025 Economic Programs	Date	SDGs
BRI Peduli provided a Micro-Hydro Power Plant (PLTMH) in BRILiaN Village Jatihurip	March 21, 2025	 
BRI empowered Indonesian women through the BRInita Program	April 21, 2025	  
BRI Peduli provided free internet access at SMP Negeri 6 Bayan, North Lombok, to promote equitable digital access in 3T (frontier, outermost, and disadvantaged) regions	May 20, 2025	 
BRI organized an export training program to enhance MSMEs' competitiveness in global markets	August 15, 2025	 
BRI Peduli equipped Indonesian migrant workers in Lombok, West Nusa Tenggara, with knowledge and skills to create new business opportunities	October 8, 2025	 
BRI Peduli supported food security through the BRInita Harvest Festival	October 16, 2025	  

Local Communities Around Us and Human Rights

Flagship Programs of the Economic Pillar



1. "Export Training" for MSMEs

As a state-owned enterprise with a focus on the Micro, Small, and Medium Enterprises (MSME) segment, BRI continues to encourage business actors, including micro and ultra-micro segments, to grow and develop sustainably. One of the initiatives undertaken is the Export Training Program, which is designed to enhance the capacity and readiness of MSMEs to enter global markets. This program aims to support business growth by improving product competitiveness, expanding access to international markets, and strengthening entrepreneurs' understanding of export processes. Through this program, MSMEs are expected to increase product value added, broaden business opportunities, and enhance income, while also supporting the promotion of Indonesian products and culture in global markets. The program also reaffirms BRI's role as a growth partner for MSMEs in strengthening the contribution of the people's business sector to the national economy.



2. Support for Facilities at Gentan Market, Yogyakarta

Traditional markets play a vital role in the local economy but face increasing competition from modern retail. Gentan Market in Ngaglik District, Sleman, serves as a major local market for small and medium enterprises (SMEs) and remains a central hub of economic activity for the surrounding community.

Recognizing the strategic role of traditional markets within the local economic ecosystem, BRI collaborated with the Sleman Regency Office of Industry and Trade to revitalize and upgrade facilities at Gentan Market. The improvements enhanced the market's competitiveness, created a more comfortable environment for vendors and visitors, and increased merchant visibility to encourage greater trading activity. These efforts also reinforced Gentan Market's role as a resilient local economic hub that adapts to the community's evolving needs.



3. Provision of Coffee Processing Equipment for the Ijen Farmers Group

The Ijen Agrotourism Area in Banyuwangi is designated as a National Priority Rural Area (KPPN), with coffee as its leading commodity and strong potential for high-value products and community-based tourism. To unlock this potential, BRI has collaborated with the Ijen Tourism Cluster (ITC) to strengthen the capacity of farmers and coffee entrepreneurs through quality improvement and the provision of processing facilities. This enables them to move beyond selling raw beans and produce value-added coffee products. The program also strengthens the "Kopi Banyuwangi" brand while increasing local income and community welfare.

Local Communities Around Us and Human Rights

Environmental Pillar [OJK F.10] [GRI 203-2]

Sustainable Environmental Ecosystem Management and Conservation



2025 Environmental Programs	Date	SDGs
BRI Menanam – "Grow & Green" in Tanjung Prepat, Berau absorbed 2,987.62 kg CO ₂ e annually and supported local economic development	February 7, 2025	 
BRI Menanam – Grow & Green Coral Transplantation enhanced marine ecosystem awareness and supported fishermen's livelihoods on Maratua Island	February 14, 2025	 
BRI Peduli commemorated National Waste Awareness Day through community and student engagement initiatives	February 21, 2025	 
BRI Menanam – Grow & Green Coral Transplantation preserved marine ecosystems in Gili Matra, West Nusa Tenggara	April 1, 2025	 
BRI Menanam – Grow & Green on Kapoposang Island promoted sustainable marine ecosystems through collaborative action	April 28, 2025	 

2025 Environmental Programs	Date	SDGs
BRI Menanam – Grow & Green reaffirmed its commitment to environmental stewardship on World Environment Day	June 5, 2025	  
BRI promoted public awareness through waste management initiatives to protect river ecosystems in commemoration of National River Day	July 26, 2025	  
BRI conducted mangrove planting in Muara Gembong, Bekasi, in observance of International Mangrove Day	July 26, 2025	  
BRI Peduli supported river conservation in commemoration of World Rivers Day	September 23, 2025	 
BRI and youth communities safeguarded ecosystems through mangrove planting and plastic waste management on World Climate Action Day	October 24, 2025	 

Local Communities Around Us and Human Rights

Flagship Programs of the Environmental Pillar



1. "Protect the River, Protect Life" in Commemoration of World Rivers Day 2025

The "Protect the River, Protect Life" program reflects BRI's ongoing commitment to strengthening the sustainable management and protection of river ecosystems in collaboration with Sungai Watch. The initiative goes beyond river clean-up activities by promoting public awareness of the importance of safeguarding water quality, maintaining aquatic ecosystem balance, and reducing CO₂ emissions. Improved river quality helps reduce pollution, enhances environmental conditions, and supports long-term ecosystem sustainability for surrounding communities. This leads to better public health, lower disaster risk, and greater opportunities for green economic activities, supporting a more sustainable quality of life. By adopting a participatory approach, the program fosters environmentally responsible behavior while reinforcing community-based river governance.



2. BRI Peduli Yok Kita GAS (Waste Management Movement) - Waste Management Journey

Waste accumulation remains an environmental challenge in various regions due to low public awareness and suboptimal waste management practices. In response to this condition, the program supports the establishment and strengthening of TPS 3R (Reduce, Reuse, Recycle Waste Processing Facilities) and Waste Banks in selected locations, driven by local heroes, with the aim of reducing environmental pollution and health risks while encouraging active community participation.

The program has been implemented in several markets and focuses on capacity building through education on waste segregation, waste management literacy, and awareness of the economic value of waste, supported by strengthened infrastructure and facilities. Assistance provided includes waste processing machines, operational vehicles for Waste Banks, the development of Black Soldier Fly (BSF) maggot facilities, waste bins, occupational safety equipment, uniforms, and other supporting equipment. Through this initiative, Waste Banks are expected to play an optimal role in creating a cleaner environment, increasing the economic value of waste, and supporting sustainable community-based waste management.



3. BRI Peduli Grow & Green Program: Coral Reef Transplantation [QJK F.9, F.10]

Through the Grow & Green program, BRI continues its coral reef transplantation efforts on Maratua Island (East Kalimantan), Kapoposang Island (Sulawesi), and Gili Matra (West Nusa Tenggara). The initiative aims to restore marine ecosystems, enhance biodiversity, and support sustainable fisheries and marine tourism, which serve as primary sources of livelihood for coastal communities.

In collaboration with local communities and environmental partners, the Grow & Green program integrates marine conservation with community-based empowerment. It also reinforces BRI's commitment to sustainable development by strengthening coastal ecosystem resilience and improving quality of life in coastal areas.

Local Communities Around Us and Human Rights

Human Rights Commitment

Human Rights Policies ^[GRI 2-23]

BRI recognizes potential human rights risks that may affect workers within its supply chain, including Occupational Health and Safety, Forced Labor, Discrimination, Right to Collective Bargaining, Freedom of Association, Child Labor & Human Trafficking. The Company is committed to integrating these risks into its overall risk management framework as well as its social and governance initiatives.

Human rights-related policies governing BRI's operational activities are set out in the Human Rights Principles and Labor Practices Policy, available at https://www.ir-bri.com/esg/human_right_commitment.html. These policies apply to BRI employees as well as to workers of the Company's suppliers and business partners, ensuring that human rights principles are respected and implemented consistently, not only within the organization but also throughout the supply chain and across business partnerships.

Furthermore, BRI supports global human rights standards by adhering to the United Nations Guiding Principles on Business and Human Rights (UNGPs on BHR), which align with the ten principles of the United Nations Global Compact (UNGC). This commitment covers the protection of human rights across the Company's operations, including its workforce, business partners, and supply chain. Information regarding BRI's commitment and follow-up actions related to the United Nations Guiding Principles on Business and Human Rights (UNGPs on BHR) can be found on the United Nations Global Compact website: <https://unglobalcompact.org/what-is-gc/participants/156911-PT-Bank-Rakyat-Indonesia-Persero-Tbk->. ^[FN-CB-410a.2]

Human Rights Training and Awareness Initiatives ^[GRI 2-24]

BRI continues to strengthen its human rights commitment by expanding understanding through the following initiatives:

1. conducting regular training and communications for employees to enhance knowledge, understanding, and awareness of human rights principles;
2. communicating the implementation of human rights commitments and their impacts to stakeholders through various internal communication channels; and
3. disclosing human rights practices to external stakeholders through the Sustainability Report.

Human Right Risk Assessment and Due Diligence ^{[OJK F.19] [GRI 408-1, 409-1]}

BRI adopts a precautionary approach to managing potential risks to employees' human rights across its operations. To this end, BRI conducts human rights due diligence by identifying and assessing impacts and risks arising from its operations, value chain, and other business-related activities, including new business arrangements such as mergers and acquisitions. In doing so, particular attention is given to vulnerable groups, such as women and persons with disabilities. By prioritizing these efforts, BRI reinforces its commitment to fostering a business ecosystem that respects, protects, and promotes human rights, especially for those most vulnerable to human

rights risks.

Rights Holders	Vulnerable Groups	Risks Related to Human Rights
Employees 	• Women employees • Non-permanent employees • Employees with disabilities	 • Discrimination, Harassment, and Violence • Occupational Health and Safety • Freedom of Association • Diversity, Equity, and Inclusion • Remuneration • Human Capital Development • Work-Life Balance
Suppliers/ Third Parties 	• Supplier workers • Women workers	 • Discrimination, Harassment, and Violence • Occupational Health and Safety • Freedom of Association • Diversity, Equity, and Inclusion • Forced Labor • Child Labor • Human Trafficking

BRI has conducted human rights assessments concerning workers across both internal and external business activities since 2023. These assessments are carried out periodically, in line with the Company's priorities and needs, to identify human rights-related risks. The assessment process evaluates the likelihood and severity of each identified risk, enabling a comprehensive analysis of inherent and residual risks.

Human rights due diligence across internal and external operations is conducted in accordance with Board of Directors' Letter No. B.1470-DIR/ESG/07/2023 dated July 13, 2023, concerning the Human Rights Policy of PT Bank Rakyat Indonesia (Persero) Tbk. The process follows a structured framework comprising:

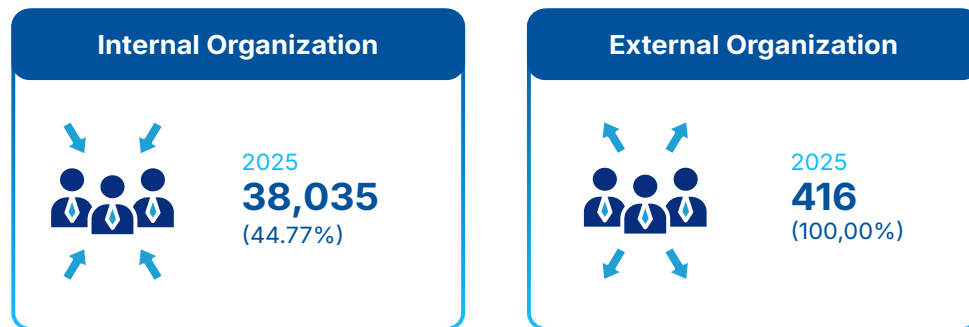
1. human rights commitment;
2. identification of impacts and risks;
3. assessment of impacts and risks;
4. mitigation and remediation; and
5. communication of impacts.

In addition, BRI has completed the human rights due diligence process administered by the Indonesian Ministry of Human Rights through the PRISMA application. The assessment resulted in a Green rating, indicating compliance with the Business and Human Rights Risk Assessment Indicator Standards.

Local Communities Around Us and Human Rights

Human Rights Assessment

BRI conducted a human rights self-assessment for employees and suppliers in 2025 as part of the Company's commitment to ensuring responsible business practices. Through this process, BRI identified key human rights risks and formulated structured mitigation and remediation measures to effectively manage and address these risks. The following presents the results of the human rights self-assessment for employees and suppliers:



Based on human rights impact and risk assessments conducted during the reporting period across 416 suppliers, no incidents or supplier operations were identified as posing significant risks related to child labor or forced labor. Oversight efforts have been strengthened through periodic evaluations to ensure that all business partners remain aligned with the human rights standards upheld by BRI. As a preventive measure and a mandatory requirement for doing business with BRI, all suppliers are required to sign an integrity pact and comply with minimum working age requirements and labor practices in accordance with applicable Indonesian labor laws. ^[GRI 408-1, 409-1]

Monitoring of Human Rights Management

The results of the identification and assessment of human rights impacts and risks through a systematic and periodic human rights due diligence process provide an overview of the key aspects that need to be considered in fulfilling the human rights of both internal and external workers. Internally, BRI is committed to prohibiting child labor and forced labor across all its operations. The Bank prioritizes the creation of a safe, inclusive, and supportive workplace for all Insan BRILiaN by safeguarding fundamental labor rights, providing opportunities for professional development, and promoting the values of diversity, equity, and inclusion.

In addition, BRI has established clear policies to prevent discrimination, harassment, and violence in any form. To foster harmonious labor relations, BRI ensures freedom of association for employees, including the right to participate in labor unions. Employee privacy is also strictly protected as part of BRI's commitment to maintaining an ethical workplace.

To uphold human rights across its supply chain, BRI applies responsible business practices by engaging only with suppliers, business partners, and borrowers that demonstrate a commitment to ethical and sustainable operations. To reinforce this approach, BRI has established a Supply Chain Policy that sets out requirements applicable to business partners, covering ethical business practices, respect for human and labor rights, environmental considerations, data privacy, health and safety, and supplier diversity. BRI also conducts human rights risk assessments in relation to supplier engagement and evaluates supplier controls to verify compliance with its human rights policies and standards.

Human Rights Mitigation and Remediation ^[GRI 2-26]

BRI has implemented proactive measures to mitigate human rights violations across all work units. These mitigation efforts are designed to uphold human rights principles across BRI's operations in line with the United Nations Guiding Principles on Business and Human Rights (UNGPs BHR). Nevertheless, BRI has established clear procedures to address human rights issues and facilitate recovery from adverse impacts through the following remedial actions:

- formal apologies;
- restitution;
- rehabilitation;
- guarantees of non-recurrence;
- financial and/or non-financial compensation; and
- legal remedies.

Reports related to alleged human rights violations may be submitted through the Whistleblowing System (WBS). The system ensures confidentiality of identity and protection for whistleblowers. Reports, accompanied by supporting evidence, may be submitted by BRI employees, customers, business partners, or external stakeholders through the following channels:

Whistleblowing System



+62 811 8113 5306



bri-whistleblowingsystem@tipoffs.info



PO Box 1450
JKP 10014



<https://idn.deloitte-halo.com/bri-whistleblowingsystem>

All reports submitted, along with supporting evidence, will be processed through a thorough, independent, and objective investigation. If the investigation confirms that the report is substantiated, BRI will impose sanctions in accordance with the applicable policies and regulations. ^[GRI 406-1]

Responsible Artificial Intelligence

Responsible Artificial Intelligence Policy

BRI recognizes that the integration of Artificial Intelligence (AI) can support growth under the BRIVolution Reignite strategy. To ensure that AI technology delivers sustainable benefits to society while mitigating potential risks, BRI has established a Responsible AI policy grounded in the following principles.

Respecting data privacy in the use and/or development of AI

BRI places customer data protection as its highest priority. All AI model development, including the BRIBrain platform that supports internal AI deployment, must comply with customer privacy protection policies in accordance with Law No. 27 of 2022 on Personal Data Protection and the international Information Security Management System standard ISO 27001:2013. Personally identifiable information for AI model training is conducted through automated data masking using encryption methods to ensure the confidentiality of sensitive personal information.

Avoiding potential bias in the use and/or development of AI

In support of financial inclusion, BRI ensures that algorithms used for strategic purposes, such as credit assessment, are designed ethically. BRI proactively mitigates the risk of algorithmic bias to ensure objective credit decisions and without discrimination based on customers' gender, geographic location, or social background, in line with the principle of fair treatment set out in the Bank's Code of Conduct.

Keeping humans "in the loop" for critical decisions and allowing human intervention

Although AI and Robotic Process Automation (RPA) have significantly enhanced operational efficiency, BRI continues to apply the Human-in-the-Loop principle for critical decisions, such as high-value credit approvals and the handling of complex customer disputes. Final verification remains the responsibility of BRILiaN individuals, ensuring empathy and contextual judgment that cannot be replaced by AI and automation.

Ensuring transparency of AI systems and explainability of AI generated results/decisions

BRI ensures that all outputs or decisions generated by AI are traceable and can be adequately explained by internal teams, particularly when they affect services provided to customers. Such transparency is essential to building customer trust and ensuring that automated decisions have a clear and accountable basis.

Establishing clear accountability for outcomes produced by AI models/tools

AI accountability is integrated into Information Technology governance under the oversight of the Information Technology Steering Committee. BRI establishes clear roles and responsibilities for developers and business units overseeing the use of AI to monitor model performance regularly, ensure effective cyber risk mitigation, and address any potential impacts arising from AI deployment.

Responsible Artificial Intelligence Program

BRI strategically implements a responsible AI program, with a focus on strengthening a secure and inclusive digital ecosystem, as outlined below.

- **Regular Algorithm Audits and Updates**

BRI conducts independent algorithm reviews, including periodic monitoring and testing of all AI models developed and deployed. This ensures that model performance and accuracy remain optimal and reliable. Periodic evaluations enable early detection of potential model drift, where AI performance may decline or deviate from its intended objectives due to changes in data patterns or algorithms. Through rigorous oversight, BRI ensures that all algorithms remain on track, consistently deliver accurate outcomes, and align with established ethical standards and business parameters. This approach reflects the bank's commitment to maintaining technological integrity for the long-term protection and comfort of customers.

- **Integration of AI into Cyber Risk Management**

The utilization of an AI Bot as part of internal coordination facilitates faster escalation of suspicious activities, ensuring an effective response to strengthen the Bank's operational resilience.

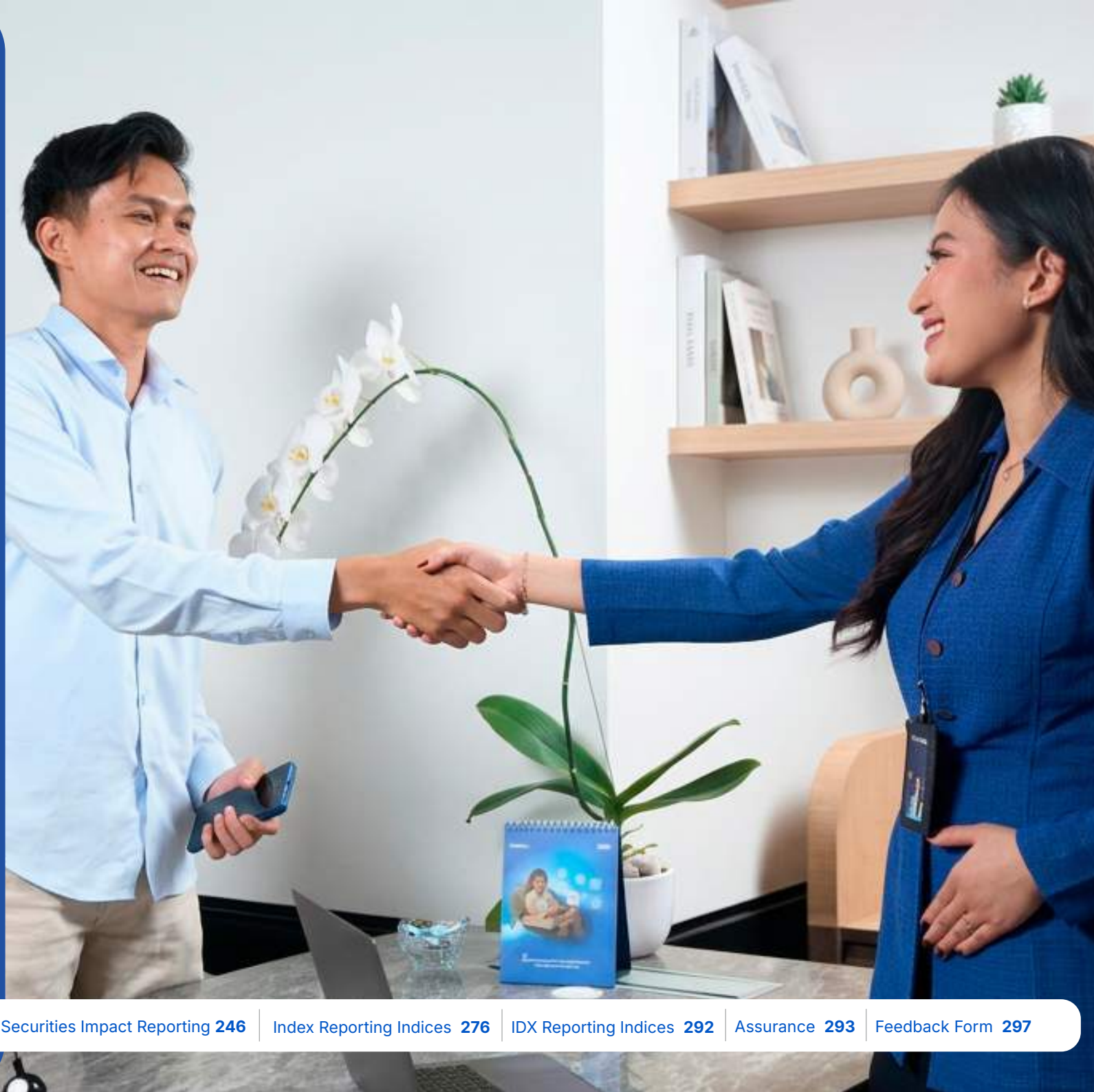
- **Digital Ethics Literacy for Insan BRILiaN**

BRI organizes educational programs for employees on the responsible and ethical use of AI. These initiatives ensure that all BRILiaN individuals can leverage AI and related technologies with full awareness of compliance risks and consumer protection considerations. Going forward, the bank is committed to conducting AI-related digital literacy programs regularly to ensure that all Insan BRILiaN remain adaptable to evolving technologies while upholding accountability in business operations.

- **Inclusive AI to Empower MSMEs**

Through the development of Sabrina (Smart Virtual Assistance) to support the digital ecosystem, AI adoption has facilitated the digital handling of customer complaints, thereby contributing to the advancement of national financial inclusion.

Appendices



Finance & Business

Company Scale (Bank Only) [C.3] [GRI 2-6]

Description	Unit	2023	2024	2025
Net Profit	IDR Billion	53,153	54,841	50,404
Revenue	IDR Billion	189,646	215,738	217,379
Total Assets	IDR Billion	1,835,249	1,840,395	1,931,536
Total Third-Party Funds (DPK)	IDR Billion	1,352,683	1,360,134	1,460,089
Total Liabilities	IDR Billion	1,536,512	1,541,022	1,632,040
Equity	IDR Billion	298,737	299,373	299,496
Non-Third-Party Funds	IDR Billion	183,829	180,888	171,951
Number of Operational Work Units	Unit	7,755	7,568	7,377

Economic Performance Achievement [F.2]

[GRI 201-1]

	Actual		Target	Actual	Percentage(%)
	2023	2024		2025	
Total Assets	1,835,249	1,840,395	1,943,799	1,931,536	99.37
Earning Assets	1,684,737	1,711,302	1,834,161	1,856,531	101.22
Total Loans	1,146,083	1,215,847	1,307,098	1,342,674	102.72
Third-Party Funds	1,352,683	1,360,134	1,461,532	1,460,089	99.90
*Total Revenue	189,122	214,685	220,054	216,951	98.59
Total Expenses	122,050	145,574	155,440	154,750	99.56
Net Profit	53,153	54,841	51,303	50,404	98.25

* Total revenue represents all operating and non-operating income. Total expenses consist of all operating expenses, except for tax paid.

Direct Economic Value Generated and Distributed [GRI 201-1]

Description	Unit	2023	2024	2025
Interest Income	IDR Billion	146,918	162,229	163,606
Non-Interest Income	IDR Billion	42,728	53,508	53,773
Non-Operating Income	IDR Billion	-524	-1,053	-428
Total Direct Economic Value Generated	IDR Billion	189,122	214,684	216,951
Non-Interest Operating Expenses (Excluding Personnel Expenses)	IDR Billion	30,526	35,013	35,747
Personnel Expenses (Excluding Outsourced Personnel)	IDR Billion	26,519	26,842	27,900
Dividend Payments to the Government	IDR Billion	23,234	25,715	27,682
Interest on Loans and Interbank Interest	IDR Billion	38,484	50,579	50,025
Payments to the Government (Taxes)	IDR Billion	23,447	28,014	22,068
Community Investment Expenditure	IDR Billion	342	343	326
Total Direct Economic Value Distributed	IDR Billion	142,552	166,506	163,747
Direct Economic Value Retained	IDR Billion	46,570	48,178	53,204

Global Systemically Important Bank [FN-CB-550a.1]

BIS Leverage Ratio				
Aspect	Unit	2023	2024	2025
Basel) III Tier 1 Capital	IDR	238,956,599	241,043,217	246,050,197
Basel III Total Exposure	IDR	1,749,457,664	1,798,631,971	1,920,699,682
Basel III Leverage Ratio	%	13.66	13.40	12.81

Tax Reporting* [GRI 207-4]

Description	Unit	2022		2023		2024	
		Domestic	Others	Domestic	Others	Domestic	Others
Number of Employees	Person	74,735	105	77,739	66	81,848	68
Revenue	IDR Million	202,710,231	1,581,523	240,297,151	2,909,234	210,031,414	3,787,814
Profit (Loss) Before Income Tax	IDR Million	65,536,208	614,553	75,885,153	386,520	68,476,430	727,504
Income Tax Payable	IDR Million	13,103,645	125,386	12,515,017	67,504	12,353,974	106,521
Income Tax Paid	IDR Million	24,473,827	84,337	16,413,631	87,215	13,421,313	41,204

*) All information in this report belongs to PT Bank Rakyat Indonesia (Persero) Tbk without including subsidiaries. On the other hand, BRI conducts audits of consolidated financial statements that include subsidiaries such as Bank Raya, BRI Remittance, BRI Life, BRI Finance, BRI Ventures, BRIDS, BRI Insurance, Pegadaian, and PNM. Information related to these subsidiaries is not included in this report. [\[GRI 2-2\]](#)

Loans by Segmen [FS6]

Segment	Unit	2023	2024	2025
Micro	IDR Trillion	496.55	491.22	470.77
	%	43.33	40.40	35.06
Retail	IDR Trillion	442.70	470.39	519.88
	%	38.63	38.69	38.72
Corporate	IDR Trillion	206.83	254.24	352.02
	%	18.05	20.91	26.22
Total	IDR Trillion	1,146.08	1,215.85	1,342.67
	%	100	100	100

Loans by Region (Indonesia) [GRI G4 FS6]

Region	Satuan	2023	2024	2025
Jakarta	IDR Trillion	306.55	371.48	473.49
	%	26.75	30.55	35.27
Sumatera	IDR Trillion	183.10	187.71	199.75
	%	15.98	15.44	14.88
West Java	IDR Trillion	88.94	77.58	76.57
	%	7.76	6.38	5.70
Central Java & DI Yogyakarta	IDR Trillion	140.41	137.10	133.86
	%	12.25	11.28	9.97
East Java	IDR Trillion	136.61	140.90	142.86
	%	11.92	11.59	10.64
Eastern & Central Indonesia	IDR Trillion	260.79	276.75	284.75
	%	22.76	22.76	21.21
Others	IDR Trillion	29.68	24.33	31.37
	%	2.59	2.00	2.34
Total	IDR Trillion	1,146.08	1,215.85	1,342.65
	%	100	100	100

Loans by Region (Outside Indonesia) ^{[GRI}
^{G4 FS6]}

Region	Satuan	2023	2024	2025
New York	IDR Trillion	8.38	13.50	8.16
	%	50.73	55.49	26.03
Singapore	IDR Trillion	6.88	9.25	12.84
	%	41.65	38.02	40.92
Timor-Leste	IDR Trillion	0.95	1.02	1.06
	%	5.75	4.19	3.37
Taiwan	IDR Trillion	0.31	0.56	0.85
	%	1.88	2.30	2.71
Cayman Islands	IDR Trillion	–	–	8.46
	%	–	–	26.98
Total	IDR Trillion	16.52	24.33	31.37
	%	100	100	100

Loans by Business Sector ^[GRI G4 FS6]

[FN-CB-240a.1]

Business Sector	Unit	2023	2024	2025
Public Administration and Mandatory Social Security	IDR Trillion	1.52	6.14	8.34
	%	0.13	0.51	0.62
Manufacturing	IDR Trillion	102.53	110.19	117.67
	%	8.95	9.06	8.77
Other Community, Social, Cultural, Entertainment and Personal Services	IDR Trillion	53.70	61.07	62.27
	%	4.69	5.02	4.64
Human Health and Social Work Activities	IDR Trillion	4.22	4.53	6.45
	%	0.37	0.37	0.48
Education Services	IDR Trillion	0.86	0.97	1.29
	%	0.08	0.08	0.10
Household Services	IDR Trillion	1.00	0.90	0.75
	%	0.09	0.07	0.06
Unclassified Activities	IDR Trillion	31.41	8.86	9.18
	%	2.74	0.73	0.68
Construction	IDR Trillion	33.73	35.48	79.33
	%	2.94	2.92	5.91
Electricity, Gas and Water	IDR Trillion	30.37	36.44	53.41
	%	2.65	3.00	3.98
Non-Business Credit Recipients	IDR Trillion	239.69	254.89	275.98
	%	20.91	20.96	20.56
Accommodation and Food Service Activities	IDR Trillion	22.38	24.64	24.05
	%	1.95	2.03	1.79
Financial Intermediation	IDR Trillion	15.85	26.51	20.89
	%	1.38	2.18	1.56
Wholesale and Retail Trade	IDR Trillion	361.13	364.07	370.46
	%	31.51	29.94	27.60
Fisheries	IDR Trillion	10.88	10.53	10.04
	%	0.95	0.87	0.75
Mining and Quarrying	IDR Trillion	31.81	36.47	29.39
	%	2.78	3.00	2.19

Business Sector	Unit	2023	2024	2025
Agriculture, Hunting and Forestry	IDR Trillion	166.64	193.61	222.09
	%	14.54	15.92	16.54
Real Estate, Rental Services and Business Activities	IDR Trillion	11.65	12.27	17.65
	%	1.02	1.01	1.31
Transportation, Warehousing and Communication	IDR Trillion	26.70	28.27	33.19
	%	2.33	2.33	2.47
Others	IDR Trillion	0	0	0
	%	0	0	0
Total	IDR Trillion	1,146.07	1,215.84	1,342.41
	%	100	100	100

Micro Loan Products [GRI 203-2] [G4 FS6]
[FN-CB-240a.1]

Description	Unit	2023	2024	2025
Outstanding KUR	IDR Trillion	219.90	231.29	235.39
Debitur KUR	Million	8.80	8.11	8.02
Outstanding KUPEDES	IDR Trillion	212.30	200.22	175.60
Debitur KUPEDES	Million	4.64	4.49	3.93

Sustainable Finance

Customers with PROPER Ratings [GRI G4 FS8, F10, F11]

Rating	Unit	2023	2024	2025
Gold	Debtor	16	8	10
Green	Debtor	7	9	5
Blue	Debtor	46	48	56
Total	Debtor	69	65	71

Loan Exposure to Customers with PROPER Ratings [GRI G4 FS8, FS10, FS11]

Rating	Unit	2023	2024	2025
Gold	IDR Trillion	13.38	10.69	19.07
Green	IDR Trillion	9.27	17.29	3.65
Blue	IDR Trillion	63.05	88.46	88.10
Total	IDR Trillion	85.70	116.44	110.82

ISPO/RSPO-Certified Customers* [GRI G4 FS8, FS10, FS11]

Certification	Unit	2023	2024	2025
RSPO-Certified	Debtor	16	14	21
In the RSPO Certification process	Debtor	0	0	0
ISPO Certified	Debtor	25	26	21
In the ISPO Certification process	Debtor	8	5	6
Total	Debtor	49	45	48

*) Data includes customers in the Corporate segment.

Total Financing for ISPO/RSPO-Certified Customers* [GRI G4 FS8, FS10, FS11]

Certification	Certification	2023	2024	2025
RSPO-Certified	IDR Trillion	18.90	29.97	44.64
In the RSPO Certification process	IDR Trillion	0	0	0
ISPO Certified	IDR Trillion	14.88	18.06	12.68
In the ISPO Certification process	IDR Trillion	2.74	1.32	2.3
Total	IDR Trillion	36.52	49.35	59.62

*) Data includes customers in the corporate segment

Sustainable Products per Segment ^[GJK]

B.1.d] [GRI G4 FS7, FS8]

Product Categories per Segment	Unit	2025				Product Description
		Outstanding	Total	Total Loan in Each Segmen	Sustainable Loan Composition in Each Segment	
Consumer Loans (KPR)						
Green Mortgage Financing	IDR Trillion	0.37				This product offers mortgage financing for the purchase of newly built homes developed under a green housing concept, as well as subsidized mortgage financing for Low-Income Communities (MBR) with a maximum combined household income (husband and wife) of IDR 8 million per month. Subsidized Mortgage: Home ownership loans for low-income households (MBR) with total family income (husband and wife combined) not exceeding the income threshold stipulated by the Ministry of Housing and Settlement *Applicable to first-time homebuyers who do not currently own a home and have never received a housing subsidy. The property must be owner-occupied and may not be sold or leased within the first five years.
Subsidized Mortgage	IDR Trillion	16.16	16.53	66.34	25%	
Corporate Loans						
Green Loans – Corporate Segment	IDR Trillion	89.24	89.24	351.76	25%	This product provides green financing to corporate customers operating in renewable energy, sustainable land management, environmentally friendly transportation, green buildings, and other environmentally sustainable sectors.
MSME Loans (Productive)						
Green Loans - Medium Segment	IDR Trillion	3.59	706.09	706.09	100%	This product provides social financing to individuals with fixed income as well as to owners of micro, small, and medium enterprises (MSMEs).
MSME Business Loans	IDR Trillion	702.51				

Loan Disbursement to the Sustainable Business Activity Category ^{[F.10] [GRI 305-3]}

Description	Unit	Achievment			Target 2025	Achievement Percentage 2025
		2023	2024	2025		
MSMEs	IDR Trillion	690.43	698.66	718.67	800	101.48
Renewable Energy	IDR Trillion	6.02	6.34	6.85		
Pollution Prevention and Control	IDR Trillion	0.55	0.51	0.50		
Environmentally Friendly Transportation	IDR Trillion	11.24	3.61	3.38		
Green Buildings	IDR Trillion	2.04	0.29	0.71		
Sustainable Natural Resource Management and Land Use	IDR Trillion	52.82	64.68	61.64		
Energy Efficiency	IDR Trillion	0	0	2.52		
Terrestrial and Aquatic Biodiversity Conservation	IDR Trillion	0.23	0	0		
Sustainable Water and Wastewater Management	IDR Trillion	0.003	0	0		
Eco-efficient Products	IDR Trillion	7.50	8.07	5.64		
Other Environmentally Sustainable Business Activities	IDR Trillion	1.93	3.06	11.96		
Total	IDR Trillion	772.74	785.22	811.86	808	101.48

Loan Disbursement to Non-Renewable Energy and New Renewable Energy Sectors [GRI 305-3]

Description	Unit	2023	2024	2025
Non-Renewable Energy	IDR Trillion	21.60	25.12	37.21
New & Renewable Energy	IDR Trillion	6.02	6.34	6.85
Total Financing	IDR Trillion	27.62	31.46	44.06

Customers

Customers Service Point

Description	Unit	2023	2024	2025
Head Office	#	1	1	1
Regional Officer	#	18	18	18
Branch Office & Special Branch Office*	#	453	453	454
Overseas Branch Office	#	6	6	6
Sub-Branch Office**	#	556	555	555
Overseas Sub-Branch Office**	#	3	3	3
BRI Unit**	#	5,117	5,086	5,082
Cash Office**	#	505	500	490
Teras BRI**	#	977	873	758
Mobile Teras	#	115	69	6
Teras Kapal	#	4	4	4
Total Operational Work Units	#	7,755	7,568	7,377

*) In accordance with Internal Memorandum No. B.63.e-PPM/ODV/OD2/08/2023 dated August 3, 2023, regarding the approval of changes to KCK supervision.

**) Since 2024, pursuant to POJK No. 12/POJK.03/2021 concerning Commercial Banks, adjustments have been made whereby the bank office network consists only of Head Office, Regional Office, Branch Office, and Sub-Branch Office. Under this regulation, BRI Unit Offices, Teras BRI, and BRI Cash Offices are categorized as Sub-Branch Offices.

Description	Unit	2023	2024	2025
ATM	#	12,263	10,663	10,650
CRM	#	9,007	9,007	9,007
EDC	#	664,801	727,303	607,968
E- Buzz	#	57	57	54
BRILinK Agent	#	740,818	1,064,219	1,193,835

UMi Co-Location

UMi Co-Location	Unit	2023	2024	2025
Sumatra	Unit	202	210	207
Java	Unit	537	520	533
Kalimantan	Unit	49	71	64
Sulawesi	Unit	142	127	125
Bali & Nusa Tenggara	Unit	74	74	74
Maluku	Unit	0	15	16
Papua	Unit	14	15	15
Total	Unit	1,018	1,032	1,034

Teras BRI

Teras BRI	Unit	Satuan	2023	2024	2025
Sumatera	Teras BRI	#	217	206	192
	Mobile Teras BRI	#	2	2	0
	Teras BRI Boat	#	1	1	1
Java	Teras BRI	#	502	416	345
	Mobile Teras BRI	#	59	58	0
	Teras BRI Boat	#	1	1	1
Kalimantan	Teras BRI	#	72	86	66
	Mobile Teras BRI	#	6	2	2
	Teras BRI Boat	#	0	0	0
Sulawesi	Teras BRI	#	52	28	23
	Mobile Teras BRI	#	43	1	1
	Teras BRI Boat	#	1	0	0
Bali & Nusa Tenggara	Teras BRI	#	117	112	110
	Mobile Teras BRI	#	4	4	2
	Teras BRI Boat	#	1	1	1
Maluku	Teras BRI	#	0	11	10
	Mobile Teras BRI	#	0	1	1
	Teras BRI Boat	#	0	1	1
Papua	Teras BRI	#	17	14	12
	Mobile Teras BRI	#	1	1	0
	Teras BRI Boat	#	0	0	0
Total	Teras BRI	#	977	873	758
	Mobile Teras BRI	#	115	69	6
	Teras BRI Boat	#	4	4	4

BRI Kapal Performance

Region	Item	Unit	2023	2024	2025
Seva I (Thousand Islands Area)	Total Deposits				
	Accounts	#	8,997	9,663	6,779
	Balance	IDR Billion	22.94	23.30	14.23
	Total Loans				
	Borrowers	#	716	781	679
	Outstanding Loans	IDR Billion	25.06	29.08	27.39
Seva II (NTT Islands-Labuan Bajo Area)	Total Deposits				
	Accounts	#	20,536	15,154	15,402
	Balance	IDR Billion	43.33	47.47	51.21
	Total Loans				
	Borrowers	#	912	822	836
	Outstanding Loans	IDR Billion	24.17	24.00	25.19
Seva III (Anambas Islands Area)	Total Deposits				
	Accounts	#	6,262	5,890	5,097
	Balance	IDR Billion	9.49	9.08	11.32
	Total Loans				
	Borrowers	#	242	277	450
	Outstanding Loans	IDR Billion	8.21	8.77	13.75
Seva IV (South Halmahera Islands Area)*	Total Deposits				
	Accounts	#	1,874	1,066	1,380
	Balance	IDR Billion	7.34	7.81	7.05
	Total Loans				
	Borrowers	#	886	1,018	936
	Outstanding Loans	IDR Billion	25.25	25.63	27.26
Total*	Total Deposits				
	Accounts	#	37,669	31,773	28,658
	Balance	IDR Billion	83.10	87.66	83.80
	Total Loans				
	Borrowers	#	2,756	2,898	2,901
	Outstanding Loans	IDR Billion	82.69	87.48	93.59

*) In 2025, changes were made to the operational coverage areas of Bahtera Seva II and Nera Seva.

BRILink Agents

BRILink Agents	Unit	2023	2024	2025
Sumatera	Agent	165,053	239,380	273,100
	%	22.28	22.49	22.88
Java	Agent	395,383	580,569	653,256
	%	53.37	54.55	54.72
Kalimantan	Agent	56,500	68,832	75,220
	%	7.63	6.47	6.30
Sulawesi	Agent	69,798	96,720	104,252
	%	9.42	9.09	8.73
Bali & Nusa Tenggara	Agent	39,070	59,860	65,007
	%	5.27	5.62	5.45
Maluku	Agent	6,949	8,865	9,370
	%	0.94	0.83	0.78
Papua	Agent	8,065	9,993	13,630
	%	1.09	0.94	1.14
Total	Agent	740,818	1,064,219	1,193,835
	%	100	100	100

BRILink Agent Transactions	Unit	2023	2024	2025
Transaction Value	IDR Trillion	1,427.60	1,589.04	1,746.17
Number of Transactions	Million	1,096.61	1,204.25	1,186.21

**BRI Customers Using Mobile Services
(E-Banking)**

Type of E-banking	Unit	2023	2024	2025
BRImo	Users	31,616,014	38,613,867	45,933,232
BRIZZI	Users	23,756,098	24,424,356	25,411,181

**Number of Mobile Banking Transactions
(E-Banking) ^[FS8]**

Service Type	Unit	2023	2024	2025
BRImo Financial Transactions	Thousand	3,088,817	4,309,334	5,619,905
BRILink	Thousand	1,096,611	1,204,251	1,186,209
Merchant EDC	Thousand	197,788	509,616	651,376
BRIMOLA	Thousand	10,819	14,223	16,715
BRIZZI	Thousand	171,200	196,202	947,462
ATM BRI	Thousand	3,521,211	2,499,740	2,191,082

**Transaction Value of Mobile Banking
Services (E-Banking) ^[FS8]**

Service Type	Unit	2023	2024	2025
BRImo Financial Transactions	IDR Billion	4,158,849	5,541,345	7,076,864
BRILink	IDR Billion	1,427,583	1,589,039	1,746,170
Merchant EDC	IDR Billion	119,764	186,335	223,196
BRIMOLA	IDR Billion	15,102	20,262	24,110
BRIZZI	IDR Billion	6,190	6,187	23,627
ATM BRI	IDR Billion	2,972,941	2,646,152	2,338,365

Customer Satisfaction Survey ^[F.30]

Description	Unit	2023	2024	2025
Customer Satisfaction Rate	%	84.66	87.06	91.72
Customer Complaint Resolution Rate	%	99.56	99.81	99.98

Comparison of Service Quality: BRI vs. Indonesia's Banking Sector

Description	Unit	2023	2024	2025
Banking Industry Service Quality Index (MRI Rating)	Rank	6	5	2

Customer Complaints* ^{[418-1] [F.24]}

Description	Unit	2023	2024	2025
Total Transactions	#	72,970,667,382	135,156,818,290	157,298,028,811
Total Complaints	Cases	4,751,604	1,925,215	1,262,275
Complaint Ratio to Total Transactions	%	0.007	0.001	0.001
Complaints Resolved	Cases	4,730,478	1,921,529	1,261,976
Complaint Resolution Rate	%	99.56	99.81	99.98
Complaints in Process	Cases	21,126	3,686	299
In-Process Percentage	%	0.4446	0.1915	0.0237

*) Since 2024, the number of complaints has been presented based on a revised calculation methodology in accordance with the latest guidance issued by OJK.

Number of Complaints by Type of Financial Transaction

Type of Financial Transaction	Resolved		In Process		Unresolved		Total Complaints
	Number	Percentage(%)	Number	Percentage(%)	Number	Percentage(%)	
Credit Cards	3,387	99.62	13	0.38	0	0	3,400
Other Banks' Products/Services	1,729	99.94	1	0.06	0	0	1,730
Deposits	46,164	100	2	0.004	0	0	46,166
ATM/CRM	647,196	100	7	0.001	0	0	647,203
E-banking	561,390	99.95	268	0.05	0	0	561,658
Unsecured Loans	1,254	99.44	7	0.56	0	0	1,261
Loans (Working Capital, Investment, Consumer)	856	99.88	1	0.12	0	0	857
Total	1,261,976	99.98	299	0.02	0	0	1,262,275

Complaints Regarding Customer Data Security ^[418-1] ^[F.24]

Description	Unit	2023	2024	2025
Complaints* from External Parties	#	0	0	0
Complaints* from Government Authorities	#	0	0	0

*) Substantiated complaints related to violations of customer privacy and loss of customer data.

Information Security Incidents ^[FN-CB-230a.1]

Description	Unit	2023	2024	2025
Number of Information Security or Cybersecurity Violations	#	0	0	0
Fines or Sanctions Resulting from Information Security or Cybersecurity Violations	IDR	0	0	0
Number of Customers Affected by Violations	#	0	0	0

Employees

Employee Composition* [GRI 2-7, 405-1] [C.3]

Description		Unit	2023	2024	2025
Gender	Total	People	77,739	81,848	84,949
	Male	People	47,262	48,131	48,483
	Female	People	30,477	33,717	36,466
	Female Composition	%	39.20	41.19	42.93
Employment Status	Permanent Employee	Total	60,084	59,495	59,714
		Male	39,875	39,237	39,286
		Female	20,209	20,258	20,428
		Female Composition	33.63	34.05	34.21
	Contract Employee	Total	17,207	22,244	24,539
		Male	7,135	8,837	8,879
		Female	10,072	13,407	15,660
		Female Composition	58.53	60.27	63.82
	Trainee	Total	448	109	696
		Male	252	57	318
		Female	196	52	378
		Female Composition	43.75	47.71	54.31
Age	< 30 Years	Total	21,348	23,890	28,393
	30–50 Years	Total	52,627	54,611	53,555
	> 50 Years	Total	3,764	3,347	3,001
Position Level	Top Management	Total	117	125	127
		Male	90	98	96
		Female	27	27	31
		Female Composition	23.08	21.60	24.41
	Middle Management	Total	1,591	1,682	1,725
		Male	1,238	1,315	1,351
		Female	353	367	374
		Female Composition	22.19	21.82	21.68
	Junior Management	Total	2,757	2,715	2,615
		Male	2,013	1,968	1,875
		Female	744	747	740
		Female Composition	26.99	27.51	28.30
	Non-Management	Total	73,274	77,326	80,482
		Male	43,921	44,750	45,161
		Female	29,353	32,576	35,321
		Female Composition	40.06	42.13	43.89

Description			Unit	2023	2024	2025
Region	Jakarta	Total	Person	15,205	13,809	15,993
		Male	Person	9,121	8,051	8,631
		Female	Person	6,084	5,758	7,362
	Sumatera	Total	Person	14,157	13,224	15,009
		Male	Person	9,021	8,236	8,644
		Female	Person	5,136	4,988	6,365
	West Java, Central Java, East Java, and Special Region of Yogyakarta	Total	Person	31,113	33,757	37,041
		Male	Person	19,143	19,811	20,441
		Female	Person	11,970	13,946	16,600
	Eastern Indonesia (Kalimantan, Sulawesi, Maluku, Papua)	Total	Person	17,217	21,058	24,202
		Male	Person	9,936	12,033	12,712
		Female	Person	7,281	9,025	11,490
Nationality	Indonesia		Person	77,739	81,848	84,949
	Timor Leste		Person	24	24	29
	Amerika		Person	7	7	8
	Singapura		Person	14	14	11
	Taiwan		Person	10	12	7
	Lainnya		Person	11	11	3
Revenue-generating Functions		Komposisi Perempuan	%	30.51	30.87	30.48
STEM (Science, Technology, Engineering, and Mathematics)- related functions		%	%	25.34	29.29	27.19
Employees with Disabilities	Total		Person	60	51	57
	Male		Person	35	30	35
	Female		Person	25	21	22
	Female Composition		%	41.67	41.18	38.60

*) The majority of BRI's senior management positions are occupied by individuals from local communities or Indonesian nationals. [\[GRI 202-2\]](#)

Description			Unit	2023	2024	2025
Education Level	Primary School & Junior High School	Total	Person	0	0	0
		Male	Person	0	0	0
		Female	Person	0	0	0
		Female Composition	%	0	0	0
	Senior High School	Total	Person	1,149	1,146	797
		Male	Person	509	444	277
		Female	Person	640	702	520
		Female Composition	%	55.70	61.26	65.24
	Diploma I-III	Total	Person	8,727	9,469	9,465
		Male	Person	4,701	4,947	4,799
		Female	Person	4,026	4,522	4,666
		Female Composition	%	46.13	47.76	49.30
	Bachelor's Degree	Total	Person	66,079	69,462	72,416
		Male	Person	40,745	41,454	41,825
		Female	Person	25,334	28,008	30,591
		Female Composition	%	38.34	40.32	42.24
	Postgraduate Degree	Total	Person	1,774	1,761	2,255
		Male	Person	1,297	1,278	1,569
		Female	Person	477	483	686
		Female Composition	%	26.89	27.43	30.42
	Doctoral Degree	Total	Person	10	10	16
		Male	Person	10	8	13
		Female	Person	0	2	3
		Female Composition	%	0	20	18.75

*) The composition of workers does not include outsourced workers. [\[GRI 2-7, 2-8\]](#)

Internal Hiring and New Hiring ^[GRI 401-1]

Description			Unit	2023	2024	2025
Total Internal Hiring			Person	48,606	69,242	80,042
Total New Hiring			Person	9,692	13,131	12,070
Percentage of Internal Hiring to Total Hiring			%	83.38	84.06	86.90
Percentage of New Hiring to Total Hiring			%	16.62	15.94	13.10
Percentage of New Hire to Total Workers			%	12.47	16.04	14.21
Internal Hiring	Gender	Male	Person	22,685	38,689	44,030
		Female	Person	25,921	30,553	36,012
	Age	< 30 Years	Person	21,048	23,928	28,547
		30-50 Years	Person	25,332	42,756	48,882
		> 50 Years	Person	2,226	2,558	2,613
New Hiring	Gender	Male	Person	3,436	5,840	4,749
		Female	Person	6,256	7,291	7,321
	Age	< 30 Years	Person	9,464	12,245	11,685
		30-50 Years	Person	225	878	368
		> 50 Years	Person	3	8	17
	Region	Jakarta & Banten	Person	1,117	1,451	2,480
		Sumatera	Person	1,529	2,611	1,869
		West Java. Central Java. East Java. and Special Region of Yogya-karta	Person	4,890	5,769	4,581
Eastern Indonesia (Kalimantan. Sulawesi. Maluku. Papua)		Person	2,156	3,300	3,140	

Average Employee Hiring Cost ^[GRI 401-1]

Description	Unit	2023	2024	2025
Average Employee Hiring Cost	IDR	8,676,201	8,571,150	3,018,000

Freedom of Association ^[2-30]

Description	Unit	2023	2024	2025
Employees Covered by the Labor Union	#	39,939	39,176	36,872
	%	66.47	65.85	43.76
Total Employees	#	77,739	81,848	84,253

Gender Pay Indicators (Basic Salary and Remuneration by Gender) ^[GRI 405-2]

Description	Position Level	Gender	Unit	2023	2024	2025
Average Basic Salary	Management	Male	IDR Million	18.90	20.97	24.26
		Female	IDR Million	18.25	19.83	23.42
	Non-Management	Male	IDR Million	5.80	6.23	7.21
		Female	IDR Million	4.72	5.33	6.21
Average Basic Salary and Remuneration	Management	Male	IDR Million	79.88	86.47	86.72
		Female	IDR Million	77.33	81.98	82.72

Employee Compensation Ratio [GRI 2-21]

Description	Unit	2023	2024	2025
Ratio of Highest to Lowest Employee Salary	times	66.20	54.55	48.80
Ratio of Highest to Lowest Director Remuneration	times	1.18	1.18	1.18
Ratio of Highest to Lowest Commissioner Remuneration	times	1.11	1.11	1.11
Ratio of Highest Director Remuneration to Highest Employee Salary	times	3.16	3.75	2.57

Description	Unit	2023	2024	2025
Median Compensation (Excluding the Highest Value)	IDR Million	53.36	61.64	61.92
Average Compensation Excluding the Highest Value	IDR Million	60.16	70.24	72.95
Change in the Annual Compensation Ratio	%	24.29	25.42	26.67

Training [GRI 404-1] [F.22]

Category	Satuan	2023	2024	2025
Average Training Cost per Employee	IDR Million	9.11	8.50	6.48
Average Training Hours per Employee	Hour	84	79	83
Gender	Male	81	77	85
	Female	90	79	79
Age	< 30 Years	96	81	80
	30-50 Years	81	74	83
	> 50 Years	95	102	102
Position Level	Top Management	56	61	62
	Middle Management	118	87	116
	Junior Management & Officer	81	77	77

Types and Scope of Training [GRI 404-2] [GRI 4 FS4]

Training Type	Vendor Name	Unit	2023	2024	2025
Internal Bank Audit	LSP BRI	Participant	184	69	186
Wealth Management	MCI	Participant	16	89	583
Treasury Dealer	LSP ACIBRI	Participant	2	65	3
General Banking	LSP BRI	Participant	1,779	0	276
Risk Management	BSMR & LSPP	Participant	29	698	2,834
Compliance	LSP BRI	Participant	0	4	84
Credit	LSP BRI	Participant	730	1,635	1,498
Human Capital	LSP BRI	Participant	0	0	12
IT	LSP BRI	Participant	6	4	4
Funding & Services	LSP BRI	Participant	95	51	101

Number of Participants in In-Class and E-Learning Training

Description	Unit	2023	2024	2025
Number of Participants	Participant	2,800,792	2,413,766	2,118,427
Total Training Hours	Hour	9,128,524	9,234,247	9,096,459
Average Training Hours per Employee	Hour	84	79	83

Employee Turnover Rate [GRI 401-1]

Category			Unit	2023	2024	2025
Total Turnover	Total Turnover Rate		%	3.24	4.96	5.58
	Gender	Male	%	1.75	5.09	5.71
		Female	%	5.61	4.77	5.32
	Age	< 30 Years	%	0.46	2.33	3.03
		30-50 Years	%	2.60	3.64	4.35
		> 50 Years	%	20.72	27.15	29.16
	Position	Top Management	%	14.53	12.65	4.86
		Junior and Middle Management	%	4.65	4.61	4.87
		Non-Management	%	2.94	4.97	5.70
	Total Voluntary Turnover Rate		%	1.01	1.29	1.24
Voluntary Turnover	Gender	Male	%	0.91	0.96	0.92
		Female	%	1.18	1.94	1.87
	Age	< 30 Years	%	0.20	0.48	1.14
		30-50 Years	%	1.12	1.22	1.16
		> 50 Years	%	2.48	3.10	2.72
	Position	Top Management	%	-	0.68	0.97
		Junior and Middle Management	%	1.12	0.99	1.00
		Non-Management	%	1.00	1.34	1.29

*) Since 2024, a change in methodology has been applied in the calculation of total employee turnover.

Employee Engagement Trend

Description		Unit	2023	2024
Employee Engagement		4-point scale	3.49	3.51
Employee Coverage		%	100	100
Actively Engaged Employees		%	93	93.80
Gender	Male	%	93	93.80
	Female	%	94	93.80
Age	< 30 Years	%	89	91
	30-50 Years	%	93	94
	> 50 Years	%	95	93
Employee Coverage		%	77.60	73.40

Employee Satisfaction Survey

Description	Unit	2023	2024
Satisfaction Index	#	3.35	3.40
Coverage	%	77.64	73.38

Parental Leave [GRI 401-3]

Description	Gender	Unit	2023	2024	2025
Number of Employees Entitled to Parental Leave	Male	Person	35,165	34,445	34,867
	Female	Person	30,477	33,717	36,466
Number of Employees Who Took Parental Leave	Male	Person	1,142	1,070	964
	Female	Person	2,282	1,841	2,020
Employees Returning to Work After Parental Leave	Male	Person	1,142	1,069	892
	Female	Person	2,265	1,817	1,828
Retention Rate of Employees Who Took Parental Leave and Remained Employed After Returning to Work	Female	%	99.50	99.14	91.15

Absenteeism Rate

Description	Unit	2023	2024	2025
Absentee Rate	%	1.16	3.44	3.28
Number of Working Days per Year	Day	236	235	238
Total Employees	Person	77,739	81,848	84,949

Compliance Level with the State
Officials' Wealth Report (LHKPN)
Obligations

Obligation	Position	Unit	2023	2024	2025
Required to Submit LHKPN	Board of Commissioners	Employee	11	10	10
	Board of Directors	Employee	12	12	12
	BRI Employees	Employee	105	155	160
Required to Submit LHKPN and Have Submitted	Board of Commissioners	Employee	11	10	10
		%	100	100	100
	Board of Directors	Employee	12	12	12
		%	100	100	100
	BRI Employees	Employee	105	155	160
		%	100	100	100
Required to Submit LHKPN but Not Yet Submitted	Board of Commissioners	Employee	0	0	0
		%	0	0	0
	Board of Directors	Employee	0	0	0
		%	0	0	0
	BRI Employees	Employee	0	0	0
		%	0	0	0

Number of Whistleblowing System Reports and Follow-up Actions [GRI 205-3]

Description		2023	2024	2025
Number of Reports		50	63	89
	Proven	29	48*	68
Follow-up Actions	Partially Proven	0	0	4
	Not Proven	16	15	9
	Not Actionable	0	0	0
	In Process	0	0*	8

*) Complaints that were still under process in 2024 were concluded in 2025, with the allegations substantiated, resulting in a total of 48 confirmed violations in 2024.

Categories of Violations in the Whistleblowing System

Alleged Violations	Unit	2023	2024	2025
Employee Violations of the Code of Conduct				
Corruption and Bribery	#	16	18	5
Conflicts of Interest	#	5	2	3
Violations of Customer Information Security	#	1	1	0
Discrimination and Harassment	#	0	2	23
Money Laundering or Insider Trading	#	0	0	0
Others	#	7	25	49
Status				
Number of Cases	#	29	48	72
In Process	#	0	0	8
Resolved	#	29	48	80

**Number of Fraud Cases with Follow-Up
Actions** [GRI 205-3]

Description	Position	Unit	2023	2024	2025
Employees Involved in Fraud	Board of Commissioners and Board of Directors	Employee	-	-	2
	Permanent Employees	Employee	160	1,040	905
	Non-Permanent Employees	Employee	4	119	116
Employees Involved in Fraud	Board of Commissioners and Board of Directors	Employee	-	-	0
	Permanent Employees	Employee	79	456	636
	Non-Permanent Employees	Employee	3	69	71
Ongoing Internal Disciplinary Proceedings	Board of Commissioners and Board of Directors	Employee	-	-	0
	Permanent Employees	Employee	16	584	269
	Non-Permanent Employees	Employee	0	50	45
Not Yet Resolved	Board of Commissioners and Board of Directors	Employee	-	-	0
	Permanent Employees	Employee	65	0	0
	Non-Permanent Employees	Employee	1	0	0
Followed up Through Legal Proceedings	Board of Commissioners and Board of Directors	Employee	-	-	2
	Permanent Employees	Employee	9	133	114
	Non-Permanent Employees	Employee	8	24	25

Other Contributions and Expenditures*
 [GRI 415-1]

Description	Unit	2023	2024	2025
Lobbying, Interest Representation, and Related Activities	IDR	0	0	0
Campaign Activities and Contributions to Local, Regional, and National Political Candidates or Organizations	IDR	0	0	0
Trade Associations or Tax-exempt Groups	IDR	0	0	0
Other Expenditures (e.g., expenditures related to election vote counting or referendums)	IDR	0	0	0

*BRI prohibits political contributions to any organization in accordance with its Code of Conduct and internal policies

Suppliers

Transaction Value of Goods and Services Procurement with BRI Suppliers [GRI 2-6, 204-1] [B.1e]

Segment	Unit	2023	2024	2025
Domestic Suppliers	%	97.27	99.63	98.39
Foreign Suppliers	%	2.73	0.37	1.61

Total Suppliers by Region and Supplier Type in 2025 (with SKT) [GRI 2-6, 204-1] [B.1e]

Region	Property	Vehicle	Office Machinery	Furniture	Inventory	IT	Printing	Advertising	Other Goods	Other Consulting Services	Construction Services	Non-Construction Consulting Service	Other Services	Goods Supplier Services	Non-Construction Goods Supplier Services	Total Vendor
Lampung	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bandung	1	0	0	0	1	0	0	0	0	0	0	0	5	0	2	9
Banjarmasin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pekanbaru	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Yogyakarta	0	0	0	0	0	0	0	0	0	0	0	0	1	2	0	3
Malang	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denpasar	2	0	0	0	0	0	0	0	0	0	0	0	2	1	0	5
Manado	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Surabaya	2	0	0	0	0	0	0	0	0	0	0	0	1	3	0	6
Semarang	4	0	0	0	2	1	0	0	1	0	0	0	1	2	0	11
Head Office	17	2	6	1	3	36	6	1	3	6	8	37	74	60	20	280
Medan	3	0	0	0	1	0	0	0	0	0	0	0	1	0	0	5
Jayapura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Makassar	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Padang	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Palembang	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Total	32	2	6	1	7	37	6	1	4	6	8	37	85	71	22	416

Community

BRI Peduli TJSL Program Disbursement
[F.4] [F.25]

Program	Unit	2023	2024	2025
Social	IDR Million	236,170	259,065	235,703
	%	69.06	75.57	72.30
Economic	IDR Million	21,366	23,330	24,079
	%	6.25	6.80	7.39
Environmental	IDR Million	84,462	60,484	66,218
	%	24.70	17.63	20.31
Total	IDR Million	341,998	343,079	326,000
	%	100	100	100

Budget Allocation for BRI Peduli TJSL
Community Development Programs [F.25]

Program	Unit	2023	2024	2025
Charitable Donations	%	48.50	49.40	52.15
Community Investments	%	45.65	43.98	40.69
Commercial Initiatives	%	5.85	6.63	7.16
Total	%	100	100	100

TJSL Contribution Types[F.25]

Contribution Types	Unit	2023	2024	2025
Cash Contributions*	IDR Million	0	0	0
In-Kind Giving (product/service donations, projects/collaborations, or similar)**	IDR Million	341,998	343,079	326,000
Management Overhead (consultation and research costs)	IDR Million	1,925	2,140	2,425

*) BRI does not provide cash assistance to the public, All TJSL contributions are implemented through community development programs and the development of strategic infrastructure,
**) This represents the total realized funds for the TJSL programs,

Environment

Energy Use ^{[F.6] [GRI 302-1] [GRI 302-2] [GRI 302-3] [GRI 302-4]}

Description	Unit	2023	2024	2025
Fuel Consumption	Liter	42,927,942	42,521,434	37,968,046
Electricity Consumption	kWh	403,192,231	383,878,408	365,472,236
Fuel Expenditure	IDR	526,974,322,479	483,403,295,406	430,787,417,822
Electricity Expenditure	IDR	574,118,412,662	555,530,945,998	529,576,077,817
Total Energy Consumed	MJ	2,919,627,648	2,848,795,079	2,622,589,522
Energy Savings	MJ	155,330,032	70,832,569	226,205,557
Energy Intensity per Office	MJ/office/year	376,483	376,426	355,509
Energy Intensity per Employee	MJ/employee/year	24,271	23,620	20,880

Notes:

- (1) Calculation standards and conversion factors used for energy calculations are based on those issued by the Ministry of Energy and Mineral Resources,
- (2) Energy data have been verified by an independent third party,
- (3) Energy savings represent reductions in energy consumption compared to the previous year,

Water Consumption ^[F.8]

Description	Unit	2023	2024	2025
Water Consumption	m ³	2,396,993	1,959,810	2,043,589
Water Consumption Performance	%	23.00	-18.24	4.27
Water Consumption Intensity	m ³ /employee	19.93	16.25	16.27

Paper Usage ^[F.5]

Description	Unit	2023	2024	2025
Paper Usage per Work Unit*	kg/work unit	149.04	113.01	100.92
Paper Usage per Employee**	kg/employee	9.61	7.09	5.93

*) All work units in Indonesia

**) All employees, including outsourced personnel

Waste Disposal [F.13] [F.14] [F.15] [GRI 306-2] [GRI 306-3]

[GRI 306-3] [GRI 306-4] [GRI 306-5]

Description	Unit	2023	2024	2025
Total Waste Reused/Recycled/Recovered	ton	591.20	703.56	740.01
Emissions Reduction (Waste)	kgCO ₂ e	441,817	524,180	746,404
Total Waste Disposed of (Landfill)*	ton	16,563	14,245	12,508

*) Bank-wide waste generation was extrapolated based on waste generation per employee at BRI's head office, Waste generated at the head office was sent to landfills from January to July 2023, Beginning in August 2023, following the launch of the Zero Waste to Landfill program, all waste generated has been diverted from landfills through composting, recycling, and RDF technologies, In 2024, no incidents of waste spillage or leakage were reported,

Emission Control Across All Work Units

[F.11] [GRI 102-4] [GRI 102-5] [GRI 102-6] [GRI 102-7] [GRI 102-8]

Description	Unit	2023	2024	2025
Emissions from Scope 1: Mobile & Stationary Combustion (Positive Emissions)*	tCO ₂ e	125,120	118,689	105,949
Emissions from Scope 1: Fugitive & Refrigerants (Positive Emissions)*	tCO ₂ e	5,490	5,466	9,156
Emissions from Scope 2 (Positive Emissions)*	tCO ₂ e	355,742	346,353	330,035
Scope 3 Emissions: Financed Emissions	tCO ₂ e	10,434,550	12,884,676	12,370,526
Scope 3 Emissions: Purchased Goods and Services***	tCO ₂ e	121,156.00	99,166.97	700,340
Scope 3 Emissions: Waste Generated in Operations****	tCO ₂ e	8,937	8,340	8,415
Scope 3 Emissions: Business Travel	tCO ₂ e	8,272	7,217	6,897
Scope 1 and 2 Emissions Intensity	tCO ₂ e/Work unit	62.70	62.17	60,34
Scope 1 and 2 Emissions Intensity*****	tCO ₂ e/Employee	4.00	3.90	3.54
Financed Emissions Intensity	tCO ₂ e/outstanding in IDR million	0.097	0.098	0.091

*) Positive emissions refer to emissions generated from Scope 1 banking operational activities arising from the use of fuel and refrigerants. and Scope 2 emissions arising from electricity consumption across all BRI work units in Indonesia. The use of these energy sources remains under BRI's operational control.

**) A restatement was made to the 2022 Scope 3 Emissions: Financed Emissions figures due to improvements in data quality for the manufacturing sector. The emissions calculation approach was revised from a revenue-based approach to the use of publicly available data.

***) Spend-based emission factors were adopted to estimate emissions associated with purchased goods and services. capital goods. and upstream transportation and distribution. The coverage of Scope 3 Emissions: Purchased Goods and Services was 44.16% in 2022 and 100% in 2023.

****) Bank-wide waste generation was extrapolated based on waste generation per employee at BRI's head office. Waste from the head office was disposed of at landfills from January to July 2023. Starting August 2023 onwards. following the launch of the Zero Waste to Landfill program. all generated waste has been diverted from landfills through composting. recycling. and RDF technologies.

*****) To support the validity of emissions intensity per employee. outsourced personnel are included in the total employee intensity calculation. as all energy consumed by the Company is utilized by all BRI personnel. including outsourced workers.

**Scope 3 Emissions: Financed Emissions
by Asset Class**

 [GRI 305-3] [GRI 305-5] [F.11]
 [FN-CB-410b.2.]

Description	Unit	2023	2024	2025
Investments in Bonds	tCO ₂ e	460,841	336,014	301,158
Loans	tCO ₂ e	6,358,055	8,472,896	8,199,527
Listed Equities	tCO ₂ e	881	852	487
Power Generation Project Financing	tCO ₂ e	3,504,669	3,816,573	3,820,961
Commercial Real Estate	tCO ₂ e	110,104	258,341	48,392
Total	tCO₂e	10,434,550	12,884,676	12,370,526

*) A restatement was made to the Scope 3: Financed Emissions figure for 2022 due to improvements in data quality for the manufacturing sector. The emissions calculation, which previously applied a revenue-based approach, has been updated using publicly available data sources.

**Scope 3 Emissions: Financed Emissions
by Sector**

[F.11]

Description	Unit	2023	2024	2025
Agriculture, Forestry, and Fisheries	tCO ₂ e	114,347	208,106	849,558
Construction	tCO ₂ e	39,104	226,374	101,065
Electricity, Gas, Steam, and Air Conditioning Supply	tCO ₂ e	6,286,465	7,325,977	7,718,301
Financial and Insurance Activities	tCO ₂ e	2,360	2,653	1,322
Manufacturing	tCO ₂ e	2,028,631	3,513,694	2,362,650
Mining and Quarrying	tCO ₂ e	1,848,358	1,345,290	1,288,332
Real Estate	tCO ₂ e	110,104	258,341	48,601
Transportation and Warehousing	tCO ₂ e	5,181	4,242	697
Total	tCO₂e	10,434,550	12,884,676	12,370,526

Avoided Emission [F.12] [GRI 305-1] [GRI 305-2] [GRI 305-3] [GRI 305-5]

Description	Unit	2023	2024	2025
Zero Waste to Landfill Activities*	tCO ₂ e	441,817	524,180	746,404
Digitalization of Products and Services	tCO ₂ e	872,713	1,096,551	1,275,794

*) This calculation excludes waste classified as "Others." such as tissues, styrofoam, masks, and similar items, due to the unavailability of emission factors for RDF technology,



Issued Securities Impact Reporting

Green Bond Phase I

Introduction

As Indonesia's largest bank with a core focus on the micro, small, and medium enterprise (MSME) segment, BRI continues to strengthen its contribution to the nation. Through its inclusive economic growth strategy, BRI plays an active role in supporting Government programs aimed at enhancing financial literacy, financial inclusion, and national socio-economic resilience.. BRI is committed to delivering the best services by nurturing, empowering, and optimizing the capabilities of communities to improve family welfare and strengthen the people's economic ecosystem. This ongoing effort reflects BRI's tangible commitment to realizing its 2026 vision of "Becoming One of-or the-Most Profitable Banks in Southeast Asia".

As an agent of development, BRI contributes to reducing economic inequality through a more equitable distribution of prosperity. In addition, BRI plays a role in the conservation of natural resources and the environment—such as sustainable land management, water and irrigation efficiency, and green economic growth—with the aim of improving the quality of life of the Indonesian people more broadly.

All of BRI's business activities and strategic initiatives are carried out sustainably and in alignment with the United Nations Sustainable Development Goals (UN SDGs). This reflects the Bank's concrete implementation of ESG principles. One of its key initiatives is the issuance of Green Bonds as a source of bank liquidity. Bank BRI Sustainable Green Bond I Phase I 2022 represents the first Green Bond issued by the banking sector in Indonesia.

BRI Green Bond Issuance – Phase I 2022

In 2022, BRI issued Bank BRI Green Bond I Phase I 2022 with an issuance value of IDR 5 trillion, which was very well received by investors in the capital market, as reflected by an oversubscription of 4.4 times during the bookbuilding process.

Summary of Bond Transactions

Name Green Bonds I Bank BRI Phase I 2022

PUB IDR 5 Trillion

Series	Tenor	Listing Date	Maturity Date	Coupon	Amount	Status
A	370 Days	July 21, 2022	July 30, 2023	3.70%	IDR 2.5 Trillion	Matured
B	3 Years	July 21, 2022	July 20, 2025	5.75%	IDR 2.0 Trillion	Matured
C	5 Years	July 21, 2022	July 20, 2027	6.45%	IDR 0.5 Trillion	Outstanding
Rating	idAAA (Pefindo)					
Listing	Indonesia Stock Exchange					

Summary of the Framework

BRI formulated the BRI Green Bond Framework prior to its issuance in July 2022. To ensure the framework's compliance with applicable regulations and standards, BRI collaborated with the SDGs Center Diponegoro University to obtain a Second Party Opinion. The issuance of BRI's Green Bond in Indonesian Rupiah was conducted in accordance with Financial Services Authority Regulation No. 60/POJK.04/2017 concerning the Issuance and Requirements of Environmentally Friendly Debt Securities ("Green Bond") (POJK 60). The framework is structured around four key components: Use of Proceeds, Process for Project Evaluation and Selection, Management of Proceeds, and Reporting.

A minimum of 70% financing for Environmentally Sustainable Business Activities (KUBL)

A maximum of 30% financing for other business activities, including the micro, healthcare, and social sectors

Use of Proceeds

a. Environmentally Sustainable Business Activities (KUBL)

Activities

- | | |
|---|---|
| 1. Renewable Energy | 6. Sustainable Water & Wastewater Management |
| 2. Energy Efficiency | 7. Climate Change Adaptation |
| 3. Pollution Prevention and Control | 8. Resource-Efficient and Low-Pollution Products |
| 4. Biological Resources Management and Sustainable Land Use | 9. Green Building |
| 5. Land and Water Biodiversity Conservation | 10. Other Environmentally Sustainable Business Activities |

b. Other Business Activities, including the Microfinance, Healthcare, and Social Sectors

Micro Financing Activities

- KUPEDES Micro Loan
- KUR Micro Loan

Project Evaluation and Selection Process



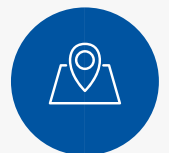
Identification



Pre-screening



Review



Allocation

Green Bond Phase I

Management of Proceeds

- Proceeds from the issuance will be managed on a pooled basis and allocated with at least 70% allocated to KUBL.
- A special account or separate records will be established in the Bank's financial statements or sustainability reports.
- Assets allocated for financing purposes will be actively managed, both individually and as part of the overall portfolio.
- If any assets are no longer aligned with the framework or their financing has been discontinued, they will be replaced with other eligible assets.
- Proceeds pending allocation may be placed in safe and liquid financial instruments.

Reporting

Allocation Reporting

BRI reports the allocation of proceeds periodically, at least once a year and no later than one year after the issuance, and whenever there is a material change to KUBL, accompanied by a review report from environmental experts.

Impact Reporting

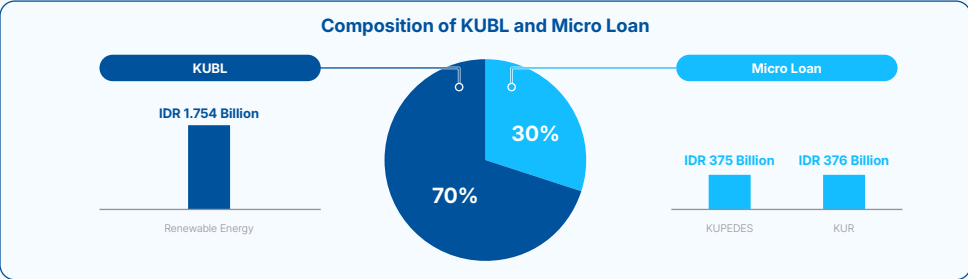
BRI issues periodic reports on the impacts of financed projects or assets, to the extent that such impacts can be practically measured and quantified, based on the environmental expert's review.c

Allocation Report

As of the reporting period ended December 31, 2025, BRI maintained 70.03% of proceeds from the issuance of Bank BRI Sustainable Green Bond I Phase I 2022. The proceeds were utilized to refinance selected existing projects in BRI's financing portfolio that deliver both environmental and social benefits.

In accordance with POJK No. 60/POJK.04/2017 and in line with the issuance framework, BRI carried out a selection and evaluation process on its financing portfolio and financing pipeline associated with sectors eligible under the Green Bond Framework. The allocation details are presented as follows:

Activities	Proceed Allocation (IDR billion)	Percentage (%)	Loan Type
KUBL			
Renewable Energy	1,754	70.03%	Refinancing
Other Business Activities, including the Microfinance, Healthcare, and Social Sectors			
KUPEDES Micro Loan	375	14.98%	Refinancing
KUR Micro Loan	376	14.98%	Refinancing



Green Bond Phase I

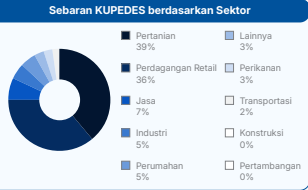
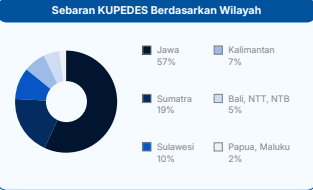
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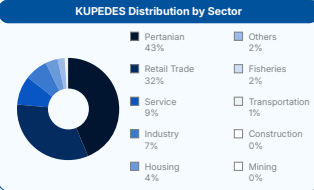
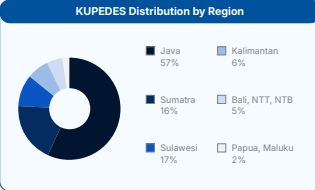
In accordance with BRI's Green Bond Framework, the environmental impacts (based on the eligible KUBL sectors) and the social impacts are as follows:

Green Category

Eligible Sector	Alignment to SDGs	% of Eligible Assets	Project Type	Brief Description and Impact Indicators
Renewable Energy		100,00%	Hydro-energy Generation	Estimated environmental impact: - Generated annual renewable energy: 1,669,000 MWh. - Avoided annual Green House Emission: 1,614,223 tCO₂e.

Other Business Activities, including the Microfinance, Healthcare, and Social Sectors

Eligible Sector	Alignment to SDGs	Estimated Social Benefits
Employee Generation		Supporting job creation in the MSME segment, with an estimated 8,949 jobs generated across Indonesia. Sebaran KUPEDES berdasarkan Sektor  Sebaran KUPEDES Berdasarkan Wilayah 

Eligible Sector	Alignment to SDGs	Estimated Social Benefits
Socioeconomic Advancement and Empowerment		The KUR distribution reached 5,943 beneficiaries across Indonesia, with 4,857 borrowers gaining access to formal banking credit for the first time through the KUR facility, demonstrating broader financial inclusion. Furthermore, 2,545 customers reported an increase in business assets following receipt of KUR financing. KUPEDES Distribution by Sector  KUPEDES Distribution by Region 

Conclusion

The Green Bond Report reflects BRI's accountability as a leading institution in sustainable finance in Indonesia. BRI remains committed to maintaining compliance with the applicable Green Bond criteria in order to preserve the trust of investors, regulators, and the broader public in BRI as an ESG-focused financial institution.

In line with the Green Bond Framework established by BRI, the Bank has received an external review from an environmental expert stating that no less than 70% (actual: 70.03%) of the activities financed under Bank BRI Green Bond I Phase I 2022 meet the eligibility criteria for KUBL and generate positive environmental impacts, including through emission reductions, resource management, and renewable energy initiatives. The remaining 29.97% was allocated to Other General Business Activities, such as the micro, healthcare, and social sectors.

Appendix I

GREEN BOND I PHASE I

The SDGs Center of Universitas Diponegoro acts as the External Environmental Expert in conducting a review of the implementation of Bank BRI Sustainable Green Bond I Phase I Year 2022 issued by PT Bank Rakyat Indonesia (Persero) Tbk. The review was conducted on the bond issuance documents, the Green Bond Framework, the Impact Report, and other supporting documents for the 2022–2025 reporting period through desk review and compliance assessment against POJK No. 60 of 2017, POJK No. 51 of 2017, the ICMA Green Bond Principles, and the ASEAN Green Bond Standards. Based on this document-based approach, the assessment focused on the alignment of the use of proceeds with the category of Environmentally Sustainable Business Activities (Kegiatan Usaha Berwawasan Lingkungan/KUBL), the project selection process, the proceeds management mechanism, as well as the quality of reporting on the use of proceeds and environmental impacts.

External Report Review

No	Assessment Aspect	Score	Weight	Total Score
1.	Use of Proceeds	3.16	35%	1.11
2.	Project Evaluation & Selection	3.46	25%	0.86
3.	Management of Proceeds	3.5	20%	0.7
4.	Reporting	2.9	20%	0.58
Total Final Score				3.25
Rating: A – Very Good				

Under the use of proceeds aspect, 100% of the proceeds have been allocated in accordance with the provisions of BRI's Green Bond Framework and POJK No. 60 of 2017, with 70.03% allocated to Environmentally Sustainable Business Activities (KUBL), all of which fall under the renewable energy category, and 29.97% allocated to other general activities, namely KUPEDES Micro Loans at 14.98% and Micro KUR Loans at 14.99%. All allocations were carried out through a refinancing scheme of the existing financing portfolio. Under the project evaluation and selection aspect, BRI has implemented the stages of identification, pre-screening, review, and allocation for the financing portfolio and pipeline to ensure that projects are aligned with the Green Bond Framework and applicable green bond provisions. Under the management of proceeds aspect, all proceeds have been fully allocated with no changes to the designated financed projects, with the allocation composition amounting to IDR 1.754 trillion for KUBL under the renewable energy category, IDR 375 billion for KUPEDES Micro Loans, and IDR 376 billion for Micro KUR Loans. From the reporting perspective, BRI has adequately disclosed information regarding the allocation of proceeds, project categories, impact indicators, and public transparency.

In terms of impact, financing for the Hydro-energy Generation/Hydropower Plant (PLTA) project generated renewable energy production of 1,669,000 MWh per year and avoided GHG emissions of 1,614,223 tons of CO₂eq per year. From the social perspective, microfinance through KUPEDES and KUR contributed to approximately 8,949 jobs through KUPEDES, 5,943 KUR beneficiaries, 4,857 customers who gained first-time access to financing, and 2,545 customers who experienced an increase in business assets. KUPEDES financing was primarily distributed to the agricultural sector (39%) and retail trade sector (36%), with the largest regional distribution in Java (57%), Sumatra (19%), and Sulawesi (10%). Meanwhile, KUR financing was dominated by the retail trade sector (43%), agriculture (32%), and services (9%). Overall, this bond contributes to the achievement of SDG 7, SDG 8, SDG 10, and SDG 13.

Semarang, March 2026

On Behalf of Diponegoro University,

Head of LPPM Diponegoro University



Prof. Dr.-Ing. Suherman, S.T., M.T.

Chief of the SDGs Research Center Diponegoro University



Prof. Bulan Prabawani, S.Sos., M.M., Ph.D.

Appendix II

Usage of Proceeds from Issuance

Responsibilities of the Environmental Experts

BRI has allocated 100% of the proceeds from the issuance of Bank BRI Green Bond Phase I Year 2022 to finance Environmentally Friendly Business Activities (KUBL) projects, in accordance with Financial Services Authority (OJK) Regulation No. 60/POJK.04/2017.

The proceeds were utilized to refinance several projects within BRI's existing financing portfolio that generate both environmental and social benefits. These projects include the following:

Activities	Project Type	Allocation Percentage	Project Value (IDR)
KUBL			
Renewable Energy	PLTA	70.03%	1,754,572,927,460
Other Business Activities, including the Microfinance, Healthcare, and Social Sectors			
Micro Credit		29.97%	750,839,964,462

Environmental Benefits of Financed Projects

All Green Sector projects generate positive environmental impacts based on indicators predefined by Bank BRI. These indicators are derived through a consistent identification and calculation process in accordance with established best practices. Projects financed through the issuance of BRI Green Bond Phase I 2022 comply with OJK Regulation No. 60/POJK.04/2017 and contribute to the achievement of the Sustainable Development Goals (SDGs). The following presents a summary of the environmental benefits in 2023 from projects financed through the proceeds of the BRI Green Bond Phase I 2022 issuance.

Indicator	PLTA
Renewable energy generated	1,669,000 MWh
GHG emissions avoided	1,614,223 tCO ₂ e/year

Green Bond Phase II

Introduction

BRI's strong commitment is reflected in its corporate business strategy, which emphasizes not only performance growth but also environmental sustainability, social welfare, and national economic development. BRI believes that the continued strengthening of sustainable finance implementation will create significant positive impacts on the Indonesian economy, particularly for the broader community. In supporting the SDGs, BRI continues to promote its RAKB programs, in line with its 2026 vision of "Becoming One of-or the-Most Profitable Banks in Southeast Asia".

As a manifestation of its implementation and commitment to sustainable economic development, BRI continues to expand financing to business sectors that deliver positive environmental outcomes and promote social welfare. BRI also avoids lending to sectors indicated to be involved in illegal logging, narcotics trafficking, labor and child exploitation, human rights violations, money laundering, destruction of heritage sites, trafficking in protected plants and animals, illegal fishing, and other businesses that are in violation of Indonesian law

Bond issuance represents an alternative source of funding for BRI's lending activities, including Bank BRI Sustainable Green Bond I Phase II 2023, the proceeds of which were allocated to the refinancing of business sectors classified as green and social. The 2023 Green Bond issuance was part of Bank BRI Sustainable Green Bond I Shelf Registration Program, with a total issuance limit of IDR 15 trillion.

Issuance Details

In 2023, BRI issued Bank BRI Sustainable Green Bond I Phase II 2023 with a total issuance amount of IDR 6 trillion, and the offering was oversubscribed by 2.63 times.

Summary of Bond Transactions

Nama	Bank BRI Sustainable Green Bond I Phase II 2023					
PUB	IDR 6 Trillion					
Series	Tenor	Listing Date	Maturity Date	Coupon	Amount	Status
A	370 Days	October 17, 2023	October 27, 2024	6.10%	Rp 1.35 Trillion	Matured
B	3 Years	October 17, 2023	October 17, 2025	6.35%	RP 4.15 Trillion	Matured
C	5 Years	October 17, 2023	October 17, 2026	6.30%	Rp 500 Billion	Outstanding
Rating	idAAA (Pefindo)					
Listing	Indonesia Stock Exchange					

Summary of the Phase II Green Bond Framework 2023

BRI formulated its Green Bond Framework prior to the Phase I issuance in July 2022. To ensure that the framework was aligned with applicable regulations and standards, BRI collaborated with the SDGs Center Diponegoro University in relation to the Second Party Opinion (SPO). The issuance of BRI's Rupiah-denominated Green Bond was carried out with reference to POJK No. 60/POJK.04/2017 concerning the Issuance and Requirements of Environmentally Friendly Debt Securities ("Green Bond"). The framework is built around four key pillars: Use of Proceeds, Project Evaluation & Selection Process, Management of Proceeds, and Reporting.

A minimum of 70% financing for Environmentally Sustainable Business Activities (KUBL)

A maximum of 30% financing for other business activities, including the micro, healthcare, and social sectors

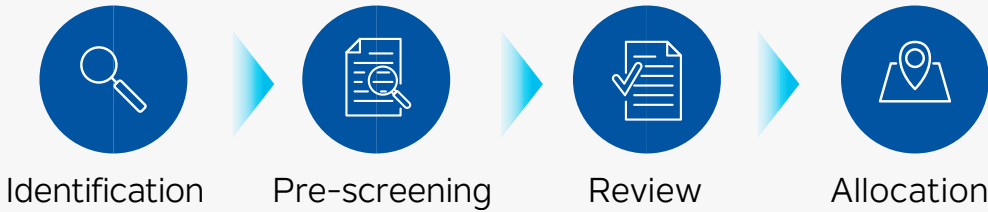
a. Environmentally Sustainable Business Activities (KUBL)

Activities	
1. Renewable Energy	6. Sustainable Water & Wastewater Management
2. Energy Efficiency	7. Climate Change Adaptation
3. Pollution Prevention and Control	8. Resource-Efficient and Low-Pollution Products
4. Biological Resources Management and Sustainable Land Use	9. Green Building
5. Land and Water Biodiversity Conservation	10. Other Environmentally Sustainable Business Activities

b. Other Business Activities, including the Microfinance, Healthcare, and Social Sectors

Micro Financing Activities
1. KUPEDES Micro Loan
2. KUR Micro Loan

Project Evaluation and Selection Process



Green Bond Phase II

Management of Proceeds

- Proceeds from the issuance will be managed on a pooled basis and allocated with a minimum of 70% to KUBL.
- A special account or separate records will be established in the financial statements or sustainability reports.
- Assets allocated for financing purposes will be actively managed, both individually and as part of a portfolio.
- If any assets are no longer aligned with the framework or their financing has been discontinued, they will be replaced with other eligible assets.
- Proceeds pending allocation may be placed in safe and liquid financial instruments.

Reporting

Allocation Reporting

BRI reports the allocation of proceeds periodically, at least once a year and no later than one year after issuance, and whenever there is a material change to KUBL, accompanied by a review report from environmental experts.

Impact Reporting

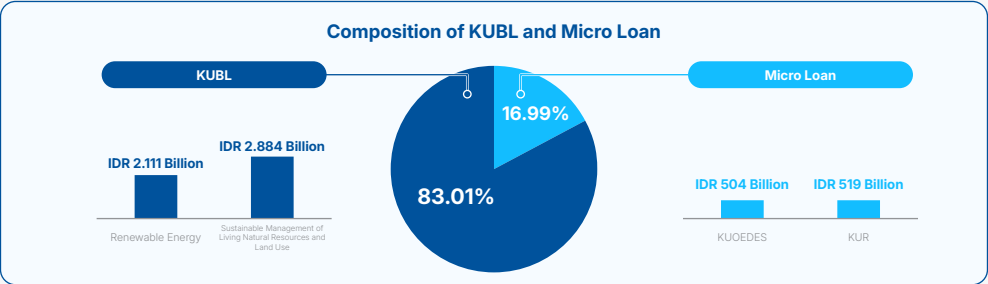
BRI issues periodic reports on the impacts of financed projects/assets, to the extent that such impacts can be practically measured and quantified, based on the review of an environmental expert.

Allocation Report

As of the reporting period ended December 31, 2025, BRI had allocated 100% of the proceeds from the issuance of Bank BRI Sustainable Green Bond I Phase II 2023. The proceeds were used to refinance several existing projects within BRI's financing portfolio that provide both environmental and social benefits.

In accordance with POJK No. 60/POJK.04/2017 concerning the Issuance and Requirements of Green Bond, and in line with the Green Bond Framework, BRI carried out a selection and evaluation process on its financing portfolio and pipeline related to sectors eligible under the established Green Bond Framework. Of the total proceeds, 83.01% was allocated to the refinancing of green activities, while the remaining 16.99% was allocated to the refinancing of Other General Business Activities, including the micro, healthcare, and social sectors. The detailed allocation is as follows:

Activities	Proceed Allocation (IDR billion)	Percentage (%)	Loan Type
KUBL			
Renewable Energy	2,111	35.09%	Refinancing
Sustainable Management of Living Natural Resources and Land Use	2,884	47.92%	Refinancing
Other Business Activities, including the Microfinance, Healthcare, and Social Sectors			
KUPEDES Micro Loan	504	8.37%	Refinancing
KUR Micro Loan	519	8.62%	Refinancing



An amount equivalent to 16.99% of proceeds, or IDR 1.022 trillion, was allocated to the micro segment. The financed projects were classified under KUPEDES Micro Loan and KUR Micro Loan.

An amount equivalent to 83.01% of proceeds, or IDR 4.995 trillion, was allocated to Environmentally Sustainable Business Activities (KUBL). The financed projects were classified into two categories: Renewable Energy and Sustainable Management of Living Natural Resources and Land Use.

Green Bond Phase II

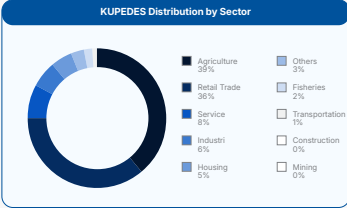
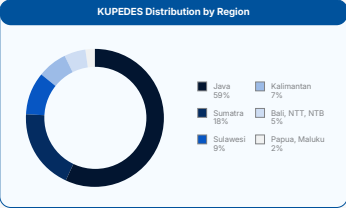
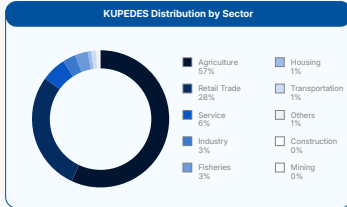
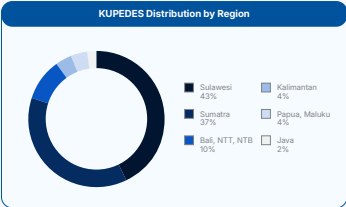
Impact

Based on the framework for Bank BRI Sustainable Green Bond I Phase II 2023, the environmental and social impacts are aligned with the following eligible sectors:

KUBL

Eligible Sector	Alignment to SDGs	% of Eligible Assets	Project Type	Brief Description and Impact Indicators
Renewable Energy	 	42.27%	Hydro Power Plant	The estimated environmental impacts generated are as follows: - Annual renewable energy generation of 1,134,272 MWh. - Annual avoided GHG emissions of 1,097,045 tCO2e.
Sustainable Management of Living Natural Resources and Land Use	 	57.73%	Investment financing for environmentally friendly and sustainable oil palm plantations	BRI has financed a sustainable oil palm plantation project that applies the best domestic and international practices and standards in responsible palm oil production, as evidenced by RSPO and/or ISPO certification.

Other Business Activities, including the Microfinance, Healthcare, and Social Sectors

Activities	Alignment to SDGs	Impact Measurement
KUPEDES Micro Loan		Supporting job creation in the MSME segment, with an estimated 4,000 jobs generated across Indonesia. KUPEDES Distribution by Sector  KUPEDES Distribution by Region 
KUR Micro Loan	 	The KUR distribution reached 10,045 beneficiaries across Indonesia, with 8,210 borrowers gaining access to formal banking credit for the first time through the KUR facility, demonstrating broader financial inclusion. Furthermore, 4,302 customers reported an increase in business assets following receipt of KUR financing. KUPEDES Distribution by Sector  KUPEDES Distribution by Region 

Conclusion

The impact report on the issuance of Bank BRI Sustainable Green Bond I Phase II 2023 reflects BRI's commitment to and implementation of sustainable finance, in alignment with the UN SDGs, particularly Goals 7, 8, 10, 12, and 13. BRI continues to promote the active involvement of all relevant stakeholders in supporting and advancing Indonesia's economy through the adoption of sustainable finance practices.

The issuance of Bank BRI Sustainable Green Bond I Phase II 2023 was part of the IDR 15 trillion Shelf Offering Program and was well received by investors, with an oversubscription of 2.63 times. BRI also obtained an external review from an environmental expert, confirming that at least 70% (actual: 83.01%) of the activities financed under the green bond meet the eligibility criteria for KUBL, generate positive environmental impacts, and align with the established framework. This affirms the credibility of the Green Bond Report and highlights BRI's compliance with and commitment to the applicable Green Bond requirements.

Appendix I

GREEN BOND I PHASE II

The SDGs Center of Universitas Diponegoro acts as the External Environmental Expert appointed to review the implementation of Bank BRI Sustainable Green Bond I Phase II Year 2023 issued by PT Bank Rakyat Indonesia (Persero) Tbk. The review was conducted on the bond issuance documents, the Green Bond Framework, the Impact Report, and other supporting documents for the 2023–2025 reporting period through desk review and compliance assessment against POJK No. 60 of 2017, POJK No. 51 of 2017, the ICMA Green Bond Principles, and the ASEAN Green Bond Standards. Based on this approach, the assessment focused on the alignment of the use of proceeds with the category of Environmentally Sustainable Business Activities (Kegiatan Usaha Berwawasan Lingkungan/KUBL), the project evaluation and selection process, the management of bond proceeds, and the quality of reporting on the use of proceeds and environmental impacts.

No	Assessment Aspect	Score	Weight	Total Score
1.	Use of Proceeds	3.20	35%	1.12
2.	Project Evaluation & Selection	3.46	25%	0.86
3.	Management of Proceeds	3.50	20%	0.70
4.	Reporting	2.92	20%	0.58
Total Final Score				3.27

Rating: **A – Very Good**

Under the use of proceeds aspect, the assessment shows that 100% of the proceeds have been allocated, with 83.01% directed to KUBL activities covering renewable energy as well as sustainable

management of biological natural resources and land use, while the remaining 16.99% was allocated to other activities, including the micro, health, and social sectors. Under the project evaluation and selection aspect, BRI has implemented the stages of project identification, pre-screening, evaluation, and financing allocation determination to ensure that financed projects meet the green bond criteria set out in the framework and comply with applicable regulations.

Meanwhile, under the management of proceeds aspect, the bond proceeds are managed through the bank's internal system, which enables structured monitoring of fund allocation through internal recording, monitoring of fund utilization, and internal controls to ensure that the use of proceeds remains aligned with the objectives of the green bond. Under the reporting aspect, BRI obtained the highest score as it has provided relatively comprehensive information on the allocation of proceeds, categories of financed projects, environmental impact indicators, and transparency of disclosure to the public.

In terms of impact, financing through the Green Bond has generated measurable environmental and social benefits. In the renewable energy category, financing for the Hydro Power Plant (PLTA) project generated renewable energy production of 1,134,272 MWh per year and avoided GHG emissions of 1,097,045 tons of CO₂eq per year. In the sustainable land management category, the financing supported sustainable palm oil plantation projects that have obtained RSPO and/or ISPO certification, which serves as an indicator of the implementation of sustainable production practices. From the social perspective, microfinance through the KUPEDDES and KUR programs contributed to the creation of approximately ±4,000 jobs through KUPEDDES, reached 10,045 KUR beneficiaries, provided first-time access to financing for 8,210 customers, and supported business asset growth for 4,302 customers. Overall, this instrument also contributes to the achievement of SDG 7, SDG 8, SDG 10, SDG 12, and SDG 13.

Semarang, March 2026
On Behalf of Diponegoro University,

Head of LPPM Diponegoro University



Prof. Dr-Ing. Suherman, S.T., M.T

Chief of the SDGs Research Center Diponegoro University



Prof. Bulan Prabawani, S.Sos., M.M., Ph.D

Appendix II

Usage of Proceeds from Issuance

Proceeds Flow

BRI has fully allocated the proceeds from the issuance of Sustainable Green Bond I Phase II Year 2023 to finance eligible Green and Social Environmentally Friendly Business Activities (KUBL) projects, in accordance with Financial Services Authority Regulation No. 60/POJK.04/2017. The proceeds were utilized to refinance existing projects within BRI's financing portfolio that generate both environmental and social benefits, including the following:

Activities	Project Type	Allocation Percentage	Project Value (IDR)
KUBL		83.01%	4,994,932,321,101
Renewable Energy	PLTA	35.09%	2,111,412,477,351
Natural Resources Management and Sustainable Land Use	Investment Financing for Environmentally Sustainable Oil Palm Plantations	47.92%	2,883,519,843,750
Other Business Activities (e.g., Microfinance, Healthcare, and Social Sectors)			
Micro Loan		16.99%	1,006,822,822,556

Environmental Benefits of Financed Projects

All projects classified under the Green Sector generate positive environmental impacts, based on indicators predefined by Bank BRI. These indicators are derived through a consistent identification and calculation process in line with established best practices. Projects financed through the proceeds of the BRI Green Bond Phase II Year 2023 issuance comply with Financial Services Authority Regulation No. 60/POJK.04/2017 and contribute to the achievement of the Sustainable Development Goals (SDGs). The following section presents a summary of the environmental benefits realized in 2023 from projects financed through the proceeds of the BRI Green Bond Phase II Year 2023 issuance.

Indicator	PLTA	Palm Oil Sector Financing
Renewable energy generated	1,134,272 MWh	N/A
GHG emissions avoided	1,097,045 tCO ₂ e/year	N/A
Environmental certification aligned with industry sustainability standards	N/A	ISPO or RSPO certification

Green Bond Phase III

Introduction

BRI's strong commitment is embedded in its corporate business strategy, which focuses not only on performance growth but also on environmental sustainability, social well-being, and the national economy. BRI believes that the stronger implementation of sustainable finance will generate broad and meaningful positive impacts on Indonesia's economy, particularly for the wider community. In support of the Sustainable Development Goals (SDGs), BRI continues to advance its RAKB programs. This is aligned with BRI's 2026 vision of "Becoming One of-or the-Most Profitable Banks in Southeast Asia".

As part of the implementation of and commitment to a sustainable economy, BRI continues to expand financing to business sectors that generate positive environmental impacts (green financing) as well as sectors that support social welfare (social financing). At the same time, BRI refrains from extending loans to sectors indicated to be involved in illegal logging, illicit drug trafficking, labor and child exploitation, human rights violations, money laundering, destruction of historical sites, trafficking of protected flora and fauna, illegal fishing, and other businesses that are contrary to the laws of Indonesia.

Bond issuance serves as an alternative funding source for BRI's lending activities, including Bank BRI Green Bond I Phase III 2024, the proceeds of which were used to refinance business sectors categorized as green and social. The 2024 Green Bond issuance forms part of Bank BRI Sustainable Green Bond I Shelf Registration, with a total program limit of IDR 15 trillion.

Issuance Details

In 2024, BRI issued Bank BRI Sustainable Green Bond I Phase III 2024 with a total issuance amount of IDR 4 trillion, and the offering was oversubscribed by 1.64 times.

Summary of Bond Transactions

Name	Sustainable Environmental Bonds I Bank BRI Phase III 2024					
PUB	IDR 4 Trillion					
Series	Tenor	Listing Date	Maturity Date	Coupon	Amount	Status
A	370 Days	March 20, 2024	March 30, 2025	6.15%	IDR 1.23 Trillion	Matured
B	2 Years	March 20, 2024	March 20, 2026	6.25%	IDR 879 Billion	Outstanding
C	3 Years	March 20, 2024	March 20, 2027	6.25%	IDR 382 Billion	Outstanding
Rating	idAAA (Pefindo)					
Listing	Indonesia Stock Exchange					

Summary of BRI's Phase III Green Bond Framework (Green Debt Securities) 2024

BRI has formulated its Green Bond Framework. In ensuring that the framework is aligned with applicable regulations and standards, BRI worked with the SDGs Hub of the University of Indonesia to obtain a Second Party Opinion (SPO). The issuance of BRI's Rupiah-denominated Green Bond was undertaken in accordance with POJK No. 60/POJK.04/2017 on the Issuance and Requirements of Environmentally Friendly Debt Securities ("Green Bond"). The framework comprises four principal components: Use of Proceeds, Project Evaluation and Selection Process, Management of Proceeds, and Reporting.

Use of Proceeds

A minimum of 70% financing for Environmentally Sustainable Business Activities (KUBL)

A maximum of 30% financing for other business activities, including the micro, healthcare, and social sectors

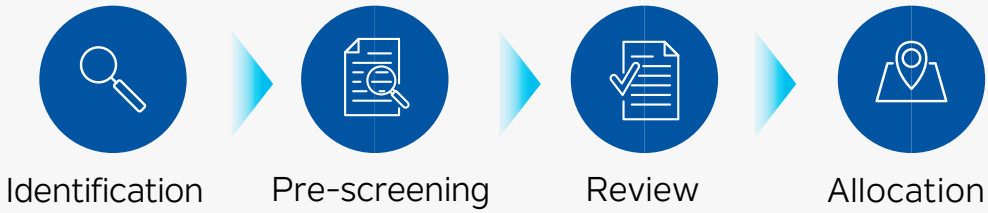
a. Environmentally Sustainable Business Activities (KUBL)

Activities	
1. Renewable Energy	6. Sustainable Water & Wastewater Management
2. Energy Efficiency	7. Climate Change Adaptation
3. Pollution Prevention and Control	8. Resource-Efficient and Low-Pollution Products
4. Biological Resources Management and Sustainable Land Use	9. Green Building
5. Land and Water Biodiversity Conservation	10. Other Environmentally Sustainable Business Activities

b. Other Business Activities, including the Microfinance, Healthcare, and Social Sectors

Micro Financing Activities
1. KUPEDES Micro Loan
2. KUR Micro Loan

Project Evaluation and Selection Process



Green Bond Phase III

Management of Proceeds

- Proceeds from the issuance will be managed on a pooled basis and allocated with a minimum of 70% to KUBL.
- A special account or separate records will be established in the financial statements or sustainability reports.
- Assets allocated for financing purposes will be actively managed, both individually and as part of a portfolio.
- If any assets are no longer aligned with the framework or their financing has been discontinued, they will be replaced with other eligible assets.
- Proceeds pending allocation may be placed in safe and liquid financial instruments.

Reporting

Allocation Reporting

BRI reports the allocation of proceeds periodically, at least once a year and no later than one year after issuance, and whenever there is a material change to KUBL, accompanied by a review report from environmental experts.

Impact Report

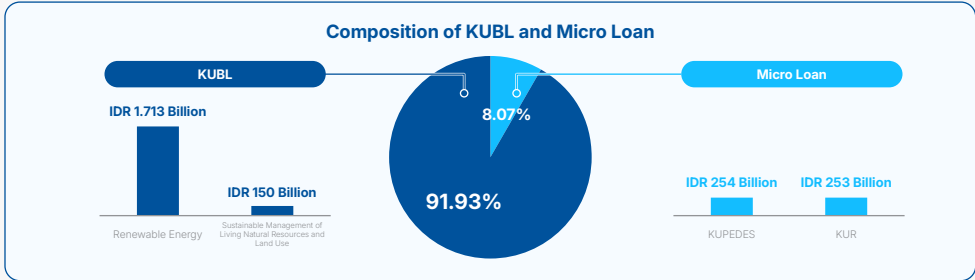
BRI issues periodic reports on the impacts of financed projects/assets, to the extent that such impacts can be practically measured and quantified, based on the review of an environmental expert.

Allocation Report

As of the reporting period ended December 31, 2025, BRI had allocated 100% of the proceeds from the issuance of Bank BRI Sustainable Green Bond I Phase II 2023. The proceeds were used to refinance several existing projects within BRI's financing portfolio that provide both environmental and social benefits.

In accordance with POJK No. 60/POJK.04/2017 concerning the Issuance and Requirements of Green Bond, and in line with the Green Bond Framework, BRI carried out a selection and evaluation process on its financing portfolio and pipeline related to sectors eligible under the established Green Bond Framework. Of the total proceeds, 91.93% was allocated to the refinancing of Environmentally Sustainable Business Activities (KUBL), while the remaining 8.07% was allocated to the refinancing of Other General Business Activities, including the micro, healthcare, and social sectors. The detailed allocation is as follows:

Activities	Proceed Allocation (IDR billion)	Percentage (%)	Loan Type
KUBL			
Renewable Energy	1,713	72.27%	Refinancing
Sustainable Management of Living Natural Resources and Land Use	150	6.35%	Refinancing
Other Business Activities, including the Microfinance, Healthcare, and Social Sectors			
KUPEDES Micro Loan	254	10.70%	Refinancing
KUR Micro Loan	253	10.68%	Refinancing



An amount equivalent to 78.62% of proceeds, or IDR 1.863 trillion, was allocated to Environmentally Sustainable Business Activities (KUBL). The financed projects were classified into two categories: Renewable Energy and Sustainable Management of Living Natural Resources and Land Use.

An amount equivalent to 21.38% of proceeds, or IDR 0.507 trillion, was allocated to Socially Sustainable Business Activities (KUBS). The financed projects were classified under the categories of Employment Generation and Socioeconomic Advancement and Empowerment.

Green Bond Phase III

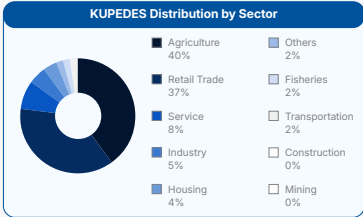
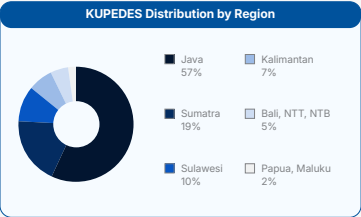
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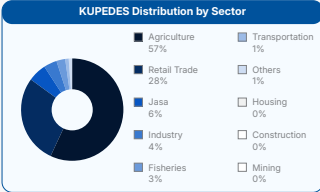
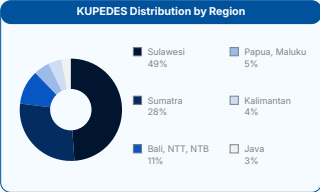
Based on the Green Bond Framework for Phase III 2024, the corresponding environmental and social impacts, in line with the eligible sectors, are as follows:

KUBL

Eligible Sector	Alignment to SDGs	% of Eligible Assets	Project Type	Brief Description and Impact Indicators
Renewable Energy		91.93%	Hydro Power Plant	The estimated environmental impacts generated are as follows: - Annual renewable energy generation of 1,669,000 MWh and 1,134,272 MWh. - Annual avoided GHG emissions of 1,097,045 tCO₂e and 1,614,223 tCO₂e.
Sustainable Management of Living Natural Resources and Land Use		8.07%	Investment financing for environmentally friendly and sustainable oil palm plantations	BRI has financed a sustainable oil palm plantation project that applies the best domestic and international practices and standards in responsible palm oil production, as evidenced by RSPO and/or ISPO certification.

Other General Activities in the Micro, Health, and Social Sectors

Eligible Sector	Alignment to SDGs	Impact Measurement
Pinjaman Mikro KUPEDES		Supporting job creation in the MSME segment, with an estimated 5,985 jobs generated across Indonesia. KUPEDES Distribution by Sector  KUPEDES Distribution by Region 

Eligible Sector	Alignment to SDGs	Impact Measurement
Socioeconomic Advancement and Empowerment (KUR Loan)		The KUR distribution reached 5,526 beneficiaries across Indonesia, with 4,516 borrowers gaining access to formal banking credit for the first time through the KUR facility, demonstrating broader financial inclusion. Furthermore, 2,367 customers reported an increase in business assets following receipt of KUR financing. KUPEDES Distribution by Sector  KUPEDES Distribution by Region 

Conclusion

The impact report on the issuance of Bank BRI Sustainable Green Bond I Phase III 2024 reflects BRI's commitment to and implementation of sustainable finance, in alignment with the UN SDGs, particularly Goals 7, 8, 10, 12, and 13. BRI continues to promote the active involvement of all relevant stakeholders in supporting and advancing Indonesia's economy through the adoption of sustainable finance practices.

Sustainable Green Bond I Phase III 2024 was part of the IDR 15 trillion Shelf Offering Program and was well received by investors, as indicated by an oversubscription of 1.64 times.

BRI also obtained an external review from an environmental expert, confirming that at least 70% (actual: 78.62%) of the activities financed under the green bond meet the eligibility criteria for KUBL, generate positive environmental impacts, and align with the established framework. This affirms the credibility of the Green Bond Report and highlights BRI's compliance with and commitment to the applicable Green Bond requirements.

Appendix I

GREEN BOND I PHASE III

The SDGs Center of Universitas Diponegoro acts as the External Environmental Expert appointed to review the implementation of Bank BRI Sustainable Green Bond I Phase III Year 2022 issued by PT Bank Rakyat Indonesia (Persero) Tbk. The review was conducted on the bond issuance documents, the Green Bond Framework, the Impact Report, and other supporting documents for the 2022–2025 reporting period through desk review and compliance assessment against POJK No. 60 of 2017, POJK No. 51 of 2017, the ICMA Green Bond Principles, and the ASEAN Green Bond Standards. Based on this approach, the assessment focused on the alignment of the use of proceeds with the category of Environmentally Sustainable Business Activities (Kegiatan Usaha Berwawasan Lingkungan/KUBL), the project evaluation and selection process, the management of bond proceeds, and the quality of reporting on the use of proceeds and environmental impacts.

No	Assessment Aspect	Score	Weight	Total Score
1.	Use of Proceeds	3.20	35%	1.12
2.	Project Evaluation & Selection	3.46	25%	0.86
3.	Management of Proceeds	3.50	20%	0.70
4.	Reporting	2.92	20%	0.58
Total Final Score				3.27
Rating A – Very Good				

Under the use of proceeds aspect, the assessment shows that 100% of the bond proceeds have been allocated, with 78.62% directed to KUBL activities, all of which fall under the renewable energy category, while 21.38% was allocated to other general activities, particularly KUPEDES Micro Loans at 10.78% and Micro KUR Loans at 10.68%. All of these allocations were carried out through a refinancing scheme of the existing financing portfolio. Under the project evaluation and selection aspect, BRI has implemented the stages of identification, pre-screening, review, and allocation for the financing portfolio and pipeline to ensure that financed projects are aligned with the environmentally sustainable financing categories as stipulated in the Green Bond Framework and POJK No. 60 of 2017. Under the management of proceeds aspect, all proceeds have been fully allocated with no changes to the designated financed projects, with the allocation composition amounting to IDR 1.863 trillion for KUBL under the renewable energy category, IDR 254 billion for KUPEDES Micro Loans, and IDR 253 billion for Micro KUR Loans. Meanwhile, under the reporting aspect, BRI obtained the highest score as it has provided relatively comprehensive information on the allocation of proceeds, categories of financed projects, environmental impact indicators, and transparency of disclosure to the public.

In terms of impact, financing through the Green Bond has generated measurable environmental and social benefits. In the renewable energy category, financing for the Hydro-energy Generation/ Hydropower Plant (PLTA) project generated renewable energy production of 1,134,272 MWh and 1,669,000 MWh per year, as well as avoided GHG emissions of 1,097,045 tonsCO₂e and 1,614,223 tonsCO₂eq per year. From the social perspective, microfinance through the KUPEDES and KUR programs contributed to the creation of approximately ±5,985 jobs through KUPEDES, reached 5,526 KUR beneficiaries, provided first-time access to financing for 4,516 customers, and supported business asset growth for 2,367 customers. KUPEDES financing was primarily distributed to the agricultural sector (40%) and retail trade sector (37%), with the largest regional distribution in Java (57%), Sumatra (19%), and Sulawesi (10%). Meanwhile, KUR financing was dominated by the agricultural sector (57%), retail trade sector (28%), and services sector (6%). Overall, this bond contributes to the achievement of SDG 7, SDG 8, SDG 10, and SDG 13.

Semarang, March 2026

On Behalf of Diponegoro University,

Head of LPPM Diponegoro University



Prof. Dr-Ing. Suherman, S.T., M.T.

Chief of the SDGs Research Center Diponegoro University



Prof. Bulan Prabawani, S.Sos., M.M., Ph.D.

Appendix II

Usage of Proceeds from Issuance

Proceeds Flow

BRI has fully allocated the proceeds from the issuance of Sustainable Green Bond I Phase III Year 2024 to finance eligible Green and Social Projects (KUBL) in accordance with POJK No. 60/POJK.04/2017.

The proceeds were utilized to refinance existing projects within BRI's financing portfolio that generate both environmental and social benefits, including the following:

Green Category		Project Types	Percentage Allocation of Proceeds	Project Value (IDR Billion)
Renewable Energy	PLTM, PLTA		67.96%	1,712,786,881,079
Management of Biodiversity and Sustainable Land Use	Financing Investment in Oil Palm Land with Environmentally Friendly and Sustainable Production Processes		11.96%	301,420,200,563
Social Category		Project Types	Percentage Allocation of Proceeds	Project Value (IDR Billion)
MSME Support	Employment Generation in the MSME segment		20.09%	506,234,119,953

Environmental Benefits of Financed Projects

All projects classified under the Green Sector generate positive environmental impacts, based on indicators predefined by Bank BRI. These indicators are derived through a consistent identification and calculation process in line with established best practices. Projects financed through the proceeds of the BRI Green Bond Phase III Year 2024 issuance comply with OJK Regulation No. 60/POJK.04/2017 and contribute to the achievement of the Sustainable Development Goals (SDGs).

The following section presents a summary of the environmental benefits realized in 2024 from projects financed through the proceeds of the BRI Green Bond Phase III Year 2024 issuance.

Indicators	Hydropower Plant	Financing of Palm Oil Plantation Investments with Environmentally Responsible and Sustainable Production Practices
Renewable Energy Generated	1,669,000 MWh and 1,134,272 MWh	N/A
Avoidable GHG Emissions	917,950 tons of CO ₂ eq and 1,054,873 tons CO ₂ eq/year	N/A
Possessing environmental certifications as required for sustainable purposes within the respective industry	N/A	Having ISPO or RSPO certification

Bank Rakyat Indonesia Medium-Term Notes 2022

Introduction

Since its establishment in 1895, PT Bank Rakyat Indonesia (Persero) Tbk (BRI) has been one of the main drivers of Indonesia's economy, particularly in the MSME sector. BRI continues to contribute to improving the welfare of the Indonesian people by supporting government policies to strengthen financial literacy, especially financial inclusion, in support of greater social and economic resilience. This commitment is in line with BRI's 2026 vision of "Becoming One of-or the-Most Profitable Banks in Southeast Asia". This strategy is implemented, among other ways, through the delivery of financial services to communities that are not yet fully digitalized, particularly in the 3T areas (frontier, outermost, and underdeveloped regions), to ensure more equitable access to finance and broader community empowerment.

As part of its role in advancing sustainable finance practices, BRI has adopted financing policies that incorporate ESG considerations. In promoting financial inclusion, BRI continues to expand access to financial services across all segments of society. BRI currently operates through 1.19 million BRILink agents across more than 66,000 villages. With a strong focus on financial inclusion and new growth drivers, BRI completed the Ultra Micro (UMi) holding in 2021, aimed at expanding access to financial services for micro and ultra-micro communities throughout Indonesia. The ultra-micro holding was established to provide integrated and sustainable services to communities nationwide.

Issuance Details

In 2022, BRI issued Bank BRI Medium-Term Notes (MTN) 2022 with an aggregate principal amount of IDR 5 trillion, comprising two series: Series A and Series B. The full proceeds from the issuance were allocated to financing the micro and ultra-micro segments. To date, all outstanding series under the MTN have reached maturity.

Summary of Bond Transactions

Name	Bank BRI Medium Term Notes 2022					
PUB	IDR 5 Trillion					
Series	Tenor	Listing Date	Maturity Date	Coupon	Amount	Status
A	2 Years	November 24, 2022	November 24, 2024	6.60%	IDR 2 Trillion	Mature
B	3 Years	November 24, 2022	November 24, 2025	6.98%	IDR 3 Trillion	Mature
Rating	idAAA (Pefindo)					
Listing	Indonesia Stock Exchange					

Summary of the Framework

As disclosed in the Use of Proceeds section of the Information Memorandum for Bank BRI Medium-Term Notes 2022, the proceeds from the issuance were allocated to inclusive financing, in accordance with Bank Indonesia Regulation No. 23/13/PBI/2021 on the Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units, Bank Indonesia Regulation No. 24/3/PBI/2022 amending the foregoing regulation, and Board of Governors Regulation No. 24/6/PADG/2022 concerning its implementing provisions, as well as other applicable laws and regulations. Inclusive financing refers to the provision of funding by the Bank to MSMEs, MSME Corporates, and/or PBR, in both Indonesian Rupiah and foreign currencies.

Reporting

Allocation Reporting

BRI reports the allocation of proceeds periodically, at least once a year, within one year after the issuance accompanied by a review report by external experts who are competent in their fields.

Impact Reporting

BRI issues periodic reports on the impact of projects/assets financed to the extent that it can be practically calculated and measured practically according to the review of external experts who are competent in the field.

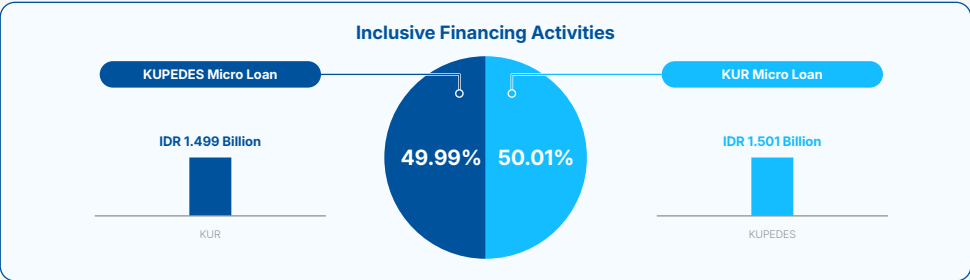
Bank Rakyat Indonesia Medium-Term Notes 2022

Allocation Report

As of the reporting period ended December 31, 2025, BRI had fully allocated 100% of the proceeds from the issuance of Bank BRI Medium-Term Notes (MTN) 2022. The proceeds were used for Inclusive Financing as defined under Bank Indonesia Regulation No. 23/13/PBI/2021 on the Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units, and Bank Indonesia Regulation No. 24/3/PBI/2022, which amended the aforementioned regulation. Proceeds totaling IDR 5 trillion were deployed to support the Bank's financing activities in the micro and ultra-micro business segments in November 2023. As of December 31, 2025, the amount of proceeds to be presented in the allocation report is IDR 3 trillion, reflecting the current outstanding MTN balance.

The detailed allocation is as follows:

Inclusive Financing Activities	Financing Type	Allocation of Proceeds (IDR billion)	Share of Proceeds Allocation
KUPEDES Micro Loan	New Financing in November 2022	1,501	50.01%
KUR Micro Loan	New Financing in November 2022	1,499	49.99%



Impact

Based on the inclusive financing categories set out in PBI 23/2021, PBI 24/2022, and PBI 21/2021, the issuance of Bank BRI Medium-Term Notes 2022 delivers social impacts across the eligible sectors, as follows:

Inclusive Financing

In collaboration with KPMG, BRI has developed an impact assessment methodology to measure employment generation from Kupedes financing and community empowerment from KUR financing.

Activities

Alignment to SDGs

Impact Measurement

KUPEDES Micro Loan



Supporting job creation in the MSME segment, with an estimated 35,793 jobs generated across Indonesia.

KUPEDES Distribution by Sector

Agriculture 39%	Others 2%
Retail Trade 37%	Fisheries 2%
Java 4%	Transportation 1%
Industry 6%	Construction 0%
Housing 5%	Mining 0%

KUPEDES Distribution by Region

Java 58%	Kalimantan 6%
Sumatra 19%	Bali, NTT, NTB 5%
Sulawesi 10%	Papua, Maluku 2%

KUR Micro Loan



The KUR program distributed has reached 31,732 individuals across Indonesia. Of these, 21,934 were first-time recipients of banking loan access through the KUR facility, reflecting the expansion of financial inclusion. In addition, 13,591 customers experienced an increase in business assets after receiving KUR.

KUR Distribution by Sector

Retail Trade 42%	Fisheries 2%
Agriculture 3%	Housing 1%
Service 12%	Transportation 1%
Industry 8%	Construction 0%
Others 3%	Mining 0%

KUR Distribution by Region

Java 61%	Kalimantan 11%
Bali, NTT, NTB 12%	Sulawesi 4%
Sumatra 10%	Papua, Maluku 2%

Conclusion

The MTN Report demonstrates BRI's commitment in action to enhancing sustainable financial inclusion in Indonesia, in alignment with the objectives of the Government and the Regulator. BRI will further strengthen cooperation with all relevant stakeholders in the allocation, utilization, and monitoring of MTN proceeds to ensure continued compliance with the criteria established under applicable regulations and standards. The issuance of Medium-Term Notes is one of BRI's strategic efforts to realize its vision of becoming the Champion of Financial Inclusion. The issuance also successfully attracted investor interest in securities dedicated to promoting financial inclusion. Furthermore, BRI has obtained an external review from the SDGs Center of Universitas Diponegoro, confirming that the full proceeds of the issuance were used exclusively for inclusive financing and have delivered a positive social impact in supporting community welfare development.

Appendix I

MEDIUM TERM NOTES

The SDGs Center of Universitas Diponegoro acts as the External Expert conducting a review of the implementation of Bank BRI Medium Term Notes (MTN) 2022 issued by PT Bank Rakyat Indonesia (Persero) Tbk. The review was conducted on the issuance documents, allocation report, impact report, and other supporting documents provided by BRI for the reporting period up to 31 December 2025. The review methodology was carried out through a desk review of the documents, including an assessment of the objectives of the use of proceeds, the financing allocation pattern, the impact reporting, as well as their alignment with the inclusive financing framework referred to in the issuance documents.

The evaluation refers to the provisions of Bank Indonesia Regulation No. 23/13/PBI/2021, Bank Indonesia Regulation No. 24/3/PBI/2022, and PADG No. 24/6/PADG/2022, which form the basis for the categorization of inclusive financing in the MTN documents. Based on this approach, the assessment focused on the alignment of the use of proceeds with inclusive financing, the distribution of allocations across the micro and ultra-micro segments, the reporting mechanism for allocation and impact, and the relevance of the social impacts generated from the disbursement of KUPeDES and KUR financing.

No	Assessment Aspect	Score	Weight	Total Score
1.	Use of Proceeds	4.00	25%	1.00
2.	Project Evaluation & Selection	3.80	20%	0.76
3.	Mekanisme Penyaluran Pembiayaan	1.33	15%	0.20
4.	Technical Assistance For MSMEs	2.92	10%	0.40
5.	Management of Fund	3.80	15%	0.57
6.	Reporting	4.00	15%	0.60
Total Final Score				3.27

Rating **A – Very Good.**

In terms of allocation, the proceeds were distributed almost evenly between Micro KUPeDES Financing amounting to IDR 1,501 billion (50.01%) and Micro KUR Financing amounting to IDR 1,499 billion (49.99%), both of which were classified as new financing in November 2022. KUPeDES financing was primarily absorbed by the agricultural sector (39%) and retail trade (37%), while KUR financing was dominated by retail trade (42%) and agriculture (31%). Geographically, the largest disbursement was concentrated in Java, followed by Sumatra and Sulawesi. Reporting was carried out periodically through both allocation reporting and impact reporting, supported by an impact measurement methodology developed together with KPMG.

In terms of impact, Micro KUPeDES Financing is estimated to have created 35,793 jobs in the MSME segment, while Micro KUR Financing reached 31,732 people, with 21,934 customers gaining first-time access to bank loans and 13,591 customers experiencing an increase in business assets. Overall, these findings indicate that Bank BRI MTN 2022 functions not only as a funding instrument, but also as a vehicle for generating positive social impact through job creation, expanded access to financing, and strengthened economic capacity among beneficiaries. Nevertheless, future reporting could still be improved, particularly in clarifying the relationship between the total issuance value and the reported outstanding allocation, as well as in strengthening the baseline, assumptions, and the distinction between output, outcome, and impact.

Semarang, March 2026

On Behalf of Diponegoro University,

Head of LPPM Diponegoro University



Prof. Dr.-Ing. Suherman, S.T., M.T.

Chief of the SDGs Research Center Diponegoro University



Prof. Bulan Prabawani, S.Sos., M.M., Ph.D.

Appendix II

Utilization of Proceeds from the Issuance of Bank BRI Medium Term Notes 2022

Proceeds Flow

BRI has allocated 100% of the proceeds from the issuance of the Bank BRI Medium Term Notes 2022. The proceeds are designated for inclusive financing as categorized under Bank Indonesia Regulation Number 23/13/PBI/2021 concerning Macroprudential Inclusive Financing Ratios for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, as well as Bank Indonesia Regulation Number 24/3/PBI/2022, which amends Bank Indonesia Regulation Number 23/13/PBI/2021. The total proceeds of IDR 5 trillion were utilized for the disbursement of bank financing to the micro and ultra-micro business segments in November 2023. As of December 31, 2024, the proceeds reported in the allocation report amount to IDR 3 trillion, in line with the current outstanding MTN. The allocation details are as follows:

Green Category	Project Types	Percentage Allocation of Proceeds	Project Value (IDR Billion)
Employment Generation	New Financing for November 2022	1,284	42.80%
Socioeconomic Advancement and Empowerment	New Financing for November 2022	1,716	57.20%

Social Benefits of Financed Projects

Based on the inclusive financing categories outlined in Bank Indonesia Regulation Number 23/13/PBI/2021 concerning Macroprudential Inclusive Financing Ratios for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, as well as Bank Indonesia Regulation Number 24/3/PBI/2022 amending Bank Indonesia Regulation Number 23/13/PBI/2021, the issuance of Bank BRI Medium Term Notes 2022 has generated social impacts in several eligible sectors, namely:

Sector (Eligible Category)	Estimated Social/Environmental Benefits
Employment Generation	Creating jobs in the MSME segment, estimated at 16,594 jobs distributed across various regions in Indonesia.
Socioeconomic Advancement and Empowerment	The People's Business Credit (KUR) program is intended to support the development of non-bankable Micro businesses and is estimated to create more than 20,257 jobs in various regions of Indonesia.

Bank BRI Subordinated Bonds IV Year 2024

Introduction

PT Bank Rakyat Indonesia (Persero) Tbk (“Bank BRI”) was established in 1895 and has long been one of the key drivers of Indonesia’s economy, particularly in the MSME segment. BRI continues to position itself at the forefront of improving public welfare by supporting government policies aimed at strengthening financial literacy to achieve broader national financial inclusion. BRI’s commitment to the MSME sector is reflected in its BRI 2026 Vision: “Becoming One of-or the-Most Profitable Banks in Southeast Asia”.

As part of its efforts to advance sustainable finance practices, BRI remains committed to expanding financial access for communities through BRILink agents, which operates throughout Indonesia, especially in the 3T regions (frontier, outermost, and underdeveloped areas). BRILink agents has played an increasingly important role in providing access to and delivery of formal financial services. By the end of December 2024, BRI had established 1.19 million agents across more than 66,000 villages.

To further drive financial inclusion and strengthen the integration of financial services for the public, BRI has developed a hybrid banking model, combining digital banking development with the continued provision of conventional banking services to bring financial services closer to all segments of society. This strategy further reinforces the Ultra Micro Holding, which was established to expand access to integrated and sustainable banking products, particularly for communities in regional areas.

Issuance Details

In 2023, BRI issued Bank BRI Subordinated Bond IV 2023 with a total issuance amount of IDR 500 billion, and all proceeds were used for financing distribution to the micro and ultra-micro segments.

Summary of Bond Transactions

Name	Bank BRI Subordinated Bonds IV 2023					
PUB	IDR 500 Billion					
Seri	Tenor	Listing Date	Maturity Date	Coupon	Amount	Status
A	5 Years	July 6, 2023	July 6, 2028	6.45%	IDR 500 Billion	Outstanding
Rating	idAAA (Pefindo)					
Listing	Indonesia Stock Exchange					

Summary of the Framework for Bank BRI Subordinated Bonds IV Year 2024

In accordance with the use of proceeds outlined in the Prospectus for Bank BRI Subordinated Bonds IV 2023, the proceeds from the issuance are fully allocated to Inclusive Financing, including financing for MSMEs, MSME corporates, and/or Low-Income Individuals (PBR), in accordance with Bank Indonesia Regulation No. 23/13/PBI/2021 on the Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.

refers to the provision of financing by the Bank to MSMEs, MSME corporates, and/or Low-Income Individuals (PBR) in rupiah and foreign currencies.

Reporting

Allocation Reporting

BRI reports the allocation of proceeds periodically, at least once a year, within one year after the issuance by external expert.

Impact Reporting

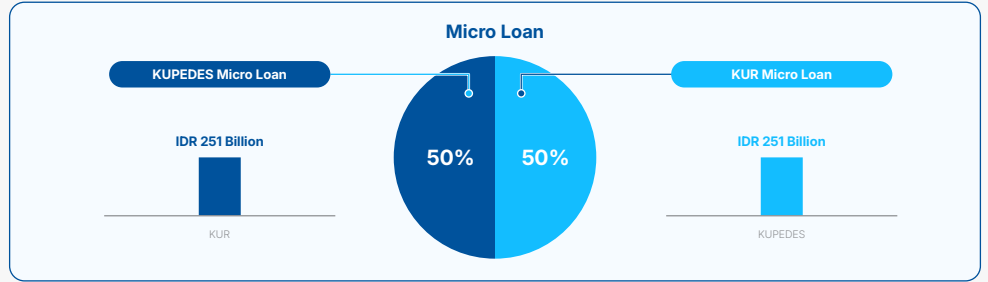
BRI issues periodic reports on the impacts of financed projects/assets, to the extent that such impacts can be practically measured and quantified, based on the external expert’s review.

Bank BRI Subordinated Bonds IV Year 2024

Allocation Reporting

As of the reporting period ended December 31, 2025, BRI had fully allocated 100% of the proceeds from the issuance of Bank BRI Subordinated Bond IV 2023. The proceeds were used for Inclusive Financing as defined under Bank Indonesia Regulation No. 23/13/PBI/2021 on the Macropprudential Inclusive Financing Ratio for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units, whereby inclusive financing refers to the provision of funding by the Bank to MSMEs, MSME Corporates, and/or PBR, in both Indonesian Rupiah and foreign currencies. The detailed allocation is as follows:

Sector (Eligible Category)	Loan Type	Proceeds Allocation (IDR Billion)	Share of Proceeds Allocation
KUPEDES Micro Loan	New Financing in July 2023	251	50.00%
KUR Micro Loan	New Financing in July 2023	251	50.00%

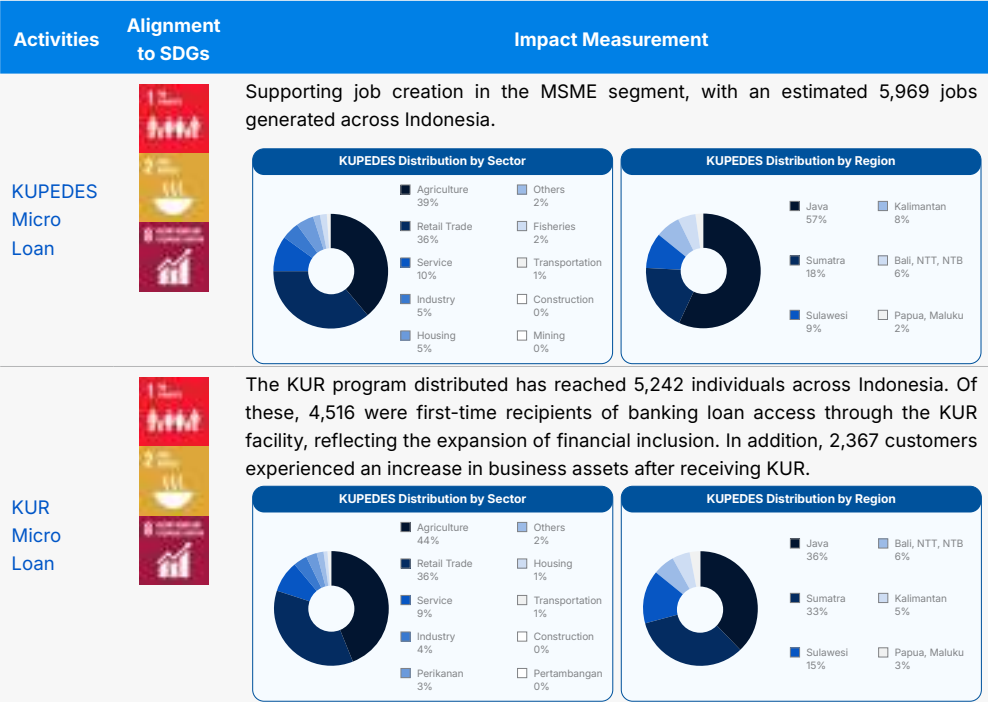


The allocation to the Social Category was 100%, or IDR 500 billion. The proceeds were allocated to projects under the Employment Generation and Socioeconomic Advancement and Empowerment categories.

Impact

In accordance with Bank Indonesia Regulation No. 23/13/PBI/2021 on inclusive financing categories, including financing for MSMEs, MSME Corporations, and/or Low-Income Individuals (PBR), the issuance of BRI Subordinated Bond IV 2023 has generated social impacts across eligible sectors, as follows:

Inclusive Loan



Conclusion

The BRI Subordinated Bonds 2024 Report reflects BRI's commitment to advancing sustainable financial inclusion in Indonesia, in line with the goals of the Government and regulators. BRI will continue to strengthen collaboration with relevant stakeholders in the allocation, use, and monitoring of proceeds from the Subordinated Bonds issuance, ensuring compliance with applicable regulations and established standards

The issuance of the Subordinated Bonds, in addition to supporting BRI's supplementary capital requirements, also represents BRI's effort to realize its vision of becoming "The Most Valuable Banking Group in Southeast Asia and the Champion of Financial Inclusion". BRI successfully attracted strong investor interest in the Subordinated Bonds, as reflected in the bookbuilding results, which were oversubscribed by 1.77 times.

BRI has obtained an external review from SDGs Center of Universitas Diponegoro confirming that the entire proceeds from this issuance are allocated exclusively for inclusive financing and have a positive social impact on improving community welfare.

Appendix I

SUBORDINARY IV PHASE I

The SDGs Center of Universitas Diponegoro acts as the External Expert reviewing Bank BRI Subordinated Bond IV, referred to in the document as Year 2024, issued by PT Bank Rakyat Indonesia (Persero) Tbk. The review was conducted through a desk review of the issuance documents, Impact Report, and supporting documents for the 2023–2024 reporting period, with reference to POJK No. 51 of 2017, Bank Indonesia Regulation No. 24 of 2022 on the Macroprudential Inclusive Financing Ratio (RPIM), and PADG No. 24/6/PADG/2022. The assessment focused on use of proceeds, portfolio allocation to MSMEs, financing disbursement mechanism, technical assistance for MSMEs, management of fund, and reporting.

No	Assessment Aspect	Score	Weight	Total Score
1.	Use of Proceeds	4.00	25%	1.00
2.	Project Evaluation & Selection	4.00	20%	0.80
3.	Mekanisme Penyaluran Pembiayaan	1.33	15%	0
4.	Technical Assistance For MSMEs	4.00	10%	0.40
5.	Management of Fund	4.00	15%	0.60
6.	Reporting	4.00	15%	0.60
Total Final Score				3.40

Rating **A – Very Good.**

Under the use of proceeds aspect, the full proceeds of IDR 500 billion were allocated 100% to inclusive financing for the micro and ultra-micro segments, with 50% directed to Micro KUPeDES and 50% to Micro KUR. This allocation is aligned with the prospectus objective of supporting financing for MSMEs, MSME corporations, and/or PBRs, and falls under employment generation and socioeconomic advancement and empowerment. Under portfolio allocation to MSMEs, the proceeds were distributed relatively evenly, at around IDR 251 billion for each scheme. KUPeDES financing was primarily absorbed by agriculture (39%) and retail trade (36%), while KUR financing was dominated by agriculture (44%) and retail trade (36%). The largest regional allocation was in Java, followed by Sumatra and Sulawesi.

Under the disbursement mechanism aspect, the document refers to new financing in July 2023 for KUPeDES and KUR, but also states that the proceeds were used for refinancing of the existing portfolio. As a result, this aspect received a score of 0.00, indicating that the explanation of the disbursement mechanism was still insufficient under the assessment framework. Under MSME support, BRI emphasized expanded financing access and financial inclusion through the hybrid bank ecosystem, AgenBRILink in more than 66 thousand villages, and the strengthening of the ultra-micro holding. Under fund management, 100% of proceeds were allocated and traceable, namely IDR 251,014,483,372 for KUPeDES and IDR 250,966,539,414 for KUR

Semarang, March 2026
On Behalf of Diponegoro University,

Head of LPPM Diponegoro University



Prof. Dr.-Ing. Suherman, S.T., M.T.

Chief of the SDGs Research Center Diponegoro University



Prof. Bulan Prabawani, S.Sos., M.M., Ph.D.

Appendix II

Usage of Proceeds from the Issuance of Bank BRI Subordinated Bonds 2024

Proceeds Flow

BRI has allocated 100% of the proceeds from the issuance of Subordinated Bonds IV Bank BRI 2023. The proceeds obtained are designated for inclusive financing in accordance with the provisions of Regulation Number 23/13/PBI/2021 regarding Macroprudential Inclusive Financing Ratios for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units. Inclusive financing refers to the provision of funds by the Bank to MSMEs, MSME Corporations, and/or Low-Income Individuals in both Rupiah and Foreign Currency. The detailed allocation is as follows:

Sector (Eligible Category)	Loan Type	Proceeds Allocation (IDR Billion)	Percentage (%)
Employment Generation	New Financing for July 2023	219.98	43.81%
Socioeconomic Advancement and Empowerment	New Financing for July 2023	280.98	56.19%

Environmental Benefits of Financed Projects

Based on the inclusive financing categories outlined in Bank Indonesia Regulation Number 23/13/PBI/2021 regarding Macroprudential Inclusive Financing Ratios for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, and Bank Indonesia Regulation Number 24/3/PBI/2022 concerning the Amendment to Bank Indonesia Regulation Number 23/13/PBI/2021 on Macroprudential Inclusive Financing Ratios for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, the issuance of Bank BRI Subordinated Bonds IV in 2023 has generated social impacts based on eligible sectors, namely:

Sector (Eligible Category)	Estimated Social and Environmental Benefits
Employment Generation	Creating jobs in the MSME segment, estimated at 2,740 jobs distributed across various regions in Indonesia.
Socioeconomic Advancement and Empowerment	The People's Business Credit (KUR) program is intended to support the development of non-bankable Micro businesses and is estimated to create more than 3,209 jobs in various regions of Indonesia.

Social Bond

Introduction

As one of the largest banks in Indonesia with a core focus on the micro, small, and medium enterprise (MSME) segment, BRI continues to strengthen its contribution to the nation. Through its inclusive economic growth strategy, BRI plays an active role in supporting government programs aimed at enhancing financial literacy, expanding financial inclusion, and strengthening social and economic resilience. BRI is committed to delivering the best services by nurturing, empowering, and optimizing community capabilities to improve the welfare of MSME and micro entrepreneurs. These efforts are aligned with BRI's vision of "Becoming One of–or the–Most Profitable Banks in Southeast Asia".

As an agent of development, BRI contributes to reducing economic inequality by promoting a more equitable distribution of prosperity. The Bank also supports community empowerment and expands access to financing for underserved segments through initiatives such as micro business development, job creation, and the provision of basic social infrastructure, aimed at improving the living standards of communities across Indonesia.

All of BRI's business activities and strategic initiatives are carried out in a sustainable manner, aligned with the United Nations Sustainable Development Goals (UN SDGs). This reflects BRI's commitment to implementing Environmental, Social, and Governance (ESG) principles. One of the Bank's key initiatives is the issuance of Social Bonds as a source of liquidity. These Social Bonds serve as one of the key pillars of BRI's sustainable financing strategy to support inclusive and equitable economic growth across Indonesia.

Social Bond Issuance

In 2025, BRI issued BRI Sustainable Social Bond I Phase I 2025 with a total issuance amount of IDR 5 trillion. The entire proceeds were allocated for the financing and/or refinancing of projects classified under Socially-Oriented Business Activities (KUBS).

Summary of Bond Transactions

Name	Bank BRI Sustainable Social Bond I Phase I 2025					
PUB	IDR 5 Trillion					
Series	Tenor	Listing Date	Maturity Date	Coupon	Amount	Status
A	2 Years	June 26, 2025	June 26, 2027	6.45%	IDR 1.563 Billion	Outstanding
B	3 Years	June 26, 2025	June 26, 2027	6.55%	IDR 2.110 Billion	Outstanding
C	5 Years	June 26, 2025	June 26, 2027	6.60 %	IDR 1.326 Billion	Outstanding
Rating	idAAA (Pefindo)					
Listing	Indonesia Stock Exchange					

Summary of BRI's 2025 Social Bond Framework

BRI's Social Finance Framework is designed to support financing and/or the issuance of bonds that generate positive social impacts. The framework identifies socially responsible business activities that contribute to improving quality of life and fostering inclusive and sustainable community development.

This Social Finance Framework is aligned with the following principles and regulations:

- a. ICMA1 Social Bond Principles 2023
- b. LMA/APLMA/LSTA2 Social Loan Principles 2023
- c. OJK Regulation (POJK) No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies
- d. OJK Regulation (POJK) No. 18 of 2023 on the Issuance and Requirements of Sustainability-Linked Debt Securities and Sukuk

Allocation of Proceeds

The target population includes, but is not limited to, the following groups:

No	Target Population	Description
1	People living below the poverty line	The definition of "below the poverty line" refers to the standard established by BPS (Statistics Indonesia). ³
2	Individuals with limited educational attainment	Individuals with less than nine years of formal education. ⁴
3	Communities with limited access to essential goods and services. ⁵	Individuals or communities that lack adequate access to basic goods and essential services required to maintain an adequate standard of living. Such limitations may arise from geographic, economic, social, or systemic barriers. ⁶
4	Unemployed individuals	-
5	Women	-
6	Other vulnerable groups, including those affected by natural disasters	Individuals whose conditions are influenced by physical, social, economic, or environmental factors that increase the vulnerability of individuals, communities, assets, or systems to hazard impacts.

¹ International Capital Markets Association
² Loan Market Association, the Asia Pacific Loan Market Association, and the Loan Syndications and Trading Association
³ <https://www.bps.go.id/en/pressrelease/2023/07/17/2016/profil-kemiskinan-di-indonesia-maret-2023.html>
⁴ Government Regulation No. 47 of 2008 on "Compulsory Education."
⁵ Referring to individuals classified in the low and medium categories (below 70.00) based on Indonesia's Human Development Index (HDI) published by Statistics Indonesia (BPS) <https://www.bps.go.id/en/pressrelease/2023/11/15/2033/indonesias-human-development-index-in-2023-reached-74-39--an-increase-of-0-62-points--0-84-percent--compared-to-previous-year--73-77---.html>
⁶ Referring to Government Regulation No. 63 of 2020 on the Designation of Disadvantaged Regions.

Social Bond

The proceeds are allocated to finance and/or refinance social projects that provide and/or promote one or more of the following categories for eligible target populations. The categories below are indicative, not exhaustive, and presented in no particular order.

No	Category	Description	Activities	Target Population
1	Affordable basic infrastructure	Activities include the provision of clean drinking water, wastewater management systems, sanitation, transportation, and energy infrastructure.	Activities include the development of products, infrastructure, and equipment that support basic infrastructure, including: a. Clean drinking water b. Sewerage systems c. Sanitation d. Transportation e. Energy	1, 2, 3, 5, 6
2	Access to essential services	Activities include healthcare, education, vocational training, healthcare services, financing, and financial services.	Activities include the development of products, infrastructure, and equipment that support access to essential services, including: a. Healthcare b. Education c. Vocational training d. Medical care e. Financing and financial services	1, 2, 3, 5, 6
3	Affordable housing	Activities include the development of affordable housing or housing loans for low-income communities.	Activities include the development of affordable housing or housing loan facilities for low-income communities. ⁷⁸⁹	1, 2, 3, 5, 6
4	Employment generation and programs designed to prevent and/or alleviate unemployment, including SME financing and microfinance	Activities include the provision and/or promotion of SME financing and microfinance. ¹⁰	Activities include the provision and/or promotion of: a. Small and medium enterprise (SME) financing b. Microfinance	1, 2, 3, 4, 5, 6
5	Food security and sustainable food systems	Activities include physical, social, and economic access to sufficient, safe, and nutritious food; resilient agriculture; reduction of food loss and waste; and improved productivity of small-scale producers.	Activities include agricultural production, infrastructure, and distribution that support: a. a. Food security; and/or b. b. Food supply chains	1, 2, 3, 4, 5, 6
6	Socio-economic advancement and empowerment	Activities include access to and control over assets, services, resources, and opportunities; fair participation and integration, including the reduction of income inequality.	Activities include the provision and/or promotion of initiatives that meet one or more of the following criteria: a. MSMEs b. Women-led enterprises c. Vulnerable elderly or youth populations	1, 2, 3, 4, 5

Social Bond

Process for Project Evaluation and Selection

The evaluation and selection process is designed to ensure that all financed projects are aligned with BRI's KUBS criteria and generate positive social impacts. This process aims to mitigate risks and ensure that each project delivers benefits aligned with BRI's social strategic objectives. The main steps in this process are as follows:

- a. Relevant business units are responsible for identifying and proposing KUBS to be financed or refinanced. This process includes an independent assessment of proposed projects based on the applicable eligibility and exclusion criteria as part of the credit evaluation procedures; and
- b. Relevant units are responsible for reviewing and approving the financing or refinancing of the proposed KUBS to ensure alignment with the framework. These units include, but are not limited to:
 - 1. Market, Portfolio & Enterprise Risk Management Division
 - 2. Asset & Liabilities Management Desk
 - 3. Treasury Business Division
 - 4. Enterprise Data Management & Analytics Division
 - 5. Environmental, Social and Governance Division

Reporting

Allocation Reporting

BRI reports the allocation of proceeds periodically, at least once a year and no later than one year after issuance, with verification by an external expert.

Impact Reporting

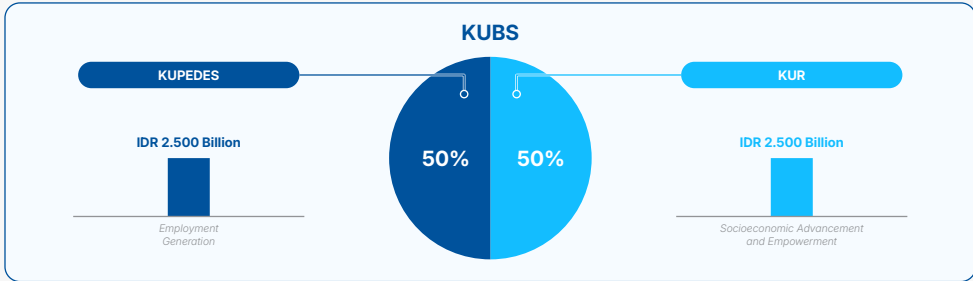
BRI issues periodic reports on the impacts of financed projects/assets, to the extent that such impacts can be practically measured and quantified, based on the external expert's review.

Allocation Report

As of the reporting period ended December 31, 2025, BRI has allocated 100% of the proceeds from the Social Bond issuance. The proceeds were allocated to the following categories:

- 1. Employment generation and programs designed to prevent and/or alleviate unemployment, including SME financing and microfinance.
- 2. Socio-economic advancement and empowerment.

Social Project	Product	Loan Type	Proceeds Allocation (IDR Billion)	Share of Proceeds Allocation
Employment Generation	KUPEDES	Refinancing	2,500	50.00%
Socioeconomic Advancement and Empowerment	KUR	Refinancing	2,500	50.00%



The allocation for KUBS accounted for 100%, or IDR 5 trillion, with the financed projects falling under the categories of Employment Generation and Socioeconomic Advancement and Empowerment.

Social Bond

Impact

In accordance with Bank Indonesia Regulation No. 23/13/PBI/2021 on inclusive financing categories, including financing for MSMEs, MSME corporations, and or Low-Income Individuals (PBR), the issuance of Bank BRI's 2025 Social Bond has generated social impacts in the eligible sectors, as follows:

Inclusive Loan

Activities	Alignment to SDGs	Impact Measurement
KUPEDES Micro Loan		Supporting job creation in the MSME segment, with an estimated 59,091 jobs generated across Indonesia. KUPEDES Distribution by Sector Agriculture40% Retail Trade36% Service8% Industry5% Housing5% Others2% Fisheries2% Transportation2% Construction0% Mining0% KUPEDES Distribution by Region Java58% Sumatra19% Sulawesi9% Kalimantan7% Bali, NTT, NTB5% Papua, Maluku2%
		The KUR program has reached 54,646 individuals across Indonesia, including 44,694 who obtained access to bank financing for the first time through the KUR facility, reflecting an expansion of financial inclusion. In addition, 23,422 customers experienced an increase in business assets after receiving KUR. KUPEDES Distribution by Sector Agriculture43% Retail Trade37% Service8% Industry6% Fisheries2% Others2% Housing1% Transportation1% Construction0% Mining0% KUPEDES Distribution by Region Java60% Sumatra24% Sulawesi5% Kalimantan5% Bali, NTT, NTB4% Papua, Maluku2%

Conclusion

BRI Subordinated Bonds 2024 Report is a manifestation of BRI's commitment to enhancing sustainable financial inclusion in Indonesia, aligning with the goals of the Government and Regulators. BRI will strengthen collaboration with all relevant stakeholders in the allocation, utilization, and monitoring processes of the proceeds from the Subordinated Bonds issuance, ensuring continued adherence to established criteria in regulations and applicable standards.

BRI has successfully attracted strong investor interest in the BRI Subordinated Bonds, as reflected in the bookbuilding results, which were oversubscribed by 1.77 times. BRI also obtained an external review from SDGs Center Universitas Diponegoro confirming that the entire proceeds from this issuance are allocated exclusively for inclusive financing and have a positive social impact on improving community welfare.

Appendix I

SOCIAL BOND I PHASE I

The SDGs Center of Universitas Diponegoro acts as the External Social Expert appointed to review the implementation of Bank BRI Sustainable Social Bond I Phase I Year 2025 issued by PT Bank Rakyat Indonesia (Persero) Tbk. The review was conducted on the bond issuance documents, the Social Bond Framework, the Impact Report, and other supporting documents provided by BRI for the 2022–2025 reporting period. The assessment was carried out through desk review and compliance testing against POJK No. 51 of 2017, POJK No. 18 of 2023, the ICMA Social Bond Principles, the ASEAN Social Bond Standards, and the Social Loan Principles. Based on this approach, the evaluation focused on the alignment of the use of proceeds with the category of Socially Oriented Business Activities (KUBS), the project evaluation and selection process, the management of bond proceeds, and the quality of reporting on the use of proceeds and the resulting social impacts.

No	Assessment Aspect	Score	Weight	Total Score
1.	Use of Proceeds	4.00	35%	1.40
2.	Project Evaluation & Selection	3.75	20%	0.94
3.	Management of Proceeds	3.63	20%	0.73
4.	Reporting	3.8	20%	0.76
Total Final Score				3.82

Rating **A – Very Good.**

Under the use of proceeds aspect, the review shows that 100% of the bond proceeds have been allocated, with 50% directed to the socioeconomic advancement and empowerment category,

particularly micro-sector financing through Micro KUR Loans, and the remaining 50% directed to the employment generation category, particularly micro-sector financing through Micro KUPEDS Loans. All of these allocations were carried out through a refinancing scheme of the existing financing portfolio and, in substance, are consistent with the provisions of BRI's Social Bond Framework, which requires at least 70% of proceeds to be allocated to KUBS and a maximum of 30% to other general activities. Under the project evaluation and selection aspect, BRI has implemented the stages of identification, pre-screening, review, and allocation for both the financing portfolio and eligible pipeline to ensure that financed projects are aligned with socially oriented financing categories. Meanwhile, under the management of proceeds aspect, the proceeds are managed through the bank's internal mechanism, enabling structured monitoring of fund allocation, with no changes to the designated financed projects. The allocation composition is reflected in Micro KUR Loans amounting to IDR 2,500,185,024,921 and Micro KUPEDS Loans amounting to IDR 2,500,031,472,801. Under the reporting aspect, BRI has also provided relatively comprehensive information on fund allocation, financed project categories, social impact indicators, and transparency of disclosure to the public.

In terms of impact, financing through the Social Bond has generated measurable social benefits across two main categories. Under the socioeconomic advancement and empowerment category, micro financing through Micro KUR Loans has provided first-time banking loan access to 44,694 customers and improved business access for 23,422 customers. Under the employment generation category, micro financing through the KUPEDS program contributed to the creation of 59,091 jobs in the MSME segment. In addition, Micro KUR Loan financing was primarily distributed to the agricultural sector (43%), retail trade (37%), and services (8%), with the largest regional distribution in Java (60%), Sumatra (24%), Sulawesi (5%), and Kalimantan (5%). Meanwhile, KUPEDS financing was dominated by the agricultural sector (40%) and retail trade (36%). These findings show that the bond's social impact is reflected not only in the number of beneficiaries, but also in its contribution to job creation and the expansion of access to financing in productive sectors. Overall, this instrument also contributes to the achievement of SDG 1, SDG 2, and SDG 8.

Semarang, March 2026

On Behalf of Diponegoro University,

Head of LPPM Diponegoro University



Prof. Dr-Ing. Suherman, S.T., M.T

Chief of the SDGs Research Center Diponegoro University



Prof. Bulan Prabawani, S.Sos., M.M., Ph.D

Appendix II

Allocation of Proceeds

Proceeds Allocation

BRI allocated 100% of the proceeds from the Social Bond issuance to refinance several existing projects within BRI's financing portfolio that generate social benefits.

Aktivitas	Tipe Proyek	Tipe Proyek	Nilai Proyek (Rupiah)
Employement Generation	KUPEDES	50.00%	251,014,483,372
Socioeconomic advancement	KUR	50.00%	250,966,539,414

Reporting Standards Index

GRI Standards 2021 Content Index

Statement of Use : PT Bank Rakyat Indonesia (Persero) Tbk has reported in accordance with the GRI Standards for the period January 1 to December 31, 2025.

Use of GRI 1 : GRI 1: Foundation 2021

GRI Sector Standard(s) : GRI G4 Financial Services

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General Disclosures						
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	2-1 Organizational details	14				
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	2-3 Reporting period, frequency, and contact point	4-5				
	2-4 IRestatements of informationi	4				
	2-5 External assuranceel	5				
	B. Activities and Workers					
	2-6 Activities, value chain, and other business relationships	14-16, 211				
	2-7 Employees	184, 228-230				
	2-8 Workers who are not employees	184, 230				
	2-9 Governance structure and composition	144-158,172				
	C. Governance					
	2-10 Nomination and selection of the highest governance body	160, 170				
	2-11 Chair of the highest governance body	144				
	2-12 Role of the highest governance body in overseeing the management of impacts	31, 41, 172				
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	2-20 Process to determine remuneration	166, 171, 189,				

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	2-21 Annual total compensation ratio	166, 189, 233,				
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	2-22 Statement on sustainable development strategy	6, 9				
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	2-28 Membership associations	19				
	E. Stakeholder Engagement					
	2-29 Approach to stakeholder engagement	31-32				
	2-30 Collective bargaining agreements	197, 232				
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	3-3 Management of material topics	17, 44, 68,77, 113, 115, 121, 132, 183, 189, 197				
Material Topics						
Climate Change						
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	102-2 Climate change adaptation plan	51, 54, 58				
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	102-4 GHG emissions reduction targets and progress	69				
	102-5 Scope 1 GHG emissions	68				
	102-6 Scope 2 GHG emissions	68				
	102-7 Scope 3 GHG emissions	51				
	102-8 GHG emissions intensity	51				
	102-9 GHG removals in the value chain	277	N.A	Irrelevant to BRI's business processes	As a financial institution, BRI does not manage land-based assets or carbon sinks such as forests, peatlands, or biomass, which form the basis for calculating GHG removals as referred to in this disclosure. Therefore, there is no GHG removal data, calculation methodology, or related impact that needs to be further elaborated.	
	102-10 Carbon credits	72				
Energy						
GRI 3: Material Topics 2021	3-3 Management of material topics	17, 44, 68, 77, 113, 115, 121, 132, 183, 189, 197				
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			Requirement(s) Omitted	Reason	Explanation	
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	201-2 Financial implications and other risks and opportunities due to climate change	17				
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	201-4 Financial assistance received from the government	17				
Market Presence						
GRI 3: Material Topics 2021	3-3 Manaagement of material topics	17, 44, 68,77, 113, 115, 121, 132, 183, 189, 197				
GRI 202: Market Presence 2016	202-1 Ratios of standard entry-level wages by gender compared to the local minimum wage	189, 232				
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Indirect Economic Impacts						
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GRI 205: Anticorruption 2016	205-1 Operations assessed for risks related to corruption	136				
	205-2 Communication and training about anti-corruption policies and procedures	135				
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GRI 206: Anticompetitive Behaviour 2016	206-1 Legal actions for anti-competitive behavior, antitrust, and monopoly practices	131, 134				
Tax						
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Occupational Health & Safety						
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GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	195-196				
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Training and Education						
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GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	233				
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Business Ethics		
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	How the Board assesses progress against goals		41
(b) Management's role in assessing and managing climate-related risks	Responsibilities for climate-related risks		41-43
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(a) Metrics used to assess climate-related risks			68-71
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IFRS Index

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a) Strategy for managing sustainability-related risks and opportunities	Sustainability-related risks and opportunities		87-89
	Effects on the business model and value chain		89-90
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	The resilience of the strategy and business model		90
b) Risiko dan peluang terkait keberlanjutan	Sustainability-related risks and opportunities that could reasonably be expected to affect the prospects and time horizons		89
c) Business model and value chain	Current and anticipated effects of sustainability related risks and opportunities on the business model and value chain and where it concentrated		89
d) Strategy and decision-making	Respond to sustainability-related risks and opportunities, progress, and trade-offs		89
e) Financial position, financial performance and cash flows	the effects of sustainability-related risks and opportunities on the financial position, financial performance and cash flows and anticipated effects		89
f) Resilience	Qualitative and, if applicable, quantitative assessment of the resilience of strategy and business model in relation to its sustainability-related risks		89
Risk Management			
a) Process to assess sustainability-related risks	Risk management process		104-108
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Metrics and Target		
a) Metrics used to applicable IFR Sustainability Disclosure Standard		109-111
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IFRS-S2 INDEX

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Strategy		
a) Near, medium and long-term climaterelated risks	Description of time horizons	44-46
	Specific risks that could be material for each time horizon	44-46
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a) Process to assess climate-related risks	Specific risks that could be material for each time horizon	68-71
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b) Scope 1 and Scope 2 emissions		68
c) Describe targets used		69

IDX Reporting Indices

S-01 Gender Equality

Management Level	Male		Female	
	Number of employees	Percentage of employees (%)	Number of employees	Percentage of employees (%)
Entry-Level	45,161	93.15	35,321	96.86
Mid-Level	1,875	3.87	740	2.03
Senior-Level	1,351	2.79	374	1.03
Executive-Level *	96	0.20	31	0.09
Total Employees	48,483	100	36,466	100

*)including Directors-level officials

S-02 Number of employee levels held by men and women by age group

Age range (years)	Entry-Level		Mid-Level		Senior-Level		Executive-Level*		Total Employees
	Male	Female	Male	Female	Male	Female	Male	Female	
18-25	4,339	9,033	0	0	0	0	0	0	13,372
25-35	18,143	13,817	723	405	36	11	0	0	33,135
35-45	18,532	9,847	931	293	925	252	19	4	30,803
45-55	4,123	2,609	220	41	383	109	74	26	7,585
>55	24	15	1	1	7	2	3	1	54

*) including Directors-level officials

Assurance



Independent Assurance Statement No. DECAR-IAS/026/III/2026

Provided by Decar Verite Asia

On selected disclosures within the scope of work, included in PT Bank Rakyat Indonesia (Persero) Tbk 2025 Sustainability Report.

To: **Bank Rakyat Indonesia (Persero) Tbk Stakeholders**

As an independent licensed provider of sustainability assurance services, Decar Verite Asia has been engaged by PT Bank Rakyat Indonesia (Persero) Tbk ("BRI") to provide independent assurance on the information reported in the PT Bank Rakyat Indonesia (Persero) Tbk's Sustainability Report 2025 ("the Sustainability Report") for the period beginning on 1st January 2025 and ending on 31st December 2025.

Objective

The objective of this assurance is to provide an independent opinion on BRI's qualitative and quantitative information within the scope of work, as well as their supporting management system, as stated in the Sustainability Report. The assurance work was conducted within the define scope and limitations; therefore, this statement is not intended to serve as a basis for interpreting the sustainability or overall performance of BRI.

Scope

Decar Verite Asia conducted a **Type 2** assurance engagement under AA1000AS v3 (2020) on selected topics disclosed in the Sustainability Report. The engagement involved Assessing the adherence to the AA1000AP Standard (2018)

- Assessing the reliability and quality of selected sustainability performance of disclosed information. Assessment of on selected topics disclosed in the Sustainability Report, covering the following areas:
 1. Green Financing
 2. Inclusive Finance
 3. Financed Emissions
 - GRI 102-7: Scope 3 GHG Emissions
 - GRI 302: Energy

4. Human Rights and Community Relations

GRI 413: Local Communities

5. Consumer Financial Protection

6. Privacy and Data Security

GRI 418: Customer Privacy

7. Human Capital Development

GRI 404: Training and Education

8. Risk and Crisis Management

9. Impacts of Climate Change

GRI 102-1: Transition plan for climate change mitigation

GRI 102-2: Climate change adaptation plan

GRI 102-3: Just Transition

GRI 102-4: GHG emissions reduction targets and progress

10. Operational Emissions Management

GRI 102-5: Scope 1 GHG emissions

GRI 102-6: Scope 2 GHG emissions

GRI 102-7: Scope 3 GHG emissions

GRI 102-8: GHG emissions intensity

11. Business Ethics

GRI 2 part 3: Governance

GRI 205: Anti Corruption

The data and information within the selected disclosures, including but not limited to, commitment, initiatives, and performance, and KPIs were assured to a **Moderate Level of**

Assurance. The procedures included evaluating the selected disclosures and performing sample-based testing of supporting evidence to assess the adherence, reliability, and quality of the information against the defined criteria.

Reference and Criteria

Decar Verite Asia performed the assurance in accordance with the **AA1000 Assurance Standard v3 (2020)**. As required under type 2 assurance, the work carried out to evaluate the reliability and quality of specified sustainability performance and disclosed information, in addition to assessing adherence to the AA1000AP Standard (2018). Specific performance data and information were assessed refer to:

- Regulation of Indonesia Financial Service Authority: POJK No.51/2017 and SEOJK No.16/2021;
- GRI Standards 2021;
- SASB Commercial Banks; and
- IFRS Standard

Responsibilities

PT Bank Rakyat Indonesia (Persero) Tbk

Preparing the data in accordance with generally accepted reporting practices. This responsibility also includes ensuring the accuracy and completeness of the information reported,



Assurance



Implementing and maintaining internal controls relevant to the preparation of the report, ensuring the performance data are fairly stated in accordance with applicable standards, as well as ensuring the data and information are not edited or amended in any way after assurance.

Decar Verite Asia

Evaluating the content of the Sustainability Report, assessing collected evidence on the agreed-upon subject matter and criteria, in accordance with the terms of reference agreed upon with BRI.

Methodology

The team undertook the following activities to render their opinion:

- Conducted an initial review of the material topics in the Sustainability Report to generate a list of evidence needed to ensure accuracy and credibility;
- Engaged with individuals responsible for managing the material topics;
- Evaluated the management systems to perform data collection, compilation, calculation, reporting, and validation;
- Verified the information and evidence as regards the references and criteria used;
- Communicated the recommendations to provide an opportunity for corrections;
- Reviewed the final content of the Sustainability Report;
- Prepared the statement letter and management letter, followed by the necessary approval as per Decar Verite Asia's assurance protocols.

Limitations

Decar Verite Asia planned and performed the work to obtain sufficient information to support a conclusion at a Moderate

Level of Assurance. The process included review of governance documents and relevant data, as well as limited recalculations using risk-based sampling to reduce, though not eliminate, the risk of error. Decar Verite Asia does not provide assurance on financial data as BRI has engaged other parties to audit the financial statements. The assurance for GHG emissions was conducted based on the results of the GHG verification conducted by an independent third party appointed by BRI.

Statement of Competency and Independence

Decar Verite Asia is an independent licensed provider of assurance services. Our team of experts possesses the technical expertise, competency, and extensive experience necessary to conduct assurance engagements on environmental, social, and various other topics in accordance with the AA1000 Assurance Standard. No member of the assurance team has a business relationship with BRI beyond this assignment. Decar Verite Asia conducted this assurance engagement independently and impartially with no conflicts of interest.

Adherence to AA1000 Accountability Principles Standard (2018)

Decar Verite Asia has concluded that the selected disclosures within the scope of assurance, as stated in the Sustainability Report, adhere to the AA1000 Accountability Principles Standard (2018).

Inclusivity

BRI has implemented processes to uphold the principle of Inclusivity by identifying internal and external stakeholders based on their level of influence and dependence on its operational and business activities. The interests and expectations of each stakeholder group have been identified and addressed through engagement methods and

frequencies appropriate to their characteristics and relevance. Stakeholder perspectives are integrated into BRI's materiality determination process. Through the distribution of online questionnaires, BRI gathers input to assess its impacts on society, the environment, and the economy, as well as potential risks to the organization. The results of this engagement are considered in determining material topics, demonstrating the implementation of inclusive stakeholder engagement practices.

Materiality

BRI has implemented a structured materiality determination process using a double materiality approach, encompassing both impact materiality and financial materiality. Internal and external stakeholder groups were involved in assessing and prioritizing relevant topics, alongside the engagement of subject-matter experts to ensure robust evaluation. BRI established defined thresholds to determine the level of significance of each topic. Based on this process, the identified material topics include business ethics, privacy & data security, and inclusive finance.

As part of BRI's commitment to climate-related disclosure in accordance with the IFRS S2 framework, Climate Risk, although not identified as a material topic, is still reported to address evolving global issues and respond to the increasing expectations of investors and regulators.

Responsiveness

BRI demonstrates responsiveness by managing material topics through defined strategies, measurable targets, and performance monitoring, with these targets embedded in Board-level KPIs. To advance financial inclusion and social financing, BRI provides accessible products such as Simpedes, Kupedes, and Kredit Usaha Rakyat, complemented by credit relaxation for customers affected by natural disasters. In addressing climate-related



Assurance



challenges, BRI integrates low-carbon transition risk management into its enterprise risk framework, conducts Climate Risk Stress Testing, develops climate-risk-based financing, calculates Scope 1, Scope 2, and financed emissions, and obtains third-party verification for Scope 1 and Scope 2 emissions. These measures demonstrate BRI's efforts to respond proactively to evolving sustainability risks and stakeholder expectations.

Impact

BRI has established processes to identify, monitor, measure, evaluate, and manage its material impacts. As part of its sustainable finance commitment, BRI's sustainable loan portfolio reached 60.48% of total outstanding loans in 2025, comprising both social and green loans. In expanding financial access, BRI leverages digital platforms alongside approximately 1.19 million Agen BRILink agents, who serve as key channels in providing banking services to rural and remote areas with limited branch access. Moreover, BRI

manages its environmental impacts through a decarbonization strategy aligned with its Net Zero Emission (NZE) target by 2050. BRI has reduced its operational emissions (Scope 1 and Scope 2) through energy efficiency initiatives, installation of solar panels, and the gradual transition to environmentally friendly vehicles. These measures demonstrate BRI's systematic approach to managing and mitigating its significant impacts.

POJK No.51/2017 and SEOJK No.16/2021

The disclosure provided in the Sustainability Report align with the disclosure requirements outlined in POJK No.51/2017 and SEOJK No.16/2021.

Adherence to GRI Standards 2021

Decar Verite Asia confirms that the disclosures are in line with BRI's claim that the Sustainability Report has been

prepared in accordance with the GRI Standards. The disclosures of the management approach for material topics are, in general, fairly presented. The principles for achieving quality sustainability reporting have been applied, and supporting documents were adequately provided during the assurance process.

Conclusions

Based on the methodology applied and the evidence obtained, within the scope of this assurance engagement, nothing has come to our attention that causes us to believe that the selected disclosures in the Sustainability Report have been materially misstated. The selected disclosures in the Sustainability Report have been fairly prepared and presented, in all material respects, in alignment with the applicable criteria. The procedures performed reduced the risk of error, but do not reduce the risk to zero.

Bogor, 06th March 2026
Signed on behalf of Decar Verite Asia



Corey Perniada
Director
Decar Verite Asia



AA1000
Licensed Report
000-667/V3-2NFK8



Assurance

Greenhouse Gas Verification

VERIFIKASI GAS RUMAH KACA

OPINI PIHAK KETIGA

Lembar Opini No. GRK 0008-A/01.01.13-01

SUCOFINDO INTERNATIONAL CERTIFICATION SERVICES

Graha SuciFindo B1-Floor - Jl. KH. Guntur Arifin Kav. 3A Jakarta 12780
 Phone: +62-21-7180886, Email: marketing.sucos@sucofindo.co.id

PERNYATAAN PENJAMIN INDEPENDEN

Nama Organisasi
 Alamat Organisasi
 Ruang Lingkup Verifikasi
 Prosedur/Measurasi
 Standar Verifikasi Laporan
 Inventarisasi GRK
 Metode Verifikasi Laporan
 Inventarisasi GRK

PT Bank Rakyat Indonesia (Persero) Tbk
 Jl. Sudirman Kav. 44 - 46, DKI Jakarta, 10210
 01.01.13 - General
 Indonesia
 SAI ISO 14064:2019 Spesifikasi dengan Pendekatan untuk Verifikasi dan Validasi Pernyataan Gas Rumah Kaca
 SAI ISO 14064-1:2019 Spesifikasi dengan Pendekatan pada Tingkat Organisasi untuk Kuantifikasi dan Pelaporan Emisi dan Serapan Gas Rumah Kaca
 1 Januari 2025 - 31 Desember 2025
 Badan organisasi adalah pengendalian operasional Aktivitas organisasi mencakup Kawan Gedung & Industriasi, Ekspansi Operasional & Transportasi yang berlangsung di seluruh wilayah Indonesia
 Standar emisi GRK menggunakan pembakaran bahan bakar pada Engine Generator, pembakaran bahan bakar pada aset kendaraan operasional, pemrosesan refrigerant pada peralatan pendingin dan ruang kulkas
 Jenis GRK yang dilaporkan mencakup CO₂, CH₄, N₂O

Laporan verifikasi terhadap Laporan Inventarisasi GRK dari PT Bank Rakyat Indonesia (Persero) Tbk, termasuk pernyataan kesempurnaan dari opini verifikasi, merupakan tanggungjawab sepenuhnya dari Verifikator SUCOFINDO ICS. PT Bank Rakyat Indonesia (Persero) Tbk bertanggungjawab atas penyajian klaim tingkat emisi GRK dalam Laporan Inventarisasi & Kuantifikasi Gas Rumah Kaca Tingkat Organisasi.

Proses verifikasi dilaksanakan oleh SUCOFINDO ICS dengan menggunakan acuan standar ISO 14064-3: 2019, dengan tingkat jaminan terbatas (limited), ambang materialitas 5% dan kriteria verifikasi sesuai dengan ISO 14064-1:2018, pada periode pelaporan dari 01/01/2025 hingga 31/12/2025.

Data yang diperiksa selama verifikasi bersifat historis.

Berdasarkan tinjauan verifikasi yang dilakukan SUCOFINDO ICS, tidak ada bukti bahwa pernyataan GRK tidak benar secara material dan tidak menyajikan data dan informasi GRK yang wajar.

Kingkasan tingkat emisi GRK terverifikasi selama periode pelaporan adalah sebagai berikut:

Subjek Emisi	Periode Pelaporan 2025
Kategori 1: Emisi langsung	115.165,06 tonCO ₂ e
Kategori 2: Emisi tidak langsung dari energi yang dimpor	830.083,66 tonCO ₂ e
Total	945.248,72 tonCO ₂ e

Agus Permadi
 Ketua Badan Pelaksana
 Chairman of Governing Board

Opini ini diterbitkan pada tanggal 10/02/2026

01-Rev.00

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501-28204

Feedback Form [\[G.2\]](#) [\[G.3\]](#)

The 2025 Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk presents an overview of financial and sustainability performance. The Company did not receive any feedback on the previous year's Sustainability Report.

1. This report is easy to understand.

☐ Disagree ☐ Neutral ☐ Agree

2. This report presents information on the Company's material aspects, from both positive and negative perspectives.

☐ Disagree ☐ Neutral ☐ Agree

3. Please rank the importance of the following material topics:
(Score 1 = highest priority to 7 = least priority)

- Financial Inclusion and Digitalization ()
- Sustainability Governance ()
- Data Security and Privacy ()
- Responsible Investment and Financing ()
- Emissions Management and Climate Change ()
- Human Resources and Human Rights Management ()
- Community Relations ()

4. Please provide your suggestions/comments on this report.

Full Name _____

Occupation _____

Name of Institution/Company _____

Stakeholder Category

☐ Investor ☐ Customer ☐ Employee ☐ Community ☐ Government ☐ Others

Please send the completed feedback form to:

Dhanny
Corporate Secretary

BRI I Building
Jl. Jenderal Sudirman No. 44-46
Jakarta 10210, Indonesia
Phone: +6221 575 1966
Facsimile: +6221 570 0916

*In the previous report, BRI reported that no feedback had been received; accordingly, no follow-up actions were taken. [\[G.3\]](#)



PT Bank Rakyat Indonesia Tbk

Gedung BRI I
Jl. Jenderal Sudirman No. 44-46
Jakarta 10210, Indonesia

T (62-21) 251 0244, 251 0254
F (62-21) 250 0065, 250 0077
W www.bri.co.id