

**Lampiran 1. Pemenuhan Indikator GRI G4  
PT BANK NEGARA INDONESIA (Persero) Tbk.**

| <b>Index</b> | <b>Indikator</b>   | <input checked="" type="checkbox"/> | <b>Statement</b>   | <b>Page</b> |
|--------------|--|-------------------------------------|--|-------------|
|              | <b>PENGUNGKAPAN STANDAR UMUM</b>   |                                     |  |             |
|              | <b>STRATEGI DAN ANALISIS</b>   |                                     |  |             |
| G4-1         | Pernyataan dari pembuat keputusan yang paling senior di organisasi tentang relevansi keberlanjutan terhadap organisasi dan strategi organisasi untuk menghadapi keberlanjutan.                             | ✓                                   | Greeting from the President Commissioner:<br>Message from President Director:  | 16-23       |
| G4-2         | Deskripsi mengenai dampak, risiko, dan peluang utama   |                                     |  |             |
|              | <b>PROFIL ORGANISASI</b>   |                                     |  |             |
| G4-3         | Nama organisasi  | ✓                                   | PT. Bank Negara Indonesia (Persero) Tbk.   | 6, 9        |
| G4-4         | Merek, produk, dan layanan utama   | ✓                                   | Merk: BNI<br>Produk dan layanan: Simpanan, Pinjaman, Kartu Kredit, E-Banking   | 6, 9        |
| G4-5         | Lokasi kantor pusat organisasi   | ✓                                   | Gedung BNI<br>Jl. Jend. Sudirman Kav. 1<br>Jakarta 10220<br>PO Box 1946, Jakarta Mampang 12700   | 9           |
| G4-6         | Jumlah negara tempat organisasi beroperasi, dan nama negara tempat organisasi menjalankan operasi yang signifikan maupun yang secara khusus relevan dengan topik keberlanjutan yang dibahas dalam laporan. | ✓                                   | BNI is supported by 26.536 employees spread across 15 regions in Indonesia and 6 cities abroad. BNI operates a broad network of services branches in New York, London, Hong Kong, Singapore, Tokyo and Osaka.  | 8           |
| G4-7         | Sifat kepemilikan dan badan hukum.   | ✓                                   | In 1996 BNI conducted an IPO for 25% of its shares and became the first state-owned bank (State Owned Enterprise) to list on the Jakarta Stock Exchange. As of December 31, 2014, the majority shareholder of BNI was the government, with 60% ownership, while the public owned 40%.<br><br>Kepemilikan anak perusahaan:<br>PT Bank BNI Syariah : 99,9%<br>PT BNI Multi Finance: 99,98%<br>PT BNI Securities: 75%<br>PT. BNI Life Insurance: 99,99%<br>BNI Remittance LTD: 100% | 6, 7,<br>9  |
| G4-8         | Pasar yang dilayani (termasuk pengelompokan geografis, sektor yang dilayani, dan jenis pelanggan dan penerima manfaat).  | ✓                                   | BNI providing the best financial services to every layer of society, from consumer, to SMEs and corporation, supported by various subsidiaries in Islamic banking (BNI Syariah), consumer financial (BNI Multi Finance), capital markets (BNI Securities), insurance (BNI Life Insurance), and remittances services (BNI Remittance).  | 6           |
| G4-9         | Skala organisasi   | ✓                                   | BNI is supported by 26.536 employees spread across 15 regions in Indonesia and 6 cities abroad. Thanks to these achievements, BNI now has total assets of Rp 350,2 trillion and has posted a profit in 2014 of Rp 10,8 trillion.   | 8           |
| G4-10        | a. Jumlah total karyawan menurut kontrak kerja dan gender  | ✓                                   | By the end of 2014, BNI had 26.536 employees.  | 66          |
|              | b. Jumlah total karyawan tetap menurut jenis pegawai dan gender.   | ✓                                   | Grand Total 26.536 employees, 12.834 male and 13.702 female.   | 66          |
|              | c. Total tenaga kerja menurut pekerja dan pengawas/mandor menurut gender.  |                                     |  |             |
|              | d. Total tenaga kerja menurut wilayah  |                                     |  |             |

|       |   |   |  |       |
|-------|---|---|--|-------|
|       | dan gender.   |   |  |       |
|       | e. Jika sebagian besar pekerjaan organisasi dilakukan oleh pekerja yang secara hukum dianggap sebagai wirausaha, atau oleh individu selain karyawan atau pengawas/mandor, termasuk karyawan dan karyawan kontraktor yang diawasi. |   |  |       |
|       | f. Variasi yang signifikan dalam jumlah pekerjaan (misalnya variasi pekerjaan musiman dalam industri pariwisata atau pertanian).  |   |  |       |
| G4-11 | Persentase total karyawan yang tercakup dalam perjanjian kerja bersama.   | ✓ | The union serves as a communication and aspiration forum for BNI employees. Around 24.351 of BNI's employees, or 91,77% of all employees, have registered as members of the BNI union. This percentage rose 3,77% from the previous year.  | 73    |
| G4-12 | Rantai pasokan organisasi.  | ✓ | Our value chain: Raising confidence, delivering growth. Employees BNI, regulator, government, public and media.  | 53    |
| G4-13 | Perubahan yang signifikan selama periode pelaporan sehubungan dengan ukuran, struktur, kepemilikan, atau rantai pasokan organisasi,   | ✓ | <p>As of December 31, 2014, the majority shareholder of BNI was the government, with 60% ownership, while the public owned 40%.</p> <p>BNI has realized the first full access Automated Teller Machined (ATM) operations by an Indonesian bank abroad, In the first stage, BNI is operating four ATMs in Hong Kong and plans to continue in Singapore.</p>   | 6, 56 |
| G4-14 | Apa dan bagaimana pendekatan atau prinsip kehati-hatian dilakukan oleh organisasi.  | ✓ | BNI evaluates Risk Management application through risk monitoring, namely looking at the potential risk from self-assessment reports and risk profile reports implemented in coordination with relevant divisions. Risk Management Evaluation encompasses credit risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk and compliance risk.  | 37    |
| G4-15 | Daftar piagam, prinsip-prinsip, atau inisiatif lainnya di bidang ekonomi ekonomi, lingkungan dan sosial, yang dikembangkan secara eksternal, di mana organisasi ikut serta atau memberikan dukungan.                              | ✓ | <p>Awards related to Sustainability</p> <p>1. Indonesian CSR Awards 2014 (Kampoeng BNI Omogiri)<br/> 2. Best Sustainability Report 2013 (Category Financial Services SRA 2014)<br/> 3. Indonesia Sustainability Reporting Awards 2014 (Commendation for 1<sup>st</sup> G4 Sustainability Report 2013)<br/> 4. SRI-KEHATI dan SWA (The Best Companies 2014 Sri-Kehati Index)<br/> 5. Yayasan Keanekaragaman Hayati Indonesia-KEHATI (Constituent of Sustainable Responsible Investment SRI-Kehati Index).</p> | 8     |

| G4-16  | Keanggotaan asosiasi  | ✓  | In 2013, BNI joined the UN Global Compact through IGCN and became a signatory of the Global Compact signed in Bali, on 23 March 2013.  | 39                        |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
|--|---|--|--|---------------------------|-----------------------------------|------------------------|---------------------------|-------------------|--|--|---|-------------------|--|---|---|-------------------|---|--|---|-----------------------|--|--|-----------------|-------------------------|---|--|-------------------|-------------------------|------------|--|--|---|-----------------------------|--|--|---|--------------------------|--|--|---|-------------------------------------|--|--|----|----------------------------------|--|--|----|-------------------|--|--|----|-----------------|--|--|----|---------------|--|--|----|-------------------------------|--|--|----|------------------|--|--|----|-------------------|--|--|------------------|
| <b>ASPEK MATERIAL DAN BOUNDARY TERIDENTIFIKASI</b> |   |  |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| G4-17  | a.Daftar semua entitas yang disertakan dalam laporan keuangan konsolidasi organisasi atau dokumen lain yang setara.   | ✓  | This sustainability report encompasses data from head office and our operation across Indonesia. The sustainability report does not include the programs, activities or data of our subsidiaries.  | 12                        |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
|  | b. Apabila entitas yang disertakan dalam laporan keuangan konsolidasi organisasi atau dokumen lain yang setara tidak dicakup dalam laporan.   |  |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| G4-18  | a.Proses untuk menentukan konten laporan dan Aspek Boundary.  | ✓  | In each reporting cycle, report content is relevant with BNI's business, while ensuring that the sustainability report contains the latest data and information related to sustainability and stakeholder interests.   | 13,<br>14,<br>30          |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
|  | b.Penerapan Prinsip-prinsip Pelaporan untuk Menentukan Konten Laporan.  | ✓  | This sustainability report contains three main aspects, economic, environmental and social, in a balanced manner.  | 13                        |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| G4-19  | Aspek-aspek material yang teridentifikasi dalam proses untuk menentukan isi laporan.  | ✓  | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>BNI Sustainability Pillar</th> <th>Topic Based on Stakeholder Survey</th> <th>GRI G4 Material Aspect</th> <th>GRI G4 Indicator Reported</th> </tr> </thead> <tbody> <tr> <td>BNI for INDONESIA</td> <td> <ul style="list-style-type: none"> <li>• Improving community welfare</li> <li>• Contributing to state revenue</li> <li>• Encouraging investment</li> </ul> </td> <td>Economic Performance<br/>Indirect Economic Impact</td> <td>EC1<br/>EC8</td> </tr> <tr> <td>BNI for CUSTOMERS</td> <td> <ul style="list-style-type: none"> <li>• Banking security</li> <li>• Ease of access to banking</li> <li>• Clear product information</li> </ul> </td> <td>Indirect Economic Impact<br/>Product Portfolio<br/>Product &amp; Service Labelling<br/>Product Responsibility<br/>Customer Privacy<br/>Local Communities</td> <td>EC8<br/>FS2, FS3, FS6, FS7<br/>PR5<br/>FS16<br/>DMA<br/>FS13, FS14</td> </tr> <tr> <td>BNI for EMPLOYEES</td> <td> <ul style="list-style-type: none"> <li>• Employment practices</li> <li>• Occupational health and safety</li> <li>• Employee welfare</li> <li>• Employee satisfaction</li> <li>• Industrial relations</li> </ul> </td> <td>Economic Performance<br/>Market Presence<br/>Employment<br/>Occupational Health and Safety<br/>Training &amp; Education<br/>Discrimination<br/>Anti-Corruption</td> <td>EC3<br/>EC5<br/>LA1, LA2<br/>LA8<br/>LA9, LA11<br/>HR3<br/>SO4, SO5</td> </tr> <tr> <td>BNI for the COMMUNITY</td> <td> <ul style="list-style-type: none"> <li>• Improving community living conditions</li> <li>• Banking services for Microfinance and SME sector</li> <li>• Community empowerment and social activities</li> </ul> </td> <td>Indirect Economic Impact<br/>Local Community</td> <td>EC7, EC8<br/>SO1</td> </tr> <tr> <td>BNI for the ENVIRONMENT</td> <td> <ul style="list-style-type: none"> <li>• Environmental and social risk analysis for credit provision</li> <li>• Response to climate change / Carbon emission mitigation</li> <li>• Use of electricity and fuel</li> <li>• Products and services Related to financing the renewable energy sector</li> </ul> </td> <td>Material<br/>Energy<br/>Product Portfolio</td> <td>EN1<br/>EN3<br/>FS8</td> </tr> </tbody> </table>   | BNI Sustainability Pillar | Topic Based on Stakeholder Survey | GRI G4 Material Aspect | GRI G4 Indicator Reported | BNI for INDONESIA | <ul style="list-style-type: none"> <li>• Improving community welfare</li> <li>• Contributing to state revenue</li> <li>• Encouraging investment</li> </ul> | Economic Performance<br>Indirect Economic Impact   | EC1<br>EC8  | BNI for CUSTOMERS | <ul style="list-style-type: none"> <li>• Banking security</li> <li>• Ease of access to banking</li> <li>• Clear product information</li> </ul> | Indirect Economic Impact<br>Product Portfolio<br>Product & Service Labelling<br>Product Responsibility<br>Customer Privacy<br>Local Communities | EC8<br>FS2, FS3, FS6, FS7<br>PR5<br>FS16<br>DMA<br>FS13, FS14 | BNI for EMPLOYEES | <ul style="list-style-type: none"> <li>• Employment practices</li> <li>• Occupational health and safety</li> <li>• Employee welfare</li> <li>• Employee satisfaction</li> <li>• Industrial relations</li> </ul> | Economic Performance<br>Market Presence<br>Employment<br>Occupational Health and Safety<br>Training & Education<br>Discrimination<br>Anti-Corruption | EC3<br>EC5<br>LA1, LA2<br>LA8<br>LA9, LA11<br>HR3<br>SO4, SO5 | BNI for the COMMUNITY | <ul style="list-style-type: none"> <li>• Improving community living conditions</li> <li>• Banking services for Microfinance and SME sector</li> <li>• Community empowerment and social activities</li> </ul> | Indirect Economic Impact<br>Local Community  | EC7, EC8<br>SO1 | BNI for the ENVIRONMENT | <ul style="list-style-type: none"> <li>• Environmental and social risk analysis for credit provision</li> <li>• Response to climate change / Carbon emission mitigation</li> <li>• Use of electricity and fuel</li> <li>• Products and services Related to financing the renewable energy sector</li> </ul> | Material<br>Energy<br>Product Portfolio  | EN1<br>EN3<br>FS8 | 13,<br>14,<br>30,<br>31 |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| BNI Sustainability Pillar                          | Topic Based on Stakeholder Survey   | GRI G4 Material Aspect   | GRI G4 Indicator Reported  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| BNI for INDONESIA                                  | <ul style="list-style-type: none"> <li>• Improving community welfare</li> <li>• Contributing to state revenue</li> <li>• Encouraging investment</li> </ul>  | Economic Performance<br>Indirect Economic Impact   | EC1<br>EC8   |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
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| G4-20  | Batas-batas aspek dalam organisasi  | ✓  | <p>List of Material Aspects and Boundary</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>No</th> <th>Material Aspect</th> <th>Outside of the Company</th> <th>In the Company</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Economic Performance</td> <td><span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span></td> <td><span style="background-color: teal; width: 10px; height: 10px; display: inline-block;"></span></td> </tr> <tr> <td>2</td> <td>Market Presence</td> <td><span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span></td> <td></td> </tr> <tr> <td>3</td> <td>Indirect Economic Impact</td> <td><span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span></td> <td></td> </tr> <tr> <td>4</td> <td>Material</td> <td><span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span></td> <td></td> </tr> <tr> <td>5</td> <td>Energy</td> <td><span style="background-color: red; 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width: 10px; height: 10px; display: inline-block;"></span> | <span style="background-color: teal; width: 10px; height: 10px; display: inline-block;"></span> | 2                 | Market Presence  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>  |   | 3                 | Indirect Economic Impact  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |   | 4                     | Material   | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |                 | 5                       | Energy  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |                   | 6                       | Humanpower | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 7 | Health and Safety workplace | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 8 | Training and Development | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 9 | Supplier Labor Practices Assessment | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 10 | Supplier Human Rights Assessment | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 11 | Local Communities | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 12 | Anti-Corruption | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 13 | Public Policy | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 14 | Product and Service Labelling | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 15 | Customer Privacy | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 16 | Product Portfolio | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span> |  | 12,<br>13,<br>14 |
| No   | Material Aspect   | Outside of the Company   | In the Company   |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 1  | Economic Performance  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   | <span style="background-color: teal; width: 10px; height: 10px; display: inline-block;"></span>  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 2  | Market Presence   | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 3  | Indirect Economic Impact  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 4  | Material  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 5  | Energy  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 6  | Humanpower  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 7  | Health and Safety workplace   | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 8  | Training and Development  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 9  | Supplier Labor Practices Assessment   | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 10   | Supplier Human Rights Assessment  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 11   | Local Communities   | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 12   | Anti-Corruption   | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 13   | Public Policy   | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 14   | Product and Service Labelling   | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 15   | Customer Privacy  | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |
| 16   | Product Portfolio   | <span style="background-color: red; width: 10px; height: 10px; display: inline-block;"></span>   |  |                           |                                   |                        |                           |                   |  |  |   |                   |  |   |   |                   |   |  |   |                       |  |  |                 |                         |   |  |                   |                         |            |  |  |   |                             |  |  |   |                          |  |  |   |                                     |  |  |    |                                  |  |  |    |                   |  |  |    |                 |  |  |    |               |  |  |    |                               |  |  |    |                  |  |  |    |                   |  |  |                  |

| G4-21                                       | Batas-batas aspek luar organisasi  | ✓  | This sustainability report also includes, especially suppliers of labor for security, sales and promotion, debt collection, transportation and cleaning services. The policies and supplier evaluation criteria include aspects of employment, protection of employee rights and respect for human rights.   | 12,<br>13,<br>14     |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
|---|--|--|--|----------------------|---|--------------------|---------|-----------|---------|-------------------------|----------------|--------------------|---|-----------|--|--|--|---------------------------------|---|----------------------|--|-----------|----------------|-------------------------|--|-------------|--|--|--|------------------------------|--|----------|--|-------------|------------|---------------------------------------|--|-----------------|--|---|---|---|--|--------------|---|--|---------------------------------|--|----------------------|--|--|--|---|--|----------------------|--|--|----|
| G4-22                                       | Pengaruh dari pernyataan ulang atas informasi yang diberikan pada laporan sebelumnya dan alasan pernyataan ulang tersebut. | ✓  | We ascertain that there have been no significant changes or changes to the data comparability principles from previous reports. Therefore, there are no restatements in this sustainability report.  | 13                   |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
| G4-23                                       | Perubahan yang signifikan dari periode pelaporan sebelumnya pada Cakupan dan Aspek Boundary.                               | ✓  | We ascertain that there have been no significant changes or changes to the data comparability principles from previous reports. Therefore, there are no restatements in this sustainability report.  | 13                   |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
| <b>HUBUNGAN DENGAN PEMANGKU KEPENTINGAN</b> |  |  |  |                      |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
| G4-24                                       | Daftar kelompok-kelompok pemangku kepentingan yang dilibatkan oleh organisasi.   | ✓  | Custumers, shareholders/investor, employees, labor union, government and financial services authority, supliers, business organizations, community organization, media.  | 27                   |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
| G4-25                                       | Dasar identifikasi dan pemilihan pemangku kepentingan yang akan dilibatkan   | ✓  | <p>On table stakeholders, method of involvement and material topic.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>[G4-24]</th> <th>Basis [G4-25]</th> <th>Involvement Method</th> <th>Purpose</th> <th>Frequency</th> <th>[G4-27]</th> </tr> </thead> <tbody> <tr> <td>Shareholders /Investors</td> <td>Responsibility</td> <td>Performance Report</td> <td>Presenting organizational Performance and Company Stability</td> <td>Quarterly</td> <td> <ul style="list-style-type: none"> <li>Financial performance</li> <li>Investments in Environmentally Friendly companies</li> </ul> </td> </tr> <tr> <td></td> <td></td> <td>General Meeting of Shareholders</td> <td>Reporting on the company's performance and governance</td> <td>At least once A year</td> <td> <ul style="list-style-type: none"> <li>Non-financial performance</li> <li>Employee rights</li> <li>Equal Opportunity</li> <li>Recruitment process</li> <li>Career development</li> <li>Valued and Enjoyable Work experience</li> <li>Employee rights</li> <li>Remuneration and benefits</li> </ul> </td> </tr> <tr> <td>Employees</td> <td>Responsibility</td> <td>Media Internal (Portal)</td> <td>Disseminating Policies And employment Strategies</td> <td>At any time</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Employee Satisfaction Survey</td> <td>Identifying Employee Satisfaction and expectations</td> <td>Annually</td> <td></td> </tr> <tr> <td>Labor Union</td> <td>Influencer</td> <td>Discussing Collective Labor Agreement</td> <td>Fostering Bipartite relations with Labor union</td> <td>Every two years</td> <td></td> </tr> <tr> <td>Government And Financial Services Authority</td> <td> <ul style="list-style-type: none"> <li>proximity</li> <li>influencer</li> <li>responsibility</li> </ul> </td> <td>Reporting Compliance And notifying Bank Indonesia</td> <td>Reporting on Compliance levels With prevailing legislation</td> <td>Twice a year</td> <td> <ul style="list-style-type: none"> <li>Compliance with Rules and Regulations</li> <li>Transparent Information</li> <li>Opportunity to cooperate in organizing CSR programs</li> <li>Corporate Governance</li> <li>Environmental and Social Risk Analysis for credit provision</li> <li>Anti Bribery and Corruption (ABC) and Anti Money Laundering (AML) and Anti Terrorism</li> <li>The principle of prudence in BNI's Operations and Banking services</li> <li>Sustainable Finance</li> </ul> </td> </tr> <tr> <td></td> <td>Basel II Accord Basel Committee</td> <td>Participation in Study activities Organized by the committee</td> <td>At least Once a year</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Reporting on Syariah Compliance To the National Syariah Board</td> <td>Reporting on Compliance levels With Syariah Principles</td> <td>At least Once a year</td> <td></td> <td></td> </tr> </tbody> </table> | [G4-24]              | Basis [G4-25]   | Involvement Method | Purpose | Frequency | [G4-27] | Shareholders /Investors | Responsibility | Performance Report | Presenting organizational Performance and Company Stability | Quarterly | <ul style="list-style-type: none"> <li>Financial performance</li> <li>Investments in Environmentally Friendly companies</li> </ul> |  |  | General Meeting of Shareholders | Reporting on the company's performance and governance | At least once A year | <ul style="list-style-type: none"> <li>Non-financial performance</li> <li>Employee rights</li> <li>Equal Opportunity</li> <li>Recruitment process</li> <li>Career development</li> <li>Valued and Enjoyable Work experience</li> <li>Employee rights</li> <li>Remuneration and benefits</li> </ul> | Employees | Responsibility | Media Internal (Portal) | Disseminating Policies And employment Strategies | At any time |  |  |  | Employee Satisfaction Survey | Identifying Employee Satisfaction and expectations | Annually |  | Labor Union | Influencer | Discussing Collective Labor Agreement | Fostering Bipartite relations with Labor union | Every two years |  | Government And Financial Services Authority | <ul style="list-style-type: none"> <li>proximity</li> <li>influencer</li> <li>responsibility</li> </ul> | Reporting Compliance And notifying Bank Indonesia | Reporting on Compliance levels With prevailing legislation | Twice a year | <ul style="list-style-type: none"> <li>Compliance with Rules and Regulations</li> <li>Transparent Information</li> <li>Opportunity to cooperate in organizing CSR programs</li> <li>Corporate Governance</li> <li>Environmental and Social Risk Analysis for credit provision</li> <li>Anti Bribery and Corruption (ABC) and Anti Money Laundering (AML) and Anti Terrorism</li> <li>The principle of prudence in BNI's Operations and Banking services</li> <li>Sustainable Finance</li> </ul> |  | Basel II Accord Basel Committee | Participation in Study activities Organized by the committee | At least Once a year |  |  |  | Reporting on Syariah Compliance To the National Syariah Board | Reporting on Compliance levels With Syariah Principles | At least Once a year |  |  | 27 |
| [G4-24]                                     | Basis [G4-25]  | Involvement Method   | Purpose  | Frequency            | [G4-27]   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
| Shareholders /Investors                     | Responsibility   | Performance Report   | Presenting organizational Performance and Company Stability  | Quarterly            | <ul style="list-style-type: none"> <li>Financial performance</li> <li>Investments in Environmentally Friendly companies</li> </ul>  |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
|   |  | General Meeting of Shareholders                              | Reporting on the company's performance and governance  | At least once A year | <ul style="list-style-type: none"> <li>Non-financial performance</li> <li>Employee rights</li> <li>Equal Opportunity</li> <li>Recruitment process</li> <li>Career development</li> <li>Valued and Enjoyable Work experience</li> <li>Employee rights</li> <li>Remuneration and benefits</li> </ul>  |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
| Employees                                   | Responsibility   | Media Internal (Portal)                                      | Disseminating Policies And employment Strategies   | At any time          |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
|   |  | Employee Satisfaction Survey                                 | Identifying Employee Satisfaction and expectations   | Annually             |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
| Labor Union                                 | Influencer   | Discussing Collective Labor Agreement                        | Fostering Bipartite relations with Labor union   | Every two years      |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
| Government And Financial Services Authority | <ul style="list-style-type: none"> <li>proximity</li> <li>influencer</li> <li>responsibility</li> </ul>                    | Reporting Compliance And notifying Bank Indonesia            | Reporting on Compliance levels With prevailing legislation   | Twice a year         | <ul style="list-style-type: none"> <li>Compliance with Rules and Regulations</li> <li>Transparent Information</li> <li>Opportunity to cooperate in organizing CSR programs</li> <li>Corporate Governance</li> <li>Environmental and Social Risk Analysis for credit provision</li> <li>Anti Bribery and Corruption (ABC) and Anti Money Laundering (AML) and Anti Terrorism</li> <li>The principle of prudence in BNI's Operations and Banking services</li> <li>Sustainable Finance</li> </ul> |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
|   | Basel II Accord Basel Committee  | Participation in Study activities Organized by the committee | At least Once a year   |                      |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |
|   | Reporting on Syariah Compliance To the National Syariah Board  | Reporting on Compliance levels With Syariah Principles       | At least Once a year   |                      |   |                    |         |           |         |                         |                |                    |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |                              |  |          |  |             |            |                                       |  |                 |  |   |   |   |  |              |   |  |                                 |  |                      |  |  |  |   |  |                      |  |  |    |

|   |  |                                 | <table border="1"> <thead> <tr> <th>Shareholders /Investors</th><th>Responsibility</th><th>Performance Report</th><th>Presenting organizational Performance and Company Stability</th><th>Quarterly</th><th> <ul style="list-style-type: none"> <li>• Financial performance</li> <li>• Investments in Environmentally Friendly companies</li> <li>• Non-financial performance</li> <li>• Employee rights</li> <li>• Equal Opportunity</li> <li>• Recruitment process</li> <li>• Career development</li> <li>• Valued and Enjoyable Work experience</li> <li>• Employee rights</li> <li>• Remuneration and benefits</li> </ul> </th></tr> </thead> <tbody> <tr> <td></td><td></td><td>General Meeting of Shareholders</td><td>Reporting on the company's performance and governance</td><td>At least once A year</td><td></td></tr> <tr> <td>Employees</td><td>Responsibility</td><td>Media Internal (Portal)</td><td>Disseminating Policies And employment Strategies</td><td>At any time</td><td></td></tr> <tr> <td></td><td></td><td></td><td>Employee Satisfaction Survey</td><td>Identifying Employee Satisfaction and expectations</td><td>Annually</td><td></td></tr> <tr> <td>Labor Union</td><td>Influencer</td><td></td><td>Discussing Collective Labor Agreement</td><td>Fostering Bipartite relations with Labor union</td><td>Every two years</td><td></td></tr> <tr> <td>Government And Financial Services Authority</td><td> <ul style="list-style-type: none"> <li>• proximity</li> <li>• influencer</li> <li>• responsibility</li> </ul> </td><td></td><td>Reporting Compliance And notifying Bank Indonesia</td><td>Reporting on Compliance levels With prevailing legislation</td><td>Twice a year</td><td> <ul style="list-style-type: none"> <li>• Compliance with Rules and Regulations</li> <li>• Transparent Information</li> <li>• Opportunity to cooperate in organizing CSR programs</li> <li>• Corporate Governance</li> <li>• Environmental and Social Risk Analysis for credit provision</li> <li>• Anti Bribery and Corruption (ABC) and Anti Money Laundering (AML) and Anti Terrorism</li> <li>• The principle of prudence in BNI's Operations and Banking services</li> <li>• Sustainable Finance</li> </ul> </td></tr> <tr> <td></td><td></td><td>Basel II Accord Basel Committee</td><td></td><td>Participation in Study activities Organized by the committee</td><td>At least Once a year</td><td></td></tr> <tr> <td></td><td></td><td></td><td>Reporting on Syariah Compliance To the National Syariah Board</td><td>Reporting on Compliance levels With Syariah Principles</td><td>At least Once a year</td><td></td></tr> </tbody> </table> | Shareholders /Investors                                      | Responsibility   | Performance Report  | Presenting organizational Performance and Company Stability | Quarterly | <ul style="list-style-type: none"> <li>• Financial performance</li> <li>• Investments in Environmentally Friendly companies</li> <li>• Non-financial performance</li> <li>• Employee rights</li> <li>• Equal Opportunity</li> <li>• Recruitment process</li> <li>• Career development</li> <li>• Valued and Enjoyable Work experience</li> <li>• Employee rights</li> <li>• Remuneration and benefits</li> </ul> |  |  | General Meeting of Shareholders | Reporting on the company's performance and governance | At least once A year |  | Employees | Responsibility | Media Internal (Portal) | Disseminating Policies And employment Strategies | At any time |  |  |  |  | Employee Satisfaction Survey | Identifying Employee Satisfaction and expectations | Annually |  | Labor Union | Influencer |  | Discussing Collective Labor Agreement | Fostering Bipartite relations with Labor union | Every two years |  | Government And Financial Services Authority | <ul style="list-style-type: none"> <li>• proximity</li> <li>• influencer</li> <li>• responsibility</li> </ul> |  | Reporting Compliance And notifying Bank Indonesia | Reporting on Compliance levels With prevailing legislation | Twice a year | <ul style="list-style-type: none"> <li>• Compliance with Rules and Regulations</li> <li>• Transparent Information</li> <li>• Opportunity to cooperate in organizing CSR programs</li> <li>• Corporate Governance</li> <li>• Environmental and Social Risk Analysis for credit provision</li> <li>• Anti Bribery and Corruption (ABC) and Anti Money Laundering (AML) and Anti Terrorism</li> <li>• The principle of prudence in BNI's Operations and Banking services</li> <li>• Sustainable Finance</li> </ul> |  |  | Basel II Accord Basel Committee |  | Participation in Study activities Organized by the committee | At least Once a year |  |  |  |  | Reporting on Syariah Compliance To the National Syariah Board | Reporting on Compliance levels With Syariah Principles | At least Once a year |  |  |
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|   |  | General Meeting of Shareholders | Reporting on the company's performance and governance   | At least once A year   |  |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |
| Employees                                   | Responsibility   | Media Internal (Portal)         | Disseminating Policies And employment Strategies  | At any time  |  |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |
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| G4-26                                       | Pendekatan organisasi dalam hubungan dengan pemangku kepentingan, termasuk frekuensi hubungan menurut jenis dan menurut kelompok pemangku kepentingan, dan sebuah indikasi mengenai apakah terdapat hubungan yang dilakukan secara khusus dalam proses persiapan laporan.                              | √                               | On table stakeholders, method of involvement and material topic.  |  | 27   |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |
| G4-27                                       | Topik dan permasalahan utama yang pernah diajukan melalui hubungan dengan pemangku kepentingan, dan bagaimana organisasi menanggapi topik dan permasalahan utama tersebut, termasuk melalui pelaporan ini. Laporkan kelompok pemangku kepentingan yang pernah mengajukan topik dan permasalahan utama. | √                               | On table stakeholders, method of involvement and material topic.  |  | 27   |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |
| <b>PROFIL LAPORAN</b>                       |  |                                 |   |  |  |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |
| G4-28                                       | Periode pelaporan (misalnya tahun fiskal atau tahun kalender) untuk informasi yang diberikan.  | √                               | This sustainability report contains data for the period from January 1 to December 31   |  | 12   |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |
| G4-29                                       | Tanggal laporan sebelumnya yang paling terakhir  | √                               | This report is aligned with and is an inseparable part of the 2013 sustainability report, which was published in March 2014.  |  | 12   |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |
| G4-30                                       | Siklus pelaporan   | √                               | BNI has consistently published a sustainability report every year since 2009.   |  | 12   |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |
| G4-31                                       | Kontak yang dapat dihubungi bila ada pertanyaan mengenai laporan atau kontennya.   | √                               | PT Bank Negara Indonesia Corporate Community Responsibility Unit Jl. Jenderal Sudirman Kav. 1 Jakarta 10220 Indonesia PO BOX 2955 JKT   |  | 15   |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |
| G4-32                                       | a. Opsi 'sesuai' yang dipilih organisasi.  | √                               | On GRI G4 Content Index for "in Accordance" – Core  |  | 99-102   |   |   |           |  |  |  |                                 |   |                      |  |           |                |                         |  |             |  |  |  |  |                              |  |          |  |             |            |  |                                       |  |                 |  |   |   |  |   |  |              |   |  |  |                                 |  |  |                      |  |  |  |  |   |  |                      |  |  |

|                    |   |   |   |            |
|--------------------|---|---|---|------------|
|                    | b. Indeks Konten GRI untuk opsi yang dipilih  | ✓ | On GRI G4 Content Index for "in Accordance" – Core  | 99-102     |
|                    | c. Referensi ke Laporan Assurance eksternal, jika laporan telah dijamin secara eksternal. GRI merekomendasikan penggunaan assurance eksternal, namun hal ini bukan persyaratan agar dapat 'sesuai' dengan pedoman.  | ✓ | Statement GRI G4 Core in Accordance Check by National Center for Sustainability Reporting (NCSR).   | 98         |
| G4-33              | a. Kebijakan organisasi dan praktik yang sedang berjalan sehubungan dengan memperoleh assurance eksternal untuk laporan.  | ✓ | This report is prepared in accordance with G4 Core criteria and the Financial Services Sector Supplement issued by GRI.<br><br>Verification of compliance with GRI G4 Core has been performed by an independent third party, the National Center for Sustainability Reporting (NCSR), as noted in the Third Party Verification Statement on page 98 of this report. | 12, 15     |
|                    | b. Jika tidak disertakan dalam laporan assurance yang menyertai laporan keberlanjutan, laporkan cakupan dan dasar assurance eksternal yang diberikan.   | ✓ | An independent external audit (assurance) of the data presented in this sustainability report has not been conducted. In future, BNI will consider assurance to enhance the accuracy and credibility of our report.   | 12         |
|                    | c. Hubungan antara organisasi dan penyedia assurance.   |   |   |            |
|                    | d. Apakah badan tata kelola tertinggi atau eksekutif senior terlibat dalam memperoleh assurance untuk laporan keberlanjutan organisasi.   |   |   |            |
| <b>TATA KELOLA</b> |   |   |   |            |
| G4-34              | Struktur tata kelola organisasi, termasuk komite-komite badan tata kelola tertinggi. Identifikasi komite yang bertanggung jawab dalam pembuatan keputusan terkait dengan dampak ekonomi, lingkungan, dan sosial.  | ✓ | Shareholders and investors, board of commissioners, board of directors.   | 34, 35, 36 |
| G4-35              | Proses pelimpahan otoritas untuk topik ekonomi, lingkungan dan sosial dari badan tata kelola tertinggi kepada eksekutif senior dan karyawan lainnya.  |   |   |            |
| G4-36              | Apakah organisasi telah menetapkan jabatan atau jabatan-jabatan di tingkat eksekutif dengan tanggung jawab untuk topik ekonomi, lingkungan, dan sosial, dan apakah pemegang jabatan melapor langsung kepada badan tata kelola tertinggi.                            |   |   |            |
| G4-37              | Proses konsultasi antara pemangku kepentingan dan badan tata kelola tertinggi tentang topik ekonomi, lingkungan, dan sosial. Jika proses konsultasi didelegasikan, jelaskan kepada siapa dan masukan masukan mana yang diproses kepada badan tata kelola tertinggi. |   |   |            |
| G4-38              | Komposisi badan tata kelola tertinggi dan komite- Komitenya.  |   |   |            |
| G4-39              | Apakah Pimpinan badan tata kelola tertinggi juga merupakan pejabat eksekutif (dan, jika ya, apa fungsinya dalam manajemen organisasi dan alasan untuk pengaturan ini).  |   |   |            |
| G4-40              | Proses pencalonan dan pemilihan badan tata kelola tertinggi dan komite-   |   |   |            |

|       |  |  |  |
|-------|--|--|--|
|       | komitennya, dan kriteria yang digunakan untuk mencalonkan dan memilih anggota badan tata kelola tertinggi,   |  |  |
| G4-41 | Proses pada badan tata kelola tertinggi untuk memastikan konflik kepentingan dihindari dan dikelola. Apakah konflik kepentingan diungkapkan kepada pemangku kepentingan.   |  |  |
| G4-42 | Peran badan tata kelola tertinggi dan eksekutif senior dalam pengembangan, persetujuan, dan pembaruan tujuan, pernyataan nilai atau misi, strategi, kebijakan, dan sasaran organisasi yang berkaitan dengan dampak ekonomi, lingkungan, dan sosial.  |  |  |
| G4-43 | Tindakan yang dilakukan untuk mengembangkan dan meningkatkan pengetahuan kolektif badan tata kelola tertinggi mengenai topik ekonomi, lingkungan, dan sosial.  |  |  |
| G4-44 | <p>a. Proses untuk evaluasi kinerja badan tata kelola tertinggi sehubungan dengan tata kelola topik ekonomi, lingkungan, dan sosial. Apakah evaluasi tersebut independen atau tidak, dan frekuensinya. Apakah evaluasi tersebut merupakan asesmen yang dilakukan sendiri.</p> <p>b. Tindakan yang diambil sebagai tanggapan terhadap evaluasi kinerja badan tata kelola tertinggi terkait dengan tata kelola topik ekonomi, lingkungan, dan sosial, termasuk, setidaknya, perubahan dalam keanggotaan dan praktik di tingkat organisasi.</p> |  |  |
| G4-45 | <p>a. Peran badan tata kelola tertinggi dalam identifikasi dan pengelolaan dampak, risiko, dan peluang ekonomi, lingkungan, dan sosial. Sertakan peran badan tata kelola tertinggi dalam pelaksanaan proses uji tuntas.</p> <p>b. Apakah konsultasi pemangku kepentingan digunakan untuk mendukung identifikasi dan manajemen oleh badan tata kelola tertinggi mengenai dampak, risiko, serta peluang ekonomi, lingkungan, dan sosial.</p>   |  |  |
| G4-46 | Peran badan tata kelola tertinggi dalam meninjau keefektifan proses manajemen risiko organisasi untuk topik ekonomi, lingkungan, dan sosial.   |  |  |
| G4-47 | Frekuensi reviu badan tata kelola tertinggi mengenai dampak, risiko, dan peluang ekonomi, lingkungan, dan sosial.  |  |  |
| G4-48 | Komite atau posisi tertinggi yang secara resmi meninjau dan menyetujui laporan keberlanjutan organisasi dan memastikan bahwa semua Aspek Material tercakup.  |  |  |
| G4-49 | Proses penyampaian permasalahan  |  |  |

|                             |   |   |                                  |
|-----------------------------|---|---|----------------------------------|
|                             | penting kepada badan tata kelola tertinggi.   |   |                                  |
| G4-50                       | Sifat dan jumlah total permasalahan penting yang dikomunikasikan kepada badan tata kelola tertinggi dan mekanisme yang digunakan untuk membahas dan menyelesaiannya.  |   |                                  |
| G4-51                       | a. Kebijakan remunerasi untuk badan tata kelola tertinggi dan eksekutif senior untuk jenis remunerasi<br><br>b. Bagaimana kriteria kinerja dalam kebijakan remunerasi berkaitan dengan tujuan ekonomi, lingkungan, dan sosial kepada badan tata kelola tertinggi dan eksekutif senior.  |   |                                  |
| G4-52                       | Proses untuk menentukan remunerasi. Laporkan apakah konsultan remunerasi dilibatkan dalam penentuan remunerasi dan apakah mereka terpisah dari manajemen. Hubungan lainnya yang dimiliki konsultan remunerasi dengan organisasi.  |   |                                  |
| G4-53                       | Bagaimana pandangan pemangku kepentingan diminta dan dipertimbangkan terkait dengan remunerasi, termasuk hasil pemungutan suara pada kebijakan dan usulan remunerasi, jika berlaku.   |   |                                  |
| G4-54                       | Rasio total kompensasi tahunan untuk individu yang memperoleh pendapatan paling tinggi dalam organisasi di setiap negara dari operasi yang signifikan terhadap median peningkatan total kompensasi tahunan untuk semua karyawan (tidak termasuk individu yang memperoleh pendapatan paling tinggi) di negara yang sama.   |   |                                  |
| G4-55                       | Rasio peningkatan persentase dalam total kompensasi tahunan untuk individu yang memperoleh pendapatan paling tinggi dalam organisasi di setiap negara dari operasi yang signifikan terhadap peningkatan persentase median dalam total kompensasi tahunan untuk semua karyawan (tidak termasuk individu yang memperoleh pendapatan paling tinggi) di negara yang sama. |   |                                  |
| <b>ETIKA DAN INTEGRITAS</b> |   |   |                                  |
| G4-56                       | Nilai, prinsip, standar, dan norma perilaku organisasi seperti pedoman perilaku dan kode etik.  | √<br><br>Principle 46:<br>4 BNI work culture values (professionalism, integrity, costumer orientation, continous improvements),<br>6 main behaviors for BNI personal (increase competency and provide the best results, honest genuine and responsible, provide the best service through synergistic partnership, always make improvements, creative and innovative).<br>BNI's 14 Point code of conduct:<br>1. Uphold professional conduct<br>2. Become role models and constantly remind each other<br>3. Maintain harmonious relation among BNI personnel | 6, 7,<br>37,<br>38,<br>39,<br>65 |

|                                     |   | <p>4. Maintain the Bank's and office confidentiality<br/>     5. Maintain work safety<br/>     6. Be committed to the environment<br/>     7. Keep accurate records and reports<br/>     8. Prevent conflict of interest<br/>     9. Prohibited from offering and accepting gifts and souvenirs<br/>     10. Act as a resource<br/>     11. Prohibited from being a political party member or donor<br/>     12. Prohibited from imparting untruthful information on BNI<br/>     13. Prohibited from utilizing BNI's assets for personal interest<br/>     14. Prohibited from abusing BNI's corporate identity.</p>   |             |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
|-------------------------------------|---|---|-------------|------|------|------|------|---------------------------------|------|------|------|------|------------|--|--|--|--|----------------------------|-----|-----|-----|-----|--------------------|-----|-----|-----|-----|--------------------------------|-----|-----|-----|------|-------------------------------------|-----|-----|-----|-----|---------------------------|-----|-----|-----|-----|-------------------------|-----|-----|-----|-----|-------------------------|--|--|--|--|----|
| G4-57                               | Mekanisme internal dan eksternal untuk memperoleh masukan tentang perilaku etis dan sah menurut hukum, dan perkara yang berkaitan dengan integritas organisasi, seperti saluran bantuan atau saluran saran.                                     |   |             |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| G4-58                               | Mekanisme internal dan eksternal untuk melaporkan masalah terkait perilaku tidak etis dan melanggar hukum, dan masalah yang terkait dengan integritas organisasi, seperti eskalasi melalui manajemen lini, mekanisme pengungkapan atau hotline. |   |             |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
|                                     | <b>PENGUNGKAPAN STANDAR KHUSUS</b>  |   |             |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
|                                     | <b>KATEGORI : EKONOMI</b>   |   |             |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| Kinerja Ekonomi                     |   |   |             |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| G4-EC1                              | Nilai ekonomi langsung yang dihasilkan dan didistribusikan  | <input checked="" type="checkbox"/> <div style="margin-top: 10px;"> <b>ECONOMIC VALUE OBTAINED (Rp trillion) [G4-EC1]</b> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Description</th> <th>2011</th> <th>2012</th> <th>2013</th> <th>2014</th> </tr> </thead> <tbody> <tr> <td>Direct Economic Value Generated</td> <td>25.9</td> <td>29.6</td> <td>33.2</td> <td>40.4</td> </tr> <tr> <td>a) Revenue</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Economic Value Distributed</td> <td>5.3</td> <td>6.1</td> <td>7.9</td> <td>8.6</td> </tr> <tr> <td>b) operating costs</td> <td>5.0</td> <td>5.6</td> <td>6.1</td> <td>6.8</td> </tr> <tr> <td>c) employee wages and benefits</td> <td>9.7</td> <td>9.4</td> <td>9.5</td> <td>13.7</td> </tr> <tr> <td>d) payments to providers of capital</td> <td>1.4</td> <td>1.5</td> <td>2.2</td> <td>2.7</td> </tr> <tr> <td>e) payments to government</td> <td>0.1</td> <td>0.2</td> <td>0.1</td> <td>0.1</td> </tr> <tr> <td>f) community investment</td> <td>4.4</td> <td>6.8</td> <td>7.4</td> <td>8.5</td> </tr> <tr> <td>Economic value retained</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>Economic growth performance was marked by a 23,9% rise in economic value distributed and 14,3% increase in the economic value generated compared to the previous year.</p> </div> | Description | 2011 | 2012 | 2013 | 2014 | Direct Economic Value Generated | 25.9 | 29.6 | 33.2 | 40.4 | a) Revenue |  |  |  |  | Economic Value Distributed | 5.3 | 6.1 | 7.9 | 8.6 | b) operating costs | 5.0 | 5.6 | 6.1 | 6.8 | c) employee wages and benefits | 9.7 | 9.4 | 9.5 | 13.7 | d) payments to providers of capital | 1.4 | 1.5 | 2.2 | 2.7 | e) payments to government | 0.1 | 0.2 | 0.1 | 0.1 | f) community investment | 4.4 | 6.8 | 7.4 | 8.5 | Economic value retained |  |  |  |  | 47 |
| Description                         | 2011  | 2012  | 2013        | 2014 |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| Direct Economic Value Generated     | 25.9  | 29.6  | 33.2        | 40.4 |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| a) Revenue                          |   |   |             |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| Economic Value Distributed          | 5.3   | 6.1   | 7.9         | 8.6  |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| b) operating costs                  | 5.0   | 5.6   | 6.1         | 6.8  |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| c) employee wages and benefits      | 9.7   | 9.4   | 9.5         | 13.7 |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| d) payments to providers of capital | 1.4   | 1.5   | 2.2         | 2.7  |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| e) payments to government           | 0.1   | 0.2   | 0.1         | 0.1  |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| f) community investment             | 4.4   | 6.8   | 7.4         | 8.5  |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| Economic value retained             |   |   |             |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| G4-EC2                              | Implikasi finansial dan risiko serta peluang lainnya kepada kegiatan organisasi karena perubahan iklim  |   |             |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |
| G4-EC3                              | Cakupan kewajiban organisasi atas program imbalan pasti   | <input checked="" type="checkbox"/> <div style="margin-top: 10px;"> <p>In 2014, total expenditure for employee remuneration and allowances (including directors) amounted to Rp 6,87 trillion. This was an increase of 11,34% compared to the previous year's Rp 6,17 trillion. These funds include the payment of employee and director salaries, bonuses, leave, meal allowances, religious holiday allowances, medication, accommodation, housing, rotating work benefits, old age insurance, pension, and other</p> </div>  | 71          |      |      |      |      |                                 |      |      |      |      |            |  |  |  |  |                            |     |     |     |     |                    |     |     |     |     |                                |     |     |     |      |                                     |     |     |     |     |                           |     |     |     |     |                         |     |     |     |     |                         |  |  |  |  |    |

|   |   | types of employee benefit.   |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
|---|---|--|---|-------------------------|--|------------------------------------|---|-----------|--------------|-------------|---|-----------|-------------|-------------|---|-----------|-------------|-------------|---|-----------|-------------|-------------|--|----------|-----------|-----------|-------------|-----------|-----------|--------|-----------|-----------|-------|-----------|-----------|-----------------|-----------|-----------|--------------|-----------|-----------|-------------|-----------|-----------|-------------------|-----------|-----------|----|
| G4-EC4  | Bantuan finansial yang diterima dari pemerintah   |  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Keberadaan Pasar  |   |  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| G4-EC5  | Rasio upah standar pegawai pemula (entry level) menurut gender dibandingkan dengan upah minimum regional di lokasi - lokasi operasional yang signifikan | <p>✓ Based on the 2014 salary survey, BNI entry-level employees received a base salary of at least 15% higher than the local minimum wage.</p> <p><small>STANDARD SALARY ENTRY LEVEL BNI 2014 [G4-EC5]</small></p> <table border="1"> <thead> <tr> <th>Operation Area</th> <th>Amount of UMP 2014 (Rp)</th> <th>Amount of Salary of Entry Level BNI (Rp)</th> </tr> </thead> <tbody> <tr><td>Medan</td><td>1,505,850</td><td>2,200,000</td></tr> <tr><td>Padang</td><td>1,490,000</td><td>2,200,000</td></tr> <tr><td>Palembang</td><td>1,825,600</td><td>2,200,000</td></tr> <tr><td>Bandung</td><td>2,000,000</td><td>2,200,000</td></tr> <tr><td>Surabaya</td><td>830,000</td><td>2,200,000</td></tr> <tr><td>Makassar</td><td>866,250</td><td>2,200,000</td></tr> <tr><td>Denpasar</td><td>1,800,000</td><td>2,200,000</td></tr> <tr><td>Banjaraspin</td><td>1,542,600</td><td>2,200,000</td></tr> <tr><td>Manado</td><td>1,620,000</td><td>2,200,000</td></tr> <tr><td>Papua</td><td>1,900,000</td><td>2,200,000</td></tr> <tr><td>Jakarta Senayan</td><td>2,040,000</td><td>2,400,000</td></tr> <tr><td>Jakarta Kota</td><td>2,400,000</td><td>2,400,000</td></tr> <tr><td>Jakarta BSD</td><td>2,400,000</td><td>2,400,000</td></tr> <tr><td>Jakarta Kemayoran</td><td>2,400,000</td><td>2,400,000</td></tr> </tbody> </table> | Operation Area                                      | Amount of UMP 2014 (Rp) | Amount of Salary of Entry Level BNI (Rp) | Medan                              | 1,505,850   | 2,200,000 | Padang       | 1,490,000   | 2,200,000   | Palembang | 1,825,600   | 2,200,000   | Bandung                                     | 2,000,000 | 2,200,000   | Surabaya    | 830,000   | 2,200,000 | Makassar    | 866,250     | 2,200,000                                    | Denpasar | 1,800,000 | 2,200,000 | Banjaraspin | 1,542,600 | 2,200,000 | Manado | 1,620,000 | 2,200,000 | Papua | 1,900,000 | 2,200,000 | Jakarta Senayan | 2,040,000 | 2,400,000 | Jakarta Kota | 2,400,000 | 2,400,000 | Jakarta BSD | 2,400,000 | 2,400,000 | Jakarta Kemayoran | 2,400,000 | 2,400,000 | 71 |
| Operation Area  | Amount of UMP 2014 (Rp)   | Amount of Salary of Entry Level BNI (Rp)   |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Medan   | 1,505,850   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Padang  | 1,490,000   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Palembang   | 1,825,600   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Bandung   | 2,000,000   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Surabaya  | 830,000   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Makassar  | 866,250   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Denpasar  | 1,800,000   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Banjaraspin   | 1,542,600   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Manado  | 1,620,000   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Papua   | 1,900,000   | 2,200,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Jakarta Senayan   | 2,040,000   | 2,400,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Jakarta Kota  | 2,400,000   | 2,400,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Jakarta BSD   | 2,400,000   | 2,400,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Jakarta Kemayoran   | 2,400,000   | 2,400,000  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| G4-EC6  | Perbandingan manajemen senior yang dipekerjakan dari masyarakat lokal di lokasi operasi yang signifikan   |  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Dampak Ekonomi Tidak Langsung                               |   |  |   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| G4-EC7  | Pembangunan dan dampak dari investasi infrastruktur dan jasa yang diberikan   | <p>✓ Through on the Partnership and Community Development (PKBL) Program, BNI seeks to increase the positive impact and benefit of its existence amid Indonesian society to spur economic growth and improve welfare and the environment.</p> <p><small>KAMPOENG BNI 2014 IN NUMBERS</small></p> <table border="1"> <thead> <tr> <th>Location</th> <th>Number of Partners</th> <th>Credit Assistance Fund (Rp)</th> <th>Relief Fund Public Facilities (Rp)</th> </tr> </thead> <tbody> <tr><td>Kampoeng BNI Batik Tulis Wiradesa Pekalongan (Central Java)</td><td>42</td><td>4.98 billion</td><td>3.3 billion</td></tr> <tr><td>Kampoeng BNI Batik Tulis Lasem Rembang (Central Java)</td><td>101</td><td>2.1 billion</td><td>598 million</td></tr> <tr><td>Kampoeng BNI Imogiri Bantul (DI Yogyakarta)</td><td>200</td><td>3.8 billion</td><td>547 million</td></tr> <tr><td>Kampoeng BNI Kain Sasirangan Banjarmasin (South Kalimantan)</td><td>23</td><td>2.1 billion</td><td>892 million</td></tr> </tbody> </table> <p>Bringing Indonesian SMEs to international markets through the Kampung BNI product exhibition.</p>   | Location  | Number of Partners      | Credit Assistance Fund (Rp)              | Relief Fund Public Facilities (Rp) | Kampoeng BNI Batik Tulis Wiradesa Pekalongan (Central Java) | 42        | 4.98 billion | 3.3 billion | Kampoeng BNI Batik Tulis Lasem Rembang (Central Java) | 101       | 2.1 billion | 598 million | Kampoeng BNI Imogiri Bantul (DI Yogyakarta) | 200       | 3.8 billion | 547 million | Kampoeng BNI Kain Sasirangan Banjarmasin (South Kalimantan) | 23        | 2.1 billion | 892 million | 76,<br>77,<br>80,<br>81,<br>82,<br>83,<br>85 |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Location  | Number of Partners  | Credit Assistance Fund (Rp)  | Relief Fund Public Facilities (Rp)                  |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Kampoeng BNI Batik Tulis Wiradesa Pekalongan (Central Java) | 42  | 4.98 billion   | 3.3 billion   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Kampoeng BNI Batik Tulis Lasem Rembang (Central Java)       | 101   | 2.1 billion  | 598 million   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Kampoeng BNI Imogiri Bantul (DI Yogyakarta)                 | 200   | 3.8 billion  | 547 million   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| Kampoeng BNI Kain Sasirangan Banjarmasin (South Kalimantan) | 23  | 2.1 billion  | 892 million   |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |
| G4-EC8  | Dampak ekonomi tidak langsung yang signifikan, termasuk besarnya dampak   | <p>✓ BNI realizes that its greatest contribution has been achieved precisely by the indirect impact resulting from investment projects it has financed and financing for micro, small and medium enterprises in the country. BNI implements strict consideration to entrust these contributions in mutual agreement with several large industrial companies in Indonesia, which have been shown to have continued growing and contributing to a strong economy for the nation of Indonesia.</p> <p>BNI is also committed to improving the nation's economy through investment. Working closely with the Investment Coordinating Board (BKPM), BNI supports government programs, in this regard BKPM, to promote investment activities in Indonesia as well as exploring and expanding international market potential in the region.</p> <p>BNI invited its best customers who have business relations in the Middle East region to meet strategic partners and exhibition held in the Indonesia Pavilion. This is a clear manifestation of BNI facilitating</p>  | 47,<br>48,<br>49,<br>76,<br>77,<br>80,<br>81,<br>82 |                         |  |                                    |   |           |              |             |   |           |             |             |   |           |             |             |   |           |             |             |  |          |           |           |             |           |           |        |           |           |       |           |           |                 |           |           |              |           |           |             |           |           |                   |           |           |    |

|   |  | <p>business matching of its corporate customers with global businesses in accordance with BNI's spirit for Bridging Indonesia and The World.</p> <p>BNI seeks to increase the positive impact and benefit of its existence amid Indonesian society to spur economic growth and improve welfare and the environment.</p> <p>KAMPOENG BNI 2014 IN NUMBERS</p> <table border="1"> <thead> <tr> <th>Location</th><th>Number of Partners</th><th>Credit Assistance Fund (Rp)</th><th>Relief Fund Public Facilities (Rp)</th></tr> </thead> <tbody> <tr> <td>Kampoeng BNI Batik Tulis Wiradesa Pekalongan (Central Java)</td><td>42</td><td>4.98 billion</td><td>3.3 billion</td></tr> <tr> <td>Kampoeng BNI Batik Tulis Lasem Rembang (Central Java)</td><td>101</td><td>2.1 billion</td><td>598 million</td></tr> <tr> <td>Kampoeng BNI Imogiri Bantul (DI Yogyakarta)</td><td>200</td><td>3.8 billion</td><td>547 million</td></tr> <tr> <td>Kampoeng BNI Kain Sasirangan Banjarmasin (South Kalimantan)</td><td>23</td><td>2.1 billion</td><td>892 million</td></tr> </tbody> </table> <p>Bringing Indonesian SMEs to international markets through the Kampung BNI product exhibition.</p> | Location  | Number of Partners | Credit Assistance Fund (Rp) | Relief Fund Public Facilities (Rp) | Kampoeng BNI Batik Tulis Wiradesa Pekalongan (Central Java) | 42   | 4.98 billion | 3.3 billion   | Kampoeng BNI Batik Tulis Lasem Rembang (Central Java) | 101  | 2.1 billion | 598 million    | Kampoeng BNI Imogiri Bantul (DI Yogyakarta) | 200  | 3.8 billion | 547 million   | Kampoeng BNI Kain Sasirangan Banjarmasin (South Kalimantan) | 23   | 2.1 billion | 892 million    |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
|---|--|---|---|--------------------|-----------------------------|------------------------------------|---|------|--------------|---------------|---|------|-------------|----------------|---|------|-------------|---------------|---|------|-------------|----------------|-------|-----------------|------|------|------|--------------------|---|---|--|--|--|--|---|----|
| Location  | Number of Partners   | Credit Assistance Fund (Rp)   | Relief Fund Public Facilities (Rp)  |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| Kampoeng BNI Batik Tulis Wiradesa Pekalongan (Central Java) | 42   | 4.98 billion  | 3.3 billion   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| Kampoeng BNI Batik Tulis Lasem Rembang (Central Java)       | 101  | 2.1 billion   | 598 million   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| Kampoeng BNI Imogiri Bantul (DI Yogyakarta)                 | 200  | 3.8 billion   | 547 million   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| Kampoeng BNI Kain Sasirangan Banjarmasin (South Kalimantan) | 23   | 2.1 billion   | 892 million   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| <b>Praktik Pengadaan</b>                                    |  |   |   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| G4-EC9  | Perbandingan pembelian dari pemasok lokal di lokasi operasional yang signifikan. |   |   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| <b>KATEGORI : LINGKUNGAN</b>                                |  |   |   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| <b>Bahan</b>  |  |   |   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| G4-EN1  | Bahan yang digunakan berdasarkan berat atau volume                               | √   | <p>On table, Achievements in efforts to reduce operational environment footprint BNI.</p>  <p>Paper Reduction Through BNI Paperless Forum [G4-EN1]</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Number of Sheets</th> <th>Cost Efficiency (Rp)</th> <th>Trees Efficiency</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>13,708,200</td> <td>7,882,215,000</td> <td>1,828</td> </tr> <tr> <td>2012</td> <td>17,522,175</td> <td>10,075,250,625</td> <td>2,336</td> </tr> <tr> <td>2013</td> <td>14,862,470</td> <td>8,545,920,250</td> <td>1,982</td> </tr> <tr> <td>2014</td> <td>19,184,000</td> <td>11,030,800,000</td> <td>2,558</td> </tr> </tbody> </table><br> <p>Credit Card Bills in One envelope</p> <table border="1"> <thead> <tr> <th>Initiative Area</th> <th>2012</th> <th>2013</th> <th>2014</th> </tr> </thead> <tbody> <tr> <td>e-billing services</td> <td>Saving 2.2 million Envelopes equivalent to Rp 6.2 Billion</td> <td>Saving 1.9 million Envelopes equivalent to Rp 6.1 billion</td> <td>Saving of 1.5 million Envelopes equivalent to Rp 4.8 billion</td> </tr> <tr> <td></td> <td>Taken up by 145,421 accounts (saving equivalent to Rp 5.5 billion)</td> <td>Taken up by 307,834 accounts (saving equivalent to Rp 8.6 billion)</td> <td>Taken up by 399,527 accounts (saving equivalent to Rp 15.6 billion)</td> </tr> </tbody> </table> | Year               | Number of Sheets            | Cost Efficiency (Rp)               | Trees Efficiency  | 2011 | 13,708,200   | 7,882,215,000 | 1,828   | 2012 | 17,522,175  | 10,075,250,625 | 2,336                                       | 2013 | 14,862,470  | 8,545,920,250 | 1,982   | 2014 | 19,184,000  | 11,030,800,000 | 2,558 | Initiative Area | 2012 | 2013 | 2014 | e-billing services | Saving 2.2 million Envelopes equivalent to Rp 6.2 Billion | Saving 1.9 million Envelopes equivalent to Rp 6.1 billion | Saving of 1.5 million Envelopes equivalent to Rp 4.8 billion |  | Taken up by 145,421 accounts (saving equivalent to Rp 5.5 billion) | Taken up by 307,834 accounts (saving equivalent to Rp 8.6 billion) | Taken up by 399,527 accounts (saving equivalent to Rp 15.6 billion) | 97 |
| Year  | Number of Sheets   | Cost Efficiency (Rp)  | Trees Efficiency  |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| 2011  | 13,708,200   | 7,882,215,000   | 1,828   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| 2012  | 17,522,175   | 10,075,250,625  | 2,336   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| 2013  | 14,862,470   | 8,545,920,250   | 1,982   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| 2014  | 19,184,000   | 11,030,800,000  | 2,558   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| Initiative Area   | 2012   | 2013  | 2014  |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| e-billing services  | Saving 2.2 million Envelopes equivalent to Rp 6.2 Billion                        | Saving 1.9 million Envelopes equivalent to Rp 6.1 billion   | Saving of 1.5 million Envelopes equivalent to Rp 4.8 billion  |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
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| G4-EN2  | Persentase bahan yang digunakan yang merupakan bahan input daur ulang            |   |   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| <b>Energi</b>   |  |   |   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| G4-EN3  | Konsumsi energi dalam organisasi   | √   | <p>In 2014, electricity and water consumption in BNI's Head office reached 17,924,520 kWh and 152,489 m<sup>3</sup>. This amount included energy used by office tenants. All BNI's electricity is supplied by the state electricity company, PLN. BNI's electricity consumption fell by 1,12% from the previous year, while water consumption decreased by 4,7% compared to 2013.</p>   | 94                 |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| G4-EN4  | Konsumsi energi di luar organisasi   |   |   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| G4-EN5  | Intensitas energi  |   |   |                    |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |
| G4-EN6  | Pengurangan konsumsi energy  | √   | <p>In support of the Earth Hour campaign, BNI has created activation programs running an energy saving program by turning off all lights and electrical appliances that are not needed in all branches across Indonesia. Since participating in Earth Hour in 2011, BNI has managed to save 33,983 KWh electricity.</p>   | 94                 |                             |                                    |   |      |              |               |   |      |             |                |   |      |             |               |   |      |             |                |       |                 |      |      |      |                    |   |   |  |  |  |  |   |    |

| G4-EN7                             | Pengurangan kebutuhan energi pada produk dan jasa   |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
|------------------------------------|---|------------|--|------------|------|------|------|--|-------------------|------------|------------|------------|------------|-----------------------------------|---------|---------|---------|---------|------------------------------------|-------|-----|-------|-------|--|--|--|--------------|
| Air                                |   |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN8                             | Total pengambilan air berdasarkan sumber  | √          | <br><b>Energy Usage Electricity and Water</b> <table> <thead> <tr> <th></th> <th>2011</th> <th>2012</th> <th>2013</th> <th></th> </tr> </thead> <tbody> <tr> <td>Electricity (kWh)</td> <td>17,775,180</td> <td>17,987,880</td> <td>18,126,669</td> <td>17,924,520</td> </tr> <tr> <td>Water volume taken from PDAM (m³)</td> <td>161,754</td> <td>161,982</td> <td>154,662</td> <td>149,554</td> </tr> <tr> <td>Water volume taken from Wells (m³)</td> <td>2,354</td> <td>974</td> <td>5,456</td> <td>2,935</td> </tr> </tbody> </table>  |            | 2011 | 2012 | 2013 |  | Electricity (kWh) | 17,775,180 | 17,987,880 | 18,126,669 | 17,924,520 | Water volume taken from PDAM (m³) | 161,754 | 161,982 | 154,662 | 149,554 | Water volume taken from Wells (m³) | 2,354 | 974 | 5,456 | 2,935 |  |  |  | <b>96014</b> |
|                                    | 2011  | 2012       | 2013   |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| Electricity (kWh)                  | 17,775,180  | 17,987,880 | 18,126,669   | 17,924,520 |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| Water volume taken from PDAM (m³)  | 161,754   | 161,982    | 154,662  | 149,554    |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| Water volume taken from Wells (m³) | 2,354   | 974        | 5,456  | 2,935      |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN9                             | Sumber air yang secara signifikan dipengaruhi oleh pengambilan air  |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN10                            | Persentase dan total volume air yang didaur ulang dan digunakan kembali   |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| Keanekaragaman Hayati              |   |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN11                            | Lokasi-lokasi operasional yang dimiliki, disewa, dikelola di dalam, atau yang berdekatan dengan, kawasan lindung dan kawasan dengan nilai keanekaragaman hayati tinggi di luar kawasan lindung  |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN12                            | Uraian dampak signifikan kegiatan, produk, dan jasa terhadap keanekaragaman hayati di kawasan lindung dan kawasan dengan nilai keanekaragaman hayati tinggi di luar kawasan lindung.            |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN13                            | Habitat yang dilindungi atau dipulihkan   | √          | <p>BNI again participated in one of the leading national cycling competitions, the Tour de Singkarak 2014 (TDS 2014). As in previous TDS, BNI used the event to campaign about greening the earth by planting 2.000 mangroves and 2.000 sea pine, as well as releasing 145 turtle hatchlings into their natural habitat at Pantai Tiram, Padang Pariaman. Mangrove and sea pine planting is one of BNI's efforts to support government programs, namely reducing greenhouse gas emissions by between 26% and 41%, as well as supporting the OBIT program.</p> <p>BNI has a city forest program that is built through collaboration between BNI and local partners and municipalities. The city forest program is a manifestation of public-private partnership involving the participation and empowerment of local communities. City forests and city parks have been built by BNI in Aceh, Jakarta, Solo, Bali, Wonosari, while other cities are in the preparation process.</p> |            |      |      | 96   |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN14                            | Jumlah total spesies dalam IUCN Red List dan spesies dalam daftar spesies yang dilindungi nasional dengan habitat di tempat yang dipengaruhi operasional, berdasarkan tingkat risiko kepunahan. |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| Emisi                              |   |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN15                            | Emisi gas rumah kaca (GRK) langsung (Cakupan 1)   |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN16                            | Emisi gas rumah kaca (GRK) langsung (Cakupan 2)   |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN17                            | Emisi gas rumah kaca (GRK) langsung (Cakupan 3)   |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN18                            | Intensitas emisi gas rumah kaca (GRK)   |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |
| G4-EN19                            | Pengurangan emisi gas rumah kaca (GRK)  |            |  |            |      |      |      |  |                   |            |            |            |            |                                   |         |         |         |         |                                    |       |     |       |       |  |  |  |              |

|                   |   |  |                  |
|-------------------|---|--|------------------|
| G4-EN20           | Emisi bahan perusak ozon (BPO)  |  |                  |
| G4-EN21           | NOx , SOx, dan emisi udara signifikan lainnya   |  |                  |
| Efluen dan Limbah |   |  |                  |
| G4-EN22           | Total air yang dibuang berdasarkan kualitas dan tujuan  |  |                  |
| G4-EN23           | Bobot total limbah berdasarkan jenis dan metode Pembuangan  |  |                  |
| G4-EN24           | Jumlah dan volume total tumpahan signifikan   |  |                  |
| G4-EN25           | Bobot limbah yang dianggap berbahaya menurut ketentuan konvensi Basel2 Lampiran I, II, III, dan VIII yang diangkut, diimpor, dieksport, atau diolah, dan persentase limbah yang diangkut untuk pengiriman internasional |  |                  |
| G4-EN26           | Identitas, ukuran, status lindung, dan nilai keanekaragaman hayati dari badan air dan habitat terkait yang secara signifikan terkena dampak dari pembuangan dan air limpasan dari organisasi.                           |  |                  |
| Produk dan Jasa   |   |  |                  |
| G4-EN27           | Tingkat mitigasi dampak terhadap dampak lingkungan produk dan jasa.   | ✓<br><br>As one of the largest banks in Indonesia, BNI has a strong commitment to carrying out environmentally friendly activities and financial services. BNI supports create policies and procedures with analysis and assessment of potential environmental and social risk in the portfolio of products that we market. Monitoring customer compliance with environmental and social regulations is done regularly. Each type of product has been screened and assessed through different procedures that have the same goal, namely to prevent and reduce negative impacts on the environment. BNI has also given responsibility to relevant units to carry out these procedures.<br><br>Paper is an important material for banking. However, we should be aware that every 15 reams of A4 size paper require a 5-year-old tree to be cut down. This means, more and more forests in Indonesia will be cut down to make paper. For this reason, BNI work to protect forests by reducing the use of paper.<br><br>Each type of product has been screened and assessed through different procedures that have the same goal, namely to prevent and reduce negative impacts on the environment.<br>BNI works to protect forests by reducing the use of paper.<br>BNI conducted internal capacity building in April 2014 on the development of Solar PV energy. | 93,<br>94,<br>96 |
| G4-EN28           | Persentase produk yang terjual dan kemasannya yang direklamasi menurut kategori.  |  |                  |
| Kepatuhan         |   |  |                  |
| G4-EN29           | Nilai moneter denda signifikan dan jumlah total sanksi non-moneter atas ketidakpatuhan terhadap undang undang dan peraturan lingkungan.   |  |                  |
| Transportasi      |   |  |                  |
| G4-EN30           | Dampak lingkungan signifikan dari   |  |                  |

|   | pengangkutan produk dan barang lain serta bahan untuk operasional organisasi dan pengangkutan tenaga kerja              |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
|---|---|--------------|---|--------------|--------------|--------------|--------------|---------------|---------------------|-------|-------|-------|-------|-------|-----|-----|-------|------|--------|-----|-----|-------|------|-----------|-----|-----|-------|------|---------|-----|-----|-------|------|----------|-----|-------|-------|------|----------|-------|-------|-------|------|----------|-----|-----|-------|------|----------|-----|-----|-------|------|-------------|-----|-----|-------|------|--------|-----|-----|-----|------|-------|-----|-----|-----|------|-----------------|-----|-----|-------|------|--------------|-----|-----|-------|------|-------------|-----|-----|-------|------|-------------------|-----|-----|-------|------|--------------------|----|---|----|------|-------------|--------|--------|--------|--------|--|-------|-----------|-----------|-----------|-----------|-----------|------|-------------|-------------|--|--|--|--|--|--|--|--|----------------|---|---|---|---|----|----|----|-----|--------------------------|---|---|----|----|-----|-----|-----|-----|---------|---|----|----|-----|-----|-----|-----|-------|-------------------|----|-----|-----|-------|-----|-----|-----|-------|-----------|-----|-------|-----|-----|-----|----|----|-------|--------------|-----|-----|-----|-----|----|-----|-----|-------|-------------------|------------|--------------|--------------|--------------|--------------|--------------|------------|---------------|---------------|--|--|--|--|--|--|--|--|----------------|---|---|---|---|---|----|---|----|--------------------------|---|---|---|----|----|----|----|-----|---------|---|----|----|-----|-----|-----|----|-----|-------------------|-----|-----|-----|-----|-----|-----|-----|-------|-----------|-------|-------|-----|-------|-----|----|---|-------|--------------|---|---|---|---|---|---|---|---|---------------------|--------------|--------------|--------------|--------------|--------------|------------|------------|---------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|------------------|
| Lain-lain   |   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| G4-EN31   | Total pengeluaran dan investasi perlindungan lingkungan berdasarkan jenis   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Asesmen Pemasok atas Lingkungan                       |   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| G4-EN32   | Persentase penapisan pemasok baru menggunakan criteria Lingkungan   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| G4-EN33   | Dampak lingkungan negatif signifikan aktual dan potensial dalam rantai pasokan dan tindakan yang diambil.               |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Mekanisme Pengaduan Masalah Lingkungan                |   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| G4-EN34   | Jumlah pengaduan tentang dampak lingkungan yang diajukan, ditangani, dan diselesaikan melalui mekanisme pengaduan resmi |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| <b>KATEGORI SOSIAL</b>                                |   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| <b>PRAKTIK KETENAGAKERJAAN DAN KENYAMANAN BEKERJA</b> |   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Kepegawaian   |   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| G4-LA1  | Jumlah total dan tingkat perekruitmen karyawan baru dan turnover karyawan menurut kelompok umur, gender, dan wilayah    | ✓            | <p>EMPLOYEE DISTRIBUTION BASED ON OPERATIONAL AREAS [G4-LA1] [G4-10]</p> <table border="1"> <thead> <tr> <th>Area</th> <th>Male</th> <th>Female</th> <th>Total</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>Jakarta Head Office</td><td>3,585</td><td>2,996</td><td>6,581</td><td>24.80</td></tr> <tr><td>Medan</td><td>673</td><td>668</td><td>1,341</td><td>5.05</td></tr> <tr><td>Padang</td><td>610</td><td>628</td><td>1,238</td><td>4.67</td></tr> <tr><td>Palembang</td><td>573</td><td>609</td><td>1,182</td><td>4.54</td></tr> <tr><td>Bandung</td><td>745</td><td>791</td><td>1,536</td><td>5.79</td></tr> <tr><td>Semarang</td><td>923</td><td>1,096</td><td>2,019</td><td>7.61</td></tr> <tr><td>Surabaya</td><td>1,130</td><td>1,250</td><td>2,380</td><td>8.97</td></tr> <tr><td>Makassar</td><td>550</td><td>541</td><td>1,091</td><td>4.11</td></tr> <tr><td>Denpasar</td><td>619</td><td>567</td><td>1,186</td><td>4.47</td></tr> <tr><td>Banjarmasin</td><td>716</td><td>756</td><td>1,472</td><td>5.45</td></tr> <tr><td>Manado</td><td>353</td><td>441</td><td>794</td><td>2.99</td></tr> <tr><td>Papua</td><td>156</td><td>153</td><td>309</td><td>1.17</td></tr> <tr><td>Jakarta Senayan</td><td>524</td><td>786</td><td>1,310</td><td>4.94</td></tr> <tr><td>Jakarta Kota</td><td>567</td><td>717</td><td>1,284</td><td>4.79</td></tr> <tr><td>Jakarta BSD</td><td>471</td><td>800</td><td>1,271</td><td>4.79</td></tr> <tr><td>Jakarta Kemayoran</td><td>622</td><td>898</td><td>1,520</td><td>5.73</td></tr> <tr><td>Cabang Luar Negeri</td><td>17</td><td>5</td><td>22</td><td>0.08</td></tr> <tr><td>Grand Total</td><td>12,834</td><td>13,702</td><td>26,536</td><td>100.00</td></tr> </tbody> </table><br><p>EMPLOYEE DISTRIBUTION BASED ON GENDER, AGE AND POSITION [G4-LA1]</p> <table border="1"> <thead> <tr> <th></th> <th>&lt;= 25</th> <th>&gt; 25 - 30</th> <th>&gt; 30 - 35</th> <th>&gt; 35 - 40</th> <th>&gt; 40 - 45</th> <th>&gt; 45 - 50</th> <th>&gt; 50</th> <th>Grand Total</th> </tr> </thead> <tbody> <tr> <td><b>Male</b></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr><td>Vice President</td><td>-</td><td>-</td><td>-</td><td>1</td><td>21</td><td>59</td><td>30</td><td>111</td></tr> <tr><td>Assistant Vice President</td><td>-</td><td>-</td><td>10</td><td>37</td><td>208</td><td>287</td><td>151</td><td>693</td></tr> <tr><td>Manager</td><td>-</td><td>13</td><td>80</td><td>381</td><td>432</td><td>402</td><td>192</td><td>1,500</td></tr> <tr><td>Assistant Manager</td><td>59</td><td>786</td><td>393</td><td>1,281</td><td>730</td><td>641</td><td>253</td><td>4,143</td></tr> <tr><td>Assistant</td><td>578</td><td>2,760</td><td>725</td><td>871</td><td>233</td><td>87</td><td>23</td><td>5,277</td></tr> <tr><td>Non Clerical</td><td>157</td><td>246</td><td>117</td><td>234</td><td>70</td><td>152</td><td>134</td><td>1,110</td></tr> <tr><td><b>Total Male</b></td><td><b>794</b></td><td><b>3,805</b></td><td><b>1,325</b></td><td><b>2,805</b></td><td><b>1,694</b></td><td><b>1,628</b></td><td><b>783</b></td><td><b>12,834</b></td></tr> <tr><td><b>Female</b></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Vice President</td><td>-</td><td>-</td><td>-</td><td>-</td><td>9</td><td>19</td><td>6</td><td>34</td></tr> <tr><td>Assistant Vice President</td><td>-</td><td>-</td><td>3</td><td>11</td><td>79</td><td>90</td><td>33</td><td>216</td></tr> <tr><td>Manager</td><td>-</td><td>17</td><td>89</td><td>220</td><td>335</td><td>212</td><td>63</td><td>936</td></tr> <tr><td>Assistant Manager</td><td>147</td><td>936</td><td>356</td><td>934</td><td>827</td><td>486</td><td>162</td><td>3,848</td></tr> <tr><td>Assistant</td><td>1,459</td><td>4,774</td><td>988</td><td>1,214</td><td>209</td><td>22</td><td>2</td><td>8,668</td></tr> <tr><td>Non Clerical</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td><b>Total Female</b></td><td><b>1,606</b></td><td><b>5,727</b></td><td><b>1,436</b></td><td><b>2,379</b></td><td><b>1,459</b></td><td><b>829</b></td><td><b>266</b></td><td><b>13,702</b></td></tr> <tr><td><b>Grand Total</b></td><td><b>2,400</b></td><td><b>9,532</b></td><td><b>2,761</b></td><td><b>5,184</b></td><td><b>3,153</b></td><td><b>2,457</b></td><td><b>1,049</b></td><td><b>26,536</b></td></tr> </tbody> </table> | Area         | Male         | Female       | Total        | Percentage    | Jakarta Head Office | 3,585 | 2,996 | 6,581 | 24.80 | Medan | 673 | 668 | 1,341 | 5.05 | Padang | 610 | 628 | 1,238 | 4.67 | Palembang | 573 | 609 | 1,182 | 4.54 | Bandung | 745 | 791 | 1,536 | 5.79 | Semarang | 923 | 1,096 | 2,019 | 7.61 | Surabaya | 1,130 | 1,250 | 2,380 | 8.97 | Makassar | 550 | 541 | 1,091 | 4.11 | Denpasar | 619 | 567 | 1,186 | 4.47 | Banjarmasin | 716 | 756 | 1,472 | 5.45 | Manado | 353 | 441 | 794 | 2.99 | Papua | 156 | 153 | 309 | 1.17 | Jakarta Senayan | 524 | 786 | 1,310 | 4.94 | Jakarta Kota | 567 | 717 | 1,284 | 4.79 | Jakarta BSD | 471 | 800 | 1,271 | 4.79 | Jakarta Kemayoran | 622 | 898 | 1,520 | 5.73 | Cabang Luar Negeri | 17 | 5 | 22 | 0.08 | Grand Total | 12,834 | 13,702 | 26,536 | 100.00 |  | <= 25 | > 25 - 30 | > 30 - 35 | > 35 - 40 | > 40 - 45 | > 45 - 50 | > 50 | Grand Total | <b>Male</b> |  |  |  |  |  |  |  |  | Vice President | - | - | - | 1 | 21 | 59 | 30 | 111 | Assistant Vice President | - | - | 10 | 37 | 208 | 287 | 151 | 693 | Manager | - | 13 | 80 | 381 | 432 | 402 | 192 | 1,500 | Assistant Manager | 59 | 786 | 393 | 1,281 | 730 | 641 | 253 | 4,143 | Assistant | 578 | 2,760 | 725 | 871 | 233 | 87 | 23 | 5,277 | Non Clerical | 157 | 246 | 117 | 234 | 70 | 152 | 134 | 1,110 | <b>Total Male</b> | <b>794</b> | <b>3,805</b> | <b>1,325</b> | <b>2,805</b> | <b>1,694</b> | <b>1,628</b> | <b>783</b> | <b>12,834</b> | <b>Female</b> |  |  |  |  |  |  |  |  | Vice President | - | - | - | - | 9 | 19 | 6 | 34 | Assistant Vice President | - | - | 3 | 11 | 79 | 90 | 33 | 216 | Manager | - | 17 | 89 | 220 | 335 | 212 | 63 | 936 | Assistant Manager | 147 | 936 | 356 | 934 | 827 | 486 | 162 | 3,848 | Assistant | 1,459 | 4,774 | 988 | 1,214 | 209 | 22 | 2 | 8,668 | Non Clerical | - | - | - | - | - | - | - | - | <b>Total Female</b> | <b>1,606</b> | <b>5,727</b> | <b>1,436</b> | <b>2,379</b> | <b>1,459</b> | <b>829</b> | <b>266</b> | <b>13,702</b> | <b>Grand Total</b> | <b>2,400</b> | <b>9,532</b> | <b>2,761</b> | <b>5,184</b> | <b>3,153</b> | <b>2,457</b> | <b>1,049</b> | <b>26,536</b> | 66,<br>67,<br>68 |
| Area  | Male  | Female       | Total   | Percentage   |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Jakarta Head Office                                   | 3,585   | 2,996        | 6,581   | 24.80        |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Medan   | 673   | 668          | 1,341   | 5.05         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Padang  | 610   | 628          | 1,238   | 4.67         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Palembang   | 573   | 609          | 1,182   | 4.54         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Bandung   | 745   | 791          | 1,536   | 5.79         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Semarang  | 923   | 1,096        | 2,019   | 7.61         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Surabaya  | 1,130   | 1,250        | 2,380   | 8.97         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Makassar  | 550   | 541          | 1,091   | 4.11         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Denpasar  | 619   | 567          | 1,186   | 4.47         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Banjarmasin   | 716   | 756          | 1,472   | 5.45         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Manado  | 353   | 441          | 794   | 2.99         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Papua   | 156   | 153          | 309   | 1.17         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Jakarta Senayan                                       | 524   | 786          | 1,310   | 4.94         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Jakarta Kota  | 567   | 717          | 1,284   | 4.79         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Jakarta BSD   | 471   | 800          | 1,271   | 4.79         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Jakarta Kemayoran                                     | 622   | 898          | 1,520   | 5.73         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Cabang Luar Negeri                                    | 17  | 5            | 22  | 0.08         |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Grand Total   | 12,834  | 13,702       | 26,536  | 100.00       |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
|   | <= 25   | > 25 - 30    | > 30 - 35   | > 35 - 40    | > 40 - 45    | > 45 - 50    | > 50         | Grand Total   |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| <b>Male</b>   |   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Vice President  | -   | -            | -   | 1            | 21           | 59           | 30           | 111           |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Assistant Vice President                              | -   | -            | 10  | 37           | 208          | 287          | 151          | 693           |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Manager   | -   | 13           | 80  | 381          | 432          | 402          | 192          | 1,500         |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Assistant Manager                                     | 59  | 786          | 393   | 1,281        | 730          | 641          | 253          | 4,143         |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Assistant   | 578   | 2,760        | 725   | 871          | 233          | 87           | 23           | 5,277         |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Non Clerical  | 157   | 246          | 117   | 234          | 70           | 152          | 134          | 1,110         |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| <b>Total Male</b>                                     | <b>794</b>  | <b>3,805</b> | <b>1,325</b>  | <b>2,805</b> | <b>1,694</b> | <b>1,628</b> | <b>783</b>   | <b>12,834</b> |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| <b>Female</b>   |   |              |   |              |              |              |              |               |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Vice President  | -   | -            | -   | -            | 9            | 19           | 6            | 34            |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Assistant Vice President                              | -   | -            | 3   | 11           | 79           | 90           | 33           | 216           |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Manager   | -   | 17           | 89  | 220          | 335          | 212          | 63           | 936           |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Assistant Manager                                     | 147   | 936          | 356   | 934          | 827          | 486          | 162          | 3,848         |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Assistant   | 1,459   | 4,774        | 988   | 1,214        | 209          | 22           | 2            | 8,668         |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| Non Clerical  | -   | -            | -   | -            | -            | -            | -            | -             |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| <b>Total Female</b>                                   | <b>1,606</b>  | <b>5,727</b> | <b>1,436</b>  | <b>2,379</b> | <b>1,459</b> | <b>829</b>   | <b>266</b>   | <b>13,702</b> |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |
| <b>Grand Total</b>                                    | <b>2,400</b>  | <b>9,532</b> | <b>2,761</b>  | <b>5,184</b> | <b>3,153</b> | <b>2,457</b> | <b>1,049</b> | <b>26,536</b> |                     |       |       |       |       |       |     |     |       |      |        |     |     |       |      |           |     |     |       |      |         |     |     |       |      |          |     |       |       |      |          |       |       |       |      |          |     |     |       |      |          |     |     |       |      |             |     |     |       |      |        |     |     |     |      |       |     |     |     |      |                 |     |     |       |      |              |     |     |       |      |             |     |     |       |      |                   |     |     |       |      |                    |    |   |    |      |             |        |        |        |        |  |       |           |           |           |           |           |      |             |             |  |  |  |  |  |  |  |  |                |   |   |   |   |    |    |    |     |                          |   |   |    |    |     |     |     |     |         |   |    |    |     |     |     |     |       |                   |    |     |     |       |     |     |     |       |           |     |       |     |     |     |    |    |       |              |     |     |     |     |    |     |     |       |                   |            |              |              |              |              |              |            |               |               |  |  |  |  |  |  |  |  |                |   |   |   |   |   |    |   |    |                          |   |   |   |    |    |    |    |     |         |   |    |    |     |     |     |    |     |                   |     |     |     |     |     |     |     |       |           |       |       |     |       |     |    |   |       |              |   |   |   |   |   |   |   |   |                     |              |              |              |              |              |            |            |               |                    |              |              |              |              |              |              |              |               |                  |

|                                 |  | <p>EMPLOYEE TURNOVER BASED ON GENDER [G4-LA1]</p> <table border="1"> <thead> <tr> <th>Gender</th><th>Total</th><th>Percentage</th></tr> </thead> <tbody> <tr> <td>Male</td><td>608</td><td>4.74%</td></tr> <tr> <td>Female</td><td>635</td><td>4.73%</td></tr> <tr> <td>Total</td><td>1,243</td><td>4.73%</td></tr> </tbody> </table><br><p>EMPLOYEE TURNOVER BASED ON AGE* [G4-LA1]</p> <table border="1"> <thead> <tr> <th>Age</th><th>Male</th><th>Female</th><th>Total</th><th>Percentage</th></tr> </thead> <tbody> <tr> <td>≤ 25</td><td>82</td><td>136</td><td>218</td><td>17.54</td></tr> <tr> <td>&gt; 25 - 30</td><td>205</td><td>316</td><td>521</td><td>41.91</td></tr> <tr> <td>&gt; 30 - 35</td><td>50</td><td>52</td><td>102</td><td>8.21</td></tr> <tr> <td>&gt; 35 - 40</td><td>35</td><td>57</td><td>92</td><td>7.40</td></tr> <tr> <td>&gt; 40 - 45</td><td>28</td><td>23</td><td>51</td><td>4.10</td></tr> <tr> <td>&gt; 45 - 50</td><td>22</td><td>5</td><td>27</td><td>2.17</td></tr> <tr> <td>&gt; 50</td><td>186</td><td>46</td><td>232</td><td>18.66</td></tr> <tr> <td>Total</td><td>608</td><td>635</td><td>1,243</td><td>100.00</td></tr> </tbody> </table> <p>* Voluntarily Resign</p> <p>BNI had set an employee turnover ratio for 2014 of under 5%. By the end of 2014, a total of 850 employees had resigned, or 3.24% of BNI's total employees. The BNI employee turnover rate was 4.73% of the total workforce, or 1,243 people.</p> | Gender  | Total      | Percentage | Male | 608 | 4.74% | Female | 635 | 4.73% | Total | 1,243 | 4.73% | Age | Male | Female | Total | Percentage | ≤ 25 | 82 | 136 | 218 | 17.54 | > 25 - 30 | 205 | 316 | 521 | 41.91 | > 30 - 35 | 50 | 52 | 102 | 8.21 | > 35 - 40 | 35 | 57 | 92 | 7.40 | > 40 - 45 | 28 | 23 | 51 | 4.10 | > 45 - 50 | 22 | 5 | 27 | 2.17 | > 50 | 186 | 46 | 232 | 18.66 | Total | 608 | 635 | 1,243 | 100.00 |  |
|---------------------------------|--|---|---|------------|------------|------|-----|-------|--------|-----|-------|-------|-------|-------|-----|------|--------|-------|------------|------|----|-----|-----|-------|-----------|-----|-----|-----|-------|-----------|----|----|-----|------|-----------|----|----|----|------|-----------|----|----|----|------|-----------|----|---|----|------|------|-----|----|-----|-------|-------|-----|-----|-------|--------|--|
| Gender                          | Total  | Percentage  |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| Male                            | 608  | 4.74%   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| Female                          | 635  | 4.73%   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| Total                           | 1,243  | 4.73%   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| Age                             | Male   | Female  | Total   | Percentage |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| ≤ 25                            | 82   | 136   | 218   | 17.54      |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| > 25 - 30                       | 205  | 316   | 521   | 41.91      |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| > 30 - 35                       | 50   | 52  | 102   | 8.21       |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| > 35 - 40                       | 35   | 57  | 92  | 7.40       |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| > 40 - 45                       | 28   | 23  | 51  | 4.10       |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| > 45 - 50                       | 22   | 5   | 27  | 2.17       |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| > 50                            | 186  | 46  | 232   | 18.66      |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| Total                           | 608  | 635   | 1,243   | 100.00     |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| G4-LA2                          | Tunjangan yang diberikan bagi karyawan purnawaktu yang tidak diberikan bagi karyawan sementara atau paruh waktu, berdasarkan lokasi operasi yang signifikan                    | ✓   | REMUNERATIONS AND BENEFITS RECEIVED BY PERMANENT AND NON PERMANENT EMPLOYEES [G4-LA2]   | 71         |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| G4-LA3                          | Tingkat kembali bekerja dan tingkat retensi setelah cuti melahirkan, menurut gender  |   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| Hubungan Industrial             |  |   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| G4-LA4                          | Jangka waktu minimum pemberitahuan mengenai perubahan operasional, termasuk apakah hal tersebut tercantum dalam perjanjian bersama   |   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| Kesehatan dan Keselamatan Kerja |  |   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| G4-LA5                          | Persentase total tenaga kerja yang diwakili dalam komite bersama formal manajemen-pekerja yang membantu mengawasi dan memberikan saran program kesehatan dan keselamatan kerja |   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| G4-LA6                          | Jenis dan tingkat cedera, penyakit akibat kerja, hari hilang, dan kemangkiran, serta jumlah total kematian akibat kerja, menurut daerah dan gender                             |   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| G4-LA7                          | Pekerja yang sering terkena atau berisiko tinggi terkena penyakit yang terkait dengan pekerjaan mereka   |   |   |            |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |
| G4-LA8                          | Topik kesehatan dan keselamatan yang tercakup dalam perjanjian formal dengan serikat pekerja   | ✓   | As well as caring for employees career development, BNI also pays attention to the health and safety. As the embodiment of BNI's OHS commitment, as noted in the Collective Labor Agreement (CLA), BNI creates programs to safeguard the health of its employees. | 70         |            |      |     |       |        |     |       |       |       |       |     |      |        |       |            |      |    |     |     |       |           |     |     |     |       |           |    |    |     |      |           |    |    |    |      |           |    |    |    |      |           |    |   |    |      |      |     |    |     |       |       |     |     |       |        |  |

|   |  |  |           |
|---|--|--|-----------|
|   |  | To ensure the safety of each employee, BNI also conducts routine simulations to ensure fire awareness and good evacuation habits in Head Office, Regional and Branch offices, especially those occupying high-rise buildings.  |           |
| <b>Pelatihan dan Pendidikan</b>                     |  |  |           |
| G4-LA9  | Jam pelatihan rata-rata per tahun per karyawan menurut gender, dan menurut kategori karyawan   | ✓ BNI routinely conducts internal seminars on GCG and Business Ethics for BNI's Board of Commissioners, Board of Directors and executive officers.   | 69,<br>70 |
| G4-LA10   | Program untuk manajemen keterampilan dan pembelajaran seumur hidup yang mendukung keberkelanjutan kerja karyawan dan membantu mereka mengelola purna bakti                   |  |           |
| G4-LA11   | Persentase karyawan yang menerima reviu kinerja dan pengembangan karier secara reguler, menurut gender dan kategori karyawan   | ✓ BNI continues to improve and innovate with its employee retention programs, such as:<br>• Training, development and employee education programs.<br>• Career path planning for every employee.<br>• Annual performance appraisals for all employees.   | 69        |
| <b>Keberagaman dan Kesetaraan Peluang</b>           |  |  |           |
| G4-LA12   | Komposisi badan tata kelola dan pembagian karyawan per kategori karyawan menurut gender, kelompok usia, keanggotaan kelompok minoritas, dan indicator keberagaman lainnya    |  |           |
| Kesetaraan  | Remunerasi Perempuan dan Laki-laki   |  |           |
| G4-LA13   | Rasio gaji pokok dan remunerasi bagi perempuan terhadap laki-laki menurut kategori karyawan, berdasarkan lokasi operasional yang signifikan                                  |  |           |
| <b>Asesmen Pemasok atas Praktik Ketenagakerjaan</b> |  |  |           |
| G4-LA14   | Persentase penapisan pemasok baru menggunakan criteria praktik ketenagakerjaan   | ✓ The selection and evaluation of each BNI supplier is conducted in a fair and transparent manner, with regard to a number of criteria, including: administrative requirements, legal, operational performance, compliance with employment conditions, human rights and BNI's rules and code of conduct. | 41        |
| G4-LA15   | Dampak negatif aktual dan potensial yang signifikan terhadap praktik ketenagakerjaan dalam rantai pasokan dan tindakan yang diambil  |  |           |
| Mekanisme   | Pengaduan Masalah Ketenagakerjaan  |  |           |
| G4-LA16   | Jumlah pengaduan tentang praktik ketenagakerjaan yang diajukan, ditangani, dan diselesaikan melalui mekanisme pengaduan resmi  |  |           |
| <b>HAK ASASI MANUSIA</b>                            |  |  |           |
| <b>Investasi</b>                                    |  |  |           |
| G4-HR1  | Jumlah total dan persentase perjanjian dan kontrak investasi yang signifikan yang menyertakan klausul terkait hak asasi manusia atau penapisan berdasarkan hak asasi manusia |  |           |
| G4-HR2  | Jumlah waktu pelatihan karyawan tentang kebijakan atau prosedur hak asasi manusia terkait dengan Aspek hak asasi manusia yang relevan dengan operasi, termasuk persentase    |  |           |

|   |  |  |                          |
|---|--|--|--------------------------|
|   | karyawan yang dilatih  |  |                          |
| Non-diskriminasi                                  |  |  |                          |
| G4-HR3  | Jumlah total insiden diskriminasi dan tindakan korektif yang diambil   | ✓ BNI has policy to ensure that all employees and prospective employees are treated fairly and with respect regardless of age, race, religion, creed, gender or physical condition.  | 65                       |
| Kebebasan Berserikat dan Perjanjian Kerja Bersama |  |  |                          |
| G4-HR4  | Operasi dan pemasok teridentifikasi yang mungkin melanggar atau beresiko besar melanggar hak untuk melaksanakan kebebasan berserikat dan perundingan bersama, dan tindakan yang diambil untuk mendukung hak-hak tersebut |  |                          |
| Pekerja Anak                                      |  |  |                          |
| G4-HR5  | Operasi dan pemasok yang diidentifikasi berisiko tinggi melakukan eksploitasi pekerja anak dan tindakan yang diambil untuk berkontribusi dalam penghapusan pekerja anak yang efektif                                     |  |                          |
| Pekerja Paksa atau Wajib Kerja                    |  |  |                          |
| G4-HR6  | Operasi dan pemasok yang diidentifikasi berisiko tinggi melakukan pekerja paksa atau wajib kerja dan tindakan untuk berkontribusi dalam penghapusan segala bentuk pekerja paksa atau wajib kerja                         |  |                          |
| Praktik Pengamanan                                |  |  |                          |
| G4-HR7  | Persentase petugas pengamanan yang dilatih dalam kebijakan atau prosedur hak asasi manusia di organisasi yang relevan dengan operasi   |  |                          |
| Hak Adat  |  |  |                          |
| G4-HR8  | Jumlah total insiden pelanggaran yang melibatkan hak-hak masyarakat adat dan tindakan yang diambil   |  |                          |
| Asesmen   |  |  |                          |
| G4-HR9  | Jumlah total dan persentase operasi yang telah melakukan review atau asesmen dampak hak asasi manusia  |  |                          |
| Asesmen Pemasok atas Hak Asasi Manusia            |  |  |                          |
| GR-HR10   | Persentase penapisan pemasok baru menggunakan criteria hak asasi manusia   | ✓ The selection and evaluation of each BNI supplier is conducted in a fair and transparent manner, with regard to a number of criteria, including: administrative requirements, legal, operational performance, compliance with employment conditions, human rights and BNI's rules and code of conduct. | 41                       |
| GR-HR11   | Dampak negatif aktual dan potensial yang signifikan terhadap hak asasi manusia dalam rantai pasokan dan tindakan yang diambil  |  |                          |
| Mekanisme Pengaduan Masalah Hak Asasi Manusia     |  |  |                          |
| GR-HR12   | Jumlah pengaduan tentang dampak terhadap hak asasi manusia yang diajukan, ditangani, dan diselesaikan melalui mekanisme pengaduan formal.  |  |                          |
| <b>MASYARAKAT</b>                                 |  |  |                          |
| Masyarakat Lokal                                  |  |  |                          |
| G4-SO1  | Persentase operasi dengan pelibatan masyarakat lokal, asesmen dampak, dan program pengembangan yang diterapkan.  | ✓ Referring to SOE Minister Regulation No. 05/MB/2007 on the Partnership and Community Development (PKBL) Program, BNI has implemented PKBL programs upholding the theme   | 76,<br>77,<br>80,<br>81, |

|   |  | <p>of Building the Nation Together (BNI Shares) across Indonesia to engage and collaborate with various external parties, BNI employees and relevant institutions. Through this program, BNI seeks to increase the positive impact and benefit of its existence amid Indonesian society to spur economic growth and improve welfare and the environment.</p> <p><a href="#">KAMPOENG BNI 2014 IN NUMBERS</a></p> <table border="1"> <thead> <tr> <th>Location</th><th>Number of Partners</th><th>Credit Assistance Fund (Rp)</th><th>Relief Fund Public Facilities (Rp)</th></tr> </thead> <tbody> <tr> <td>Kampoeng BNI Batik Tulis Wiradesa Pekalongan (Central Java)</td><td>42</td><td>4.98 billion</td><td>3.3 billion</td></tr> <tr> <td>Kampoeng BNI Batik Tulis Lasem Rembang (Central Java)</td><td>101</td><td>2.1 billion</td><td>598 million</td></tr> <tr> <td>Kampoeng BNI Imogiri Bantul (DI Yogyakarta)</td><td>200</td><td>3.8 billion</td><td>547 million</td></tr> <tr> <td>Kampoeng BNI Kain Sasirangan Banjarmasin (South Kalimantan)</td><td>23</td><td>2.1 billion</td><td>892 million</td></tr> <tr> <td colspan="4">Bringing Indonesian SMEs to international markets through the Kampung BNI product exhibition.</td></tr> </tbody> </table> | Location  | Number of Partners | Credit Assistance Fund (Rp) | Relief Fund Public Facilities (Rp) | Kampoeng BNI Batik Tulis Wiradesa Pekalongan (Central Java) | 42 | 4.98 billion | 3.3 billion | Kampoeng BNI Batik Tulis Lasem Rembang (Central Java) | 101 | 2.1 billion | 598 million | Kampoeng BNI Imogiri Bantul (DI Yogyakarta) | 200 | 3.8 billion | 547 million | Kampoeng BNI Kain Sasirangan Banjarmasin (South Kalimantan) | 23 | 2.1 billion | 892 million | Bringing Indonesian SMEs to international markets through the Kampung BNI product exhibition. |  |  |  | 82, 83, 85 |
|---|--|--|---|--------------------|-----------------------------|------------------------------------|---|----|--------------|-------------|---|-----|-------------|-------------|---|-----|-------------|-------------|---|----|-------------|-------------|---|--|--|--|------------|
| Location  | Number of Partners   | Credit Assistance Fund (Rp)  | Relief Fund Public Facilities (Rp)  |                    |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| Kampoeng BNI Batik Tulis Wiradesa Pekalongan (Central Java)                                   | 42   | 4.98 billion   | 3.3 billion   |                    |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| Kampoeng BNI Batik Tulis Lasem Rembang (Central Java)   | 101  | 2.1 billion  | 598 million   |                    |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| Kampoeng BNI Imogiri Bantul (DI Yogyakarta)   | 200  | 3.8 billion  | 547 million   |                    |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| Kampoeng BNI Kain Sasirangan Banjarmasin (South Kalimantan)                                   | 23   | 2.1 billion  | 892 million   |                    |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| Bringing Indonesian SMEs to international markets through the Kampung BNI product exhibition. |  |  |   |                    |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| G4-SO2  | Operasi dengan dampak negatif aktual dan potensial yang signifikan terhadap masyarakat local                                       |  |   |                    |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| Anti Korupsi  |  |  |   |                    |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| G4-SO3  | Jumlah total dan persentase operasi yang dinilai terhadap risiko terkait dengan korupsi dan risiko signifikan yang teridentifikasi | ✓  | In anticipation of possible money laundering and financing of terrorism, as well as potential risks, BNI continuously monitors the application of Anti-Money Laundering (AML) and Combating the Financing of Terrorism (PTT), including implementing Know Your Customers (KYC).   | 39                 |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| G4-SO4  | Komunikasi dan pelatihan mengenai kebijakan dan prosedur anti-korupsi  | ✓  | <p>BNI trusts that by implementing Principle 46, BNI will be able to realize its vision. Therefore, the work culture is promoted continually to all employees.</p> <p>BNI seeks to improve the effectiveness KYC application and the AML &amp; PPT Programs with:</p> <ol style="list-style-type: none"> <li>1. The active role of the Board of Commissioners to support AML and PPT Program implementation,</li> <li>2. Periodical review of AML and PPT Police and Guidelines,</li> <li>3. Improving policies, procedures and information systems to ensure compliance with external regulation developments,</li> <li>4. Providing training and promoting these policies to all BNI employees.</li> </ol> <p>BNI also monitors the implementation of Customer Data Updating and disseminates KYC implementation and the AML &amp; PPT program on an ongoing basis. Dissemination to all BNI employees takes place through face to face methods or through an e-learning program.</p> | 39, 66             |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |
| G4-SO5  | Insiden korupsi yang terbukti dan tindakan yang diambil  | ✓  | As a precaution and to prevent violations at BNI that could lead to financial loss and damage BNI's image, BNI implements a Whistle Blowing System (WBS) with the name "WBS to the CEO". WBS is a commitment to creating a clean work environment with integrity through the active participation of BNI personnel reporting violations within the BNI environment.   | 72                 |                             |                                    |   |    |              |             |   |     |             |             |   |     |             |             |   |    |             |             |   |  |  |  |            |



| G4-PR5  | Hasil survei untuk mengukur kepuasan pelanggan   | √           | <table border="1"> <thead> <tr> <th colspan="9">CUSTOMER COMPLAINTS DATA [G4-PR5]</th> </tr><tr> <th rowspan="2">Media Complaints</th> <th colspan="3">2013</th> <th colspan="3">2014</th> <th colspan="2"></th> </tr><tr> <th>Banking</th> <th>Credit Card</th> <th>OCC</th> <th>Banking</th> <th>Credit Card</th> <th>OCC</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>Mass Media</td> <td>4</td> <td>15</td> <td>48</td> <td>5</td> <td>3</td> <td>93</td> <td></td> <td></td> </tr> <tr> <td>Electronic Media (Online)</td> <td>30</td> <td>57</td> <td>41</td> <td>11</td> <td>36</td> <td>0</td> <td></td> <td></td> </tr> <tr> <td>Social Media</td> <td>0</td> <td>32</td> <td>0</td> <td>94</td> <td>68</td> <td>0</td> <td></td> <td></td> </tr> <tr> <td>Letter/Fax</td> <td>2</td> <td>46</td> <td>2,918</td> <td>0</td> <td>2</td> <td>3,873</td> <td></td> <td></td> </tr> <tr> <td>Email</td> <td>1,103</td> <td>1,020</td> <td>177</td> <td>683</td> <td>619</td> <td>170</td> <td></td> <td></td> </tr> <tr> <td>Telephone</td> <td>54,036</td> <td>91,554</td> <td>9,923</td> <td>86,809</td> <td>77,467</td> <td>12,802</td> <td></td> <td></td> </tr> <tr> <td>Others</td> <td>0</td> <td>316</td> <td>43,413</td> <td>0</td> <td>257</td> <td>66,436</td> <td></td> <td></td> </tr> <tr> <td>Total</td> <td>55,085</td> <td>93,040</td> <td>56,520</td> <td>87,602</td> <td>78,452</td> <td>83,374</td> <td></td> <td></td> </tr> </tbody> </table><br><table border="1"> <thead> <tr> <th colspan="9">GRIEVANCE SETTLEMENT [G4-PR5]</th> </tr><tr> <th rowspan="2">Type of Grievance</th> <th colspan="4">2013</th> <th colspan="4">2014</th> </tr><tr> <th>Total</th> <th>On Progress</th> <th>%</th> <th>Resolved</th> <th>%</th> <th>Total</th> <th>On Progress</th> <th>%</th> <th>Resolved</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Banking</td> <td>55,085</td> <td>2,826</td> <td>5.13</td> <td>52,529</td> <td>94.87</td> <td>87,602</td> <td>3,302</td> <td>3.77</td> <td>84,300</td> <td>96.20</td> </tr> <tr> <td>Credit Card</td> <td>93,040</td> <td>3,995</td> <td>4.29</td> <td>89,045</td> <td>95.71</td> <td>78,452</td> <td>3,544</td> <td>4.52</td> <td>74,908</td> <td>95.48</td> </tr> <tr> <td>Online</td> <td>56,520</td> <td>3,456</td> <td>6.11</td> <td>53,064</td> <td>93.89</td> <td>83,374</td> <td>3,771</td> <td>4.47</td> <td>79,603</td> <td>95.48</td> </tr> <tr> <td>Customer Complaint (OCC)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | CUSTOMER COMPLAINTS DATA [G4-PR5] |             |        |             |        |          |       |  |  | Media Complaints | 2013 |  |  | 2014 |  |  |  |  | Banking | Credit Card | OCC | Banking | Credit Card | OCC |  |  | Mass Media | 4 | 15 | 48 | 5 | 3 | 93 |  |  | Electronic Media (Online) | 30 | 57 | 41 | 11 | 36 | 0 |  |  | Social Media | 0 | 32 | 0 | 94 | 68 | 0 |  |  | Letter/Fax | 2 | 46 | 2,918 | 0 | 2 | 3,873 |  |  | Email | 1,103 | 1,020 | 177 | 683 | 619 | 170 |  |  | Telephone | 54,036 | 91,554 | 9,923 | 86,809 | 77,467 | 12,802 |  |  | Others | 0 | 316 | 43,413 | 0 | 257 | 66,436 |  |  | Total | 55,085 | 93,040 | 56,520 | 87,602 | 78,452 | 83,374 |  |  | GRIEVANCE SETTLEMENT [G4-PR5] |  |  |  |  |  |  |  |  | Type of Grievance | 2013 |  |  |  | 2014 |  |  |  | Total | On Progress | % | Resolved | % | Total | On Progress | % | Resolved | % | Banking | 55,085 | 2,826 | 5.13 | 52,529 | 94.87 | 87,602 | 3,302 | 3.77 | 84,300 | 96.20 | Credit Card | 93,040 | 3,995 | 4.29 | 89,045 | 95.71 | 78,452 | 3,544 | 4.52 | 74,908 | 95.48 | Online | 56,520 | 3,456 | 6.11 | 53,064 | 93.89 | 83,374 | 3,771 | 4.47 | 79,603 | 95.48 | Customer Complaint (OCC) |  |  |  |  |  |  |  |  |  | On table costumer complaints data. Indicators of customer satisfaction are reflected in surveys conducted by independent parties such as Marketing Research Indonesia, which show that the Bank successfully reached the Top 2 in 2014. |
|---|--|-------------|--|-----------------------------------|-------------|--------|-------------|--------|----------|-------|--|--|------------------|------|--|--|------|--|--|--|--|---------|-------------|-----|---------|-------------|-----|--|--|------------|---|----|----|---|---|----|--|--|---------------------------|----|----|----|----|----|---|--|--|--------------|---|----|---|----|----|---|--|--|------------|---|----|-------|---|---|-------|--|--|-------|-------|-------|-----|-----|-----|-----|--|--|-----------|--------|--------|-------|--------|--------|--------|--|--|--------|---|-----|--------|---|-----|--------|--|--|-------|--------|--------|--------|--------|--------|--------|--|--|-------------------------------|--|--|--|--|--|--|--|--|-------------------|------|--|--|--|------|--|--|--|-------|-------------|---|----------|---|-------|-------------|---|----------|---|---------|--------|-------|------|--------|-------|--------|-------|------|--------|-------|-------------|--------|-------|------|--------|-------|--------|-------|------|--------|-------|--------|--------|-------|------|--------|-------|--------|-------|------|--------|-------|--------------------------|--|--|--|--|--|--|--|--|--|---|
| CUSTOMER COMPLAINTS DATA [G4-PR5]                   |  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Media Complaints                                    | 2013   |             |  | 2014                              |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
|   | Banking  | Credit Card | OCC  | Banking                           | Credit Card | OCC    |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Mass Media  | 4  | 15          | 48   | 5                                 | 3           | 93     |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Electronic Media (Online)                           | 30   | 57          | 41   | 11                                | 36          | 0      |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Social Media  | 0  | 32          | 0  | 94                                | 68          | 0      |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Letter/Fax  | 2  | 46          | 2,918  | 0                                 | 2           | 3,873  |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Email   | 1,103  | 1,020       | 177  | 683                               | 619         | 170    |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Telephone   | 54,036   | 91,554      | 9,923  | 86,809                            | 77,467      | 12,802 |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Others  | 0  | 316         | 43,413   | 0                                 | 257         | 66,436 |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Total   | 55,085   | 93,040      | 56,520   | 87,602                            | 78,452      | 83,374 |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| GRIEVANCE SETTLEMENT [G4-PR5]                       |  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Type of Grievance                                   | 2013   |             |  |                                   | 2014        |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
|   | Total  | On Progress | %  | Resolved                          | %           | Total  | On Progress | %      | Resolved | %     |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Banking   | 55,085   | 2,826       | 5.13   | 52,529                            | 94.87       | 87,602 | 3,302       | 3.77   | 84,300   | 96.20 |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Credit Card   | 93,040   | 3,995       | 4.29   | 89,045                            | 95.71       | 78,452 | 3,544       | 4.52   | 74,908   | 95.48 |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Online  | 56,520   | 3,456       | 6.11   | 53,064                            | 93.89       | 83,374 | 3,771       | 4.47   | 79,603   | 95.48 |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Customer Complaint (OCC)                            |  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Komunikasi Pemasaran                                |  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| G4-PR6  | Penjualan produk yang dilarang atau disengketakan  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| G4-PR7  | Jumlah total Insiden ketidakpatuhan terhadap peraturan dan koda sukarela tentang komunikasi pemasaran, termasuk iklan, promosi, dan sponsor, menurut jenis hasil |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Privasi Pelanggan                                   |  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| G4-PR8  | Jumlah total keluhan yang terbukti terkait dengan pelanggaran privasi pelanggan dan hilangnya data Pelanggan   | √           | We can report that during the reporting year, we have received no significant complaints or incidents related to data confidentiality and BNI customer privacy.  |                                   |             |        |             | 38     |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Kepatuhan   |  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| G4-PR9  | Nilai moneter denda yang signifikan atas ketidakpatuhan terhadap undang-undang dan peraturan terkait penyediaan dan penggunaan produk dan jasa                   | √           | During the reporting period, BNI received no fines and did not violate laws and regulations related to fair business competition, monopolistic practices, environmental impact, impacts on occupational health and safety, provision of product and service information, promotions, or banking services.  |                                   |             |        |             | 38     |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| <b>FINANCIAL SERVICES SECTOR SPECIFIC INDICATOR</b> |  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| Product Portofolio                                  |  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| G4-FS1  | Policies with specific environmental and social components applied to business lines.  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| G4-FS2  | Procedures for assessing and screening environmental and social risks business lines.  | √           | To provide sustainability banking services, every bank must manage the risk inherent in its products and services. By applying the principle of sustainability, BNI has become a pioneer, demonstrating that maintaining a balance triple bottom line of profit, people and planet can be achieved.  |                                   |             |        |             | 53, 54 |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| G4-FS3  | Processes for monitoring clients implementation of and compliance with environmental and social requirements included in agreements or transactions.             | √           | In 2014, consumer credit growth stood at 9.1%, reaching Rp 55,3 trillion, and accounted for 19.9% of BNI's total loan portfolio.   |                                   |             |        |             | 53, 54 |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |
| G4-FS4  | Process for improving staff competency to implement the environmental and  |             |  |                                   |             |        |             |        |          |       |  |  |                  |      |  |  |      |  |  |  |  |         |             |     |         |             |     |  |  |            |   |    |    |   |   |    |  |  |                           |    |    |    |    |    |   |  |  |              |   |    |   |    |    |   |  |  |            |   |    |       |   |   |       |  |  |       |       |       |     |     |     |     |  |  |           |        |        |       |        |        |        |  |  |        |   |     |        |   |     |        |  |  |       |        |        |        |        |        |        |  |  |                               |  |  |  |  |  |  |  |  |                   |      |  |  |  |      |  |  |  |       |             |   |          |   |       |             |   |          |   |         |        |       |      |        |       |        |       |      |        |       |             |        |       |      |        |       |        |       |      |        |       |        |        |       |      |        |       |        |       |      |        |       |                          |  |  |  |  |  |  |  |  |  |   |

|                                       |  |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
|---------------------------------------|--|-------|---|------------------|--------|-----|---------------------------------------|--------|-------|-------------------|---------|-------|-----------------------|--------|------|--------------------|--------|------|-------|---------|------|--|
|                                       | social policies and procedures as applied to business lines.   |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS5                                | Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.  |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS6                                | Percentage of the portfolio for business lines by specific region, size (E.G. Micro/SME/Large) and by sector.  | ✓     | <table> <tr><td>Consumer Banking</td><td>55,338</td><td>53%</td></tr> <tr><td>Commercial Banking (Small and Medium)</td><td>77,384</td><td>26.9%</td></tr> <tr><td>Corporate Banking</td><td>119,715</td><td>45.1%</td></tr> <tr><td>International Banking</td><td>10,082</td><td>3.6%</td></tr> <tr><td>Subsidiary Banking</td><td>15,104</td><td>5.4%</td></tr> <tr><td>Total</td><td>277,622</td><td>100%</td></tr> </table> | Consumer Banking | 55,338 | 53% | Commercial Banking (Small and Medium) | 77,384 | 26.9% | Corporate Banking | 119,715 | 45.1% | International Banking | 10,082 | 3.6% | Subsidiary Banking | 15,104 | 5.4% | Total | 277,622 | 100% |  |
| Consumer Banking                      | 55,338   | 53%   |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| Commercial Banking (Small and Medium) | 77,384   | 26.9% |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| Corporate Banking                     | 119,715  | 45.1% |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| International Banking                 | 10,082   | 3.6%  |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| Subsidiary Banking                    | 15,104   | 5.4%  |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| Total                                 | 277,622  | 100%  |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS7                                | Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.                           | ✓     | <table> <tr><td>Consumer Banking</td><td>55,338</td><td>53%</td></tr> <tr><td>Commercial Banking (Small and Medium)</td><td>77,384</td><td>25.4%</td></tr> <tr><td>Corporate Banking</td><td>119,715</td><td>45.5%</td></tr> <tr><td>International Banking</td><td>10,082</td><td>3.6%</td></tr> <tr><td>Subsidiary Banking</td><td>15,104</td><td>5.4%</td></tr> <tr><td>Total</td><td>277,622</td><td>100%</td></tr> </table> | Consumer Banking | 55,338 | 53% | Commercial Banking (Small and Medium) | 77,384 | 25.4% | Corporate Banking | 119,715 | 45.5% | International Banking | 10,082 | 3.6% | Subsidiary Banking | 15,104 | 5.4% | Total | 277,622 | 100% |  |
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| Corporate Banking                     | 119,715  | 45.5% |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| International Banking                 | 10,082   | 3.6%  |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| Subsidiary Banking                    | 15,104   | 5.4%  |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| Total                                 | 277,622  | 100%  |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS8                                | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.                    | ✓     | In implementing this policy, we use the PROPER (Environmental Management Performance Rating Program) results issued by the Forestry & Environment Ministry when considering lending to corporations. BNI no longer provides loans to corporations that are ranked red or black in PROPER.   | 91,<br>93,<br>95 |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| <b>Active Ownership</b>               |  |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS10                               | Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues. |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS11                               | Percentage of assets subject to positive and negative environmental or social screening.   |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS12                               | Voting policy applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.  |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| <b>Social-Local Communities</b>       |  |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS13                               | Access points in low-populates or economically disadvantaged areas by type.  | ✓     | BNI has realized the first full access Automated Teller Machine (ATM) operation by an Indonesia bank abroad. In the first stage, BNI is operating four ATMs in Hong Kong and plans to continue in Singapore.  | 56               |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS14                               | Initiatives to improve access to financial services for disadvantaged people.  | ✓     | To provide convenience to customers for physical and non-physical foreign exchange transactions, BNI has opened a Treasury Regional Area (TRA) in Manado. BNI has already opened TRAs in Medan, Pekanbaru, Palembang, Bandung, Semarang, Surabaya, Makassar, Balikpapan and Denpasar.   | 55,<br>56,<br>84 |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| <b>Product and Service Labeling</b>   |  |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS15                               | Policies for the fair design and sale of financial products and services.  |       |   |                  |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |
| G4-FS16                               | Initiatives to enhance financial literacy by type of beneficiary.  | ✓     | To support the government's step to implement the National Strategy for Financial Literacy, BNI has also aggressively disseminated its financial literacy program (financial planning). The BNI Financial Board Game has been designed to resemble the game Monopoly.   | 57               |        |     |                                       |        |       |                   |         |       |                       |        |      |                    |        |      |       |         |      |  |

**Lampiran 2. Pemenuhan Indikator GRI G4**  
**PT MALAYAN BANKING Bhd.**

| Index | Indikator  | ✓ | Statement   | Page          |
|-------|--|---|---|---------------|
|       | <b>PENGUNGKAPAN STANDAR UMUM</b>   |   |   |               |
|       | <b>STRATEGI DAN ANALISIS</b>   |   |   |               |
| G4-1  | Pernyataan dari pembuat keputusan yang paling senior di organisasi tentang relevansi keberlanjutan terhadap organisasi dan strategi organisasi untuk menghadapi keberlanjutan.                             | ✓ | Chairman's message: we strive to do the right thing for our company holistically as we live our mission to humanise financial services.<br>Group president and CEO's message: over the years, as we worked towards enhancing our sustainability   | 8, 10         |
| G4-2  | Deskripsi mengenai dampak, risiko, dan peluang utama   | ✓ | Chairman's message: we strive to do the right thing for our company holistically as we live our mission to humanise financial services.<br>Group president and CEO's message: over the years, as we worked towards enhancing our sustainability   | 8, 10,<br>130 |
|       | <b>PROFIL ORGANISASI</b>   |   |   |               |
| G4-3  | Nama organisasi  | ✓ | Maybank   | 2             |
| G4-4  | Merek, produk, dan layanan utama   | ✓ | Maybank has built on its expertise in a wide area of financial services and today its range of services includes commercial, investment, islamic, offshore, and internet banking, as well as stockbroking, insurance and takaful, asset management, and venture capital financing.  | 2             |
| G4-5  | Lokasi kantor pusat organisasi   | ✓ | The group operates from its three key 'home markets' of Malaysia, Singapore and Indonesia.  | 2             |
| G4-6  | Jumlah negara tempat organisasi beroperasi, dan nama negara tempat organisasi menjalankan operasi yang signifikan maupun yang secara khusus relevan dengan topik keberlanjutan yang dibahas dalam laporan. | ✓ | Home markets: Malaysia, Indonesia, and Singapore. International Market: Bahrain, Brunei, Cambodia, China, Hong Kong, India, Laos, Londong, Labuan, Myanmar, New York, Pakistan, Papua New Guinea, Philippines, Saudi Arabia, Thailand, Uzbekistan, and Vietnam.   | 2             |
| G4-7  | Sifat kepemilikan dan badan hukum.   | ✓ | On group corporate structure.   | 2, 6          |
| G4-8  | Pasar yang dilayani (termasuk pengelompokan geografis, sektor yang dilayani, dan jenis pelanggan dan penerima manfaat).  | ✓ | Home markets: Malaysia, Indonesia, and Singapore. International Market: Bahrain, Brunei, Cambodia, China, Hong Kong, India, Laos, Londong, Labuan, Myanmar, New York, Pakistan, Papua New Guinea, Philippines, Saudi Arabia, Thailand, Uzbekistan, and Vietnam.<br><br>Maybank has built on its expertise in a wide area of financial services and today its range of services includes commercial, investment, islamic, offshore, and internet banking, as well as stockbroking, insurance and takaful, asset management, and venture capital financing. | 2             |
| G4-9  | Skala organisasi   | ✓ | The largest bank in Malaysia, RM640 billion<br>Over 47.000 employees serving over 22 million customers.<br>Over 2.400 offices in 20 countries.  | 3, 6          |

| G4-10                                | a.Jumlah total karyawan menurut kontrak kerja dan gender  | √      | <table border="1"> <thead> <tr> <th>DESCRIPTION</th><th>2014</th><th>2013</th><th>2012</th></tr> </thead> <tbody> <tr><td>Employees</td><td></td><td></td><td>168</td></tr> <tr><td>Total number*</td><td>47,041</td><td>47,771</td><td>47,333</td></tr> <tr><td>Inside Malaysia</td><td>26,272</td><td>26,728</td><td>26,039</td></tr> <tr><td>Outside Malaysia*</td><td>20,769</td><td>21,043</td><td>20,300</td></tr> <tr><td>Executive</td><td>31,096</td><td>31,702</td><td>26,446</td></tr> <tr><td>Non-Executive</td><td>15,945</td><td>16,069</td><td>16,556</td></tr> <tr><td>Full-time</td><td>47,041</td><td>47,771</td><td>47,333</td></tr> <tr><td>Part-time</td><td>-</td><td>0</td><td>-</td></tr> <tr><td>Permanent Staff</td><td>42,986</td><td>43,904</td><td>40,660</td></tr> <tr><td>Non-permanent Staff</td><td>4,055</td><td>3,867</td><td>2,542</td></tr> <tr><td>Female</td><td>25,285</td><td>25,498</td><td>23,415</td></tr> <tr><td>Male</td><td>21,756</td><td>22,273</td><td>19,887</td></tr> <tr><td>Union members (For Maybank only)</td><td>9,054</td><td>12,563</td><td>10,278</td></tr> <tr><td>Non-Union members (For Maybank only)</td><td>13,232</td><td>14,165</td><td>16,015</td></tr> </tbody> </table> | DESCRIPTION | 2014 | 2013 | 2012 | Employees |  |  | 168 | Total number* | 47,041 | 47,771 | 47,333 | Inside Malaysia | 26,272 | 26,728 | 26,039 | Outside Malaysia* | 20,769 | 21,043 | 20,300 | Executive | 31,096 | 31,702 | 26,446 | Non-Executive | 15,945 | 16,069 | 16,556 | Full-time | 47,041 | 47,771 | 47,333 | Part-time | - | 0 | - | Permanent Staff | 42,986 | 43,904 | 40,660 | Non-permanent Staff | 4,055 | 3,867 | 2,542 | Female | 25,285 | 25,498 | 23,415 | Male | 21,756 | 22,273 | 19,887 | Union members (For Maybank only) | 9,054 | 12,563 | 10,278 | Non-Union members (For Maybank only) | 13,232 | 14,165 | 16,015 |
|--------------------------------------|---|--------|---|-------------|------|------|------|-----------|--|--|-----|---------------|--------|--------|--------|-----------------|--------|--------|--------|-------------------|--------|--------|--------|-----------|--------|--------|--------|---------------|--------|--------|--------|-----------|--------|--------|--------|-----------|---|---|---|-----------------|--------|--------|--------|---------------------|-------|-------|-------|--------|--------|--------|--------|------|--------|--------|--------|----------------------------------|-------|--------|--------|--------------------------------------|--------|--------|--------|
| DESCRIPTION                          | 2014  | 2013   | 2012  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Employees                            |   |        | 168   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Total number*                        | 47,041  | 47,771 | 47,333  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Inside Malaysia                      | 26,272  | 26,728 | 26,039  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Outside Malaysia*                    | 20,769  | 21,043 | 20,300  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Executive                            | 31,096  | 31,702 | 26,446  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Non-Executive                        | 15,945  | 16,069 | 16,556  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Full-time                            | 47,041  | 47,771 | 47,333  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Part-time                            | -   | 0      | -   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Permanent Staff                      | 42,986  | 43,904 | 40,660  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Non-permanent Staff                  | 4,055   | 3,867  | 2,542   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Female                               | 25,285  | 25,498 | 23,415  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Male                                 | 21,756  | 22,273 | 19,887  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Union members (For Maybank only)     | 9,054   | 12,563 | 10,278  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| Non-Union members (For Maybank only) | 13,232  | 14,165 | 16,015  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
|                                      | b. Jumlah total karyawan tetap menurut jenis pegawai dan gender.  |        |   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
|                                      | c. Total tenaga kerja menurut pekerja dan pengawas/mandor menurut gender.   |        |   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
|                                      | d. Total tenaga kerja menurut wilayah dan gender.   |        |   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
|                                      | e. Jika sebagian besar pekerjaan organisasi dilakukan oleh pekerja yang secara hukum dianggap sebagai wirausaha, atau oleh individu selain karyawan atau pengawas/mandor, termasuk karyawan dan karyawan kontraktor yang diawasi. |        |   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
|                                      | f. Variasi yang signifikan dalam jumlah pekerjaan (misalnya variasi pekerjaan musiman dalam industri pariwisata atau pertanian).  |        |   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| G4-11                                | Persentase total karyawan yang tercakup dalam perjanjian kerja bersama.   | √      | During the year, two Collective Agreements (CA) related to Maybank were concluded and signed. The first between Maybank Philippines Inc. And the second between Malayan Commercial Banks' Association (MCBA) and the National Union of Bank Employees (NUBE). A total of 34.46% of Maybankers are union members.  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| G4-12                                | Rantai pasokan organisasi.  | √      | In 2015, Group Procurement will be reviewing standard terms of contract to incorporate terms that specifically oblige suppliers to adhere to requirements of fair labour practices, respect for human rights and non-discrimination as well as environmental protection.  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| G4-13                                | Perubahan yang signifikan selama periode pelaporan sehubungan dengan ukuran, struktur, kepemilikan, atau rantai pasokan organisasi,   | √      | On group corporate structure.   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| G4-14                                | Apa dan bagaimana pendekatan atau prinsip kehati-hatian dilakukan oleh organisasi.  | √      | The Group's approach to risk management involves the establishment of risk principles and strategies as the core foundation in driving strong risk management culture and practices across the Group. The Group manages its risk actively, with six key elements underpinning its risk management governance and framework.<br><br>Maybank Group's risk management practices enable the Group to systematically identify, measure, control, monitor, and report risk exposures across the Group.  |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |
| G4-15                                | Daftar piagam, prinsip-prinsip, atau inisiatif lainnya di bidang ekonomi  | √      | • ACCA Malaysia Sustainability Reporting Awards 2014, Best Sustainability Report Award<br>7, 130,   |             |      |      |      |           |  |  |     |               |        |        |        |                 |        |        |        |                   |        |        |        |           |        |        |        |               |        |        |        |           |        |        |        |           |   |   |   |                 |        |        |        |                     |       |       |       |        |        |        |        |      |        |        |        |                                  |       |        |        |                                      |        |        |        |

|  | ekonomi, lingkungan dan sosial, yang dikembangkan secara eksternal, di mana organisasi ikut serta atau memberikan dukungan.   | <ul style="list-style-type: none"> <li>NACRA 2014, Best Corporate Social Responsibility Reporting-Silver</li> <li>ACSSA 2014, Sustainability Report Category - Winner</li> </ul> <p>So naturally, we are now moving to a more sustained commitment which is consistent with the direction from our Board and Executive Committee—that is to now look at how to integrate environmental and social criteria in our lending practices.</p>   | 135,<br>136  |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
|--|---|--|--|----------------------|--------------------------|--------------------------|---------------------------|--|-----------------------------|---|--|--|--------------------------------------|---|---|--|------------------------------|--|--|--|---------------------------------|--|--|---|-------------------|--|--|--|--|--|---|--|--------------------------------------|---|---|--|--------------------------------------|---|--|--|---------------------------|---|--|--|---------------------|--|--|---|----------------------------|---|--|--|--|--|--|--|----|
| G4-16  | Keanggotaan asosiasi  | ✓ Partnership with World Islamic Economic Forum (WIEF)   | 135,<br>136  |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
| <b>ASPEK MATERIAL DAN BOUNDARY TERIDENTIFIKASI</b> |   |  |  |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
| G4-17  | a.Daftar semua entitas yang disertakan dalam laporan keuangan konsolidasi organisasi atau dokumen lain yang setara.   | ✓ The report covers Maybank, all subsidiaries, and regional offices.   | 13   |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
|  | b. Apabila entitas yang disertakan dalam laporan keuangan konsolidasi organisasi atau dokumen lain yang setara tidak dicakup dalam laporan.   | It does not include outsourced activities, joint ventures, and suppliers. We have attempted to report on all issues that are material to Maybank.  | 13   |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
| G4-18  | a.Proses untuk menentukan konten laporan dan Aspek Boundary.  | ✓ During the formulation of the 20/20 Sustainability Plan, we update our earlier materiality analysis based on an ongoing trend analysis, media search as well as internal and external stakeholder input.   | 13,<br>19  |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
|  | b.Penerapan Prinsip-prinsip Pelaporan untuk Menentukan Konten Laporan.  |  |  |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
| G4-19  | Aspek-aspek material yang teridentifikasi dalam proses untuk menentukan isi laporan.  | ✓ A total number of 28 one-on-one interviews were conducted with senior management from different business areas across the Group. The senior management insights enabled prioritisation of the material issues.   | 19   |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
| G4-20  | Batas-batas aspek dalam organisasi  | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Key Issues</th> <th rowspan="2">Where It Is Reported</th> <th>Boundary Inside Maybank</th> <th>Boundary outside Maybank</th> </tr> <tr> <th colspan="2">Community and Citizenship</th> </tr> </thead> <tbody> <tr> <td><b>Investing for Impact</b></td> <td>Engaging with local communities is a vital element of our work. Talking to the community helps us to better help our customers to define what a positive or negative impact on the local community has on them. This helps us understand more fully the potential environmental and social impacts of our work on a broader scale.<br/><i>Community and Citizenship, page 42</i></td> <td>Relevant to the Group as a whole, particularly Maybank Foundation. 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There are a number of initiatives that are planned to promote the opportunity for learning and development.</td> <td>Building capable employees through learning and development initiatives provided by stakeholders with a more dynamic organisation to interact with.</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Our People</b></td><td></td><td></td></tr> <tr> <td><b>Diverse and Inclusive Workplace</b></td> <td>We believe that improved diversity, flexibility, and inclusiveness are vital to improving the quality and productivity of our workforce.<br/><i>Diverse and Inclusive Workplace, page 102</i></td> <td>A diverse and inclusive workplace provides us with a workforce that can support the growth of our business.</td> <td>When our workforce reflects the actual community breakdowns, stakeholders connect with the organisation in multiple ways as being at the heart of the community.</td> </tr> <tr> <td><b>Safety, Health and Well-being</b></td> <td>Technology is evolving rapidly, changing the way customers and businesses interact and do business. Technology paves the way for next generation access to finance.<br/><i>Safety, Health and Well-being, page 108</i></td> <td>The safety and well-being requirements remain an important aspect of our overall strategy. We particularly encourage healthy lifestyle changes. This is something we have closely with our belief that good health contributes to more engaged staff.</td> <td>Our safety, health and well-being programmes support the relevant governmental requirements.</td> </tr> <tr> <td><b>Commitment to the Environment</b></td> <td>Measuring and managing our impacts are challenges that we are meeting as our operations continue to expand.<br/><i>Commitment to the Environment, page 115</i></td> <td>Incidence of non-compliance will have impact on the Group. As we aim to move towards better environmental performance, we will need to be reflective and employees need to understand our impacts.</td> <td>As our GHG emissions are factored into national emission carbon rates, the national GHG inventory will be impacted. Our targets in our targets will also have a positive effect on the environment as a whole.</td> </tr> <tr> <td><b>Focus on Customers</b></td> <td>Our ongoing commitment to deepen customer relationships, responding to customer needs, and improving service is fundamental to our business.<br/><i>Focus on Customers, page 121</i></td> <td>Focusing on building relationships with customers and improving the financial capabilities of the community is important to us. Providing simple and affordable solutions is relevant to Maybank as a whole, in terms of financial performance and reputation.</td> <td>Apart from customers, suppliers who need to support our services are impacted.</td> </tr> <tr> <td><b>Digitisation</b></td> <td>Technology is evolving rapidly, changing the way customers and businesses interact and do business. Technology paves the way for next generation access to finance.<br/><i>Digitisation, page 126</i></td> <td>A key enabler for Maybank to provide access and better banking services. It also impacts our leadership, performance and reputation.</td> <td>Leverage on life-improving digitisation to expand our reach in order to bring our banking services closer to our customers.</td> </tr> <tr> <td><b>Product Stewardship</b></td> <td>Providing access to finance, and helping local communities to bank and save responsibly. We are committed to providing a broad range of financial services to the real economy over the long term and showcase our product stewardship.</td> <td>A key enabler for Maybank to provide access and better banking services. It also impacts our leadership, performance and reputation.</td> <td>Customers, regulators and other stakeholders benefit from our approach to product stewardship as we lead the way in responsible growth and lending practices to meet our sustainability commitments.</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Access to Products and Services</b></td><td></td><td></td></tr> </tbody> </table> | Key Issues   | Where It Is Reported | Boundary Inside Maybank  | Boundary outside Maybank | Community and Citizenship |  | <b>Investing for Impact</b> | Engaging with local communities is a vital element of our work. Talking to the community helps us to better help our customers to define what a positive or negative impact on the local community has on them. 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| <b>Investing for Impact</b>                        | Engaging with local communities is a vital element of our work. Talking to the community helps us to better help our customers to define what a positive or negative impact on the local community has on them. This helps us understand more fully the potential environmental and social impacts of our work on a broader scale.<br><i>Community and Citizenship, page 42</i> | Relevant to the Group as a whole, particularly Maybank Foundation. Engaging with local communities through the community programmes they undertake via Cahaya Kasih.   | Creating tangible impact on the community at large especially in terms of education, health, environment, medium- and long-term projects that are reported and systematically tracked.                         |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
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| <b>Diverse and Inclusive Workplace</b>             | We believe that improved diversity, flexibility, and inclusiveness are vital to improving the quality and productivity of our workforce.<br><i>Diverse and Inclusive Workplace, page 102</i>  | A diverse and inclusive workplace provides us with a workforce that can support the growth of our business.  | When our workforce reflects the actual community breakdowns, stakeholders connect with the organisation in multiple ways as being at the heart of the community.   |                      |                          |                          |                           |  |                             |   |  |  |                                      |   |   |  |                              |  |  |  |                                 |  |  |   |                   |  |  |  |  |  |   |  |                                      |   |   |  |                                      |   |  |  |                           |   |  |  |                     |  |  |   |                            |   |  |  |  |  |  |  |    |
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|   | <b>Focus on Customers</b>   | Our ongoing commitment to deepen customer relationships, responding to customer needs, and improving service is fundamental to our business.<br><i>Focus on Customers, page 127</i>  | Focusing on building relationships with customers and improving the financial capabilities of the community is important. Providing simple and affordable solutions is relevant to Maybank as a whole, in terms of financial performance and reputation.   | Apart from customers, suppliers who need to support our services are impacted.  |                          |            |                      |                         |                          |    |                   |                             |  |  |   |  |                                      |   |   |   |  |                              |   |  |  |  |                                 |  |  |   |  |  |  |  |   |   |  |                                      |   |   |  |  |                                      |   |   |   |  |                           |   |  |  |  |                     |  |  |   |  |                            |   |  |   |  |
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|   | <b>Product Stewardship</b>  | Providing access to finance, and helping local communities to bank and invest in their future is the way forward for Maybank to contribute to financial services to the real economy over the long term and showcase our product stewardship.  | A key enabler for Maybank to provide access and better banking services. It also impacts our leadership, performance and reputation.   | Customers, regulators and other stakeholders benefit from our approach to product stewardship as we lead the way in developing and implementing practices to meet our sustainability commitments.       |                          |            |                      |                         |                          |    |                   |                             |  |  |   |  |                                      |   |   |   |  |                              |   |  |  |  |                                 |  |  |   |  |  |  |  |   |   |  |                                      |   |   |  |  |                                      |   |   |   |  |                           |   |  |  |  |                     |  |  |   |  |                            |   |  |   |  |
| G4-22                                       | Pengaruh dari pernyataan ulang atas informasi yang diberikan pada laporan sebelumnya dan alasan pernyataan ulang tersebut.  | ✓  | Our mission to humanise financial services continues to guide our work, As in 2013, the report has been prepared in accordance with the GRI G4 Sustainability Reporting Guidelines.  |   | 13                       |            |                      |                         |                          |    |                   |                             |  |  |   |  |                                      |   |   |   |  |                              |   |  |  |  |                                 |  |  |   |  |  |  |  |   |   |  |                                      |   |   |  |  |                                      |   |   |   |  |                           |   |  |  |  |                     |  |  |   |  |                            |   |  |   |  |
| G4-23                                       | Perubahan yang signifikan dari periode pelaporan sebelumnya pada Cakupan dan Aspek Boundary.  | ✓  | Our mission to humanise financial services continues to guide our work, As in 2013, the report has been prepared in accordance with the GRI G4 Sustainability Reporting Guidelines.  |   | 13                       |            |                      |                         |                          |    |                   |                             |  |  |   |  |                                      |   |   |   |  |                              |   |  |  |  |                                 |  |  |   |  |  |  |  |   |   |  |                                      |   |   |  |  |                                      |   |   |   |  |                           |   |  |  |  |                     |  |  |   |  |                            |   |  |   |  |
| <b>HUBUNGAN DENGAN PEMANGKU KEPENTINGAN</b> |   |  |  |   |                          |            |                      |                         |                          |    |                   |                             |  |  |   |  |                                      |   |   |   |  |                              |   |  |  |  |                                 |  |  |   |  |  |  |  |   |   |  |                                      |   |   |  |  |                                      |   |   |   |  |                           |   |  |  |  |                     |  |  |   |  |                            |   |  |   |  |
| G4-24                                       | Daftar kelompok-kelompok pemangku kepentingan yang dilibatkan oleh organisasi.  | ✓  | Based on this list, we concluded that eight internal and external stakeholder groups were most relevant to our analysis: employees, customers, regulators, suppliers, investors, community, beneficiaries, and media.  |   | 20                       |            |                      |                         |                          |    |                   |                             |  |  |   |  |                                      |   |   |   |  |                              |   |  |  |  |                                 |  |  |   |  |  |  |  |   |   |  |                                      |   |   |  |  |                                      |   |   |   |  |                           |   |  |  |  |                     |  |  |   |  |                            |   |  |   |  |
| G4-25                                       | Dasar identifikasi dan pemilihan pemangku kepentingan yang akan dilibatkan  | ✓  | We identified our main stakeholder groups using the GRI G4 guidelines. This gave us a prioritised list of stakeholders. Based on this list, we concluded that eight internal and external stakeholder groups were most relevant to our analysis: employees, customers, regulators, suppliers, investors, community, beneficiaries, and media. From an overall list of 40 topics, compiled through analyses of internal documents, surveys, policies, and general media search, we reduced the list to 10 topics, which were then analysed in full.   |   | 20                       |            |                      |                         |                          |    |                   |                             |  |  |   |  |                                      |   |   |   |  |                              |   |  |  |  |                                 |  |  |   |  |  |  |  |   |   |  |                                      |   |   |  |  |                                      |   |   |   |  |                           |   |  |  |  |                     |  |  |   |  |                            |   |  |   |  |
| G4-26                                       | Pendekatan organisasi dalam hubungan dengan pemangku kepentingan, termasuk frekuensi hubungan menurut jenis dan menurut kelompok pemangku kepentingan, dan sebuah indikasi mengenai apakah terdapat hubungan yang dilakukan secara khusus dalam proses persiapan laporan. | ✓  | We identified our main stakeholder groups using the GRI G4 guidelines. This gave us a prioritised list of stakeholders. Based on this list, we concluded that eight internal and external stakeholder groups were most relevant to our analysis: employees, customers, regulators, suppliers, investors, community, beneficiaries, and media. From an overall list of 40 topics, compiled through analyses of internal documents, surveys, policies, and general media search, we reduced the list to 10 topics, which were  |   | 19, 20                   |            |                      |                         |                          |    |                   |                             |  |  |   |  |                                      |   |   |   |  |                              |   |  |  |  |                                 |  |  |   |  |  |  |  |   |   |  |                                      |   |   |  |  |                                      |   |   |   |  |                           |   |  |  |  |                     |  |  |   |  |                            |   |  |   |  |

|  |  |   | then analysed in full.  |            |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
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| G4-27                                  | Topik dan permasalahan utama yang pernah diajukan melalui hubungan dengan pemangku kepentingan, dan bagaimana organisasi menanggapi topik dan permasalahan utama tersebut, termasuk melalui pelaporan ini. Laporkan kelompok pemangku kepentingan yang pernah mengajukan topik dan permasalahan utama.   | ✓   | <p>From an overall list of 40 topics, compiled through analyses of internal documents, surveys, policies, and general media search, we reduced the list to 10 topics, which were then analysed in full.</p> <table border="1"> <thead> <tr> <th>Key Issues</th> <th>Where It Is Reported</th> <th>Boundary Inside Maybank</th> <th>Boundary outside Maybank</th> </tr> </thead> <tbody> <tr> <td><b>Community and Environment</b></td> <td><b>Investing for Impact</b><br/>Engaging with local communities is a vital element of our work. 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|  | <b>Commitment to the Environment</b><br>Measuring and managing our impacts are challenges that we are meeting as our operations continue to expand. <i>Commitment to the Environment</i> , page 115  | Incidence of non-compliance will have impact on the Group. As we aim to move towards better environmental practices, our environmental policies need to be reflective and employees need to understand our impacts.                                     | As our GHG emissions are factored into national emission carbon bonafides, the national GHG inventory will be impacted. Our targets will also have a positive effect on the environment as a whole.   |            |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
|  | <b>Focus on Customers</b><br>Our ongoing commitment to deepen customer relationships, responding to customer needs, and improving service delivery. <i>Focus on Customers</i> , page 121   | Focusing on building relationships with customers and improving the financial capability of the community to access to finance and affordable solutions is relevant to Maybank as a whole, in terms of financial performance and reputation.            | Apart from customers, suppliers who need to support our services are impacted.  |            |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
|  | <b>Digitisation</b><br>Technology is evolving rapidly, changing the way customers and businesses interact and do business. Technology paves the way for next-generation access to finance. <i>Digitisation</i> , page 126  | A key enabler for Maybank to provide access and better banking services. It also impacts our leadership, performance and reputation.  | Leverage on life-improving digitisation to expand our reach in order to bring our banking services closer to our customers.   |            |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
|  | <b>Product Stewardship</b><br>Providing access to finance, and helping local communities to bank and invest. We are committed to providing a broad range of financial services to the real economy over the long term and showcase our product stewardship.  | A key enabler for Maybank to provide access and better banking services. It also impacts our leadership, performance and reputation.  | Customers, regulators and other stakeholders benefit from our approach to product stewardship as we lead the way in responsible growth and lending practices to meet our sustainability commitments.  |            |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
| <b>PROFIL LAPORAN</b>                  |  |   |   |            |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
| G4-28                                  | Periode pelaporan (misalnya tahun fiskal atau tahun kalender) untuk informasi yang diberikan.  | ✓   | This report, which is produced annually, covers the period from January 1, 2014 to December 31, 2014 (Fiscal/Financial Year 2014).  | 13         |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
| G4-29                                  | Tanggal laporan sebelumnya yang paling terakhir  | ✓   | Our mission to humanise financial services continues to guide our work. As in 2013, the report has been prepared in accordance with the GRI G4 Sustainability Reporting Guidelines.   | 13         |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
| G4-30                                  | Siklus pelaporan   | ✓   | This report, which is produced annually, covers the period from January 1, 2014 to December 31, 2014 (Fiscal/Financial Year 2014).  | 13         |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
| G4-31                                  | Kontak yang dapat dihubungi bila ada pertanyaan mengenai laporan atau kontennya.   | ✓   | <p>We welcome your comments, thoughts and remark, which should be directed to:</p> <p><b>Group Corporate Affairs &amp; Sustainability</b><br/> <b>Malayan Banking Berhad</b><br/> <b>11<sup>th</sup> Floor, Menara Maybank, 100, Jalan Tun Perak, 50050, Kuala Lumpur, Malaysia</b><br/> <b>Telp: 03-20708833 Fax: 03-20722504</b><br/> <b>Email: corporateaffairs@maybank.com.my</b><br/> This sustainability report is available on the web at <a href="http://www.maybank.com">www.maybank.com</a></p>   | 13         |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
| G4-32                                  | a. Opsi 'sesuai' yang dipilih organisasi.  | ✓   | The report has been prepared in accordance with the GRI G4 Sustainability Reporting Guidelines 'in accordance' option Core.   | 13         |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
|  | b. Indeks Konten GRI untuk opsi yang dipilih   | ✓   | The report has been prepared in accordance with the GRI G4 Sustainability Reporting Guidelines 'in accordance' option Core.   | 13         |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |
|  | c. Referensi ke Laporan Assurance eksternal, jika laporan telah dijamin  | ✓   | The report has been externally assured SIRIM.   | 13         |                      |                         |                          |                                  |  |  |  |                   |   |   |   |  |   |  |  |  |   |   |   |  |  |   |   |  |   |   |   |  |   |   |   |  |  |  |  |  |   |  |   |  |   |  |  |                  |

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|                    | secara eksternal. GRI merekomendasikan penggunaan assurance eksternal, namun hal ini bukan persyaratan agar dapat 'sesuai' dengan pedoman.   |   |   |    |
| G4-33              | a. Kebijakan organisasi dan praktik yang sedang berjalan sehubungan dengan memperoleh assurance eksternal untuk laporan.   | ✓ | Our mission to humanise financial services continues to guide our work. As in 2013, the report has been prepared in accordance with the GRI G4 Sustainability Reporting Guidelines 'in accordance' option Core. The report has been externally assured SIRIM.   | 13 |
|                    | b. Jika tidak disertakan dalam laporan assurance yang menyertai laporan keberlanjutan, laporkan cakupan dan dasar assurance eksternal yang diberikan.  |   |   |    |
|                    | c. Hubungan antara organisasi dan penyedia assurance.  |   |   |    |
|                    | d. Apakah badan tata kelola tertinggi atau eksekutif senior terlibat dalam memperoleh assurance untuk laporan keberlanjutan organisasi.  |   |   |    |
| <b>TATA KELOLA</b> |  |   |   |    |
| G4-34              | Struktur tata kelola organisasi, termasuk komite-komite badan tata kelola tertinggi. Identifikasi komite yang bertanggung jawab dalam pembuatan keputusan terkait dengan dampak ekonomi, lingkungan, dan sosial.                         | ✓ | <p>The chart below illustrates the Corporate Governance Model adopted by Maybank.</p> <pre> graph TD     Shareholders[Shareholders] --&gt; Board[Board]     Board -- Delegation --&gt; GroupPCEO[Group PCEO]     Board -- Accountability --&gt; GroupGEC[Group Management Executive Committee]     GroupPCEO --&gt; RiskManagementCommittee[Risk Management Committee]     GroupPCEO --&gt; CreditReviewCommittee[Credit Review Committee]     GroupPCEO --&gt; NominationRemunerationCommittee[Nomination &amp; Remuneration Committee]     GroupPCEO --&gt; EmployeesShareCommittee[Employees' Share Committee]     GroupGEC --&gt; ManagementCommittees[Management Committees]     GroupGEC -.-&gt; GroupGeneralCounsel[Group General Counsel &amp; Company Secretary]     GroupGEC -.-&gt; ManagementFramework[Management Framework]     GroupGEC -.-&gt; Policies[Policies]     GroupGEC -.-&gt; VisionMissionValues[Vision Mission Values]     GroupGEC -.-&gt; ManagementStandardsOperatingStandards[Management Standards Operating Standards]     RiskManagementCommittee --&gt; Risk[Risk]     Risk --&gt; Compliance[Compliance]     Risk --&gt; IndependentAssurance[Independent Assurance]     Risk --&gt; ExternalAuditors[External Auditors]     Risk --&gt; InternalAuditors[Internal Auditors]     ManagementCommittees --&gt; Policies     ManagementCommittees --&gt; VisionMissionValues     ManagementCommittees --&gt; ManagementStandardsOperatingStandards     Policies --&gt; VisionMissionValues     Policies --&gt; ManagementStandardsOperatingStandards     VisionMissionValues --&gt; ManagementStandardsOperatingStandards   </pre> | 30 |
| G4-35              | Proses pelimpahan otoritas untuk topik ekonomi, lingkungan dan sosial dari badan tata kelola tertinggi kepada eksekutif senior dan karyawan lainnya.   | ✓ | <p>The chart below illustrates the Corporate Governance Model adopted by Maybank.</p> <pre> graph TD     Shareholders[Shareholders] --&gt; Board[Board]     Board -- Delegation --&gt; GroupPCEO[Group PCEO]     Board -- Accountability --&gt; GroupGEC[Group Management Executive Committee]     GroupPCEO --&gt; RiskManagementCommittee[Risk Management Committee]     GroupPCEO --&gt; CreditReviewCommittee[Credit Review Committee]     GroupPCEO --&gt; NominationRemunerationCommittee[Nomination &amp; Remuneration Committee]     GroupPCEO --&gt; EmployeesShareCommittee[Employees' Share Committee]     GroupGEC --&gt; ManagementCommittees[Management Committees]     GroupGEC -.-&gt; GroupGeneralCounsel[Group General Counsel &amp; Company Secretary]     GroupGEC -.-&gt; ManagementFramework[Management Framework]     GroupGEC -.-&gt; Policies[Policies]     GroupGEC -.-&gt; VisionMissionValues[Vision Mission Values]     GroupGEC -.-&gt; ManagementStandardsOperatingStandards[Management Standards Operating Standards]     RiskManagementCommittee --&gt; Risk[Risk]     Risk --&gt; Compliance[Compliance]     Risk --&gt; IndependentAssurance[Independent Assurance]     Risk --&gt; ExternalAuditors[External Auditors]     Risk --&gt; InternalAuditors[Internal Auditors]     ManagementCommittees --&gt; Policies     ManagementCommittees --&gt; VisionMissionValues     ManagementCommittees --&gt; ManagementStandardsOperatingStandards     Policies --&gt; VisionMissionValues     Policies --&gt; ManagementStandardsOperatingStandards     VisionMissionValues --&gt; ManagementStandardsOperatingStandards   </pre> | 30 |
| G4-36              | Apakah organisasi telah menetapkan jabatan atau jabatan-jabatan di tingkat eksekutif dengan tanggung jawab untuk topik ekonomi, lingkungan, dan sosial, dan apakah pemegang jabatan melapor langsung kepada badan tata kelola tertinggi. | ✓ | <p>The chart below illustrates the Corporate Governance Model adopted by Maybank.</p> <pre> graph TD     Shareholders[Shareholders] --&gt; Board[Board]     Board -- Delegation --&gt; GroupPCEO[Group PCEO]     Board -- Accountability --&gt; GroupGEC[Group Management Executive Committee]     GroupPCEO --&gt; RiskManagementCommittee[Risk Management Committee]     GroupPCEO --&gt; CreditReviewCommittee[Credit Review Committee]     GroupPCEO --&gt; NominationRemunerationCommittee[Nomination &amp; Remuneration Committee]     GroupPCEO --&gt; EmployeesShareCommittee[Employees' Share Committee]     GroupGEC --&gt; ManagementCommittees[Management Committees]     GroupGEC -.-&gt; GroupGeneralCounsel[Group General Counsel &amp; Company Secretary]     GroupGEC -.-&gt; ManagementFramework[Management Framework]     GroupGEC -.-&gt; Policies[Policies]     GroupGEC -.-&gt; VisionMissionValues[Vision Mission Values]     GroupGEC -.-&gt; ManagementStandardsOperatingStandards[Management Standards Operating Standards]     RiskManagementCommittee --&gt; Risk[Risk]     Risk --&gt; Compliance[Compliance]     Risk --&gt; IndependentAssurance[Independent Assurance]     Risk --&gt; ExternalAuditors[External Auditors]     Risk --&gt; InternalAuditors[Internal Auditors]     ManagementCommittees --&gt; Policies     ManagementCommittees --&gt; VisionMissionValues     ManagementCommittees --&gt; ManagementStandardsOperatingStandards     Policies --&gt; VisionMissionValues     Policies --&gt; ManagementStandardsOperatingStandards     VisionMissionValues --&gt; ManagementStandardsOperatingStandards   </pre> | 30 |
| G4-37              | Proses konsultasi antara pemangku kepentingan dan badan tata kelola tertinggi tentang topik ekonomi, lingkungan, dan sosial. Jika proses konsultasi didelegasikan, jelaskan  |   |   |    |

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|       | kepada siapa dan masukanmasukan mana yang diproses kepada badan tata kelola tertinggi.   |   |  |
| G4-38 | Komposisi badan tata kelola tertinggi dan komite- Komitenya.   |   |  |
| G4-39 | Apakah Pimpinan badan tata kelola tertinggi juga merupakan pejabat eksekutif (dan, jika ya, apa fungsinya dalam manajemen organisasi dan alasan untuk pengaturan ini).   |   |  |
| G4-40 | Proses pencalonan dan pemilihan badan tata kelola tertinggi dan komite-komitenya, dan kriteria yang digunakan untuk mencalonkan dan memilih anggota badan tata kelola tertinggi,   |   |  |
| G4-41 | Proses pada badan tata kelola tertinggi untuk memastikan konflik kepentingan dihindari dan dikelola. Apakah konflik kepentingan diungkapkan kepada pemangku kepentingan.   | ✓ | Maybankers at all levels can plan their work and be ensured that timelines are met without compromising commercial and technical interest as well as compliance. Such sourcing approach improved from no visibility or traction of project plan to sourcing projects driven by mutually agreed and committed milestones by all stakeholders. 137   |
| G4-42 | Peran badan tata kelola tertinggi dan eksekutif senior dalam pengembangan, persetujuan, dan pembaruan tujuan, pernyataan nilai atau misi, strategi, kebijakan, dan sasaran organisasi yang berkaitan dengan dampak ekonomi, lingkungan, dan sosial.                    |   |  |
| G4-43 | Tindakan yang dilakukan untuk mengembangkan dan meningkatkan pengetahuan kolektif badan tata kelola tertinggi mengenai topik ekonomi, lingkungan, dan sosial.  |   |  |
| G4-44 | a. Proses untuk evaluasi kinerja badan tata kelola tertinggi sehubungan dengan tata kelola topik ekonomi, lingkungan, dan sosial. Apakah evaluasi tersebut independen atau tidak, dan frekuensinya. Apakah evaluasi tersebut merupakan asesmen yang dilakukan sendiri. |   |  |
|       | b. Tindakan yang diambil sebagai tanggapan terhadap evaluasi kinerja badan tata kelola tertinggi terkait dengan tata kelola topik ekonomi, lingkungan, dan sosial, termasuk, setidaknya, perubahan dalam keanggotaan dan praktik di tingkat organisasi.                |   |  |
| G4-45 | a. Peran badan tata kelola tertinggi dalam identifikasi dan pengelolaan dampak, risiko, dan peluang ekonomi, lingkungan, dan sosial. Sertakan peran badan tata kelola tertinggi dalam pelaksanaan proses uji tuntas.   | ✓ | Maybank Group's risk management practices enable the Group to systematically identify, measure, control, monitor, and report risk exposures across the Group. The Group established the three lines of defence concept: risk-taking units, risk control units and internal audit.<br><br>Group Chief Risk Officer:<br>For Maybank, sustainability is not a static process as the needs of our customers, employees, and the broader community will constantly evolve. Our response to those needs must be targeted and 36, 130 |

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|       |  | relevant. Many aspects of sustainability are already embedded in our activities, for example in our whistleblower mechanisms, screening of suppliers, and employee engagement.   |            |
|       | b. Apakah konsultasi pemangku kepentingan digunakan untuk mendukung identifikasi dan manajemen oleh badan tata kelola tertinggi mengenai dampak, risiko, serta peluang ekonomi, lingkungan, dan sosial.  |  |            |
| G4-46 | Peran badan tata kelola tertinggi dalam meninjau keefektifan proses manajemen risiko organisasi untuk topik ekonomi, lingkungan, dan sosial.   | ✓<br><br>Moving forward, Group Risk will be leading a team in implementing Environmental, Social and Governance (ESG) risk management, particularly in lending practices. For this purpose, we will be evaluating the necessary policies and processes to guide our approach.<br><br>Group Chief Risk Officer:<br>In the coming year, we will be evaluating detailed guidelines with respect to the criteria and methodology employed in the assessment of social and environmentally sensitive may require a heightened level of screening. To assist us, we will be developing a suite of position statements to clarify our approach to assessing the ESG dimensions of our financing and lending activities. | 36,<br>130 |
| G4-47 | Frekuensi reviu badan tata kelola tertinggi mengenai dampak, risiko, dan peluang ekonomi, lingkungan, dan sosial.  |  |            |
| G4-48 | Komite atau posisi tertinggi yang secara resmi meninjau dan menyetujui laporan keberlanjutan organisasi dan memastikan bahwa semua Aspek Material tercakup.  |  |            |
| G4-49 | Proses penyampaian permasalahan penting kepada badan tata kelola tertinggi.  |  |            |
| G4-50 | Sifat dan jumlah total permasalahan penting yang dikomunikasikan kepada badan tata kelola tertinggi dan mekanisme yang digunakan untuk membahas dan menyelesaiannya.   |  |            |
| G4-51 | a. Kebijakan remunerasi untuk badan tata kelola tertinggi dan eksekutif senior untuk jenis remunerasi<br><br>b. Bagaimana kriteria kinerja dalam kebijakan remunerasi berkaitan dengan tujuan ekonomi, lingkungan, dan sosial kepada badan tata kelola tertinggi dan eksekutif senior. |  |            |
| G4-52 | Proses untuk menentukan remunerasi. Laporkan apakah konsultan remunerasi dilibatkan dalam penentuan remunerasi dan apakah mereka terpisah dari manajemen. Hubungan lainnya yang dimiliki konsultan remunerasi dengan organisasi.   |  |            |
| G4-53 | Bagaimana pandangan pemangku kepentingan diminta dan dipertimbangkan terkait dengan remunerasi, termasuk hasil pemungutan suara pada kebijakan dan   |  |            |

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|                             | usulan remunerasi, jika berlaku.  |  |           |
| G4-54                       | Rasio total kompensasi tahunan untuk individu yang memperoleh pendapatan paling tinggi dalam organisasi di setiap negara dari operasi yang signifikan terhadap median peningkatan total kompensasi tahunan untuk semua karyawan (tidak termasuk individu yang memperoleh pendapatan paling tinggi) di negara yang sama.   |  |           |
| G4-55                       | Rasio peningkatan persentase dalam total kompensasi tahunan untuk individu yang memperoleh pendapatan paling tinggi dalam organisasi di setiap negara dari operasi yang signifikan terhadap peningkatan persentase median dalam total kompensasi tahunan untuk semua karyawan (tidak termasuk individu yang memperoleh pendapatan paling tinggi) di negara yang sama. |  |           |
| <b>ETIKA DAN INTEGRITAS</b> |   |  |           |
| G4-56                       | Nilai, prinsip, standar, dan norma perilaku organisasi seperti pedoman perilaku dan kode etik.  | <p>√ The group has embarked on a project to implement the requirements specified under <i>Personal Data Protection Act 2010</i> (PDPA). This project, which started in 2012, is jointly led by Group Compliance and Group Tax to ensure that the entire Group complies with the requirements of the Act.</p> <p>The first step in complying with the PDPA is to register with the Jabatan Perlindungan Data Peribadi Malaysia (JPDPM), the governing body under the Ministry of Communications and Multimedia regulating personal data protection. We take pride in being the first organisation in Malaysia to register with JPDPM.</p> <p>Group's Core Values and Code of Ethics and Conduct.</p> <p>The Group's core values, T.I.G.E.R:</p> <ul style="list-style-type: none"> <li>• Teamwork,</li> <li>• Integrity,</li> <li>• Growth,</li> <li>• Excellence and Efficiency, and</li> <li>• Relationship Building,</li> </ul> <p>Are our essential ethical principles. They are further complemented by the Code of Ethics and Conduct, which sets out the standards of good practice observed by all staff.</p> <p>As we accelerate our regionalisation and transformation on all fronts, it is important that Maybankers adopt a common mindset that will consistently reinforce the right behaviours that are aligned to our values, policies, and guidelines to protect customer's interests and the organisation's reputation where we have our presence. In this regard, it is vital that we are well versed in respective policies and guidelines.</p> <p>A compulsory e-learning module, themed Maybank Ethics, Integrity, Risk and Value Awareness was launched Malaysia in April 2014. This e-learning</p> | 32,<br>35 |

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|       |   | module, which is accessible via our learning platform MyCampus, provides an overview of our: <ul style="list-style-type: none"> <li>• T.I.G.E.R. values</li> <li>• Code of Ethics</li> <li>• Risk Culture</li> <li>• The Personal Data Protection Principles, and</li> <li>• Other Essential Guidelines.</li> </ul>  |           |
| G4-57 | Mekanisme internal dan eksternal untuk memperoleh masukan tentang perilaku etis dan sah menurut hukum, dan perkara yang berkaitan dengan integritas organisasi, seperti saluran bantuan atau saluran saran.                                     | √ Anti-Money Laundering & Counter Terrorism Financing<br><br>Maybank Group continues to adhere to the requirements of the <i>Anti-Money Laundering and Anti-Terrorism Financing Act 2001</i> (AMLATFA 2001). In the fight against <i>money laundering and terrorism financing</i> (ML/TF), Maybank Group is committed to have strong <i>Anti-Money Laundering &amp; Counter-Terrorism-Financing</i> (AML/CTF) practices, which are necessary in ensuring the Group's AML/CTF risks are carefully managed.<br><br>Group Anti-Fraud Policy<br><br>Maybank has an Anti-Fraud Policy, which provides broad principles, strategies, and policies for the Group in relation to fraud in order to promote high standards of integrity.<br><br>Whistleblowing Mechanism<br><br>The Integrity Hotline (formerly the Fraud Reporting Hotline) is in place, having been initiated in 2004. All employees can raise their concerns regarding any misconduct or wrongdoing including, but not limited to, unethical incidences such as criminal activities or contravention of laws or regulations committed by another employee or any person who has dealings with the Group via the following channels without any fear of retribution: <ul style="list-style-type: none"> <li>• Toll-free message recording line at 1800 38 8833 or for overseas at +603 2026 8112</li> <li>• Protected email address at <a href="mailto:integrity@maybank.com.my">integrity@maybank.com.my</a></li> <li>• Secured P.O. Box mail address at P.O Box 11635, 50752 Kuala Lumpur, Malaysia.</li> </ul> Confidentiality of all matters raised and the identity of the whistleblower are protected under the Policy. | 31,<br>36 |
| G4-58 | Mekanisme internal dan eksternal untuk melaporkan masalah terkait perilaku tidak etis dan melanggar hukum, dan masalah yang terkait dengan integritas organisasi, seperti eskalasi melalui manajemen lini, mekanisme pengungkapan atau hotline. | √ Whistleblowing Mechanism<br><br>The Integrity Hotline (formerly the Fraud Reporting Hotline) is in place, having been initiated in 2004. All employees can raise their concerns regarding any misconduct or wrongdoing including, but not limited to, unethical incidences such as criminal activities or contravention of laws or regulations committed by another employee or any person who has dealings with the Group via the following channels without any fear of retribution: <ul style="list-style-type: none"> <li>• Toll-free message recording line at 1800 38 8833 or for overseas at +603 2026 8112</li> <li>• Protected email address at <a href="mailto:integrity@maybank.com.my">integrity@maybank.com.my</a></li> <li>• Secured P.O. Box mail address at P.O Box 11635, 50752 Kuala Lumpur, Malaysia.</li> </ul> Confidentiality of all matters raised and the identity of the whistleblower are protected under the Policy.  | 31,<br>36 |
|       | <b>PENGUNGKAPAN STANDAR</b>   |  |           |

| <b>KHUSUS</b>                 |   |   |                                 |
|-------------------------------|---|---|---------------------------------|
| <b>KATEGORI : EKONOMI</b>     |   |   |                                 |
| Kinerja Ekonomi               |   |   |                                 |
| G4-EC1                        | Nilai ekonomi langsung yang dihasilkan dan didistribusikan  |   |                                 |
| G4-EC2                        | Implikasi finansial dan risiko serta peluang lainnya kepada kegiatan organisasi karena perubahan iklim  | ✓ As of 2014, we financed 16 green projects amounting to RM245 million. Our efforts to support the Green Tech Financing Scheme allowed Maybank to be selected as one of 'Malaysia's Top 30 Green Catalysts' in 2014 by the Malaysian Green Technology Corporation. Some of the funding involved: <ul style="list-style-type: none"> <li>• Improved Formulated Energy Biofuel</li> <li>• Construction and Development of 6MW and 12,5MW Biomass Plants</li> <li>• Development of 3,5MW Mini Hydro Power Plant</li> <li>• Development of 2,0MW Small Hydro Plant</li> <li>• Development of Thermal Energy Storage System Project</li> <li>• Integrated Biomass Project</li> <li>• Off Gas Recycling</li> <li>• Biodegradable Packaging Project</li> <li>• Pallet Product from Plastic Waste</li> <li>• Solar Farm 1,25MW and 4,5MW.</li> </ul>  | 133,<br>134                     |
| G4-EC3                        | Cakupan kewajiban organisasi atas program imbalan pasti   |   |                                 |
| G4-EC4                        | Bantuan finansial yang diterima dari pemerintah   |   |                                 |
| Keberadaan Pasar              |   |   |                                 |
| G4-EC5                        | Rasio upah standar pegawai pemula (entry level) menurut gender dibandingkan dengan upah minimum regional di lokasi - lokasi operasional yang signifikan |   |                                 |
| G4-EC6                        | Perbandingan manajemen senior yang dipekerjakan dari masyarakat lokal di lokasi operasi yang signifikan   |   |                                 |
| Dampak Ekonomi Tidak Langsung |   |   |                                 |
| G4-EC7                        | Pembangunan dan dampak dari investasi infrastruktur dan jasa yang diberikan   | ✓ We recognise that there is disparity in the quality of education for children across ASEAN, especially for children in rural areas. In 2014, over RM40 million was spent on our education programmes and we reached more students and teachers than ever before. Driving education at all levels will cultivate next generation talent to steer the future economic growth in the region. <p>Maybank helps to eliminate extreme poverty and builds shared prosperity, maybank do through multiple interventions, such as microfinancing in Indonesia and innovative business-based solutions such as the Family Fund in Singapore. We also increased our work with people with disabilities (P.W.D.s) and focused on supporting their financial Independence.</p> <p>In 2014, Maybank co-organised the Abilympics for Selangor and Kuala Lumpur at Menara Maybank. The Abilympics is a vocational skills competition for P.W.D.s</p> <p>Maybank sponsor events in golf and badminton, and promote excellence among aspiring athletes. The</p> | 44,<br>55,<br>68,<br>74,<br>126 |

|  |  | <p>junior development programme is an important part of Maybank golf sponsorship and Maybank have been closely involved in developing the sport in Malaysia.</p> <p>The Maybank Group Digital Strategy looks at tapping into the shift in customer behaviour where the social and personal space is intertwined essentially, moving banking closer to the customer.</p> <table border="1"> <thead> <tr> <th>Year</th><th>2012</th><th>2013</th><th>2014</th></tr> </thead> <tbody> <tr> <td>No. of M2U registered online users (million users)</td><td>6.5</td><td>6.9</td><td>7.8</td></tr> <tr> <td>No. of M2U registered mobile users (million users)</td><td>0.9</td><td>1.3</td><td>1.5</td></tr> <tr> <td>No. of small businesses using M2U</td><td>88,752</td><td>112,755</td><td>141,007</td></tr> </tbody> </table>  | Year                            | 2012 | 2013 | 2014 | No. of M2U registered online users (million users) | 6.5 | 6.9 | 7.8 | No. of M2U registered mobile users (million users) | 0.9 | 1.3 | 1.5 | No. of small businesses using M2U | 88,752 | 112,755 | 141,007 |  |
|--|--|---|---------------------------------|------|------|------|--|-----|-----|-----|--|-----|-----|-----|-----------------------------------|--------|---------|---------|--|
| Year   | 2012   | 2013  | 2014                            |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
| No. of M2U registered online users (million users) | 6.5  | 6.9   | 7.8                             |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
| No. of M2U registered mobile users (million users) | 0.9  | 1.3   | 1.5                             |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
| No. of small businesses using M2U                  | 88,752   | 112,755   | 141,007                         |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
| G4-EC8   | Dampak ekonomi tidak langsung yang signifikan, termasuk besarnya dampak          | <p>✓ We recognise that there is disparity in the quality of education for children across ASEAN, especially for children in rural areas. In 2014, over RM40 million was spent on our education programmes and we reached more students and teachers than ever before. Driving education at all levels will cultivate next generation talent to steer the future economic growth in the region.</p> <p>Maybank helps to eliminate extreme poverty and builds shared prosperity, maybank do through multiple interventions, such as microfinancing in Indonesia and innovative business-based solutions such as the Family Fund in Singapore. We also increased our work with people with disabilities (P.W.D.s) and focused on supporting their financial independence.</p> <p>In 2014, Maybank co-organised the Abilympics for Selangor and Kuala Lumpur at Menara Maybank. The Abilympics is a vocational skills competition for P.W.D.s</p> <p>Maybank sponsor events in golf and badminton, and promote excellence among aspiring athletes. The junior development programme is an important part of Maybank golf sponsorship and Maybank have been closely involved in developing the sport in Malaysia.</p> <p>In 2014, as part of Maybank SME empowerment programme, Maybank launched Group's Inclusiveness and Diversity Agenda (GIDA), which exceeded all targets set, to support SMEs. That includes over RM230 million under the Portfolio Guarantee (PG) scheme.</p> | 44,<br>55,<br>68,<br>74,<br>129 |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
|  | Praktik Pengadaan  |   |                                 |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
| G4-EC9   | Perbandingan pembelian dari pemasok lokal di lokasi operasional yang signifikan. |   |                                 |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
| <b>KATEGORI : LINGKUNGAN</b>                       |  |   |                                 |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
| Bahan  |  |   |                                 |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
| G4-EN1   | Bahan yang digunakan berdasarkan berat atau volume                               | <p>✓ Our paper consumption amounts to 42 million sheets at the cost of RM3,5 million. Thanks to innovations like e-procurement, e-loan processing and online banking, we have managed to decrease paper usage significantly and we continue moving towards a paperless environment – an initiative we started in 2012. In 2014, we recorded paperless transaction worth RM10,3 million. 36.237kg for 2013 and 44.128kg for 2014.</p>  | 118                             |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |
| G4-EN2   | Persentase bahan yang digunakan  |   |                                 |      |      |      |  |     |     |     |  |     |     |     |                                   |        |         |         |  |

|                                     | yang merupakan bahan input daur ulang  |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
|-------------------------------------|--|------------|--|----------------|-------------------------------|------------|--------------|----------------|-----------------|------|-------------------------------------|------------|------------|------------|-----------------|-----------|-----------|-----------|-----------------|------------|------------|------------|------------------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|------------------------------------|---|---|-----------|-------|------------|------------|------------|-----|
| Energi                              |  |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN3                              | Konsumsi energi dalam organisasi   | ✓          | <p>In 2014, electricity and water consumption in BNI's Head office reached 17,924,520 kWh and 152,489 m<sup>3</sup>. This amount included energy used by office tenants. All BNI's electricity is supplied by the state electricity company, PLN. BNI's electricity consumption fell by 1,12% from the previous year, while water consumption decreased by 4,7% compared to 2013.</p> <table border="1"> <thead> <tr> <th rowspan="2">Location</th> <th colspan="3">Electricity Consumption (kWh)</th> </tr> <tr> <th>2012</th> <th>2013</th> <th>2014</th> </tr> </thead> <tbody> <tr> <td>Menara Maybank</td> <td>22,304,687</td> <td>22,629,295</td> <td>22,072,688</td> </tr> <tr> <td>Maybank Academy</td> <td>3,087,090</td> <td>3,057,400</td> <td>2,940,386</td> </tr> <tr> <td>Dataran Maybank</td> <td>14,750,713</td> <td>14,268,274</td> <td>14,009,068</td> </tr> <tr> <td>Etqa Twin Towers</td> <td>7,774,342</td> <td>6,863,929</td> <td>7,240,991</td> </tr> <tr> <td>Etqa Academy</td> <td>3,984,730</td> <td>4,064,790</td> <td>3,752,830</td> </tr> <tr> <td>Maybank Group Customer Care (MGCC)</td> <td>-</td> <td>-</td> <td>4,263,395</td> </tr> <tr> <td>Total</td> <td>51,901,562</td> <td>50,883,688</td> <td>54,279,358</td> </tr> </tbody> </table> | Location       | Electricity Consumption (kWh) |            |              | 2012           | 2013            | 2014 | Menara Maybank                      | 22,304,687 | 22,629,295 | 22,072,688 | Maybank Academy | 3,087,090 | 3,057,400 | 2,940,386 | Dataran Maybank | 14,750,713 | 14,268,274 | 14,009,068 | Etqa Twin Towers | 7,774,342 | 6,863,929 | 7,240,991 | Etqa Academy | 3,984,730 | 4,064,790 | 3,752,830 | Maybank Group Customer Care (MGCC) | - | - | 4,263,395 | Total | 51,901,562 | 50,883,688 | 54,279,358 | 117 |
| Location                            | Electricity Consumption (kWh)  |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
|                                     | 2012   | 2013       | 2014   |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Menara Maybank                      | 22,304,687   | 22,629,295 | 22,072,688   |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Maybank Academy                     | 3,087,090  | 3,057,400  | 2,940,386  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Dataran Maybank                     | 14,750,713   | 14,268,274 | 14,009,068   |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Etqa Twin Towers                    | 7,774,342  | 6,863,929  | 7,240,991  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Etqa Academy                        | 3,984,730  | 4,064,790  | 3,752,830  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Maybank Group Customer Care (MGCC)  | -  | -          | 4,263,395  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Total                               | 51,901,562   | 50,883,688 | 54,279,358   |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN4                              | Konsumsi energi di luar organisasi   |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN5                              | Intensitas energy  |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN6                              | Pengurangan konsumsi energy  |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN7                              | Pengurangan kebutuhan energi pada produk dan jasa  |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Air                                 |  |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN8                              | Total pengambilan air berdasarkan sumber   | ✓          | <p>Our water consumption in Menara Maybank was reduced by 17% in 2014 – from 275.613 m<sup>3</sup> in 2013 to 230.019 m<sup>3</sup>.</p> <p>The rainwater harvesting system at Menara Maybank has been operational since 2012. The total water consumption in 2014 was 602.115,79 m<sup>3</sup>.</p> <table border="1"> <thead> <tr> <th>Locations</th> <th>Dataran Maybank</th> <th>Etqa Twins</th> <th>Etqa Academy</th> <th>Menara Maybank</th> <th>Maybank Academy</th> <th>MGCC</th> </tr> </thead> <tbody> <tr> <td>Water consumption (m<sup>3</sup>)</td> <td>128,820.00</td> <td>89,413.00</td> <td>53,734.07</td> <td>230,019.72</td> <td>80,976.00</td> <td>19,133.00</td> </tr> </tbody> </table>   | Locations      | Dataran Maybank               | Etqa Twins | Etqa Academy | Menara Maybank | Maybank Academy | MGCC | Water consumption (m <sup>3</sup> ) | 128,820.00 | 89,413.00  | 53,734.07  | 230,019.72      | 80,976.00 | 19,133.00 | 117       |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Locations                           | Dataran Maybank  | Etqa Twins | Etqa Academy   | Menara Maybank | Maybank Academy               | MGCC       |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Water consumption (m <sup>3</sup> ) | 128,820.00   | 89,413.00  | 53,734.07  | 230,019.72     | 80,976.00                     | 19,133.00  |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN9                              | Sumber air yang secara signifikan dipengaruhi oleh pengambilan air   |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN10                             | Persentase dan total volume air yang didaur ulang dan digunakan kembali  |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| Keanekaragaman Hayati               |  |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN11                             | Lokasi-lokasi operasional yang dimiliki, disewa, dikelola di dalam, atau yang berdekatan dengan, kawasan lindung dan kawasan dengan nilai keanekaragaman hayati tinggi di luar kawasan lindung |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN12                             | Uraian dampak signifikan kegiatan, produk, dan jasa terhadap keanekaragaman hayati di kawasan lindung dan kawasan dengan nilai keanekaragaman hayati tinggi di luar kawasan lindung.           |            |  |                |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |
| G4-EN13                             | Habitat yang dilindungi atau dipulihkan  | ✓          | <p>Strengthening Tiger Conservation Efforts<br/>Due to multi-fold challenges involved in conservation efforts, our strategy is to combine protection and monitoring of tigers as well as to engage with communities.</p> <p>Together preserve the Waterfall<br/>Together with the Selangor and Malaysian Association of Waterfalls, volunteers designed a range of activities to raise awareness on issues like responsible waste disposal, preserving the nature of waterfalls and our tropical rainforest, practicing safety at the waterfalls, and biodiversity.</p>  | 67,120         |                               |            |              |                |                 |      |                                     |            |            |            |                 |           |           |           |                 |            |            |            |                  |           |           |           |              |           |           |           |                                    |   |   |           |       |            |            |            |     |

|                                       |   | <p>Forest and Wetland Management and Rehabilitation<br/>The project at Raja Muda Forest Reserve in Batang Berjuntai, Selangor aims to provide the local communities and volunteers with hands-on experience on conservation and an opportunity to explore and understand the importance of the forest reserve.</p> <p>Save Nature For Our Future<br/>This mangrove restoration project helps to replant and revitalise the natural environment of fishing villages in the Pontian district at Tanjung Piai, Johor National Park.</p>  |           |      |      |      |                                       |           |           |           |     |
|---------------------------------------|---|---|-----------|------|------|------|---------------------------------------|-----------|-----------|-----------|-----|
| G4-EN14                               | Jumlah total spesies dalam IUCN Red List dan spesies dalam daftar spesies yang dilindungi nasional dengan habitat di tempat yang dipengaruhi operasional, berdasarkan tingkat risiko kepunahan.                         |   |           |      |      |      |                                       |           |           |           |     |
| Emisi                                 |   |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN15                               | Emisi gas rumah kaca (GRK) langsung (Cakupan 1)   |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN16                               | Emisi gas rumah kaca (GRK) langsung (Cakupan 2)   | <p>✓ Maybank continue to participate in the Carbon Disclosure Project (CDP), an independent initiative that helps companies ensure that reduction of carbon emissions is integrated into their strategies. Maybank participated in the National Corporate GHG Reporting Programme for Malaysia Called MyCarbon. Maybank facilities use an ozone-depleting substance both in cooling and air-conditioning systems.</p> <table border="1"> <thead> <tr> <th>Year</th><th>2012</th><th>2013</th><th>2014</th></tr> </thead> <tbody> <tr> <td>Carbon footprint (tCO<sub>2</sub>e)</td><td>38,459.06</td><td>37,704.81</td><td>40,221.00</td></tr> </tbody> </table> | Year      | 2012 | 2013 | 2014 | Carbon footprint (tCO <sub>2</sub> e) | 38,459.06 | 37,704.81 | 40,221.00 | 116 |
| Year                                  | 2012  | 2013  | 2014      |      |      |      |                                       |           |           |           |     |
| Carbon footprint (tCO <sub>2</sub> e) | 38,459.06   | 37,704.81   | 40,221.00 |      |      |      |                                       |           |           |           |     |
| G4-EN17                               | Emisi gas rumah kaca (GRK) langsung (Cakupan 3)   |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN18                               | Intensitas emisi gas rumah kaca (GRK)   |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN19                               | Pengurangan emisi gas rumah kaca (GRK)  |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN20                               | Emisi bahan perusak ozon (BPO)  | <p>✓ Maybank facilities use an ozone-depleting substance both in cooling and air-conditioning system. Although these systems are sealed, leakage occurs during operations and maintenances. Since 2009, we have been retrofitting our existing systems by replacing the gas with HCFC-134a, which has negligible ozone depletion potential (ODP) and HCFC-410a, which has a zero ODP.</p>   | 116       |      |      |      |                                       |           |           |           |     |
| G4-EN21                               | NOx , SOx, dan emisi udara signifikan lainnya   |   |           |      |      |      |                                       |           |           |           |     |
| Efluen dan Limbah                     |   |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN22                               | Total air yang dibuang berdasarkan kualitas dan tujuan  |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN23                               | Bobot total limbah berdasarkan jenis dan metode Pembuangan  |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN24                               | Jumlah dan volume total tumpahan signifikan   |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN25                               | Bobot limbah yang dianggap berbahaya menurut ketentuan konvensi Basel2 Lampiran I, II, III, dan VIII yang diangkut, diimpor, dieksport, atau diolah, dan persentase limbah yang diangkut untuk pengiriman internasional |   |           |      |      |      |                                       |           |           |           |     |
| G4-EN26                               | Identitas, ukuran, status lindung, dan nilai keanekaragaman hayati dari   |   |           |      |      |      |                                       |           |           |           |     |

|   |  |   |     |
|---|--|---|-----|
|   | badan air dan habitat terkait yang secara signifikan terkena dampak dari pembuangan dan air limpasan dari organisasi.                        |   |     |
| Produk dan Jasa                                       |  |   |     |
| G4-EN27   | Tingkat mitigasi dampak terhadap dampak lingkungan produk dan jasa.  |   |     |
| G4-EN28   | Persentase produk yang terjual dan kemasannya yang direklamasi menurut kategori.   |   |     |
| Kepatuhan   |  |   |     |
| G4-EN29   | Nilai moneter denda signifikan dan jumlah total sanksi non-moneter atas ketidakpatuhan terhadap undang-undang dan peraturan lingkungan.      | ✓<br>In 2014, Maybank did not face any penalties for violations of environment related laws and regulations.<br>Maybank follows and monitors statutory and regulatory requirements related to the environment, including the: <ul style="list-style-type: none"><li>• Environmental Quality Act 1974 and its subsidiary regulations.</li><li>• Occupational Safety and Health Act 1994</li><li>• Efficient Management of Electrical Energy Regulation 2008</li><li>• Local Government Act 1976 on waste dumping policy.</li></ul> | 120 |
| Transportasi  |  |   |     |
| G4-EN30   | Dampak lingkungan signifikan dari pengangkutan produk dan barang lain serta bahan untuk operasional organisasi dan pengangkutan tenaga kerja |   |     |
| Lain-lain   |  |   |     |
| G4-EN31   | Total pengeluaran dan investasi perlindungan lingkungan berdasarkan jenis  |   |     |
| Asesmen Pemasok atas Lingkungan                       |  |   |     |
| G4-EN32   | Persentase penapisan pemasok baru menggunakan criteria Lingkungan  |   |     |
| G4-EN33   | Dampak lingkungan negatif signifikan aktual dan potensial dalam rantai pasokan dan tindakan yang diambil.                                    |   |     |
| Mekanisme Pengaduan Masalah Lingkungan                |  |   |     |
| G4-EN34   | Jumlah pengaduan tentang dampak lingkungan yang diajukan, ditangani, dan diselesaikan melalui mekanisme pengaduan resmi                      |   |     |
|   | <b>KATEGORI SOSIAL</b>   |   |     |
| <b>PRAKTIK KETENAGAKERJAAN DAN KENYAMANAN BEKERJA</b> |  |   |     |
| Kepegawaian   |  |   |     |



| G4-LA9  | Jam pelatihan rata-rata per tahun per karyawan menurut gender, dan menurut kategori karyawan  | √              | <b>Training</b>   |   |              |      | 100,<br>138       |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
|---|---|----------------|---|---|--------------|------|-------------------|----------|---|----------------|----------------|----------------|---|---|-----------|-----------|-----------|---|--|--|--|----|
|   |   |                | Employee participation in training  | 26,591  | 26,723       |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
|   |   |                | Average attendance per training programme   | 24.4  | 22.17        |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
|   |   |                | Average and total hours of training per employee  | 33.68   | 45.31        |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
|   |   |                | (average / Total hours)   | 974,059.28  | 1,210,858.33 |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
|   |   |                | % met statutory requirement<br>(by Bank Negara Malaysia)  | 2.76%   | 2.78%        |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
|   |   |                | Total spent (RM' million)   | 120   | 118.87       |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
|   |   |                |   |   |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| G4-LA10   | Program untuk manajemen keterampilan dan pembelajaran seumur hidup yang mendukung keberkelanjutan kerja karyawan dan membantu mereka mengelola purna bakti                | √              | In 2014, Maybank introduced a new in-house top leadership acceleration programme called Strategic Talent Accelerated Readiness (STAR), completing our leadership development value chain. It carries three main objectives to: <ul style="list-style-type: none"> <li>• Achieve robust top leadership bench strength for long-term sustainability.</li> <li>• Accelerate readiness of Group EXCO successors.</li> <li>• Develop leaders who are able to contribute effectively beyond our 2015 aspiration.</li> </ul> MayCampus, provides 24/7 online access to diverse and comprehensive range of learning and development programmes with 345 e-learning courses. In 201, the e-learning utilisation was 273.206 learning hours. In additional to the junior level programmes, we run a number or mid-career and senior staff development programmes. <ul style="list-style-type: none"> <li>• New Learning Platforms</li> <li>• Global Literacy Workshop 2014</li> <li>• Career Transition Programme (CTP)</li> </ul>  |   |              |      | 91,<br>96,<br>100 |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| G4-LA11   | Persentase karyawan yang menerima reviu kinerja dan pengembangan karier secara reguler, menurut gender dan kategori karyawan  | √              | <table border="1"> <thead> <tr> <th>Our commitment</th> <th>2012</th> <th>2013</th> <th>2014</th> <th>Progress</th> </tr> </thead> <tbody> <tr> <td>All employees are appraised annually in order to ensure performance and employee development.</td> <td>100% appraised</td> <td>100% appraised</td> <td>100% appraised</td> <td>We use appraisals as a key performance tool and always look for ways to improve the process. The conversation between employees and Line Managers as well as the Personal Development Plan (PDP) are part of the Performance Management Cycle to ensure alignment of business priorities, performance improvement and employee development.</td> </tr> <tr> <td>We undertake various productivity boosters to enhance our performance. Our productivity has trended positively year-on-year as we aligned with key productivity upliftment initiative such as Profit Before Tax per employee.</td> <td>RM167,142</td> <td>RM185,669</td> <td>RM193,695</td> <td>Sustaining high engagement levels is key to keeping productivity in people.</td> </tr> </tbody> </table> | Our commitment  | 2012         | 2013 | 2014              | Progress | All employees are appraised annually in order to ensure performance and employee development. | 100% appraised | 100% appraised | 100% appraised | We use appraisals as a key performance tool and always look for ways to improve the process. The conversation between employees and Line Managers as well as the Personal Development Plan (PDP) are part of the Performance Management Cycle to ensure alignment of business priorities, performance improvement and employee development. | We undertake various productivity boosters to enhance our performance. Our productivity has trended positively year-on-year as we aligned with key productivity upliftment initiative such as Profit Before Tax per employee. | RM167,142 | RM185,669 | RM193,695 | Sustaining high engagement levels is key to keeping productivity in people. |  |  |  | 91 |
| Our commitment  | 2012  | 2013           | 2014  | Progress  |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| All employees are appraised annually in order to ensure performance and employee development.   | 100% appraised  | 100% appraised | 100% appraised  | We use appraisals as a key performance tool and always look for ways to improve the process. The conversation between employees and Line Managers as well as the Personal Development Plan (PDP) are part of the Performance Management Cycle to ensure alignment of business priorities, performance improvement and employee development. |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| We undertake various productivity boosters to enhance our performance. Our productivity has trended positively year-on-year as we aligned with key productivity upliftment initiative such as Profit Before Tax per employee. | RM167,142   | RM185,669      | RM193,695   | Sustaining high engagement levels is key to keeping productivity in people.   |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| Keberagaman dan Kesetaraan Peluang  |   |                |   |   |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| G4-LA12   | Komposisi badan tata kelola dan pembagian karyawan per kategori karyawan menurut gender, kelompok usia, keanggotaan kelompok minoritas, dan indicator keberagaman lainnya | √              | One of our strategic aims is to focus on driving greater diversity on the leadership bench. Women in the succession planning pool for critical positions increased from 19% in 2010 to 35.1% in 2014. In real numbers there was a marked increase of 168 individuals in 2013 to 264 in 2014. This improvement can be attributed to our targeted diversity initiatives.  |   |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
|   |   |                | <table border="1"> <caption>Percentage of Women in Top Management (2011-2014)</caption> <thead> <tr> <th>Year</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>22.7%</td> </tr> <tr> <td>2012</td> <td>31%</td> </tr> <tr> <td>2013</td> <td>31%</td> </tr> <tr> <td>2014</td> <td>31%</td> </tr> </tbody> </table>   |   |              |      |                   | Year     | Percentage  | 2011           | 22.7%          | 2012           | 31%   | 2013  | 31%       | 2014      | 31%       |   |  |  |  |    |
| Year  | Percentage  |                |   |   |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| 2011  | 22.7%   |                |   |   |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| 2012  | 31%   |                |   |   |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| 2013  | 31%   |                |   |   |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |
| 2014  | 31%   |                |   |   |              |      |                   |          |   |                |                |                |   |   |           |           |           |   |  |  |  |    |

|  |   | <p>We provided cross-cultural training to 31 employees across the Group from various functions and countries. The training was designed to enable prospective international assignees to adapt easily into diverse cultures and working environments.</p> <table border="1"> <thead> <tr> <th></th><th>25,285</th><th>25,498</th><th>23,415</th><th>22,845</th><th>15,691</th><th>14,554</th><th>14,488</th></tr> </thead> <tbody> <tr> <td>Female</td><td>25,285</td><td>25,498</td><td>23,415</td><td>22,845</td><td>15,691</td><td>14,554</td><td>14,488</td></tr> <tr> <td>Male</td><td>21,756</td><td>22,273</td><td>19,787</td><td>19,848</td><td>10,857</td><td>10,356</td><td>10,285</td></tr> <tr> <td>Union members (For Maybank only)</td><td>9,054</td><td>12,563</td><td>10,124</td><td>10,015</td><td>9,907</td><td>11,676</td><td>11,822</td></tr> <tr> <td>Non-Union members (For Maybank only)</td><td>13,231</td><td>14,165</td><td>10,485</td><td>13,052</td><td>11,457</td><td>13,234</td><td>12,951</td></tr> <tr> <td>Age group</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr> <td>&lt; 30</td><td>13,355</td><td>14,262</td><td>13,108</td><td>13,481</td><td>7,116</td><td>6,400</td><td>7,083</td></tr> <tr> <td>30 - 40</td><td>17,886</td><td>18,121</td><td>16,962</td><td>17,177</td><td>11,178</td><td>11,208</td><td>10,924</td></tr> <tr> <td>40 - 50</td><td>12,054</td><td>11,913</td><td>10,311</td><td>9,491</td><td>6,221</td><td>5,655</td><td>5,336</td></tr> <tr> <td>&gt; 50</td><td>3,946</td><td>3,475</td><td>2,821</td><td>2,544</td><td>2,033</td><td>1,647</td><td>1,430</td></tr> <tr> <td>Diversity (Malaysia Ops. only)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr> <td>Malay</td><td>19,342</td><td>18,578</td><td>19,550</td><td>18,201</td><td>17,735</td><td>16,499</td><td>16,654</td></tr> <tr> <td>Chinese</td><td>5,351</td><td>5,536</td><td>5,354</td><td>5,189</td><td>6,021</td><td>5,466</td><td>5,257</td></tr> <tr> <td>Indian</td><td>1,419</td><td>1,400</td><td>1,381</td><td>1,355</td><td>1,298</td><td>1,221</td><td>1,203</td></tr> <tr> <td>Others</td><td>1,663</td><td>1,214</td><td>1,381</td><td>1,096</td><td>1,494</td><td>1,724</td><td>1,659</td></tr> </tbody> </table> |   | 25,285 | 25,498 | 23,415 | 22,845 | 15,691 | 14,554 | 14,488 | Female | 25,285 | 25,498 | 23,415 | 22,845 | 15,691 | 14,554 | 14,488 | Male | 21,756 | 22,273 | 19,787 | 19,848 | 10,857 | 10,356 | 10,285 | Union members (For Maybank only) | 9,054 | 12,563 | 10,124 | 10,015 | 9,907 | 11,676 | 11,822 | Non-Union members (For Maybank only) | 13,231 | 14,165 | 10,485 | 13,052 | 11,457 | 13,234 | 12,951 | Age group |  |  |  |  |  |  |  | < 30 | 13,355 | 14,262 | 13,108 | 13,481 | 7,116 | 6,400 | 7,083 | 30 - 40 | 17,886 | 18,121 | 16,962 | 17,177 | 11,178 | 11,208 | 10,924 | 40 - 50 | 12,054 | 11,913 | 10,311 | 9,491 | 6,221 | 5,655 | 5,336 | > 50 | 3,946 | 3,475 | 2,821 | 2,544 | 2,033 | 1,647 | 1,430 | Diversity (Malaysia Ops. only) |  |  |  |  |  |  |  | Malay | 19,342 | 18,578 | 19,550 | 18,201 | 17,735 | 16,499 | 16,654 | Chinese | 5,351 | 5,536 | 5,354 | 5,189 | 6,021 | 5,466 | 5,257 | Indian | 1,419 | 1,400 | 1,381 | 1,355 | 1,298 | 1,221 | 1,203 | Others | 1,663 | 1,214 | 1,381 | 1,096 | 1,494 | 1,724 | 1,659 |  |
|--|---|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------|--------|--------|--------|--------|--------|--------|--------|----------------------------------|-------|--------|--------|--------|-------|--------|--------|--------------------------------------|--------|--------|--------|--------|--------|--------|--------|-----------|--|--|--|--|--|--|--|------|--------|--------|--------|--------|-------|-------|-------|---------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|-------|-------|--------------------------------|--|--|--|--|--|--|--|-------|--------|--------|--------|--------|--------|--------|--------|---------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|--|
|  | 25,285  | 25,498   | 23,415  | 22,845 | 15,691 | 14,554 | 14,488 |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Female                                       | 25,285  | 25,498   | 23,415  | 22,845 | 15,691 | 14,554 | 14,488 |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Male   | 21,756  | 22,273   | 19,787  | 19,848 | 10,857 | 10,356 | 10,285 |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Union members (For Maybank only)             | 9,054   | 12,563   | 10,124  | 10,015 | 9,907  | 11,676 | 11,822 |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Non-Union members (For Maybank only)         | 13,231  | 14,165   | 10,485  | 13,052 | 11,457 | 13,234 | 12,951 |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Age group                                    |   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| < 30   | 13,355  | 14,262   | 13,108  | 13,481 | 7,116  | 6,400  | 7,083  |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| 30 - 40                                      | 17,886  | 18,121   | 16,962  | 17,177 | 11,178 | 11,208 | 10,924 |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| 40 - 50                                      | 12,054  | 11,913   | 10,311  | 9,491  | 6,221  | 5,655  | 5,336  |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| > 50   | 3,946   | 3,475  | 2,821   | 2,544  | 2,033  | 1,647  | 1,430  |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Diversity (Malaysia Ops. only)               |   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Malay  | 19,342  | 18,578   | 19,550  | 18,201 | 17,735 | 16,499 | 16,654 |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Chinese                                      | 5,351   | 5,536  | 5,354   | 5,189  | 6,021  | 5,466  | 5,257  |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Indian                                       | 1,419   | 1,400  | 1,381   | 1,355  | 1,298  | 1,221  | 1,203  |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Others                                       | 1,663   | 1,214  | 1,381   | 1,096  | 1,494  | 1,724  | 1,659  |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
|  | Kesetaraan Remunerasi Perempuan dan Laki-laki   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| G4-LA13                                      | Rasio gaji pokok dan remunerasi bagi perempuan terhadap laki-laki menurut kategori karyawan, berdasarkan lokasi operasional yang signifikan   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Asesmen Pemasok atas Praktik Ketenagakerjaan |   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| G4-LA14                                      | Persentase penapisan pemasok baru menggunakan criteria praktik ketenagakerjaan  |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| G4-LA15                                      | Dampak negatif aktual dan potensial yang signifikan terhadap praktik ketenagakerjaan dalam rantai pasokan dan tindakan yang diambil   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Mekanisme Pengaduan Masalah Ketenagakerjaan  |   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| G4-LA16                                      | Jumlah pengaduan tentang praktik ketenagakerjaan yang diajukan, ditangani, dan diselesaikan melalui mekanisme pengaduan resmi   | ✓  | A large organisation with over 47,000 employees needs functional channels for solving any problems or complaints arising among staff. The grievance mechanism that we have in place enables employees to raise issues such as dissatisfaction regarding conditions of employment, relationship with colleagues or supervisor, or discrimination. In 2014, a total of 37 grievances were received and all were resolved. | 88     |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| <b>HAK ASASI MANUSIA</b>                     |   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Investasi                                    |   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| G4-HR1                                       | Jumlah total dan persentase perjanjian dan kontrak investasi yang signifikan yang menyertakan klausul terkait hak asasi manusia atau penapisan berdasarkan hak asasi manusia                    |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| G4-HR2                                       | Jumlah waktu pelatihan karyawan tentang kebijakan atau prosedur hak asasi manusia terkait dengan Aspek hak asasi manusia yang relevan dengan operasi, termasuk persentase karyawan yang dilatih |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| G4-HR3                                       | Jumlah total insiden diskriminasi dan tindakan korektif yang diambil  |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |
| Kebebasan Berserikat dan Perjanjian Kerja    |   |  |   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |      |        |        |        |        |        |        |        |                                  |       |        |        |        |       |        |        |                                      |        |        |        |        |        |        |        |           |  |  |  |  |  |  |  |      |        |        |        |        |       |       |       |         |        |        |        |        |        |        |        |         |        |        |        |       |       |       |       |      |       |       |       |       |       |       |       |                                |  |  |  |  |  |  |  |       |        |        |        |        |        |        |        |         |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |        |       |       |       |       |       |       |       |  |

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| <b>Bersama</b>                                       |  |   |   |
| G4-HR4   | Operasi dan pemasok teridentifikasi yang mungkin melanggar atau beresiko besar melanggar hak untuk melaksanakan kebebasan berserikat dan perundingan bersama, dan tindakan yang diambil untuk mendukung hak-hak tersebut |   |   |
| <b>Pekerja Anak</b>                                  |  |   |   |
| G4-HR5   | Operasi dan pemasok yang diidentifikasi berisiko tinggi melakukan eksploitasi pekerja anak dan tindakan yang diambil untuk berkontribusi dalam penghapusan pekerja anak yang efektif                                     |   |   |
| <b>Pekerja Paksa atau Wajib Kerja</b>                |  |   |   |
| G4-HR6   | Operasi dan pemasok yang diidentifikasi berisiko tinggi melakukan pekerja paksa atau wajib kerja dan tindakan untuk berkontribusi dalam penghapusan segala bentuk pekerja paksa atau wajib kerja                         |   |   |
| <b>Praktik Pengamanan</b>                            |  |   |   |
| G4-HR7   | Persentase petugas pengamanan yang dilatih dalam kebijakan atau prosedur hak asasi manusia di organisasi yang relevan dengan operasi   |   |   |
| <b>Hak Adat</b>                                      |  |   |   |
| G4-HR8   | Jumlah total insiden pelanggaran yang melibatkan hak-hak masyarakat adat dan tindakan yang diambil   |   |   |
| <b>Asesmen</b>                                       |  |   |   |
| G4-HR9   | Jumlah total dan persentase operasi yang telah melakukan review atau asesmen dampak hak asasi manusia  |   |   |
| <b>Asesmen Pemasok atas Hak Asasi Manusia</b>        |  |   |   |
| GR-HR10  | Persentase penapisan pemasok baru menggunakan criteria hak asasi manusia   |   |   |
| GR-HR11  | Dampak negatif aktual dan potensial yang signifikan terhadap hak asasi manusia dalam rantai pasokan dan tindakan yang diambil  |   |   |
| <b>Mekanisme Pengaduan Masalah Hak Asasi Manusia</b> |  |   |   |
| GR-HR12  | Jumlah pengaduan tentang dampak terhadap hak asasi manusia yang diajukan, ditangani, dan diselesaikan melalui mekanisme pengaduan formal.  |   |   |
| <b>MASYARAKAT</b>                                    |  |   |   |
| <b>Masyarakat Lokal</b>                              |  |   |   |
| G4-SO1   | Persentase operasi dengan pelibatan masyarakat lokal, asesmen dampak, dan program pengembangan yang diterapkan.  | ✓ | <p>We recognise that there is disparity in the quality of education for children across ASEAN, especially for children in rural areas. In 2014, over RM40 million was spent on our education programmes and we reached more students and teachers than ever before. Driving education at all levels will cultivate next generation talent to steer the future economic growth in the region.</p> <p>Maybank helps to eliminate extreme poverty and builds shared prosperity, maybank do through multiple interventions, such as microfinancing in Indonesia and innovative business-based solutions</p> |

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|   |  | <p>such as the Family Fund in Singapore. We also increased our work with people with disabilities (P.W.D.s) and focused on supporting their financial Independence.</p> <p>In 2014, Maybank co-organised the Abilympics for Selangor and Kuala Lumpur at Menara Maybank. The Abilympics is a vocational skills competition for P.W.D.s</p> <p>Maybank sponsor events in golf and badminton, and promote excellence among aspiring athletes. The junior development programme is an important part of Maybank golf sponsorship and Maybank have been closely involved in developing the sport in Malaysia.</p> |   |
| G4-SO2  | Operasi dengan dampak negatif aktual dan potensial yang signifikan terhadap masyarakat local                                       |   |   |
| Anti Korupsi                                    |  |   |   |
| G4-SO3  | Jumlah total dan persentase operasi yang dinilai terhadap risiko terkait dengan korupsi dan risiko signifikan yang teridentifikasi |   |   |
| G4-SO4  | Komunikasi dan pelatihan mengenai kebijakan dan prosedur anti-korupsi  | ✓   | We have a Group-wide policy on donations and sponsorship. Every year, we receive more requests than we can support. Clear Guidelines are necessary to ensure transparency and accountability in the decision-making process. Consideration depends on the area of impact as well as the number of beneficiaries. There are strict application procedures including procedures in writing, providing additional information when required, and approval by the Group for all requests by regional offices and sectors involving an amount exceeding RM750. |
| G4-SO5  | Insiden korupsi yang terbukti dan tindakan yang diambil  |   |   |
| Kebijakan Publik                                |  |   |   |
| G4-SO6  | Nilai total kontribusi politik berdasarkan negara dan penerima/penerima manfaat.   |   |   |
| Anti Persaingan                                 |  |   |   |
| G4-SO7  | Jumlah total tindakan hukum terkait Anti Persaingan, anti-trust, serta praktik monopoli dan hasilnya                               |   |   |
| Kepatuhan                                       |  |   |   |
| G4-SO8  | Nilai moneter denda yang signifikan dan jumlah total sanksi non-moneter atas ketidakpatuhan terhadap undang - undang dan peraturan |   |   |
| Asesmen Pemasok atas Dampak terhadap Masyarakat |  |   |   |
| G4-SO9  | Persentase penapisan pemasok baru menggunakan criteria untuk dampak terhadap masyarakat  |   |   |
| G4-SO10   | Dampak negatif aktual dan potensial yang signifikan terhadap masyarakat dalam rantai pasokan dan tindakan yang diambil             |   |   |
| Mekanisme Pengaduan Dampak terhadap Masyarakat  |  |   |   |
| G4-SO11   | Jumlah pengaduan tentang dampak terhadap masyarakat yang diajukan, ditangani, dan diselesaikan melalui mekanisme pengaduan resmi   |   |   |
| <b>TANGGUNG JAWAB PRODUK</b>                    |  |   |   |

| Kesehatan dan Keselamatan Pelanggan      |  |   |                     |      |      |      |  |     |       |       |             |
|--|--|---|---------------------|------|------|------|--|-----|-------|-------|-------------|
| G4-PR1                                   | Persentase kategori produk dan jasa yang signifikan dampaknya terhadap kesehatan dan keselamatan yang dinilai untuk peningkatan  | ✓ We have opportunity to support sustainable economies and provide access to finance by offering innovative and unique products that can encourage behaviour and market change. Virtually every economic activity can have an impact on natural and social capital – directly or indirectly – through the financial services supply chain. These impacts need to be managed, but they also provide us with new business opportunities.<br><br>Cardless Transactions<br>Cardless withdrawal provides access to financial services even for those without bank accounts-which essentially means reaching out to various new segments, even the unbanked.<br><br>Effective Collaboration Breeds Innovative Solutions<br>The Trade2Cash solution is a centralised online trade financing service that enables SMEs to conveniently apply for trade finance facilities from Maybank through an online platform.<br><br>M2U Planner<br>In 2012, Maybank Introduced the M2U Planner, a free personal financial management tool accessible via Maybank's internet banking portal. | 129,<br>131,<br>132 |      |      |      |  |     |       |       |             |
| G4-PR2                                   | Total jumlah insiden ketidakpatuhan terhadap peraturan dan koda sukarela terkait dampak kesehatan dan keselamatan dari produk dan jasa sepanjang daur hidup, menurut jenis Hasil   |   |                     |      |      |      |  |     |       |       |             |
| Pelabelan Produk dan Jasa                |  |   |                     |      |      |      |  |     |       |       |             |
| G4-PR3                                   | Jenis informasi produk dan jasa yang diharuskan oleh prosedur organisasi terkait dengan informasi dan pelabelan produk dan jasa, serta persentase kategori produk dan jasa yang signifikan harus mengikuti persyaratan informasi sejenis | ✓ In 2014, as part of Maybank SME empowerment programme, Maybank launched Group's Inclusiveness and Diversity Agenda (GIDA), which exceeded all targets set, to support SMEs. That includes over RM230 million under the Portfolio Guarantee (PG) scheme.   | 129                 |      |      |      |  |     |       |       |             |
| G4-PR4                                   | Jumlah total Insiden ketidakpatuhan terhadap peraturan dan koda sukarela terkait dengan informasi dan pelabelan produk dan jasa, menurut jenis hasil   |   |                     |      |      |      |  |     |       |       |             |
| G4-PR5                                   | Hasil survei untuk mengukur kepuasan pelanggan   | ✓ <table border="1"><thead><tr><th>Year</th><th>2012</th><th>2013</th><th>2014</th></tr></thead><tbody><tr><td>Resolution of customer complaints (GIFT)</td><td>95%</td><td>98.4%</td><td>97.7%</td></tr></tbody></table>   | Year                | 2012 | 2013 | 2014 | Resolution of customer complaints (GIFT) | 95% | 98.4% | 97.7% | 121,<br>122 |
| Year                                     | 2012   | 2013  | 2014                |      |      |      |  |     |       |       |             |
| Resolution of customer complaints (GIFT) | 95%  | 98.4%   | 97.7%               |      |      |      |  |     |       |       |             |
| Komunikasi Pemasaran                     |  |   |                     |      |      |      |  |     |       |       |             |
| G4-PR6                                   | Penjualan produk yang dilarang atau disengketakan  |   |                     |      |      |      |  |     |       |       |             |
| G4-PR7                                   | Jumlah total Insiden ketidakpatuhan terhadap peraturan dan koda sukarela tentang komunikasi pemasaran, termasuk iklan, promosi, dan sponsor, menurut jenis hasil   |   |                     |      |      |      |  |     |       |       |             |
| Privasi Pelanggan                        |  |   |                     |      |      |      |  |     |       |       |             |
| G4-PR8                                   | Jumlah total keluhan yang terbukti terkait dengan pelanggaran privasi pelanggan dan hilangnya data Pelanggan   |   |                     |      |      |      |  |     |       |       |             |
| Kepatuhan                                |  |   |                     |      |      |      |  |     |       |       |             |
| G4-PR9                                   | Nilai moneter denda yang signifikan  |   |                     |      |      |      |  |     |       |       |             |

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|  | atas ketidakpatuhan terhadap undang-undang dan peraturan terkait penyediaan dan penggunaan produk dan jasa |  |
|--|--|--|

Lampiran 3. Perhitungan Tingkat Kelengkapan Indikator Pengungkapan Standar Umum

| Perusahaan                                  |                  | BNI                 |                         | Maybank             |                         |
|---|------------------|---------------------|-------------------------|---------------------|-------------------------|
| Pengungkapan Standar Umum                   | Jumlah Indikator | Indikator Terpenuhi | Indikator Terpenuhi (%) | Indikator Terpenuhi | Indikator Terpenuhi (%) |
| Strategi dan Analisis                       | 2                | 1                   | 50%                     | 2                   | 100%                    |
| Profil Organisasi                           | 14               | 14                  | 100%                    | 14                  | 100%                    |
| Aspek Material dan Boundary Teridentifikasi | 7                | 7                   | 100%                    | 7                   | 100%                    |
| Hubungan dengan Pemangku Kepentingan        | 4                | 4                   | 100%                    | 4                   | 100%                    |
| Profil Laporan                              | 6                | 6                   | 100%                    | 6                   | 100%                    |
| Tata Kelola                                 | 21               | 1                   | 4%                      | 6                   | 28%                     |
| Etika dan Integritas                        | 3                | 1                   | 33%                     | 3                   | 100%                    |
| Rata-rata                                   |                  |                     | 69%                     |                     | 89%                     |

Sumber: Data sekunder diolah oleh peneliti (2015)

Lampiran 4. Perhitungan Tingkat Kelengkapan Indikator Aspek Material

| Perusahaan                                     |                  | BNI                 |                         | Maybank             |                         |
|--|------------------|---------------------|-------------------------|---------------------|-------------------------|
| Aspek Material                                 | Jumlah Indikator | Indikator Terpenuhi | Indikator Terpenuhi (%) | Indikator Terpenuhi | Indikator Terpenuhi (%) |
| Ekonomi  | 9                | 5                   | 55%                     | 3                   | 33%                     |
| Lingkungan                                     | 34               | 6                   | 17%                     | 7                   | 20%                     |
| Praktik Ketenagakerjaan dan Kenyamanan Bekerja | 16               | 6                   | 37%                     | 7                   | 43%                     |
| Hak Asasi Manusia                              | 12               | 2                   | 16%                     | 0                   | 0%                      |
| Masyarakat                                     | 11               | 4                   | 36%                     | 2                   | 18%                     |
| Tanggung-Jawab Produk                          | 9                | 3                   | 33%                     | 3                   | 33%                     |
| Rata-rata                                      |                  |                     | 32%                     |                     | 29%                     |

Sumber: Data sekunder diolah oleh peneliti (2015)

Lampiran 5. Perhitungan Tingkat Kelengkapan Indikator Spesifik Jasa Keuangan

| Perusahaan                   |                  | BNI                 |                         | Maybank             |                         |
|------------------------------|------------------|---------------------|-------------------------|---------------------|-------------------------|
| Indikator Spesifik           | Jumlah Indikator | Indikator Terpenuhi | Indikator Terpenuhi (%) | Indikator Terpenuhi | Indikator Terpenuhi (%) |
| Product Portofolio           | 8                | 5                   | 62%                     | 0                   | 0%                      |
| Active Ownership             | 3                | 0                   | 0%                      | 0                   | 0%                      |
| Social-Local Communities     | 2                | 2                   | 100%                    | 0                   | 0%                      |
| Product and Service Labeling | 2                | 1                   | 50%                     | 0                   | 0%                      |
| Rata-rata                    |                  |                     | 53%                     |                     | 0%                      |

Sumber: Data sekunder diolah oleh peneliti (2015)