



PT FEDERAL INTERNATIONAL FINANCE

LEVEL UP THE RACE
EMPOWER COLLABORATION
FOR SUSTAINABLE BUSINESS EXCELLENCE



PERNYATAAN DAN BATASAN TANGGUNG JAWAB

DISCLAIMER AND LIMITATION OF LIABILITY

Laporan Keberlanjutan ini memuat data dan informasi mengenai rencana, tujuan, strategi dan kebijakan, serta proyeksi Perseroan yang perlu dipahami sebagai pernyataan mengenai masa depan sesuai peraturan perundang-undangan yang berlaku. Tidak ada jaminan apabila hasil yang diantisipasi maupun diindikasikan dengan pernyataan-pernyataan Perseroan di masa depan akan tercapai, karena mempunyai prospek risiko dan ketidakpastian yang dipengaruhi oleh kondisi eksternal. Seluruh angka pada tabel dan grafik menggunakan notasi bahasa Indonesia serta penulisan kata “FIFGROUP” dan “Perseroan/Perusahaan” mendefinisikan PT Federal International Finance.

This Sustainability Report contains data and information regarding the Company’s plans, objectives, strategies, and policies, as well as projections that need to be understood as statements about the future following applicable laws and regulations. There is no guarantee that the results anticipated or indicated by the Company’s statements in the future will be achieved because it has the prospect of risks and uncertainties that are influenced by external conditions. All figures in tables and graphs use Indonesian notation and the words “FIFGROUP” and “Company” define PT Federal International Finance.





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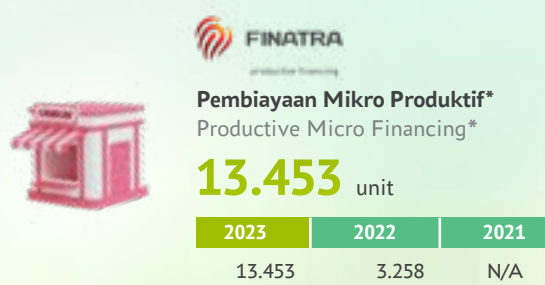
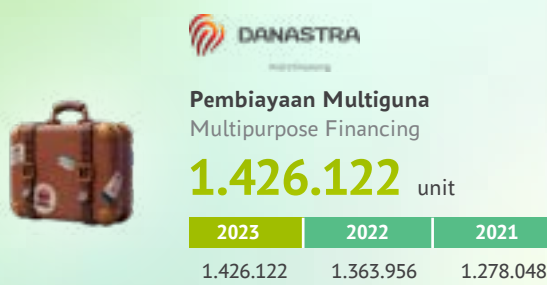
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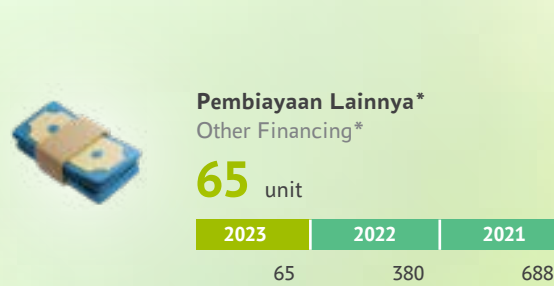
IKHTISAR KEBERLANJUTAN

SUSTAINABILITY HIGHLIGHTS

ASPEK EKONOMI ECONOMIC ASPECT



* Diluncurkan pada Tahun 2022
Launched in 2022



* Terdapat perubahan klasifikasi pembiayaan lainnya pada laporan tahun 2023
There is a change in the classification of Other Financing in the 2023 report



Pendapatan Income

10.416.484 Rp juta
Rp million

2023	2022	2021
10.416.484	8.963.160	8.840.422



Laba (Rugi) – Neto Profit (Loss) Net

4.107.391 Rp juta
Rp million

2023	2022	2021
4.107.391	3.173.660	2.467.407



Produk Ramah Lingkungan Environmentally-friendly Products

30.722 Rp juta
Rp million

2023	2022	2021
30.722	11.282	5.840



Pelibatan Pihak Lokal Local Engagement

100%

2023	2022	2021
100%	100%	100%

ASPEK LINGKUNGAN HIDUP ENVIRONMENTAL ASPECT



Penggunaan Energi Listrik Electricity Usage

21.215.009,63 kWh

2023	2022	2021
21.215.009,63	20.063.697,88	18.996.900,08



Pemasangan Solar Panel Solar PV Installation

211.968,51 kWh

2023	2022	2021
211.968,51	86.160,65	13.409,79



Pengambilan Air Water Withdrawal

211.312 liter

2023	2022	2021
211.312	193.436	223.006



Penanaman Pohon Tree Planting

36.720 Pohon
Tree

2023	2022	2021
36.720	44.277	8.498



Jumlah Limbah Padat yang Didaur Ulang Kembali Total Recycled Solid Waste

10.895,00 kg

2023	2022	2021
10.895,00	9.776,37	8.253,06



Jumlah Emisi Karbon yang Dihasilkan Total Carbon Emissions Produced

25.393,69 ton CO₂e

2023	2022	2021
25.393,69	25.093,43	24.777,56



ASPEK SOSIAL SOCIAL ASPECT



Realisasi Dana CSR CSR Fund Realization

8.684 Rp juta
Rp million

2023	2022	2021
8.684	6.348	4.181



Realisasi Dana Syariah Sharia Fund Realization

7.042 Rp juta
Rp million

2023	2022	2021
7.042	7.105	16.468



Jumlah Penerima Manfaat dari Program CSR Number of Beneficiaries of CSR Programs

29.943 Rp juta
Rp million

2023	2022	2021
29.943	46.416	19.333

PENGHARGAAN DAN SERTIFIKASI

AWARDS AND CERTIFICATIONS



No	Nama Penghargaan Awards	Kategori Category	Penyelenggara Organizer
1	Corporate Affairs Astra 2022	Astra Friendly Company, Juara 1 kategori (1 st Place in Category) Conservations & Biodiversity	PT Astra International Tbk
2	Corporate Affairs Astra 2022	Astra Security Management System, Juara 3 kategori (3 rd Place in category) Optimal Technology Utilization	PT Astra International Tbk
3	Corporate Affairs Astra 2022	Astra Communication Management System, Juara 3 kategori Perusahaan Non Tbk (3 rd Place in Category) Non-Public Company	PT Astra International Tbk
4	Tangsel Pos Awards 2023	Excellent Service Innovation	Tangselpos.id
5	PR Indonesia Awards 2023	Bronze Winner kategori Manajemen Krisis-Krisis & Pasca Krisis (Crisis Management - Crisis & Post Crisis category)	PR Indonesia
6	PR Indonesia Awards 2023	Gold Winner kategori (category) Program PR-Corporate PR-Media Literacy "DEBT COLLECTOR"	PR Indonesia
7	PR Indonesia Awards 2023	Silver Winner kategori (category) Program PR-Corporate PR-PDKT (Pahami [Understand], Dekati [Approach], Kenali [Know], Temani [Befriend]) with the Press.	PR Indonesia



No	Nama Penghargaan Awards	Kategori Category	Penyelenggara Organizer
8	TOP Sustainable Development Goals Award (Top SDG's 2023)	TOP Sustainable Development Goals Award (Top SDG's 2023)	Infobrand
9	Rangkul Festival 2023	Lembaga Pembiayaan Pendukung UMKM Terbaik / Best Financing Institution Supporting MSMEs	UMKM Rangkul
10	Anugrah Wali Kota Padang / Mayor of Padang Award	Perusahaan Penyedia Lapangan Pekerjaan Bagi Penyandang Disabilitas / Companies Providing Employment for Disability	Wali Kota Padang Mayor of Padang
11	CSI Awards 2023	INDONESIA BEST CORPORATE SUSTAINABILITY INITIATIVES 2023-Kategori (category) Creative Philanthropy: FIFGROUP Young Leader (Predikat Excellent)	Majalah MIX Marcomm
12	CSI Awards 2023	INDONESIA BEST CORPORATE SUSTAINABILITY INITIATIVES 2023-Kategori (category) Responsible Business Practices: FIFGROUP Dukung UMKM Naik Kelas (Predikat Excellent) FIFGROUP for MSME Upgrade (Excellent Rating)	Majalah MIX Marcomm



No	Nama Penghargaan Awards	Kategori Category	Penyelenggara Organizer
13	CSI Awards 2023	INDONESIA BEST CORPORATE SUSTAINABILITY INITIATIVES 2023-Kategori (category) Corporate Social Marketing: Jam Sosial Mengajar (Predikat Very Good) (Very Good Rating)	Majalah MIX Marcomm
14	CSI Awards 2023	INDONESIA BEST CORPORATE SUSTAINABILITY INITIATIVES 2023-Kategori (category) Cause Promotion: Campaign #CARE (Predikat Very Good) (Very Good Rating)	Majalah MIX Marcomm
15	CSI Awards 2023	INDONESIA BEST CORPORATE SUSTAINABILITY WARRIOR 202-Kategori (category) Corporate Sustainability Top Leader Warrior (Predikat Very Good) (Very Good Rating)	Majalah MIX Marcomm
16	CSI Awards 2023	INDONESIA BEST CORPORATE SUSTAINABILITY WARRIOR 2023-Kategori (category) Corporate Sustainability Team Warrior (Predikat Excellent) (Excellent Rating)	Majalah MIX Marcomm
17	CSI Awards 2023	MOST ENGAGING SUSTAINABILITY INITIATIVES PROGRAM 202-Kategori (category) Cause Promotion: FIFGROUP #Care	Majalah MIX Marcomm



No	Nama Penghargaan Awards	Kategori Category	Penyelenggara Organizer
18	CSI Awards 2023	MOST ENGAGING SUSTAINABILITY INITIATIVES PROGRAM 2023-Kategori (category) Creative Philanthropy: FIFGROUP Young Leader	Majalah MIX Marcomm
19	Human Capital & Performance Award 2023	The Best Human Capital Team of The Year 2023 (Finance Industries)	Majalah Top Business
20	Human Capital & Performance Award 2023	The Best Learning and Development Strategy 2023 (Finance Industries)	Majalah Top Business
21	Human Capital & Performance Award 2023	The Best Human Capital Future Leader of The Year (Finance Industries)	Majalah Top Business
22	Anugerah Wali Kota Solok Solok Mayor's Award	Perusahaan Penyedia Lapangan Pekerjaan Bagi Penyandang Disabilitas / Companies Providing Employment for Disability	Wali Kota Solok Mayor of Solok
23	Graduasi Pahlawan Ekonomi Nusantara (PENA) dan Tata Rupa Nusantara 2023	Perusahaan Penyedia Lapangan Pekerjaan Bagi Penyandang Disabilitas / Companies Providing Employment for Disability	Kementerian Sosial RI



Sertifikasi Certification	Masa Berlaku Validity Period
ISO 37001:2016 Sistem Manajemen Anti Penyuapan ISO 37001:2016 Anti-bribery Management System	2021-2024
ISO 27001:2013 Sistem Manajemen Keamanan Informasi ISO 27001:2013 Information Security Management System	2021-2024



JEJAK LANGKAH KEBERLANJUTAN

SUSTAINABILITY MILESTONE



6 January 2023

**Penyaluran Program Beasiswa Ceria
FIFGROUP 2022 kepada 384 Anak Terpilih**
**The Disbursement of FIFGROUP's 2022 Ceria
Scholarship Program to 384 Selected Children**

Sejalan dengan misi Perseroan, yaitu “Membawa Kehidupan yang Lebih Baik untuk Masyarakat” dan dalam rangka mendukung implementasi Sustainable Development Goals (SDGs) ke-4, yaitu Pendidikan Berkualitas, FIF kembali menyelenggarakan program tahunan yang telah dilakukan sejak tahun 2013, yaitu Beasiswa Ceria. Pada tahun 2023, FIFGROUP menyalurkan bantuan beasiswa tersebut kepada 384 anak yang bersekolah mulai dari tingkat Sekolah Dasar, Sekolah Menengah Pertama setingkat, Sekolah Menengah Atas setingkat, dan Universitas.

In line with the Company's mission, “Bring a Better Life to the Community,” and in support of the implementation of Sustainable Development Goal (SDG) 4, Quality Education, FIF once again conducted its annual program, the Ceria Scholarship, which has been ongoing since 2013. In 2023, FIFGROUP disbursed these scholarships to 384 students ranging from elementary to secondary levels, including high school and university.



16 January 2023

**FIFGROUP Sabet Tiga Penghargaan di Astra
Corporate Affairs Awards 2022**
**FIFGROUP Achieved Three Accolades at the
Astra Corporate Affairs Awards 2022**

Mengawali tahun 2023, Perseroan sebagai salah satu perusahaan pembiayaan terbesar dan merupakan anak perusahaan dari PT Astra International Tbk berhasil menyabet tiga penghargaan sekaligus, yaitu Juara 1 Astra Friendly Company Kategori Conversations & Biodiversity, Juara 3 Astra Security Management System Kategori Optimal Technology Utilization, dan Juara 3 Astra Communication Management System Kategori Perusahaan Non-Tbk.

At the beginning of 2023, the Company, as a leading financing entity and a subsidiary of PT Astra International Tbk, achieved three prestigious accolades simultaneously: Astra Friendly Company First Place in the Conversations & Biodiversity Category, Astra Security Management System Third Place in the Optimal Technology Utilization Category, and Astra Communication Management System Third Place in the Non-public Company Category.



15 March 2023

Komitmen Dukung Pengembangan UMKM, FINATRA Hadirkan Program FINARIA Sebagai Ajang Edukasi UMKM

Committed to support the development of SMEs, FINATRA introduces the FINARIA Program as a platform for SME education

FIFGROUP melalui salah satu *brand services*-nya, yaitu FINATRA menghadirkan salah satu program baru yang ditujukan untuk pembinaan pelaku Usaha Mikro, Kecil, dan Menengah (UMKM), yaitu Program FINARIA. Program ini menjadi salah satu komitmen Perseroan dalam mendukung pertumbuhan ekonomi Indonesia dengan menghadirkan kegiatan edukatif guna mendorong peningkatan kompetensi dalam berbagai hal untuk mengembangkan usahanya lebih maju lagi.

Through one of its service brands, FINATRA, FIFGROUP introduced a new program aimed at fostering Micro, Small, and Medium Enterprises (MSMEs) stakeholders, namely the FINARIA Program. This initiative underscored the company's commitment to bolstering Indonesia's economic growth by delivering educational activities to enhance competencies across various domains, thereby propelling their businesses forward.



24 March 2023

FIFGROUP Resmikan Pemasangan Solar Panel di 10 Cabang FIFGROUP Inaugurated the Installation of Solar Panels across 10 Branches

Sebagai inisiatif untuk mendukung program dan komitmen pemerintah dalam menanggulangi dampak perubahan iklim dan juga sebagai salah satu program keberlanjutan perusahaan, FIFGROUP memasang instalasi solar panel di sejumlah cabang FIFGROUP dengan kapasitas masing-masing sebesar 10,8 KWp, yaitu di Cabang Medan, Denpasar, Pekanbaru, Palembang, Jayapura, Makassar, Karawang, Balikpapan, Rungkut, dan Mataram.

In an endeavor to support government initiatives and commitments to addressing the impacts of climate change, and as part of our corporate sustainability efforts, FIFGROUP installed solar panels at several FIFGROUP branches, each with a capacity of 10.8 KWp. These installations are located in the following branches: Medan, Denpasar, Pekanbaru, Palembang, Jayapura, Makassar, Karawang, Balikpapan, Rungkut, and Mataram.



9 April 2023

Kolaborasi FIFGROUP dan Asuransi Astra Bangun Masjid Al-Mutaqien Bagi Penyintas Gempa Cianjur

FIFGROUP Collaborated with Astra Insurance to Construct Al-Mutaqien Mosque for Earthquake Survivors in Cianjur

Gempa bumi berkekuatan magnitudo 5,6 yang melanda Cianjur, Jawa Barat yang terjadi pada tahun 2022 telah meysikan banyak kesedihan bagi sejumlah penduduk di Cianjur. Berkaca dengan kejadian tersebut, Perseroan berkolaborasi dengan Asuransi Astra membangun Masjid Ramah Gempa bagi penyintas gempa Cianjur yang diberi nama Al-Mutaqien, pada Sabtu, 08 April 2023, berlokasi di Kampung Wargaluyu, Desa Nagrak, Cianjur.

The 5.6 magnitude earthquake that struck Cianjur, West Java in 2022 left a profound sense of sorrow among its inhabitants. Drawing from this event, the Company collaborated with Astra Insurance to construct an Earthquake-Resilient Mosque for Cianjur earthquake survivors, named AL-Mutaqien. The inauguration took place on Saturday, April 8, 2023, at Wargaluyu Village, Nagrak District, Cianjur.



12 April 2023

Sambut Idul Fitri 2023 FIFGROUP Salurkan Bingkisan dan Bantuan Lebaran Untuk Anak Yatim, Janda Dhuafa, Masyarakat Sekitar dan Mitra

FIFGROUP Welcomed Eid al-Fitr 2023 by Distributing Gifts and Aid for Orphans, Widows, the Surrounding Community, and Partners

Menyambut Hari Raya Idul Fitri 1 Syawal 1444 Hijriah, Perseroan turut memberikan perhatian lebih kepada anak yatim, janda dhuafa, masyarakat sekitar, dan mitra. Pada kegiatan tersebut, sebanyak 428 bingkisan lebaran dengan nominal sebesar Rp128 juta diberikan kepada target penerima manfaat secara simbolis.

In celebration of Eid al-Fitr, the Company extended its benevolence to orphans, widows, and the surrounding community, and partners. A total of 428 Eid gift packages, valued at Rp128 million, were symbolically distributed to the designated beneficiaries during the event.



20 April 2023

Jelang Akhir Ramadan 2023, FIFGROUP Bagikan 16.640 Takjil di Seluruh Cabang di Indonesia

As the End of Ramadan 2023 Approached, FIFGROUP Distributed 16,640 Iftar Meals Across All Branches in Indonesia

Bulan Ramadan menjadi kesempatan bagi masyarakat untuk saling berbagi kepada lingkungan sekitar yang membutuhkan. Seperti yang dilakukan oleh PT Federal International Finance (FIFGROUP) yang merupakan bagian dari Astra Financial dan juga salah satu anak perusahaan PT Astra International Tbk. Lewat program Corporate Social Responsibility (CSR) Peduli, FIFGROUP membagikan 16.640 takjil tersebar di cabang-cabang seluruh Indonesia, termasuk di kantor pusat, dengan nilai lebih dari Rp340 juta yang berasal dari Dana Sosial Syariah.

The month of Ramadan always presents an opportunity for communities to engage in philanthropy towards those in need within their environment. PT Federal International Finance (FIFGROUP), a subsidiary of Astra Financial and a fundamental entity under PT Astra International Tbk, exemplified this through its Corporate Social Responsibility (CSR) initiative, Peduli. FIFGROUP distributed 16,640 iftar meals across branches nationwide, including its headquarters, with a total value exceeding Rp340 million sourced from the Sharia Social Fund.



10 May 2023

FIFGROUP Gelar Kick-Off UMKM 2023, Penyaluran Dana Bergulir Bagi 734 UMKM Berkolaborasi dengan Yayasan Astra, Yayasan Non-Astra, dan Pemerintah

FIFGROUP Hosted UMKM 2023 Kick-Off, Disbursed Revolving Funds to 734 Collaborative UMKM in Partnership with Astra Foundation, Non-Astra Foundation, and Government

Usaha Mikro, Kecil, dan Menengah (UMKM) menjadi pilar utama yang berkontribusi besar dalam mendukung pertumbuhan ekonomi Indonesia. Sebesar 60,34% berkontribusi terhadap Produk Domestik Bruto (PDB) dan 97% terhadap angkatan kerja di Indonesia. Untuk mendukung pertumbuhan UMKM Indonesia naik kelas, Perseroan melalui salah satu pilar *Corporate Social Responsibility* (CSR), yakni Pilar FIFGROUP Sejahtera menyalurkan program dana bergulir pada tahun 2023 kepada 734 UMKM dengan total dana sebesar lebih dari Rp3 miliar.

Micro, Small, and Medium Enterprises (MSMEs) stand as pivotal contributors to Indonesia's economic growth, accounting for a substantial 60.34% of the Gross Domestic Product (GDP) and engaging 97% of the country's workforce. In support of advancing Indonesia's MSME sector, the Company, through one of its Corporate Social Responsibility (CSR) pillars, namely the FIFGROUP Sejahtera Pillar, disbursed revolving fund programs in 2023 to 734 MSMEs, totaling more than Rp3 billion.



14 May 2023

Anjungan MRT FIFGROUP 34 Tahun **FIFGROUP Celebrates 34 Years at MRT Plaza**

Sebagai bagian dari rangkaian perayaan Hari Ulang Tahun (HUT) Perseroan ke-34, program Anjungan MRT hadir bagi masyarakat Jakarta meramaikan Stasiun MRT Bundaran Hotel Indonesia (HI) dengan menawarkan berbagai program promo menarik.

As part of the series of celebrations for the Company's 34th Anniversary, the MRT Plaza initiative graced Jakarta's public sphere, adding vibrancy to the MRT Bundaran Hotel Indonesia (HI) Station by offering an array of enticing promotional programs for the community.



19 May 2023

FIFGROUP Gelar Kegiatan Peduli Stunting **pada Tahun 2023** **FIFGROUP Hosted Stunting Care Initiative** **in 2023**

Perseroan berkomitmen untuk terus membantu masyarakat di seluruh Indonesia, salah satunya dengan melaksanakan kegiatan program *Corporate Social Responsibility* (CSR) berupa FIFGROUP Peduli Tengkes (*Stunting*) yang menjadi salah satu kegiatan di dalam Pilar FIFGROUP Sehat. Ini merupakan wujud dukungan Perseroan terhadap implementasi *Environment, Social, and Governance* (ESG) *Goals* yaitu *Community Relations*, dan mendukung *Sustainable Development Goals* (SDGs) ke-2 yaitu *Zero Hunger*, dan ke-4 yaitu *Good Health & Well Being*.

The Company is committed to continuously assisting communities across Indonesia, exemplified by the implementation of Corporate Social Responsibility (CSR) initiatives such as FIFGROUP Cares for Stunting, a component of the FIFGROUP Health Pillar. This underscores the company's support for the realization of Environment, Social, and Governance (ESG) Goals, specifically Community Relations, and its endorsement of Sustainable Development Goals (SDGs) such as Zero Hunger (SDG 2) and Good Health & Well-being (SDG 4).



30 May 2023

FIFGROUP Gandeng OJK Dorong Literasi dan Inklusi Keuangan Melalui Pelatihan Guru
FIFGROUP Collaborated with FSA to Drive Financial Literacy and Inclusion through Teacher Training

Perseroan turut berkomitmen dalam meningkatkan kualitas pendidikan di Indonesia salah satunya melalui program *Corporate Social Responsibility* (CSR) melalui salah satu program di dalam pilar FIFGROUP Pintar yang berkolaborasi dengan Otoritas Jasa Keuangan (OJK), yaitu pelatihan guru.

The Company is committed to enhancing the quality of education in Indonesia, notably through its Corporate Social Responsibility (CSR) initiatives under the FIFGROUP Smart pillar, collaborating with the Financial Services Authority (FSA), particularly through the teacher training program.



1 June 2023

Sebagai Rangkaian dari Hari Ulang Tahun (HUT) FIFGROUP ke-34, Perseroan Menyelenggarakan Sebuah Festival Kuliner
In Commemoration of FIFGROUP's 34th Anniversary, the Company Orchestrated a Culinary Festival

Dalam rangka merayakan HUT FIFGROUP ke-34, Perseroan menyelenggarakan sebuah festival kuliner dengan tajuk *LOCALICIOUS* yang menghadirkan berbagai UMKM Kuliner Legenda Indonesia.

In commemoration of FIFGROUP's 34th anniversary, the Company organized a culinary festival titled *LOCALICIOUS*, showcasing a variety of renowned Indonesian culinary SMEs.



14 June 2023

FIFGROUP Gelar Ajang Penghargaan Keberlanjutan di Tingkat Internal
FIFGROUP Hosted Internal Sustainability Recognition Event

Perseroan terus berkomitmen mendukung implementasi *Environment, Social, and Governance* (ESG) dalam mendukung *Sustainability*, salah satunya melalui program FIFGROUP *Sustainability Awards* (FSA) dan FIFriendability bertajuk *Create Action, Rescue Earth* (CARE).

The Company remains steadfast in supporting the implementation of Environment, Social, and Governance (ESG) to bolster Sustainability efforts, exemplified by initiatives such as the FIFGROUP Sustainability Awards (FSA) and FIFriendability's Create Action, Rescue Earth (CARE) program.



24 June 2023

Aksi Tanam Mangrove, FIFGROUP Ajak Karyawan Peduli Pesisir
Engaging in Mangrove Planting, FIFGROUP Encouraged Employees to Care for Coastal Areas and Beaches

Sebagai bentuk dukungan Perseroan dalam memberikan dampak positif kepada masyarakat dan komunitas melalui 3 Aspek Strategi Sustainability (keberlanjutan), yaitu Portofolio, People dan Public Contribution, FIFGROUP terus berupaya hadir dalam menjaga keberlangsungan lingkungan sekitar melalui kegiatan penanaman *mangrove* dan bersih pantai.

As a demonstration of our commitment to fostering positive societal and community impact through our three pillars of Sustainability Strategy-Portfolio, People, and Public Contribution-FIFGROUP remains steadfast in its endeavors to sustain local environments by engaging in mangrove planting and coastal clean-up initiatives.



30 June 2023

Menggemakan Hari Raya Idul Adha: FIFGROUP Tebar Kurban 3 Sapi dan 399 Kambing untuk Indonesia
Echoing the Spirit of Eid al-Adha, FIFGROUP Generously Distributed 3 Cows and 399 Goats Across Indonesia

Dalam rangka merayakan Hari Raya Idul Adha 1444 Hijriah, Perseroan menyalurkan hewan kurban kepada masyarakat sekitar wilayah kantor jaringan FIFGROUP dengan total sebanyak 3 sapi dan 399 kambing.

In celebration of Eid al-Adha 1444 Hijri, the Company distributed sacrificial animals to the communities surrounding the FIFGROUP network office areas, totaling 3 cattle and 399 goats.



12 July 2023

Buat Ambon Manise, Inilah Kepedulian Stunting & Penghijauan Bagimu
For Ambon Manise, Here is the Commitment to Address Stunting & Greening for You

Perseroan berkolaborasi dengan Kesatuan Pangkalan TNI Angkatan Udara (Lanud) Pattimura, Ambon dengan melakukan kegiatan FIFGROUP Peduli Stunting dan Tanam Pohon 2023. Gelaran itu juga menjadi kegiatan dalam rangka Hari Bakti Tentara Nasional Indonesia (TNI) Angkatan Udara (AU) ke-76.

The Company collaborated with the Air Force Base Unity (Lanud) Pattimura, Ambon, conducting the FIFGROUP Care for Stunting and Tree Planting 2023 activities. This initiative also commemorated the 76th Anniversary of the Indonesian National Air Force (AU) in honor of National Military Service Day.



28 July 2023

FIFGROUP Grebeg Pasar Hadirkan Berbagai Keuntungan Bagi Masyarakat yang Ingin Wujudkan Impian
FIFGROUP's Grebeg Pasar Presents Various Benefits For Individuals Aspiring to Realize Their Dreams

Sebagai salah satu perusahaan pembiayaan terbesar di Indonesia dan bagian dari anak perusahaan PT Astra International Tbk, Perseroan terus berupaya menghadirkan sejumlah kegiatan yang memberikan kemudahan bagi masyarakat dalam mengakses layanan pembiayaan untuk mewujudkan impiannya. Pada tahun 2023, kegiatan ini diselenggarakan di tiga kota, yakni Tangerang, Bandung, dan Surabaya.

As one of Indonesia's leading financing companies and a subsidiary of PT Astra International Tbk, the Company continually endeavors to introduce a variety of initiatives aimed at facilitating public access to financing services to realize their aspirations. In 2023, these activities were held in three cities: Tangerang, Bandung, and Surabaya.



31 July 2023

Dorong Pengembangan Kualitas, Beasiswa FIFGROUP Hadir bagi Mahasiswa se-Indonesia To Foster Quality Development, FIFGROUP Scholarships are Available for Students Nationwide in Indonesia

Melalui kolaborasi antara *Human Capital Division* dan *Corporate Social Responsibility (CSR)*, Perseroan menghadirkan program penyaluran beasiswa secara finansial dan pengembangan kompetensi untuk mahasiswa/i melalui program *FIFGROUP Young Leader (FYL)*.

Through collaboration between the Human Capital Division and Corporate Social Responsibility (CSR), the Company presents a scholarship distribution program, providing financial aid and competency development for students through the *FIFGROUP Young Leader (FYL)* program.



7 August 2023

FIFGROUP Dukung Tim Pendampingan Keluarga se-Kota Padang
FIFGROUP Supports the Family Mentoring Team across the City of Padang

Perseroan berkolaborasi dengan Tim Pendampingan Keluarga (TPK) se-Kota Padang menyalurkan bantuan total sebesar Rp300 juta untuk mendukung kegiatan berantas *stunting* atau tengkes di Kota Padang. Dukungan FIFGROUP kali ini juga menjadi implementasi dari Pilar FIFGROUP Sehat di mana juga sejalan dengan misi perusahaan yaitu membawa kehidupan yang lebih baik untuk masyarakat, dan bentuk komitmen FIFGROUP dalam Environment, Social, and Governance (ESG) Goals yaitu Community Relations, serta mendukung Sustainable Development Goals (SDGs) ke-2 yaitu Zero Hunger, dan ke-3 yaitu Good Health & Well Being.

The Company collaborates with the Family Assistance Team (TPK) throughout the city of Padang to distribute a total assistance of Rp300 million to support efforts to combat stunting in Padang. This support from FIFGROUP also embodies the implementation of FIFGROUP's Health Pillar, aligning with the company's mission to enhance societal well-being. It underscores FIFGROUP's commitment to Environmental, Social, and Governance (ESG) Goals, particularly in Community Relations, while also advancing Sustainable Development Goals (SDGs) 2 and 3, targeting Zero Hunger and Good Health & Well-Being.



15 August 2023

FIFGROUP Dukung Program Literasi Keuangan OJK Bagi Sahabat Disabilitas
FIFGROUP Supports FSA's Financial Literacy Program for Friends with Disabilities

Bersama sejumlah pelaku usaha jasa keuangan (PUJK) lain, Perseroan turut serta dalam kegiatan Edukasi Keuangan Bagi Penyandang Disabilitas bertajuk Menuju Masyarakat Indonesia Merdeka Finansial yang digelar oleh Otoritas Jasa Keuangan (OJK). Kegiatan yang diinisiasi oleh OJK tersebut dihadiri oleh lebih dari 300 peserta sahabat disabilitas yang hadir langsung di lokasi seminar, serta lebih dari 1.000 peserta lainnya yang mengikuti secara dalam jaringan (daring).

Together with several other financial services providers, the Company participated in the Financial Education for Persons with Disabilities event themed "Towards Financially Independent Indonesian Society," organized by the Financial Services Authority (FSA). Initiated by FSA, the event was attended by over 300 disability advocates present at the seminar venue, along with more than 1,000 participants are joining remotely.



23 August 2023

FIFGROUP Turut Meriahkan Ulang Tahun Kota Makassar dan Semarang Melalui Program FIFGROUP Jelajah Kota

FIFGROUP Adds Vibrancy to the Renovation of Makassar and Semarang through the FIFGROUP Urban Exploration Program

Sebagai salah satu perusahaan pembiayaan terbesar di Indonesia dan bagian dari anak perusahaan PT Astra International Tbk, Perseroan turut mendukung setiap kegiatan perayaan Ulang Tahun Kota Makassar dan Semarang melalui FIFGROUP Jelajah Kota yang melibatkan puluhan tenant kuliner, puluhan tenant Usaha Mikro, Kecil dan Menengah (UMKM), dan beragam hiburan menarik dari artis ibukota.

As one of Indonesia's leading financing companies and a subsidiary of PT Astra International Tbk, the Company actively supports the anniversary celebrations of Makassar and Semarang cities through FIFGROUP City Exploration, involving numerous culinary vendors, micro, small, and medium-sized enterprises (MSMEs), and a diverse array of captivating entertainment featuring the capital city artists.



31 August 2023

FIFestival Street Food 2023, Sajikan Kuliner Nusantara UMKM Binaan FIFGROUP
FIFestival Street Food 2023, Presenting the Culinary Delights of Indonesian MSMEs Fostered by FIFGROUP

Dalam rangka mendukung pengembangan bisnis para pelaku Usaha Mikro, Kecil, dan Menengah (UMKM), FIFGROUP untuk pertama kalinya menghadirkan salah satu program yang ditujukan untuk meningkatkan branding dan penjualan produk UMKM binaannya, yaitu FIFestival. Program ini menjadi bagian dari inisiatif FIFGROUP dalam mengimplementasikan aspek Environment, Social, and Governance (ESG) dan Sustainability khususnya dalam mencapai tujuan Sustainability Development Goals (SDGs) nomor 8 tentang Pekerjaan Layak dan Pertumbuhan Ekonomi.

In support of the business development of Micro, Small, and Medium Enterprises (MSMEs), FIFGROUP is introducing, for the first time, a program aimed at enhancing the branding and sales of its partnered MSME products, namely FIFestival. This program constitutes a pivotal element of FIFGROUP's initiative to implement the Environment, Social, and Governance (ESG) aspects and Sustainability, particularly in attaining the objectives of Sustainable Development Goals (SDGs), specifically SDG 8, focused on Decent Work and Economic Growth.



31 August 2023

Dorong Pertumbuhan UMKM Indonesia, FINATRA Dukung Rakernas XVIII HIPMI 2023
Elevate the Growth of Indonesian MSMEs, FINATRA Supports the 18th National Working Meeting of HIPMI 2023

Perseroan melalui salah satu *brand services*-nya, yaitu FINATRA turut mendukung pertumbuhan dan pengembangan Usaha Mikro, Kecil, dan Menengah (UMKM) dengan turut aktif sebagai salah satu partner sponsor dalam acara Rakernas XVIII HIPMI 2023.

Through one of its service brands, FINATRA, the Company actively supports the growth and development of Micro, Small, and Medium Enterprises (MSMEs) by participating as a key sponsor partner at the XVIII HIPMI National Working Meeting in 2023.



12 September 2023

FIFGROUP Jalin Kolaborasi dengan MOXA, JNE Express, dan JNEI Hadirkan Layanan Pembiayaan Inklusif Bagi Masyarakat
FIFGROUP Forges Collaboration with MOXA, JNE Express, and JNEI to Introduce Inclusive Financing Services For The Community

PT Astra Kreasi Digital (Moxa) dan PT Federal International Finance (FIFGROUP) yang merupakan bagian dari Astra Financial, bersinergi dengan PT Tiki Jalur Nugraha Ekakurir (JNE Express) dan JNEI PTE. LTD (JNEI) dalam upaya peningkatan inklusi keuangan masyarakat. Melalui kolaborasi ini layanan pembiayaan dari Perseroan yang ada dalam aplikasi Moxa akan hadir di sales counter JNE yang berada di area Jabodetabek dan Bandung.

PT Astra Kreasi Digital (Moxa) and PT Federal International Finance (FIFGROUP), subsidiaries of Astra Financial, synergizes with PT Tiki Jalur Nugraha Ekakurir (JNE Express) and JNEI PTE. LTD (JNEI) to enhance financial inclusion efforts within the community. Through this collaboration, the financing services offered by the Company through the Moxa the application will be available at JNE sales counters situated across the Jabodetabek and Bandung areas.



15 September 2023

Talk Show Literasi Keuangan FIFGROUP: OJK Apresiasi Langkah untuk Optimalkan Pembiayaan Dengan Cerdas dan Bijak
The Financial Literacy Talk Show by FIFGROUP: FSA Commends Strategic Steps to Optimize Financing with Prudence and Intelligence

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan Masyarakat, setiap Pelaku Usaha Jasa Keuangan (PUJK) memiliki kewajiban dalam menyelenggarakan berbagai program literasi dan inklusi keuangan. Berkenaan dengan itu, Perseroan berinisiatif dalam menyelenggarakan sebuah Talkshow Literasi Keuangan Bertajuk Literasi Keuangan, Optimalkan Pembiayaan Dengan Cerdas dan Bijak dengan berkolaborasi bersama OJK dan Badan Perlindungan Konsumen Nasional (BPKN).

By the Financial Services Authority Regulation (POJK) Number 3 of 2023 concerning the Enhancement of Financial Literacy and Inclusion in the Financial Services Sector for Consumers and Society, every Financial Services Business Entity (FSBE) is obliged to conduct various financial literacy and inclusion programs. In line with this, the Company has taken the initiative to organize a Financial Literacy Talk Show themed "Financial Literacy: Optimizing Financing Strategically and Prudently," in collaboration with the Financial Services Authority (FSA) and the National Consumer Protection Agency (BPKN).



21 September 2023

FIFGROUP Hadir Dukung Perkembangan Kendaraan Listrik dengan Hadir pada Kegiatan Indonesia Electric Motor Show 2023
FIFGROUP Supported the Advancement of Electric Vehicles by Participating in the Indonesia Electric Motor Show 2023

Dukungan terhadap percepatan pengembangan dan penggunaan kendaraan listrik di Indonesia kian marak seiring dengan dorongan global dalam melawan perubahan iklim yang sedang terjadi. Salah satu bentuk dukungan nyata tercermin dalam kegiatan Indonesia Electrical Motor Show (IEMS) yang diselenggarakan bersamaan dengan Indonesia Research and Innovation Expo (InaRI Expo) di Islamic Cultural Center (ICC) Building Badan Riset dan Inovasi Nasional (BRIN), Kawasan Sains Teknologi (KST) Soekarno, Cibinong, Bogor pada 20-23 September 2023.

Support for accelerating the development and adoption of electric vehicles in Indonesia is increasingly evident, aligned with the global impetus to combat ongoing climate change. A tangible manifestation of this support is reflected in the Indonesia Electrical Motor Show (IEMS), held concurrently with the Indonesia Research and Innovation Expo (InaRI Expo) at the Islamic Cultural Center (ICC) Building of the National Research and Innovation Agency (BRIN), Soekarno Science and Technology Area (KST) in Cibinong, Bogor, from September 20th to 23rd, 2023.



21 September 2023

Tingkatkan Pelayanan, FIFGROUP Resmikan Operasional Kantor Cabang Batam 2
Enhancing Services, FIFGROUP Officially Inaugurated the Operational Branch Office of Batam 2

Dalam memberikan pelayanan terbaiknya bagi customer, Perseroan mengedepan nilai MUDAH (Melayani, Unggul, Dekat, Aktif, Hasil) yang menjadi tagline pelayanan optimal untuk *customer*. Salah satu upaya yang Perseroan lakukan adalah dengan melakukan pembukaan sejumlah layanan kantor cabang baru, di antaranya Cabang Batam 2 dan Cabang Palembang 3.

In delivering optimal service to our customers, the Company prioritizes the value of MUDAH (Melayani, Unggul, Dekat, Aktif, Hasil) as the hallmark of optimal service provision. One of the initiatives undertaken by the Company is the establishment of several new branch offices, including Batam 2 Branch and Palembang 3 Branch.



27 September 2023

Majukan UMKM Indonesia, FIFGROUP Hadirkan Program Sahabat FINATRA
Elevate Indonesia's SME Sector, FIFGROUP Introduced Sahabat FINATRA Program

Perseroan melalui salah satu brand services-nya, yaitu FINATRA terus berupaya hadir bagi UMKM Indonesia dengan berbagai program yang diharapkan dapat memberikan dampak positif pada pertumbuhan UMKM. Sahabat FINATRA yang menjadi salah satu program unggulan Perseroan melalui FINATRA menghadirkan berbagai rangkaian kegiatan pengembangan dan pelatihan bagi UMKM.

Through one of its service brands, FINATRA, the Company persistently endeavors to cater to Indonesian SMEs with diverse programs aimed at fostering positive impacts on SME growth. As part of the flagship program, FINATRA extends an array of developmental activities and training sessions tailored for SMEs.



4 October 2023

FIFGROUP Raih Top SDGs Award 2023 **FIFGROUP Achieved the Top SDGs Award 2023**

Top SDGs Award 2023 merupakan sebuah penghargaan yang dianugerahkan kepada perusahaan-perusahaan di Indonesia yang berhasil menjalankan program *social development* dalam strategi bisnisnya. Atas keberhasilan Perseroan dalam menghadirkan upaya penerapan keberlanjutan, FIFGROUP berhasil raih Top SDGs Award 2023.

The Top SDGs Award 2023 is bestowed upon companies in Indonesia demonstrating successful integration of social development programs into their business strategies. Recognizing the Company's achievements in advancing sustainability initiatives, FIFGROUP has achieved the Top SDGs Award 2023.



17 October 2023

Dorong Kompetensi UMKM Unggul Melalui Development Journey, FIFGROUP Gelar Kick Off FIFpreneur 2023

Elevate SMEs' Competence Excellence through the Development Journey, FIFGROUP Hosted the Kick Off of FIFpreneur 2023

Perseroan berkomitmen untuk terus mendorong kompetensi dari UMKM binaan melalui program UMKM Development Journey 2023, yang bertujuan untuk memberikan pembekalan dan menambah wawasan dalam bentuk *workshop*. UMKM Development Journey sendiri merupakan rangkaian program pengembangan yang dibangun oleh FIFGROUP bagi pelaku UMKM binaan, yang bertujuan untuk menciptakan inovasi berkelanjutan sebagai nilai tambah dan perluasan pasar UMKM agar UMKM binaan bisa naik kelas. Salah satu bagian dari rangkaian UKMM Development Journey tersebut, FIFGROUP menyelenggarakan Kick Off FIFpreneur 2023 pada Selasa, 17 Oktober 2023 secara *hybrid*, sebagai bentuk dukungan perusahaan akan pengembangan kompetensi bagi 5 UMKM binaan FIFGROUP yang lolos.

The Company is committed to continually enhancing the competencies of its supported MSMEs through the UMKM Development Journey 2023 program, aimed at providing training and expanding insights through workshops. UMKM Development Journey is a series of development programs designed by FIFGROUP for MSME beneficiaries, with the goal of fostering sustainable innovation as added value and expanding market reach to elevate the status of supported MSMEs. As part of this series, FIFGROUP hosted the Kick Off FIFpreneur 2023 on Tuesday, October 17, 2023, in a hybrid format, demonstrating the company's support for the competency development of the five selected MSME beneficiaries of FIFGROUP.



18 October 2023

FIFGROUP Kembali Jadi Sponsor Platinum di Ajang Pameran Sepeda Motor IMOS+ 2023
FIFGROUP Reinstated its Position As A Platinum Sponsor for the IMOS+ 2023 Motorcycle Exhibition

PT Federal International Finance (FIFGROUP) yang merupakan anak perusahaan PT Astra International Tbk dan bagian dari Astra Financial kembali hadir mendukung industri otomotif khususnya segmen roda dua dengan menjadi Platinum Sponsor untuk ketiga kalinya di Indonesia Motorcycle Show (IMOS)+ 2023. Gelaran tersebut akan diselenggarakan di Hall 10, Indonesian Convention Exhibition (ICE) BSD City, Kabupaten Tangerang, Banten, pada tanggal 25-29 Oktober 2023.

PT Federal International Finance (FIFGROUP), a subsidiary of PT Astra International Tbk and a member of Astra Financial, reaffirms its support for the automotive industry, particularly the two-wheeler segment, by once again assuming the role of Platinum Sponsor for the third consecutive time at the Indonesia Motorcycle Show (IMOS)+ 2023. The event is scheduled to take place at Hall 10, Indonesian Convention Exhibition (ICE) BSD City, Tangerang Regency, Banten, from October 25 to October 29, 2023.



29 October 2023

Peduli Adik-Adik Pejuang Sembuh, FIFGROUP Salurkan Bantuan ke Rumah Singgah Sahabat Nusantara

In support of the Young Healing Warriors Initiative, FIFGROUP Delivered Assistance To The Sahabat Nusantara Shelter Home

Rumah Singgah menjadi sebuah tempat yang sangat berarti bagi 'Adik-Adik Pejuang Sembuh' yang sedang menunggu waktu untuk mendapatkan tindakan medis. Lebih dari itu, peran rumah singgah juga sangat besar untuk Adik-Adik Pejuang Sembuh seperti memberikan bantuan akomodasi dan transportasi bagi "Adik-Adik Pejuang Sembuh" yang memiliki rumah jauh dengan rumah sakit, melengkapi kebutuhan psikologis, memberikan pendampingan khusus yang didukung dengan bantuan dari 38 relawan setiap hari Senin hingga Jumat, hingga menyalurkan bantuan donasi.

The Shelter House serves as a profoundly significant space for the 'Young Healing Warriors' awaiting medical procedures. Beyond that, its role extends to provide accommodation and transportation assistance for those with distant residences from the hospital, addressing psychological needs, offering specialized companionship supported by 38 volunteers every Monday through Friday, and facilitating the distribution of donations.



4 November 2023

Kampanye FIFGROUP #SatuNAFAS Dukung Program, Keberlanjutan di Pulau Pari, Kepulauan Seribu

The FIFGROUP #OneBREATH Campaign Supports Sustainability Initiatives on Pari Island, Kepulauan Seribu.

Sebagai wujud komitmen FIFGROUP dalam mengurangi pencemaran udara dan lingkungan serta berkontribusi terhadap dampak perubahan iklim, FIFGROUP memilih Pulau Pari sebagai bagian dari kelanjutan misi penanaman pohon *mangrove*. Sebanyak 2.326 bibit pohon *mangrove* ditanam di pulau itu dalam rangkaian pencapaian kampanye #SatuNAFAS (Nolkan Asap Fokuskan Aksi Sustainability) yang telah digelar Perseroan.

As a testament to FIFGROUP's commitment to mitigating air and environmental pollution while contributing to the impact of climate change, FIFGROUP has selected Pulau Pari as part of its ongoing mangrove tree planting mission. A total of 2,326 mangrove tree seedlings have been planted on the island as part of the #SatuNAFAS (Nolkan Asap Fokuskan Aksi Sustainability), a campaign organized by the Company.



13 November 2023

FIFGROUP Serahkan Bantuan bagi Enam Rumah Ibadah dari Lima Agama di Kota Batam
FIFGROUP Delivered Assistance To Six Places of Worship Representing Five Religions In The City of Batam

Bertepatan dengan rangkaian penyelenggaraan Rapat Pimpinan (Rapim) 2024 di Kota Batam, Kepulauan Riau, PT Federal International Finance (FIFGROUP) yang merupakan salah satu anak perusahaan PT Astra International Tbk dan bagian dari Astra Financial menyerahkan bantuan sosial keagamaan sebagai salah satu wujud ucapan syukur atas pencapaian yang telah diraih di tahun 2023 yang tidak lepas dari dukungan dan kerja sama yang telah diberikan oleh masyarakat kepada perseroan. Kegiatan tersebut menjadi salah satu bentuk komitmen FIFGROUP untuk turut serta dalam upaya meningkatkan kesejahteraan masyarakat yang tercermin melalui program FIFGROUP Peduli.

Coinciding with the convening of the 2024 Leadership Meeting (Rapim) in Batam City, Riau Islands, PT Federal International Finance (FIFGROUP), a subsidiary of PT Astra International Tbk and part of Astra Financial, extends religious social assistance as an expression of gratitude for the achievements attained in 2023, which are inseparable from the support and collaboration provided by the community to the company. This initiative exemplifies FIFGROUP's commitment to actively contribute to enhancing societal well-being, as reflected through the FIFGROUP Cares program.



21 November 2023

FIFGROUP Borong Delapan Penghargaan di Ajang “Sustainability Initiatives & Warrior 2023”
FIFGROUP Achieved Eight Awards at the “Sustainability Initiatives & Warrior 2023” Event.

PT Federal International Finance (FIFGROUP), salah satu perusahaan pembiayaan (multifinance) di Indonesia, memborong delapan penghargaan dari gelaran Indonesia’s Best Corporate Sustainability Initiatives & Warrior 2023 yang diselenggarakan oleh Majalah MIX Marcomm (SWA Media Group). Penghargaan itu diserahkan di Auditorium & Performance Hall Prof. Dr. Djayusman, LSPR Institute of Communication & Business, pada Selasa, 21 November 2023.

PT Federal International Finance (FIFGROUP), a prominent Indonesian multifinance corporation, achieved eight accolades at Indonesia’s Best Corporate Sustainability Initiatives & Warrior 2023 event, hosted by MIX Marcomm Magazine (SWA Media Group). The awards were presented at the Prof. Dr. Djayusman Auditorium & Performance Hall, LSPR Institute of Communication & Business, on Tuesday, November 21, 2023.



30 November 2023

FIFGROUP Raih 3 Kategori Penghargaan Bergengsi pada Human Capital & Performance Award 2023
FIFGROUP Achieved 3 Prestigious Awards Categories at the Human Capital & Performance Award 2023

PT Federal International Finance (FIFGROUP), salah satu perusahaan pembiayaan (multifinance) di Indonesia, berhasil meraih 3 (tiga) penghargaan sekaligus dalam gelaran Human Capital & Performance Award 2023 yang diselenggarakan oleh Business News Indonesia. Melalui tema “Strategic Integration of Digital Technology & AI in HR Operations: Enhancing Human Capital Management Through Data-Driven Insights”.

PT Federal International Finance (FIFGROUP), a leading multifinance company in Indonesia, achieved three accolades concurrently at the 2023 Human Capital & Performance Award hosted by Business News Indonesia. Under the theme “Strategic Integration of Digital Technology & AI in HR Operations: Elevating Human Capital Management Through Data-Driven Insights,” the company demonstrated its prowess in leveraging advanced technologies to optimize HR operations and enhance overall human capital management.



**Wujudkan UMKM Naik Kelas: FINATRA
Dukung Program Inkubasi Kominfo
Elevate MSMEs: FINATRA Supports Kominfo's
Incubation Program**

Sebagai tonggak perekonomian negara, Usaha Mikro, Kecil, dan Menengah (UMKM) telah memberikan kontribusi besar bagi pertumbuhan ekonomi Nasional. Berdasarkan data Kementerian Koordinator Bidang Perekonomian, UMKM memberikan kontribusi sebesar 61% terhadap pencapaian Produk Domestik Bruto (PDB) dan terhadap penyerapan tenaga kerja yang mencapai 96,9% hingga Agustus 2023. Menyadari pentingnya pengembangan UMKM tersebut, PT Federal International Finance (FIFGROUP) melalui FINATRA berkomitmen mendukung pengembangan UMKM melalui Program Adopsi Teknologi 4.0 dan Inkubasi Bisnis Digital yang diselenggarakan oleh Kementerian Komunikasi dan Informatika (Kominfo).

As a cornerstone of the nation's economy, Micro, Small, and Medium Enterprises (MSMEs) have significantly contributed to the National economic growth. According to data from the Coordinating Ministry for Economic Affairs, MSMEs have accounted for 61% of the Gross Domestic Product (GDP) and have absorbed 96.9% of the workforce as of August 2023. Recognizing the importance of fostering MSMEs, PT Federal International Finance (FIFGROUP) through FINATRA is committed to supporting MSME development through the Technology Adoption 4.0 Program and Digital Business Incubation organized by the Ministry of Communication and Informatics (Kominfo).



**Dedikasi Bangun Lingkungan Kerja yang
Inklusif, FIFGROUP Raih Apresiasi dari
Kementerian Sosial
Dedicated to Fostering an Inclusive Work
Environment, FIFGROUP Achieved Recognition
from the Ministry of Social Affairs**

Salah satu fokus Pemerintah Republik Indonesia (RI) dalam membangun lingkungan kerja yang inklusif adalah dengan meningkatkan program rekrutmen terhadap pegawai penyandang disabilitas. PT Federal International Finance (FIFGROUP) turut menunjukkan komitmennya dalam mewujudkan inklusivitas melalui salah satu program unggulan, yakni FIFriendibility. Atas komitmennya tersebut, FIFGROUP berhasil menjadi salah satu dari 25 perusahaan yang terpilih untuk menerima apresiasi melalui kegiatan Pahlawan Ekonomi Nusantara (PENA) yang diselenggarakan oleh Kementerian Sosial Republik Indonesia. Apresiasi diberikan oleh Menteri Sosial Republik Indonesia, Tri Rismaharini, yang dilakukan pada Sabtu, 9 Desember 2023 di Gedung Aneka Bhakti Kemensos, Salemba, Jakarta.

One of the focal points of the Government of the Republic of Indonesia (RI) in cultivating an the inclusive work environment is to enhance recruitment programs for employees with disabilities. PT Federal International Finance (FIFGROUP) has demonstrated its commitment to realizing inclusivity through one of its flagship program, namely FIFriendibility. For this commitment, FIFGROUP has successfully emerged as one of the 25 selected companies to receive recognition through the Economic Heroes of the Archipelago (PENA) event organized by the Ministry of Social Affairs of the Republic of Indonesia. The accolade was presented by the Minister of Social Affairs of the Republic of Indonesia, Tri Rismaharini, during a ceremony held on Saturday, December 9, 2023 at the Aneka Bhakti Building, Ministry of Social Affairs, Salemba, Jakarta.







PENJELASAN PRESIDEN DIREKTUR **MESSAGE FROM THE PRESIDENT DIRECTOR**



MARGONO
TANUWIJAYA

Presiden Direktur
President Director



PENJELASAN DIREKSI [D.1][2-22]

MESSAGE FROM THE BOARD OF DIRECTORS



FIFGROUP bersemangat untuk berlari, meningkatkan kolaborasi, dan dengan optimis berupaya memberikan dampak positif kepada bisnis, masyarakat, dan bumi untuk mewujudkan perusahaan yang kompeten dan berkelanjutan, serta tangguh di masa depan.

FIFGROUP is excited to run, increase collaboration, and optimistically strive to have a positive impact on business, society, and the earth to realize a competent and sustainable company, and to be resilient in the future.



Pemangku kepentingan yang terhormat,

Selama tahun 2023, dunia usaha terus menghadapi berbagai tantangan global di tengah ketidakpastian ekonomi, perubahan iklim, dan gejolak geopolitik. Tantangan tersebut berpotensi memengaruhi perusahaan, termasuk perusahaan keuangan, terutama dengan meningkatnya risiko kredit serta adanya tuntutan untuk praktik pembiayaan dan investasi yang berkelanjutan.

Honorable Stakeholders,

In 2023, businesses continued to face global challenges amid economic uncertainty, climate change, and geopolitical turmoil. These challenges can potentially impact companies, including financial companies, mainly through increased credit risk and demands for sustainable financing and investment practices.

Kebijakan Merespons Tantangan [D.1.a]

Berbagai tantangan akibat tingginya perubahan dan fenomena global perlu ditanggapi dengan cepat dan fleksibel. FIFGROUP merespons tantangan ini dengan mengembangkan fitur dan skema produk sesuai kebutuhan pelanggan, mengoptimalkan seluruh lini bisnis untuk menjaga pertumbuhan portofolio, serta memperkuat kolaborasi bersama seluruh pemangku kepentingan. Dalam memberikan pembiayaan, FIFGROUP juga turut memperhatikan aspek lingkungan, sosial, dan tata kelola (LST) untuk menerapkan prinsip keuangan berkelanjutan.

Kami percaya dengan mengintegrasikan aspek keberlanjutan di seluruh lini usaha, Perseroan dapat berkontribusi pada pertumbuhan yang berkelanjutan untuk masa depan. Untuk memperkuat komitmen dalam menerapkan keberlanjutan di perusahaan, pada tahun 2023, Perseroan mengembangkan FIFGROUP 2030 Sustainability Aspirations Framework & Initiatives melalui triple-P strategy yaitu portfolio, people dan public contribution, serta menerapkan good corporate governance. Strategi keberlanjutan ini sejalan dengan Rencana Aksi

Policies in Responding to Challenges [D.1.a]

Various challenges due to high changes and global phenomena need to be responded with speed and flexibility. FIFGROUP responds to these challenges by developing product features and schemes according to customer needs, optimizing all business lines to maintain portfolio growth, and strengthening collaboration with all stakeholders. In providing financing, FIFGROUP also pays attention to environmental, social, and governance (ESG) aspects to implement sustainable finance principles.

We believe that by integrating sustainability aspects across all lines of business, the Company can contribute to sustainable growth for the future. To strengthen the commitment to implementing sustainability in the company, in 2023, the Company developed FIFGROUP 2030 Sustainability Aspirations Framework & Initiatives through a triple-P strategy, namely portfolio, people, and public contribution, and implement good corporate governance. The sustainability strategy aligns with the Sustainable Finance Action Plan (RAKB), a guideline for implementing



Keuangan Berkelanjutan (RAKB) yang menjadi pedoman dalam implementasi keuangan berkelanjutan. Selain itu, FIFGROUP juga telah membentuk Departemen EHSSR & Sustainability Management yang bertanggung jawab atas penerapan kebijakan dan strategi keberlanjutan.

FIFGROUP akan terus meningkatkan inisiatif keberlanjutan, seperti penerapan bisnis yang etis dan bertanggung jawab, pengelolaan kredit yang baik, pengembangan kompetensi seluruh karyawan melalui pelatihan dan pendidikan, serta menjaga keamanan data dan privasi pelanggan. Melalui nilai-nilai dan inisiatif keberlanjutan ini, kami berharap dapat mempertahankan kepercayaan seluruh pelanggan.

✿ Pencapaian Kinerja Keberlanjutan [D.1.b]

Perseroan mendukung transisi menuju ekonomi hijau melalui pembiayaan pada kegiatan usaha berkelanjutan (KUB). Pada tahun 2023, pembiayaan KUB meningkat sebesar 252% dibandingkan tahun 2022. FIFGROUP juga membukukan pertumbuhan positif dengan meningkatnya pendapatan sebesar Rp10.416.484 juta atau 16,21% dari tahun sebelumnya. Ke depan, kami akan terus meningkatkan pengelolaan portofolio kredit dengan berwawasan LST dan memperkuat kolaborasi untuk mewujudkan *sustainable business excellence*.

Melalui pertumbuhan pembiayaan yang positif, FIFGROUP dapat memberikan kontribusi yang signifikan bagi masyarakat dan lingkungan. Perseroan mengambil langkah proaktif dalam memitigasi perubahan iklim dengan meningkatkan efisiensi energi melalui pemasangan panel surya berkapasitas 10,8 kWp di 18 kantor cabang sehingga mampu mereduksi emisi GRK sebesar 144 tonCO₂eq.. Selain itu, untuk mengurangi emisi GRK, FIFGROUP juga aktif melakukan penanaman *mangrove* sebanyak 3.400 bibit di kawasan Kota Langsa, Pantai Indah Kapuk, Benoa Bali, Aceh, dan Pulau Pari, Kepulauan Seribu.

Adapun kontribusi FIFGROUP kepada masyarakat dilakukan dengan implementasi program tanggung jawab sosial lingkungan (TJSL). Sepanjang tahun 2023, Perseroan juga membantu menurunkan prevalensi *stunting* melalui FIFGROUP Sehat pada program Peduli Stunting yang menjangkau 400 penerima manfaat. Dengan FIFGROUP Pintar, kami meningkatkan literasi keuangan bagi 2.517 penerima manfaat melalui program Jam Sosial Mengajar dan 1.200 peserta melalui Monthly Business Clinic (MOBIC), termasuk edukasi keuangan bagi penyandang disabilitas sebanyak 300 peserta sahabat disabilitas dan lebih dari 1.000 peserta secara daring. FIFGROUP pun berkontribusi mengembangkan UMKM melalui FIFGROUP Sejahtera dengan memberikan pembiayaan dan pelatihan kepada 734 UMKM dan membantu mereka untuk meningkatkan pendapatan. Sementara, melalui FIFGROUP Lestari, Perseroan melakukan kegiatan penanaman pohon di 67 titik dengan total pohon yang ditanam sebanyak 36.720 pohon.

sustainable finance. In addition, FIFGROUP has also established an EHSSR & Sustainability Management Department that is responsible for the implementation of sustainability policies and strategies.

FIFGROUP will continue to improve sustainability initiatives, including implementing ethical and responsible business, proper credit management, competency development of all employees through training and education, and maintaining data security and customer privacy. We hope to keep all customers' trust through these sustainability initiatives and values.

✿ Sustainability Performance Achievements [D.1.b]

The Company supports the transition to a green economy by financing sustainable business activities (KUB). In 2023, KUB Financing increase by 252% compared to 2022. FIFGROUP also posted positive growth with an increase in revenue of Rp10,416,484 million or 16.21% from the previous year. Going forward, we will continue to improve ESG-oriented credit portfolio management and strengthen collaboration to realize sustainable business excellence.

Through positive financing growth, FIFGROUP can contribute significantly to society and the environment. The Company took proactive steps in mitigating climate change by improving energy efficiency through the installation of solar panels with a capacity of 10.8 kWp in 18 branch offices, reducing GHG emissions by 144 tonsCO₂eq.. In addition, to reduce GHG emissions, FIFGROUP also actively planted 3,400 mangrove seedlings in Langsa City, Pantai Indah Kapuk, Benoa Bali, Aceh, and Pari Island, Kepulauan Seribu.

FIFGROUP's contribution to the community is carried out with the implementation of environmental social responsibility (CSR) programs. Throughout 2023, the Company also helped reduce the prevalence of stunting through FIFGROUP Sehat in the Peduli Stunting program that reached 400 beneficiaries. With FIFGROUP Pintar, we improve financial literacy for 2,517 beneficiaries through Jam Sosial Mengajar program and 1,200 participants through Monthly Business Clinic (MOBIC), including financial education for people with disabilities as many as 300 participants with disabilities and more than 1,000 participants online. FIFGROUP also contributes to developing MSMEs through FIFGROUP Sejahtera by providing financing and training to 734 MSMEs and helping them to increase their income. Meanwhile, through FIFGROUP Lestari, the Company conducts tree planting activities at 67 points with a total of 36,720 trees planted.

Selain lingkungan dan masyarakat, Perseroan turut berupaya mewujudkan lingkungan kerja yang inklusif dengan memberikan kesempatan yang sama kepada seluruh karyawan untuk meningkatkan kompetensinya. Sepanjang tahun 2023, total jam pelatihan karyawan mencapai 213.628 jam dengan rata-rata rata jam pelatihan mencapai 14,10 jam per karyawan. Pada tahun 2023, FIFGROUP juga menjalankan program FIFriendibility melalui rekrutmen untuk karyawan disabilitas, memberikan pengembangan kompetensi dan melibatkan mereka pada kegiatan Perseroan. Dengan inisiatif ini, FIFGROUP mendapatkan penghargaan dari Kementerian Sosial RI dan Pemerintah Kota Padang & Kota Solok, sebagai perusahaan penyedia lapangan pekerjaan bagi penyandang disabilitas.

Perseroan juga mengelola kinerja sosial yang mencakup perlindungan data dan privasi pelanggan dengan menerapkan sistem TI dan keamanan transaksi sesuai ISO 27001:2013. Upaya ini dilakukan untuk menjaga keamanan dan kepercayaan para pelanggan dalam melakukan transaksi. FIFGROUP juga terus berinovasi mengembangkan ekosistem digital yang handal melalui layanan konsumen berbasis AI yaitu FIONA yang menjadi saluran layanan tambahan 24 jam. Di samping itu, kami menghadirkan FIFGROUP Mobile Customer (FMC) untuk menciptakan pengalaman pembiayaan yang lebih mudah, aman, dan menguntungkan. Melalui upaya-upaya ini tingkat kepuasan pelanggan di tahun 2023 mencapai 4,91 atau sangat memuaskan.

In addition to the environment and society, the Company also strives to realize an inclusive work environment by providing equal opportunities for all employees to improve their competence. Throughout the year 2023, the total employee training hours reached 213,628 hours with an average training hours per employee of 14.10 hours. In 2023, FIFGROUP also implemented FIFriendibility program through recruitment for employees with disabilities, provided competency development and involved them in all Company activities. With this initiative, FIFGROUP received an award from the Ministry of Social Affairs of the Republic of Indonesia and the government of Padang City & Solok City, as a company providing employment for people with disabilities.

The Company also manages social responsibility performance that includes data protection and customer privacy by implementing IT systems and transaction security in accordance with ISO 27001: 2013. This effort is made to maintain the security and trust of customers in conducting transactions. FIFGROUP also continues to innovate in developing a reliable digital ecosystem through AI-based consumer services, namely FIONA, which is a 24-hour additional service channel. In addition, we present FIFGROUP Mobile Customer (FMC) to create an easier, safer, and more profitable financing experience. Through these efforts, the level of customer satisfaction in 2023 reached 4.91 or very satisfactory.

Strategi Pencapaian Target [D.1.c]

FIFGROUP telah memetakan risiko keberlanjutan dan mitigasinya guna mengelola dampak serta meningkatkan strategi Perseroan dalam mencapai tujuan. Dalam penerapannya, Perseroan memastikan bahwa penerapan manajemen risiko telah terintegrasi ke dalam proses bisnis secara komprehensif. Perseroan juga melakukan pengawasan dan meninjau hasil manajemen risiko guna memastikan adanya perbaikan yang dilakukan secara berkelanjutan dan tepat sasaran.

Selain pemetaan risiko, Perseroan telah memetakan peluang dan prospek usaha. Proyeksi industri pembiayaan menurut Asosiasi Perusahaan Pembiayaan Indonesia (APPI) akan tumbuh hingga 11%-13% di tahun 2024, bahkan optimis pertumbuhan ini akan terus berlanjut pada tahun-tahun mendatang. Pertumbuhan ini diperkuat dengan adanya peta jalan pengembangan dan penguatan perusahaan pembiayaan 2024-2028 dari Otoritas Jasa Keuangan (OJK). Peta jalan ini diluncurkan untuk mewujudkan industri perusahaan pembiayaan yang sehat, kuat, berintegritas, inklusif, dan adaptif terhadap perkembangan teknologi, serta berkontribusi pada pertumbuhan ekonomi yang berkelanjutan.

Strategy to Achieve Target [D.1.c]

FIFGROUP has mapped sustainability risks and their mitigation to manage the impact and improve the Company's strategy in achieving its goals. In its implementation, the Company ensures that the implementation of risk management has been integrated into business processes comprehensively. The Company also supervises and reviews risk management results to ensure continuous and targeted improvement.

In addition to risk mapping, the Company has mapped business opportunities and prospects. According to the Indonesian Finance Companies Association (APPI), the financing industry projection will grow up to 11%-13% in 2024, even optimistic that this growth will continue in the coming years. This growth is reinforced by the road map for the development and strengthening of finance companies 2024-2028 from the Financial Services Authority (FSA). This roadmap was launched to realize a financing company industry that is healthy, strong, with integrity, inclusive, and adaptive to technological developments, and contributes to sustainable economic growth.



Untuk mengoptimalkan peluang dan prospek tersebut, FIFGROUP akan meningkatkan portofolio bisnis melalui kolaborasi yang lebih erat, baik dalam digitalisasi maupun non-digitalisasi di dalam ekosistem. Kolaborasi ini akan meningkatkan nilai tambah, optimisme, dan kepercayaan diri dalam menghadirkan produk layanan yang unggul, sehingga menciptakan loyalitas pelanggan yang lebih tinggi. Selain itu, Perseroan akan mempercepat penetrasi pembiayaan mikro dan optimalisasi *plafond based customer* lintas lini bisnis.

Kami juga berkontribusi dalam menurunkan emisi gas rumah kaca, meningkatkan bauran energi baru terbarukan, pengelolaan air dan limbah padat. Kontribusi ini, walaupun belum signifikan, menjadi komitmen kami dalam mengimplementasikan keuangan berkelanjutan. Selain itu, untuk meningkatkan dampak positif kepada para pemangku kepentingan, FIFGROUP senantiasa menciptakan lingkungan kerja yang beragam dan inklusif dengan mengelola talenta yang unggul dan memperkuat kontribusi sosial kepada masyarakat. Perseroan berharap melalui semua upaya ini, kami dapat mencapai target kinerja yang telah ditetapkan dan berkontribusi menciptakan masa depan yang lebih baik.

🌸 Apresiasi

Pencapaian yang telah kami raih tahun 2023 merupakan hasil kerja sama dari berbagai pihak. Oleh karena itu, FIFGROUP memberikan apresiasi dan ucapan terima kasih kepada seluruh pemangku kepentingan yang telah memberikan dukungan dan kontribusi dalam perjalanan keberlanjutan ini. Menghadapi berbagai perubahan yang cepat, kami menyadari bahwa kami perlu berlari dan berkolaborasi dengan lebih erat. Dengan membangun kepercayaan diri yang kuat, kami yakin dapat mengoptimalkan pengelolaan risiko dan peluang untuk membentuk organisasi yang semakin solid dan memberikan produk pembiayaan yang unggul bagi para pelanggan.

Mari berkolaborasi menciptakan pertumbuhan yang berkelanjutan.

To optimize these opportunities and prospects, FIFGROUP will improve its business portfolio through closer collaboration, both in digitalization and non-digitalization within the ecosystem. This collaboration will increase added value, optimism, and confidence in presenting superior service products that create customer loyalty. In addition, the Company will accelerate the penetration of microfinance and ceiling-based customers across business lines.

We also contribute to reducing greenhouse gas emissions, increasing the mix of renewable energy, water and waste management. Although not yet significant, this contribution is our commitment to implementing sustainable finance. In addition, to increase the positive impact to stakeholders, FIFGROUP always creates a diverse and inclusive work environment by managing excellent talents and strengthening social contributions to society. The Company hopes that through all these efforts, we can achieve the set performance targets and contribute to creating a better future.

🌸 Appreciation

The achievements we have made in 2023 are the result of cooperation from various parties. Therefore, FIFGROUP appreciates and is grateful to all stakeholders who have supported and contributed to this sustainability journey. With various rapid changes, of course, we also have to run and collaborate more closely. Facing rapid changes, we realize that we need to run and collaborate more closely. By building strong confidence, we believe in optimizing the management of risks and opportunities to form a more solid organization and provide superior financing products for our customers.

Let's collaborate to create sustainable growth.

Jakarta, Maret 2024 / March 2024

Margono Tanuwijaya

Presiden Direktur | President Director



**VALENTINA
CHAI WEI LI**

Direktur
Director

**DANIEL
HARTONO**

Direktur
Director

**SRI
HARJATI**

Direktur
Director

**SETIA
BUDI**

Direktur
Director

**INDRA
GUNAWAN**

Direktur
Director

**MARGONO
TANUWIJAYA**

Presiden Direktur
President Director





STRATEGI KEBERLANJUTAN **SUSTAINABILITY STRATEGY**



STRATEGI KEBERLANJUTAN [2-22] [2-23] [2-24]

SUSTAINABILITY STRATEGY

Sebagai bentuk komitmen dalam menerapkan keberlanjutan, Perusahaan mengembangkan **FIFGROUP 2030 Sustainability Aspirations Framework & Initiatives** yang berpedoman pada Peraturan OJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik serta dari ASTRA 2030 Sustainability Aspirations. Penerapan keberlanjutan di FIFGROUP juga turut berkontribusi dalam pencapaian Sustainable Development Goals (SDGs) sebagai agenda pembangunan dunia untuk perdamaian dan kemakmuran manusia serta planet bumi sekarang dan masa depan.

Melalui misi memberikan kehidupan yang lebih baik untuk masyarakat dan visi “Menjadi Pemimpin Industri yang Dikagumi secara Nasional”, FIFGROUP menyusun kerangka aspirasi keberlanjutan melalui triple-P strategy yaitu Portfolio, People dan Public Contribution serta penerapan Good Corporate Governance (GCG) sebagai faktor kunci. Nilai budaya Teamwork, Excellent, Achieving dan Moving Forward (TEAM) sebagai pondasi utama, sementara kampanye komunikasi dilakukan melalui FIFGROUP #CARE (Create Action, Rescue Earth).

FIFGROUP has made a strong commitment to sustainability in the company. To achieve this goal, FIFGROUP has developed the **FIFGROUP 2030 Sustainability Aspirations Framework & Initiatives**, guided by OJK Regulation Number 51/POJK.03/2017 and ASTRA 2030 Sustainability Aspirations. This regulation focuses on implementing Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. By implementing sustainability practices, FIFGROUP also contributes to achieving Sustainable Development Goals (SDGs). These goals are crucial for the world’s development agenda, as they aim to create peace and prosperity for people and the planet, both now and in the future.

Through the mission of providing a better life for society and the vision of “To be The Admired National Industry Leader”, FIFGROUP develops a framework of sustainability aspiration through the triple-P strategy: Portfolio, People, and Public Contribution, along with implementation of Good Corporate Governance (GCG) as a key factor. as a key factor. The Company’s Core values of Teamwork, Excellence, Achievement, and Moving Forward (TEAM) serve as the primary foundation, while communication campaigns are conducted through FIFGROUP #CARE (Create Action, Rescue Earth).

FIFGROUP 2030 Sustainability Framework & Initiatives



FIFGROUP sebagai bagian dari lembaga keuangan berkomitmen dalam menerapkan *sustainable finance* melalui pengembangan pembiayaan pada sektor berkelanjutan yang tertuang dalam FIFGROUP 2030 Sustainability Aspirations Framework pada Strategi Portofolio. Adapun pembiayaan berkelanjutan FIFGROUP adalah

- Pembiayaan Motor Listrik (*Electric Vehicle*)
- Pembiayaan Sepeda Listrik (*Electric Bicycle*)
- Pembiayaan Solar Panel
- Pembiayaan UMKM (*Microproductive Financing*)
- Pembiayaan untuk Disabilitas

Selain pembiayaan pada sektor berkelanjutan, FIFGROUP mengembangkan penghimpunan dana melalui penerbitan instrumen berkelanjutan. Dengan komitmen dan implementasi yang semakin komprehensif, FIFGROUP berharap dapat menjadi perusahaan yang senantiasa memberikan kontribusi positif bagi lingkungan serta mampu mendorong pencapaian ekonomi rendah karbon dan pemenuhan target SDGs. Selain dari sisi portofolio bisnis, FIFGROUP berusaha dalam optimalisasi operasional melalui komitmen dalam penurunan emisi gas rumah kaca, peningkatan bauran energi terbarukan serta pengelolaan air dan limbah yang efektif.

Pada strategi People, FIFGROUP berkomitmen dalam menjamin kesehatan dan keselamatan kerja karyawan serta turut mendukung *employee diversity and inclusivity* dengan memberikan kesempatan bagi sahabat disabilitas untuk dapat bekerja baik di kantor pusat maupun cabang di seluruh Indonesia. Selain itu, perusahaan juga turut mengembangkan program dalam mendukung pemberdayaan perempuan.

Dalam strategi Public Contribution, FIFGROUP mengembangkan *community development* program melalui 4 (empat) pilar CSR (FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, FIFGROUP Lestari) dan FIFGROUP Peduli.

Sebagai upaya dalam menjamin penerapan keberlanjutan yang optimal, FIFGROUP menetapkan target pencapaian pada FIFGROUP Sustainability Aspirations Framework yang disusun. FIFGROUP melakukan *monitoring* secara rutin terkait pencapaian kinerja keberlanjutan tersebut.

FIFGROUP, as a financial institution, is committed to implementing sustainable finance through the development of financing in sustainable sectors, as stated in the FIFGROUP 2030 Sustainability Aspirations Framework on Portfolio Strategy. The sustainable financing provided by FIFGROUP:

- Electric Vehicle Financing
- Electric Bicycle Financing
- Solar Panel Financing
- Microproductive Financing
- Financing for Disabled

In addition to financing in the sustainable sector, FIFGROUP develops fundraising through the issuance of sustainable instruments. With an increasingly comprehensive commitment and implementation, FIFGROUP hopes to become a company that always makes a positive contribution to the environment and can encourage the achievement of a low-carbon economy and the fulfillment SDGs targets. Apart from the business portfolio, FIFGROUP strives for operational optimization through a commitment to reducing greenhouse gas emissions, increasing the renewable energy mix, and effective water and waste management.

With People strategy, FIFGROUP is committed to guaranteeing the health and safety of employees and supporting employee diversity and inclusivity by providing opportunities for disabled friends to work both at headquarters and branches across Indonesia. In addition, the company is also developing programs in support of women's empowerment.

As for its Public Contribution strategy, FIFGROUP rolled out community development programs through its 4 (four) CSR pillars (FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, FIFGROUP Lestari) and FIFGROUP Peduli.

To ensure optimum implementation, FIFGROUP has set achievement targets in the Sustainability Aspirations Framework. FIFGROUP regularly monitors the achievement of such sustainability performance.



SUSTAINABILITY FRAMEWORK MELALUI STRATEGI TRIPLE-P ROADMAP SUSTAINABILITY FRAMEWORK THROUGH TRIPLE-P ROADMAP STRATEGY

Portofolio	People	Public Contribution
Capaian 2023 2023 Achievement		
1. Mengurangi emisi gas rumah kaca sebesar 12,85% dan melakukan penanaman pohon sebanyak 36.720 pohon 2. Meningkatkan penggunaan energi baru terbarukan melalui program pemasangan solar panel dengan total di 18 cabang 3. Menggunakan produk ramah lingkungan, yakni lampu <i>light emitting diode</i> (LED) di 93 jaringan perusahaan 4. Mendorong pengurangan intensitas pengambilan air permukaan dan air tanah 5. Meningkatkan pengelolaan daur ulang air dan utilisasi keran otomatis 6. Menjalni kolaborasi dengan Bank Sampah di 54 titik cabang 7. Meningkatkan pengelolaan jumlah limbah padat domestik non plastik menjadi 31,88% dan limbah padat plastik menjadi 47,85%	1. Implementasi program Inspeksi Safety Riding melalui program sosialisasi, inspeksi keamanan berkendara, memberikan perlengkapan berkendara yang aman dan menerapkan regulasi sesuai standar Keselamatan dan Kesehatan Kerja (K3) 2. Implementasi Kesiapsiagaan Tanggap Darurat (KTD) (Pelatihan <i>Floor Warden</i>) 3. Pelaksanaan <i>Medical Check Up</i> (MCU) 4. Pelaksanaan <i>Pest Control</i> 5. Pelaksanaan program FIFGROUP <i>Employee Care</i> (FEC) 6. Implementasi program aktivitas fisik kesehatan (<i>stretching time & drinking time</i>) 7. Melaksanakan program pemberdayaan perempuan seperti forum kartini dan MOBIC spesial hari kartini	Implementasi program CSR pada 4 pilar dan proram filantropi/donasi 1. FIFGROUP Sehat • Donor Darah: 16.991 kantong darah • Program posyandu: 1.426 anak • Program pencegahan <i>stunting</i>: 200 anak dan 200 ibu hamil 2. FIFGROUP Pintar • Pelatihan guru: 5.737 guru • Program Jam Sosial Mengajar: 2.517 siswa 3. FIFGROUP Sejahtera • Program Dana Bergulir: 734 UMKM • Program pembinaan peningkatan kompetensi UMKM 4. FIFGROUP Lestari • Fogging Malaria dan DBD : 2.218 keluarga 5. FIFGROUP Peduli • Melalui program bantuan sosial dan keagamaan
1. Reduce greenhouse gas emissions by 12.85% and plant 36,720 trees 2. Increasing the use of renewable energy through a solar panel installation program in 18 branches 3. Using environmentally friendly products, such as light emitting diode (LED) lights in 93 of the company's networks 4. Encouraging a reduction in the intensity of surface water and groundwater withdrawals 5. Improving water recycling management and automatic faucet utilization 6. Establishing collaboration with Waste Banks at 54 branch points 7. Improving the management of non-plastic domestic solid waste to 31.88% and plastic solid waste to 47.85%	1. Implementation of the Safety Riding Inspection program through socialization programs, driving safety inspections, providing safe driving equipment, and implementing regulations in accordance with Occupational Health and Safety (OSH) standards 2. Implementation of Emergency Response Preparedness (ERP) (Floor Warden Training) 3. Conducting Medical Check-Up (MCU) 4. Implementation of Pest Control. 5. Implementation of the FIFGROUP Employee Care (FEC) program 6. Implementation of physical health activity programs (stretching time & drinking time) 7. Conducting women empowerment programs such as Kartini forum and special Kartini day MOBIC	Implementation of CSR programs on 4 pillars and philanthropy/donation programs 1. FIFGROUP Sehat • Blood Donation: 16,991 blood bags • Posyandu program: 1,426 children • Stunting prevention program: 200 children and 200 pregnant women 2. FIFGROUP Pintar • Teacher training: 5,737 teachers • Jam Sosial Mengajar Program: 2,517 students 3. FIFGROUP Sejahtera • Revolving Fund Program: 734 MSMEs • MSME competency improvement coaching program 4. FIFGROUP Lestari • Fogging for Malaria and Dengue Fever: 2,218 families 5. FIFGROUP Peduli • Social and religious assistance programs



Strategi keberlanjutan FIFGROUP telah selaras dengan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang telah disusun Perseroan. Pencapaian keuangan berkelanjutan juga turut mendukung Tujuan Pembangunan Berkelanjutan (TPB). FIFGROUP juga telah mempertimbangkan prinsip-prinsip kehati-hatian, kepatuhan terhadap regulasi di Indonesia, serta menghormati Hak Asasi Manusia (HAM). Perseroan menjunjung tinggi keberagaman, mengelola isu pelanggan, serta menjalankan kerja sama yang transparan dan adil dengan mitra kerja.

FIFGROUP's sustainability strategy is aligned with the Company's Sustainable Finance Action Plan (SFAP). The achievement of sustainable finance also supports the Sustainable Development Goals (SDGs). FIFGROUP has also considered the principles of prudence, compliance with regulations in Indonesia, and respect for human rights. The Company upholds diversity, manages customer issues, and carries out transparent and fair cooperation with partners.

TENTANG LAPORAN KEBERLANJUTAN

ABOUT THE SUSTAINABILITY REPORT

Laporan Keberlanjutan PT Federal International Finance Tahun 2023 mendeskripsikan kinerja keberlanjutan Perseroan yang disusun setiap tahun, dengan periode 1 Januari hingga 31 Desember 2023 dan laporan sebelumnya dipublikasikan pada 21 Maret 2023. Penyusunan laporan ini mengacu pada Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.16/SEOJK.04/2021 tentang Isi Laporan Tahunan yang di dalamnya untuk menyampaikan kinerja keberlanjutan sesuai Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017. Laporan ini juga merujuk pada Standar Global Reporting Initiative (GRI) 2021 "with reference". [2-3]

Laporan ini mengungkapkan pengelolaan topik material yang relevan, mempunyai dampak signifikan bagi Perseroan, dan menjadi perhatian pemangku kepentingan. Pada tahun 2023, terdapat penambahan topik material baru pada laporan ini yang disesuaikan dengan ASTRA 2030 Sustainability Aspirations. Seluruh informasi dan data yang disampaikan pada laporan keberlanjutan ini berasal dari kantor pusat dan semua kantor cabang. Dalam laporan ini, terdapat pernyataan kembali (*restatement*) dari laporan sebelumnya terkait perubahan klasifikasi pada bagian Pembiayaan Lainnya serta Jumlah Emisi GRK (Cakupan 1 dan 2). FIFGROUP pada periode ini belum melibatkan pihak independen dalam menjamin (*assurance*) informasi keberlanjutan. Namun demikian, seluruh data telah dipastikan berasal dari sumber yang relevan serta telah disetujui oleh Direksi dan divisi terkait, dan untuk data keuangan berasal dari Laporan Keuangan Audited. [2-2][2-4][2-5]

Perseroan secara terbuka menerima saran dan pertanyaan mengenai informasi dalam laporan keberlanjutan ini melalui: [2-3]

PT Federal International Finance Sustainability Report 2023 describes the Company's sustainability performance which is prepared annually, for the period 1 January to 31 December 2023, and the previous report was published on 21 March 2023. This report refers to Circular Letter of the Financial Services Authority (SEOJK) No.16/SEOJK.04/2021 concerning the Content of Annual Reports to convey sustainability performance following the Financial Services This report also refers to the Global Reporting Initiative (GRI) Standard 2021. [2-3]

This report discloses the management of relevant material topics that are relevant, have a significant impact on the Company, and are of concern to stakeholders. In 2023, new material topics in line with ASTRA 2030 Sustainability Aspirations are added to this report. All information and data presented in this sustainability report come from the head office and all branch offices. In this report, there is a restatement from the previous report related to the change in classification of the Other Financing section and Total GHG Emissions (Scope 1 and 2). FIFGROUP did not involve an independent party yet in assuring sustainability information during the period. However, all data has been ensured to come from relevant sources and has been approved by the Board of Directors and relevant divisions, and for financial data, it originates from the Audited Financial Statements. [2-2][2-4][2-5]

The Company welcomes suggestions and questions regarding the information in this sustainability report through: [2-3]



PT Federal International Finance (FIF)

Charles DW Simaremare
EHSSR & Sustainability Management Department Head

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❁ Tanggapan Umpan Balik Laporan Tahun Sebelumnya

Hingga akhir tahun 2023, FIFGROUP telah menerima dan menindaklanjuti seluruh saran, tanggapan, maupun kritik terkait Laporan Keberlanjutan Tahun 2022. Melalui umpan balik tersebut, Perseroan akan terus berupaya menyampaikan informasi dengan lebih komprehensif. Perseroan juga menerima saran, tanggapan, maupun kritik atas Laporan Keberlanjutan Tahun 2023 yang dapat disampaikan melalui lembar umpan balik yang terdapat pada halaman akhir laporan ini.

❁ Feedback on Previous Year's Report

By the end of 2023, FIFGROUP had received and followed up on all suggestions, feedback, and criticisms regarding the 2022 Sustainability Report. Through this feedback, the Company will continue to strive and provide more comprehensive information. FIFGROUP also welcomes suggestions, feedback, and criticisms on the 2023 Sustainability Report, which can be submitted through the feedback form located on the last page of this report.

❁ Identifikasi Topik Material dan Batasan Dampak [2-14][3-1][3-2]

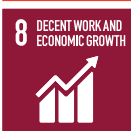
FIFGROUP telah mengidentifikasi topik material prioritas yang sesuai dengan strategi perusahaan, risiko, dan peluang yang mempunyai dampak signifikan serta berpengaruh pada pengambilan keputusan bagi para pemangku kepentingan. Penentuan topik material ini didiskusikan bersama dengan jajaran manajemen dan tim ahli. Dalam menentukan topik material, FIFGROUP juga mengidentifikasi dan menentukan dukungan prioritas pada Tujuan Pembangunan Berkelanjutan (TPB).

❁ Identification of Material Topics and Impact Limitations [2-14][3-1][3-2]

Priority material topics that align with the Company's strategy, risks, and opportunities and have a big impact on stakeholders' decision-making have been recognized by FIFGROUP. Together with the management and a group of experts, these material topics are determined. FIFGROUP also identifies and determines priority support for the Sustainable Development Goals (SDGs) when identifying material topics.

Dukungan pada TPB Support for SDGs	Topik Material Material Topic	Isu Signifikan Key Concern	Pemangku Kepentingan Terdampak Impacted Stakeholders
	Kinerja Ekonomi Economic Performance	- Nilai ekonomi dihasilkan dan didistribusikan - Pengelolaan Keuangan dan Ekonomi yang diawasi OJK	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Masyarakat, Pelanggan
		- Economic value generated and distributed - Transparent and Sound Financial and Economic Management	Internal: Shareholders, Employees Eksternal: Work Partners, Regulators, Public, Customers



Dukungan Support	Topik Material Material Topic	Isu Signifikan Key Concern	Pemangku Kepentingan Terdampak Impacted Stakeholders
         	Portofolio Pinjaman & Investasi yang Berkelanjutan Sustainable Loan and Investment Portfolio	- Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB) - Financing of sustainable businesses	Internal: Pemegang Saham Eksternal: Regulator, Pelanggan Internal: Shareholders External: Regulators, Customers
	Emisi Gas Rumah Kaca dan Bauran Energi Baru Terbarukan (EBT) Greenhouse gas emissions and renewable energy mix	- Penurunan emisi gas rumah kaca yang dihasilkan - Peningkatan bauran energi baru terbarukan - Reduction in greenhouse gas emissions produced - Increased renewable energy mix	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Pelanggan Internal: Shareholders, Employees External: Partners, Customers
	Pengelolaan Air dan Limbah Padat Water and Waste Management	- Peningkatan jumlah limbah padat terolah - Penurunan intensitas pengambilan air - Increased amount of processed waste - Decreased amount of water withdrawal intensity	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Pelanggan Internal: Shareholders, Employees External: Partners, Customers
	Kesehatan dan Keselamatan Kerja Occupational Health and Safety	- Penurunan LTI (<i>lost time injury</i>) Rate - Zero Fatality - Lost time injury rate (LTI) reduction - Zero Fatality	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Pelanggan Internal: Shareholders, Employees External: Partners, Customers
	Keberagaman dan Inklusivitas Diversity and Inclusivity	- Pemberdayaan perempuan - Pemberdayaan disabilitas - Women Empowerment - Disability Empowerment	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Pelanggan, Masyarakat Internal: Shareholders, Employees External: Partners, Regulators, Customers, Public
	Pelatihan dan Pendidikan Training and Education	- Pelatihan dan pendidikan bagi karyawan - Literasi dan inklusi keuangan - Training and education for employees, customers, and the public - Financial literacy and inclusion	Internal: Karyawan Eksternal: Mitra Kerja, Regulator, Pelanggan, Masyarakat Internal: Employees External: Partners, Regulators, Customers, Public
	Keterlibatan dan Dampak Komunitas Community Engagement and Impacts on the Communities	- Dampak ekonomi tidak langsung yang signifikan - Implementasi program Tanggung Jawab Sosial dan Lingkungan (TJSL) - Indirect economic impacts - Corporate Social Responsibility (CSR) program implementation	Internal: Pemegang Saham, Karyawan Eksternal: Regulator, Masyarakat Internal: Shareholders, Employees External: Regulators, Public
	Etika Bisnis Business Ethics	- Anti-Fraud dan Antikorupsi, Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) - Anti-fraud and anti-corruption, anti-money laundering and prevention of terrorism funding	Internal: Pemegang Saham, Karyawan Eksternal: Regulator, Pelanggan Internal: Shareholders, Employees External: Regulators, Customers
	Keamanan Data dan Privasi Pelanggan Customer Data Security and Privacy	- Perlindungan data pelanggan - Customer data protection	Internal: Pemegang Saham Eksternal: Regulator, Pelanggan Internal: Shareholders External: Regulators, Customers





TENTANG KAMI **ABOUT US**



SEKILAS FIFGROUP ^[2-1]

FIFGROUP AT A GLANCE

Selama lebih dari 30 tahun berkarya FIFGROUP dikenal dalam bisnis layanan pembiayaan. Perseroan terus berkembang untuk mengakomodasi keanekaragaman kebutuhan masyarakat dengan berpegang pada prinsip inovasi dan kreativitas. Pada 1 Mei 1989, PT Federal International Finance (Perseroan) didirikan di Jakarta dengan nama PT Mitrapusaka Artha Finance, dengan fokus bergerak dalam bisnis pembiayaan. Kemudian pada 1991, Perseroan berubah nama menjadi PT Federal International Finance dan mulai memusatkan perhatian pada pembiayaan sepeda motor merek Honda dalam ranah pembiayaan konsumen secara retail. Strategi ini dilakukan untuk menanggapi tuntutan pasar pada tahun 1996. Pada Mei 2013, merek FIFGROUP diperkenalkan sebagai bagian dari transformasi Perseroan. Saat ini, berdasarkan Peraturan Otoritas Jasa Keuangan No. 35/POJK.05/2018 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan, Perseroan bergerak pada bisnis layanan pembiayaan dengan nama merek sebagai berikut: ^[2-6]

In operation for more than 30 years, FIFGROUP is renowned in the financing service business. The Company continues to grow accommodating the diverse needs of the community following the principles of innovation and creativity. PT Federal International Finance (the Company) was established in Jakarta on 1 May 1989, under the name PT Mitrapusaka Artha Finance, focusing on financing. In 1991, the Company changed its name to PT Federal International Finance and began to focus on retail consumer financing, specifically Honda brand motorcycles. The strategy was a response to market demands in 1996. In May 2013, the FIFGROUP brand was introduced as part of the Company's transformation. Currently, based on Financial Services Authority Regulation No. 35/POJK.05/2018 on Business Operation of Financing Companies. The Company is engaged in the financing service business with the following brand names: ^[2-6]



FIFAstra

Fasilitas Pembiayaan Sepeda Motor

Merupakan komposisi terbesar dalam portofolio bisnis FIFGROUP yang meliputi pembiayaan untuk pembelian sepeda motor Honda baru.

Motorcycle Financing Facility

The most significant competition within FIFGROUP's business portfolio, includes financing for the purchase new Honda motorcycles.



SPEKTRA

Fasilitas Pembiayaan Multi Produk

Fasilitas pembiayaan multi produk yang merupakan rangkaian dukungan finansial untuk pembelian elektronik, peralatan rumah tangga, *furniture*, *gadget*, dan produk *lifestyle*.

Multiproduct Financing Facility

A series of financing facilities for the purchase of electronic products, household appliances, furniture, gadgets, and lifestyle products.



DANASTRA

Fasilitas Pembiayaan Multiguna

Fasilitas pembiayaan multiguna dengan jaminan *collateral*.

Multipurpose Financing Facility

Multipurpose financing facility with collateral guarantee.



FINATRA

Fasilitas Pembiayaan Mikro Produktif

Merupakan bisnis terbaru yang diluncurkan pada tahun 2022, sebagai fasilitas pembiayaan mikro produktif yang menjadi solusi bagi UMKM dalam mengembangkan usahanya.

Productive Microfinance

The newest business launched in 2022, serving as a productive microfinance facility that provides a solution for MSMEs to develop their businesses.



AMITRA

Fasilitas Pembiayaan Syariah

Fasilitas pembiayaan syariah, termasuk pembiayaan perjalanan religi (haji dan umrah)

Sharia Financing Facility

Sharia financing facility, including religious trip financing (Hajj and Umrah).



Nama Perusahaan **Company Name [2-1]**

PT Federal International Finance



Bentuk Legal **Legal Form [2-1]**

Perseroan Terbatas
Limited Liability Company



Tahun Berdiri **Establishment**

1 Mei 1989
May, 1st 1989



Landasan Hukum **Legal Basis [2-1]**

Akta Notaris Rukmasanti Hardjasatya, S.H., No. 1 yang kemudian diubah dengan akta No.40 tanggal 26 Juni 1989, dengan persetujuan Surat Keputusan Menteri Kehakiman No. C2 – 6728. HT.01.01.Th.89 tanggal 27 Juli 1989.

Deed of Notary Rukmasanti Hardjasatya, S.H., No. 1, which has been amended by Deed No. 40 dated June 26, 1989, approved by the Decision of the Minister of Justice No. C2 – 6728. HT.01.01. Th.89 dated July 27, 1989.



Pemegang Saham **Shareholders**

PT Astra International Tbk.
(99,99996%)

PT Arya Kharisma
(0,00004%)



Bidang Usaha **Line of Business [2-6]**

Pembiayaan Investasi, Pembiayaan Modal Kerja, Pembiayaan Multiguna, Pembiayaan Sewa Operasi (*Operating Lease*) dan/atau Kegiatan Berbasis *Fee*, Pembiayaan Syariah mencakup Pembiayaan Jual Beli, Pembiayaan Investasi, dan/atau Pembiayaan Jasa dengan menggunakan akad prinsip syariah; serta Pembiayaan Lain. Seluruhnya telah mendapatkan persetujuan Otoritas Jasa Keuangan dan memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 35/POJK.05/2018 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan.

Investment Financing, Working Capital Financing, Multipurpose Financing, Operating Lease Financing, and/or Fee-Based Activities. Sharia Financing includes Sale and Purchase Financing, Investment Financing, and/or Service Financing using Sharia principle contracts; and Other Financing. All of which have received approval from the Financial Services Authority and fulfill the provisions of Financial Services Authority Regulation No. 35/POJK.05/2018 concerning the Business Operation of Financing Companies.



Alamat dan Kontak **Address and Contact [2-1]**

Menara FIF
Jl. TB. Simatupang,
Kav. 15, Cilandak,
Jakarta Selatan 12440, Indonesia

+6221-769 8899
+6221-759 055 99
corpsecretary@fifgroup.astra.co.id
www.fifgroup.co.id

Media Sosial **Social Media**



Facebook
FIFCLUB



Instagram
FIFCLUB



TikTok
FIFCLUB



X
FIFCLUB



YouTube
FIFCLUB

Sepanjang tahun 2023, tidak terdapat perubahan signifikan pada Perseroan mengenai model bisnis, rantai pasok, penutupan atau pembukaan cabang, ataupun struktur kepemilikan pada FIFGROUP yang dapat mempengaruhi keberlanjutan bisnis.

There were no significant changes in the Company, throughout 2023, regarding business model, supply chain, closure or opening of branches, or ownership structure in FIFGROUP that may affect business sustainability.

✿ Visi, Misi, dan Nilai & Budaya Keberlanjutan Vision, Mission, and Sustainability Values & Culture



Visi | Vision

Menjadi Pemimpin Industri yang Dikagumi Secara Nasional.

To be The Admired National Industry Leader.



Misi | Mission

Membawa Kehidupan yang Lebih Baik untuk Masyarakat.

Bring the Better Life to the Community.

Nilai-Nilai Inti Perusahaan & Budaya Keberlanjutan The Company's Core Values and Sustainability Culture



Team Work

Kerja sama sinergis secara profesional antar individu atau kelompok berlandaskan saling menghargai dan saling percaya dengan semangat kebersamaan untuk mencapai tujuan perusahaan.

Professional synergy among individuals or groups based on mutual respect and trust, with a spirit of unity to achieve corporate objectives.



Excellence

Proaktif meningkatkan kualitas layanan dan produk melalui optimalisasi sumber daya dan perbaikan proses berkesinambungan untuk menghasilkan nilai tambah bagi *stakeholder*.

Proactively enhancing service and product quality through resource optimization and continuous process improvement to generate added value for the stakeholder.



Achieving

Berkomitmen menghasilkan inovasi-inovasi berlandaskan integritas, semangat pemenang dan pantang menyerah untuk mencapai prestasi terbaik.

Committed to producing innovations rooted in integrity, a winning spirit, and perseverance to achieve the highest accomplishments.



Moving Forward

Berwawasan luas dan berpandangan jauh ke depan dalam menemukan dan menciptakan peluang untuk mencapai pertumbuhan berkelanjutan.

Having broad vision and foresight in identifying and creating opportunities to achieve sustainable growth.



Dalam upaya mencapai visi Menjadi Pemimpin Industri yang Dikagumi Secara Nasional, FIFGROUP terus berinovasi. Salah satu jejak langkah digitalisasi Perseroan yang signifikan adalah peluncuran FIFGROUP Digital Form pada Mei 2016. Aplikasi ini merupakan bagian dari FIFGROUP Digitalization Ecosystem yang bertujuan untuk memberikan kecepatan dan kemudahan dalam proses penyediaan kredit kepada para pelanggan.

Seluruh karyawan FIFGROUP diwajibkan menerapkan nilai-nilai inti Perseroan dan budaya keberlanjutan dalam kegiatan bisnis. Nilai-nilai tersebut diterapkan sebagai acuan dalam menjalin hubungan bersama seluruh pemangku kepentingan, untuk menciptakan integritas karyawan dalam memberikan layanan yang unggul kepada pelanggan.

To achieve the vision of Becoming a Nationally Admired Industry Leader, FIFGROUP continues to innovate. One of the Company's significant digitalization footprints is the launch of FIFGROUP Digital Form in May 2016. This application is part of FIFGROUP Digitalization Ecosystem that aims to expedite and simplify the process of providing credit to customers.

All FIFGROUP employees are required to apply the Company's core values and sustainability culture in business activities. These values are applied as a reference in establishing relationships with all stakeholders, to create employee integrity in providing superior service to customers.

🌸 Wilayah Operasional [2-1][2-6]

Wilayah operasional dan pasar yang terlayani FIFGROUP yaitu meliputi seluruh wilayah Indonesia yang mencakup 248 kantor cabang termasuk di Sumatra, Jawa, Bali, Kalimantan, Sulawesi, Bali dan Nusa Tenggara, Maluku, serta Papua. Melalui jaringan operasional yang luas ini, FIFGROUP telah menjadi salah satu perusahaan pembiayaan terbesar di Indonesia. Informasi lebih lanjut terkait wilayah operasional Perseroan dapat diakses melalui Laporan Tahunan FIFGROUP 2023.

🌸 Areas of Operation [2-1][2-6]

The operational areas and markets served by FIFGROUP cover all regions of Indonesia including 248 branch offices in Sumatra, Java, Bali, Kalimantan, Sulawesi, Bali and Nusa Tenggara, Maluku, and Papua. This extensive operational network has allowed FIFGROUP to become one of the largest financing companies in Indonesia. Further information regarding the Company's operational areas can be accessed through FIFGROUP Annual Report 2023.



Skala Usaha [2-6] **Business Scale**

Uraian Description	Satuan Unit	2023	2022	2021
Jumlah Karyawan Total Employee	Orang People	13.801	13.961	14.279
Total Pendapatan Bersih Total Net Income	Rp miliar Rp billion	10.416	8.963	8.840
Laba (Rugi) Profit (Loss)		4.107	3.174	2.467
Total Kapitalisasi Total Capitalization				
Total Liabilitas Total Liability	Rp miliar Rp billion	27.877	23.421	23.400
Total Ekuitas Total Equity		11.291	11.121	9.251
Jumlah Aset Total Asset		39.168	34.542	32.651

Keanggotaan Asosiasi [2-28]

Perseroan tergabung dalam beberapa asosiasi profesional dan organisasi lainnya sebagai anggota yang berpartisipasi secara aktif. Melalui keanggotaan dalam asosiasi dan organisasi ini, Perseroan mengoptimalkan jaringan bisnis dan komunikasi untuk memperbaharui informasi dan wawasan terkait industri pembiayaan, dan mengumpulkan, mengadakan penelitian serta pengembangan guna meningkatkan kualitas layanan dan produk.

Keanggotaan FIGROUP dalam asosiasi dan organisasi di antaranya adalah Asosiasi Perusahaan Pembiayaan Indonesia (APPI), PT Rapi Utama Indonesia (Rapindo), dan Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK).

Membership in Associations [2-28]

The Company is an actively participating as a member of several professional associations and other organizations. These memberships allow the Company to optimize business and communication networks to update information and insights related to the financing industry, and gather, conduct research and development to improve the quality of services and products.

FIGROUP's membership in associations and organizations includes the Indonesian Finance Company Association (APPI), PT Rapi Utama Indonesia (Rapindo), and the Financial Services Sector Alternative Dispute Resolution Institution (LAPS SJK).





TATA KELOLA KEBERLANJUTAN

SUSTAINABILITY GOVERNANCE



FIFGROUP menjalankan aktivitas bisnis selaras dengan peraturan dan etika yang diimplementasikan melalui sistem manajemen yang efektif untuk memberikan manfaat yang lebih luas kepada para pemangku kepentingan. Perseroan menerapkan prinsip-prinsip tata kelola perusahaan yang baik (GCG) sebagai landasan menjalankan bisnis yang berkelanjutan hingga jangka panjang untuk menjaga kepercayaan dari pelanggan. Implementasi tata kelola yang berkelanjutan juga merupakan pedoman dalam mengelola dan memitigasi risiko.

FIFGROUP business activities align with regulations and ethics under an effective management system to provide wider benefits to stakeholders. The Company uses the Good Corporate Governance (GCG) principles as the cornerstone for managing a long-term, sustainable business to uphold consumer trust. The use of sustainable governance serves as a manual for risk management and mitigation.



PT Federal International Finance (FIFGROUP atau Perseroan) telah menjalankan bisnis sejak tahun 1989 dan menjadi salah satu perusahaan layanan pembiayaan terdepan di Indonesia. Pencapaian tersebut tentu tak terlepas dari kepercayaan seluruh pemangku kepentingan yang menumpukan aspirasinya pada Perseroan. Untuk menjaga

PT Federal International Finance (FIFGROUP or the Company) has been in business since 1989. It has become one of the leading financing services companies in Indonesia. This achievement is certainly inseparable from the trust of all stakeholders who place their aspirations on the Company. To maintain this trust, FIFGROUP



kepercayaan tersebut, FIFGROUP senantiasa menerapkan praktik terbaik (*best practice*) Tata Kelola Perusahaan yang Baik (GCG).

Penerapan *best practice* GCG pada seluruh aspek operasional Perseroan tentunya akan mengarahkan langkah Perseroan menjadi semakin unggul di industri pembiayaan Indonesia. Oleh karena itu, Perseroan berkomitmen untuk menyempurnakan penerapan praktik-praktik terbaik GCG pada seluruh tingkatan organisasi secara berkesinambungan demi memberikan *added value* terbaik bagi seluruh pemangku kepentingan.

Dalam penerapan *best practice* GCG, FIFGROUP mengacu pada UU No. 40 Tahun 2007 tentang Perseroan Terbatas, Peraturan Otoritas Jasa Keuangan (POJK), Surat Edaran Otoritas Jasa Keuangan (SEOJK) serta Rapat Umum Pemegang Saham (RUPS), Direksi sebagai pengurus Perseroan, serta Dewan Komisaris sebagai pengawas. Informasi lengkap mengenai RUPS, keberagaman Direksi, Dewan Komisaris, beserta fungsi-fungsi di bawahnya, proses nominasi dan seleksi, diskusi isu kritis, kebijakan dan proses menentukan remunerasi, serta besaran rasio kompensasi total tahunan Direksi dan Dewan Komisaris disampaikan dalam Laporan Tahunan FIFGROUP 2023. [2-10][2-11][2-16][2-19][2-20][2-21][202-1][405-1]

Perseroan juga menerapkan GCG dalam setiap pengambilan keputusan guna mengoptimalkan kinerja, meningkatkan akuntabilitas, dan menghindari konflik kepentingan. Implementasi GCG menjadi tanggung jawab seluruh pihak di Perseroan, bahkan seluruh karyawan harus mematuhi regulasi yang berlaku. FIFGROUP menyadari bahwa implementasi GCG yang efektif akan memberikan manfaat yang lebih luas. Melalui kepatuhan ini, Perseroan tidak mendapatkan sanksi denda maupun hukum lainnya yang material memengaruhi kegiatan usaha selama periode pelaporan, baik dari lembaga berwenang maupun pihak regulator lainnya. [2-27][2-15]

Dalam mengelola aspek lingkungan, sosial, dan tata kelola, Perseroan membentuk Koordinator Aksi Keuangan Berkelanjutan yang terdiri dari fungsi Corporate Secretary, Legal & Litigation, Business Development & Corporate Planning, serta Corporate Communication, EHSSR & Sustainability Management. Fungsi-fungsi ini bertanggung jawab dalam memitigasi dan mengawasi tingkat risiko pada aspek LST, terutama dari sisi pembiayaan. Selain itu, dalam mengimplementasikan aspek LST, seluruh fungsi akan berkoordinasi dengan fungsi lainnya dan melakukan perbaikan untuk meningkatkan efisiensi dan kinerja keberlanjutan.

Ketiga fungsi juga bertanggung jawab untuk menyusun rencana strategi, melakukan evaluasi, mengawasi, dan menyampaikan RAKB secara berkala. Selain itu, Perseroan

always implements the best practices of Good Corporate Governance (GCG).

The implementation of GCG best practices in all aspects of the Company's operations will certainly lead the Company's steps to further excel in the Indonesian financing industry. Therefore, the Company is committed to improving the implementation of GCG best practices at all levels of the organization on an ongoing basis to provide the best added value for all stakeholders.

In implementing GCG Best Practices, FIFGROUP refers to Law No. 40 Year 2007 on Limited Liability Companies, the Financial Services Authority Regulation (POJK), the Financial Services Authority Circular Letter (SEOJK) as well as the General Meeting of Shareholders (GMS), the Board of Directors as the management of the Company and the Board of Commissioners as the supervisory body. Comprehensive information regarding the General Meeting of Shareholders, the diversity of the Board of Directors and Board of Commissioners, their respective functions, the nomination and selection processes, critical issue discussions, policies and processes for determining remuneration, as well as the total annual compensation ratio of the Directors and Board of Commissioners are disclosed in the FIFGROUP 2023 Annual Report. [2-10][2-11][2-16][2-19][2-20][2-21][202-1][405-1]

The Company implements GCG in every decision to optimize performance, improve accountability and avoid conflicts of interest. GCG implementation is the responsibility of all parties in the company, including all employees, who must comply with applicable regulations. FIFGROUP recognizes that effective implementation of the GCG will provide broader benefits. As a result of this compliance, the company did not receive any fines or other legal sanctions that materially affect business activities during the reporting period, whether from authorized institutions or other regulatory authorities. [2-27][2-15]

In managing environmental, social, and governance aspects, the Company established a Sustainable Finance Action Coordinator consisting of Corporate Secretary, Legal & Litigation, Business Development & Corporate Planning, and Corporate Communication, EHSSR & Sustainability Management functions. These functions are responsible for mitigating and monitoring the level of risk in ESG aspects, especially from the financing perspective. In addition, in implementing ESG aspects, all functions will coordinate with other functions and make improvements to increase efficiency and sustainability performance.

The three functions are also responsible for developing strategic plans, conducting evaluations, supervising, and submitting SFAP periodically. In addition, the Company



juga membentuk Komite Keberlanjutan yang memiliki tugas untuk melakukan mengawasi dan melaksanakan kegiatan yang berkaitan dengan aspek keberlanjutan dan memperhatikan capaian kinerja aspek LST. Tim Koordinator Aksi Keuangan Berkelanjutan menyampaikan hasil kinerja LST setiap triwulan kepada Dewan Komisaris dan Direksi. Dewan Komisaris dan Direksi turut aktif dalam meninjau dan mengevaluasi pencapaian kinerja keberlanjutan serta menyetujuinya bersama pemangku kepentingan lain untuk dapat disampaikan pada Laporan Keberlanjutan. [2-12] [2-13] [2-14][2-18]

also established a Sustainability Committee with overseeing and implementing activities related to sustainability aspects and monitoring the performance achievements of environmental, social, and governance (ESG) aspects. The Sustainable Finance Action Coordinator team presents the LST performance results every quarter to the Board of Commissioners and the Board of Directors. The Board of Commissioners and the Board of Directors actively review and evaluate sustainability performance achievements and jointly approve them with other stakeholders for inclusion in the Sustainability Report. [2-12] [2-13][2-14][2-18]

STRUKTUR TATA KELOLA KEBERLANJUTAN [2-9] SUSTAINABILITY GOVERNANCE STRUCTURE



❁ Manajemen Risiko Lingkungan, Sosial, dan Tata Kelola (LST)

Di bawah tanggung jawab Divisi Manajemen Risiko, FIFGROUP telah memetakan risiko dan mitigasinya guna mengelola dampak serta meningkatkan strategi Perseroan dalam mencapai tujuan. FIFGROUP terus berusaha untuk membentuk dan mengembangkan budaya risiko yang kuat, penerapan praktik Tata Kelola Perseroan yang baik, serta pelestarian nilai-nilai kepatuhan terhadap regulasi.

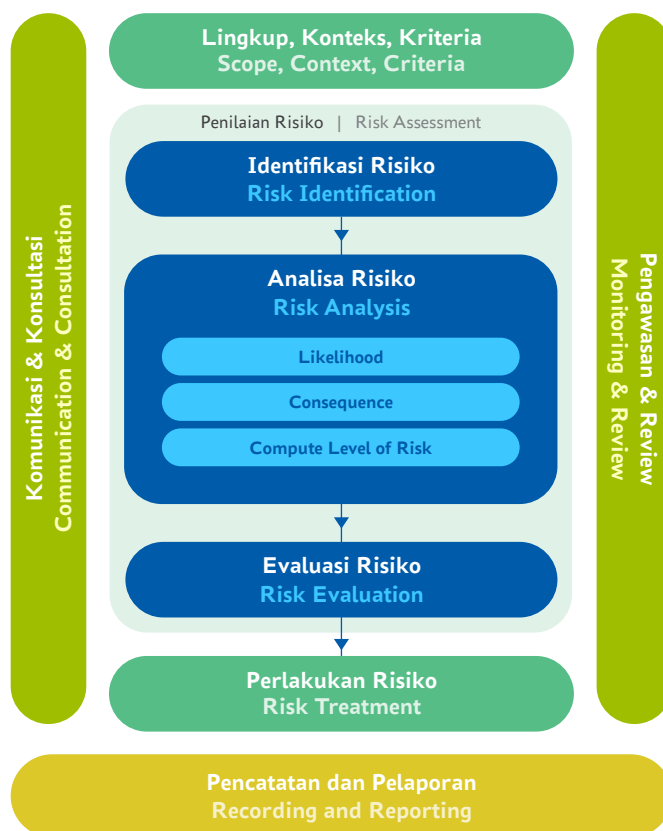
Dalam penerapannya, Perusahaan memastikan bahwa penerapan manajemen risiko telah terintegrasi ke dalam proses bisnis secara komprehensif sehingga dapat menjadi *early warning system* yang efektif dalam memberikan informasi dini mengenai potensi risiko yang dihadapi Perseroan. Upaya manajemen risiko Perseroan dapat dijabarkan pada bagan *risk management framework based* berdasarkan ISO 31000:2018 sebagai berikut:

❁ Management of Environmental, Social, and Governance Risks

Under the responsibility of the Risk Management Division, FIFGROUP has mapped risks and their mitigation to manage the impact and improve the Company's strategy in achieving its goals. FIFGROUP continues to strive to establish and develop a strong risk culture, implementation of good corporate governance practices, and uphold the values of compliance with regulations.

In its implementation, the Company ensures that the implementation of risk management has been integrated into business processes comprehensively acting as an effective early warning system to provide early information on potential risks faced by the Company. The Company's risk management efforts can be outlined in a risk management framework based on ISO 31000:2018 as follows:

STRUKTUR TATA KELOLA RISIKO RISK MANAGEMENT STRUCTURE



Berdasarkan bagan di atas, dapat terlihat bahwa Perseroan memiliki 3 proses utama manajemen risiko, yaitu:

- Penerapan konteks untuk memberikan gambaran secara jelas terkait tujuan proses bisnis organisasi sebagai landasan dalam melakukan *risk assessment* yang sesuai dengan konteks organisasi.
- Penilaian risiko mencakup identifikasi risiko yang berpengaruh pada Perseroan, menghitung dampak dan frekuensi serta pengaruhnya kepada tujuan Perseroan, serta melakukan evaluasi secara berkala bersama dengan seluruh *Risk Control Owner*.
- Penanganan risiko dengan menerapkan strategi baru dengan menentukan *resources* yang diperlukan dan melakukan *benchmarking* serta melakukan rencana penanganan risiko yang timbul.

Ketiga proses utama tersebut didukung oleh dua proses yaitu komunikasi dan konsultasi serta pengawasan dan *review*. Hal tersebut merupakan hal yang penting mengingat prinsip manajemen risiko menuntut manajemen risiko yang transparan dan inklusif, di mana manajemen risiko harus dilakukan oleh seluruh bagian organisasi dan memperhitungkan kepentingan dari seluruh *stakeholders* organisasi.

Based on the diagram above, it can be seen that the Company has 3 main risk management processes, namely:

- Applying context to provide a clear overview of the organization's business process objectives as a basis for conducting risk assessment that aligns with the organizational context.
- Risk assessment involves identifying risks affecting the Company, calculating their impact and frequency, and assessing their influence on the Company's objectives, as well as conducting periodic evaluations with all Risk Control Owners.
- Risk handling by implementing new strategies, determining the necessary resources, benchmarking, and developing plans to address emerging risks.

The three main processes are supported by two processes, namely communication and consultation and monitoring and review. This is important considering the principle of risk management demands transparent and inclusive risk management, where risk management must be carried out by all parts of the organization and take into account the interests of all stakeholders of the organization.

Perseroan melakukan proses manajemen risiko, yaitu proses identifikasi, penilaian, pemantauan serta pengendalian risiko secara berkala terhadap 9 (sembilan) risiko utama Lembaga Jasa Keuangan Non-Bank (LJKNB). Kesembilan risiko tersebut meliputi risiko strategis, risiko operasional, risiko kredit, risiko pasar, risiko likuiditas, risiko hukum, risiko kepatuhan, risiko reputasi, dan risiko transaksi intra grup. Perseroan tergabung ke dalam sebuah manajemen risiko terintegrasi, yaitu Konglomerasi Keuangan Astra bersama lembaga jasa keuangan lainnya di Grup Astra baik bank maupun non bank. Berikut adalah proses identifikasi, penilaian, pemantauan, dan pengendalian risiko yang dilakukan untuk setiap risiko:

The Company conducts a risk management process, namely the process of identifying, assessing, monitoring and controlling risks on a regular basis against 9 (nine) main risks of Non-Bank Financial Services Institutions (LJKNB). The nine risks include strategic risk, operational risk, credit risk, market risk, liquidity risk, legal risk, compliance risk, reputation risk, and intra-group transaction risk. The Company is incorporated into an integrated risk management, namely Astra Financial Conglomeration together with other financial service institutions in Astra Group, both banks and non-banks. The following is the process of identification, assessment, monitoring, and risk control carried out for each risk:

Jenis Risiko Type of Risk	Penyebab Causes	Akibat Impact	Rencana Mitigasi Mitigation Plan
Risiko Strategis Strategic Risk	Risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis.	Kegagalan dalam mengantisipasi perubahan lingkungan bisnis.	Identifikasi risiko strategis dilakukan terhadap kesesuaian strategi bisnis dengan kondisi lingkungan usaha, pilihan strategi (strategi berisiko tinggi dan strategi berisiko rendah), posisi strategis Perusahaan di industri, dan pencapaian realisasi bisnis Perusahaan.
	The risk arising from inaccuracies in the formulation and/or execution of a strategic decision.	Failure to anticipate changes in the business environment.	Strategic risk identification is conducted to align business strategy with the business environment, strategic choices (high-risk and low-risk strategies), the Company's strategic position in the industry, and the Company's business performance realization.
Risiko Operasional Operational Risk	Risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian eksternal yang memengaruhi operasional Perusahaan.	Kerugian potensial Perusahaan baik dari segi <i>financial</i> maupun <i>opportunity</i> untuk memperoleh keuntungan kehilangan kesempatan.	Identifikasi dan pengukuran risiko operasional dilakukan terhadap kompleksitas organisasi dan kegiatan usaha, sumber daya manusia, sistem teknologi dan informasi, risiko kecurangan (<i>fraud</i>), gangguan terhadap bisnis dan organisasi, serta tingkat interaksi dan ketergantungan Perusahaan.
	The risk arising from inadequacies or malfunctioning of internal processes, human errors, system failures, and/or external events impacting the Company's operations.	The potential losses to the Company, both in financial terms and in missed opportunities to gain profit, are significant.	Identification and measurement of operational risks are conducted concerning organizational complexity and business activities, human resources, technological and information systems, fraud risk, business and organizational disruptions, as well as the level of interaction and dependency of the Company.



Jenis Risiko Type of Risk	Penyebab Causes	Akibat Impact	Rencana Mitigasi Mitigation Plan
Risiko Kredit Credit Risk	Risiko akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Perusahaan.	Kehilangan kesempatan Perusahaan untuk mendapat bunga, yang berakibat pada penurunan pendapatan.	Identifikasi dan pengukuran risiko kredit dilakukan terhadap strategi penyaluran pembiayaan, komposisi portofolio piutang pembiayaan dan tingkat konsentrasi, kualitas piutang pembiayaan dan kecukupan pencadangan, dan faktor eksternal.
	The risk arising from the failure of third parties to fulfill their obligations to the Company.	The missed opportunity for the Company to accrue interest resulted in a decline in revenue.	Identification and measurement of credit risk are performed concerning financing distribution strategies, portfolio composition of receivables, concentration levels, quality of receivables, adequacy of provisions, and external factors.
Risiko Pasar Market Risk	Risiko akibat perubahan secara keseluruhan dari kondisi pasar.	Perubahan posisi aset, liabilitas, ekuitas, dan/atau rekening administratif termasuk transaksi <i>derivative</i> Perusahaan.	Identifikasi dan pengukuran risiko pasar dilakukan terhadap strategi dan kebijakan bisnis terkait dengan risiko pasar; volume dan komposisi portofolio aset yang terekspos risiko pasar; serta volume dan komposisi portofolio liabilitas yang terekspos risiko pasar.
	The risk arising from overall market condition changes.	Changes in asset positions, liabilities, equity, and/or administrative accounts, including derivative transactions of the Company.	Identification and measurement of market risks are conducted concerning the strategies and business policies associated with market risks; the volume and composition of asset portfolios exposed to market risks; and the volume and composition of liability portfolios exposed to market risks.
Risiko Likuiditas Liquidity Risk	Risiko akibat ketidakmampuan Perusahaan untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid yang dapat dengan mudah dikonversi menjadi kas, tanpa mengganggu aktivitas dan kondisi keuangan Perusahaan.	Kerugian potensial Perusahaan baik dari segi <i>financial</i> maupun <i>opportunity</i> untuk memperoleh keuntungan.	Identifikasi dan pengukuran risiko likuiditas dilakukan terhadap komposisi aset dan liabilitas jangka pendek termasuk transaksi rekening administratif, pengelolaan arus kas, kerentanan pada kebutuhan pendanaan, dan akses pada sumber pendanaan.
	The risk arising from the Company's inability to meet maturing liabilities from cash flow funding sources and/or readily convertible liquid assets, without disrupting the Company's activities and financial condition.	The potential losses to the Company, both in financial terms and in missed opportunities for profit.	Identification and measurement of liquidity risk are conducted concerning the composition of short-term assets and liabilities, including administrative account transactions, cash flow management, funding needs vulnerability, and access to funding sources.



Jenis Risiko Type of Risk	Penyebab Causes	Akibat Impact	Rencana Mitigasi Mitigation Plan
Risiko Hukum Legal Risk	Risiko akibat tuntutan hukum dan/atau kelemahan aspek hukum.	Perusahaan dikenai sanksi administratif, baik denda, surat peringatan, pemberhentian kegiatan usaha, pembekuan usaha, hingga pencabutan usaha.	Identifikasi dan pengukuran risiko hukum dilakukan terhadap ketiadaan atau perubahan peraturan perundang-undangan, kelemahan dalam perikatan atau kerja sama, dan proses penyelesaian sengketa.
	The risk arising from legal claims and/or legal vulnerabilities.	The Company may face various administrative sanctions, including fines, warnings, suspension of operations, business closure, or revocation of its operating license.	Identification and measurement of legal risks are conducted concerning regulatory absence or alterations, weaknesses in agreements or collaborations, and dispute resolution processes.
Risiko Kepatuhan Compliance Risk	Risiko akibat Perusahaan tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan.	Menurunnya reputasi atau citra Perusahaan di mata masyarakat atau konsumen.	Identifikasi dan pengukuran risiko kepatuhan dilakukan terhadap jenis dan signifikansi pelanggaran yang dilakukan, frekuensi pelanggaran (termasuk sanksi) atau <i>track record</i> kepatuhan Perusahaan dan pelanggaran terhadap ketentuan peraturan perundang-undangan atau standar bisnis yang berlaku umum, dan tindak lanjut atas pelanggaran.
	The risk arising from the Company's non-compliance and/or failure to adhere to statutory regulations and provisions.	The decline in the Company's reputation or image in the eyes of the public or consumers.	Identification and measurement of compliance risks are conducted concerning the nature and significance of infractions, the frequency of breaches (including sanctions) or the Company's compliance track record, and violations of applicable legal regulations or widely recognized business standards, with subsequent actions taken regarding such breaches.
Risiko Reputasi Reputation Risk	Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Perusahaan.	Menimbulkan persepsi negatif dari masyarakat dan konsumen terhadap bisnis Perusahaan.	Identifikasi dan pengukuran risiko dilakukan terhadap pengaruh reputasi pengurus, pemilik, dan grup; pelanggaran etika bisnis; kompleksitas produk dan kerja sama bisnis; frekuensi, materialitas, dan eksposur pemberitaan negatif; serta frekuensi dan materialitas keluhan debitur atau konsumen.
	The risk arising from the decline in stakeholder trust levels stemming from negative perceptions of the Company poses a risk.	Eliciting negative perceptions from both the public and consumers regarding the Company's business.	Identification and measurement of risks are conducted concerning the influence on executive, owner, and group reputations; breaches of business ethics; product complexity and business collaborations; the frequency, materiality, and exposure of negative publicity; as well as the frequency and materiality of debtor or consumer complaints.

Jenis Risiko Type of Risk	Penyebab Causes	Akibat Impact	Rencana Mitigasi Mitigation Plan
Risiko Transaksi Intragrup Intragroup Transaction Risk	Risiko akibat ketergantungan suatu entitas baik secara langsung maupun tidak langsung terhadap entitas lainnya dalam satu Konglomerasi Keuangan.	Pengaruh terhadap pemenuhan kewajiban perjanjian tertulis maupun perjanjian tidak tertulis baik yang diikuti perpindahan dana dan/atau tidak diikuti perpindahan dana.	Pemantauan dan pengendalian risiko dilakukan dengan memperkuat koordinasi antar intra-group dengan menginformasikan masing-masing <i>eksposure</i> secara berkala sesuai dengan kondisinya dengan mempertimbangkan antara lain kondisi keuangan dan sumber daya manusia, sehingga dampak negatif ataupun ketergantungan yang disebabkan oleh transaksi ini dapat diminimalisasi.
	The risk arising from an entity's dependency, whether direct or indirect, on other entities within a Financial Conglomeration.	The impact on fulfilling obligations under both written and unwritten agreements, whether accompanied by fund transfers or not.	Risk monitoring and control are enhanced through strengthened intra-group coordination, providing regular updates on each exposure in accordance with its condition, considering factors such as financial condition and human resources. This minimizes negative impacts and dependencies resulting from these transactions.

Tantangan dan Permasalahan Penerapan Keuangan Berkelanjutan

Kegiatan bisnis Perseroan tidak terlepas dari tantangan dan permasalahan yang dihadapi, termasuk dalam penerapan keuangan berkelanjutan. Tantangan dan permasalahan ini mencakup kegiatan operasional dari Perseroan dan kondisi eksternal lainnya di antaranya sebagai berikut:

Challenges and Issues in Implementing Sustainable Finance

The Company's business activities are inseparable from present challenges and problems, including implementing sustainable finance. These challenges and issues include the operational activities of the Company and other external conditions including, the following:

Tantangan dan Permasalahan Challenges and Issues	Upaya yang Dilakukan Efforts Made
Pemahaman sumber daya manusia (SDM) terkait implementasi keuangan berkelanjutan yang perlu terus ditingkatkan	- Melakukan <i>benchmarking</i> terkait penerapan pengembangan produk keuangan berkelanjutan - Melaksanakan pelatihan eksternal terhadap karyawan terkait keuangan berkelanjutan - Melaksanakan kampanye dalam bentuk poster, video, webinar terkait keuangan berkelanjutan yang melibatkan seluruh karyawan, manajemen, dan pengurus Perusahaan
Understanding of human resources (HR) related to the implementation of sustainable finance that needs to be continuously improved	- Conduct benchmarking related to the implementation of sustainable finance product development. - Conducting external training for employees related to sustainable finance - Carry out campaigns in the form of posters, videos, and webinars related to sustainable finance involving all employees, management, and management of the Company



Tantangan dan Permasalahan Challenges and Issues	Upaya yang Dilakukan Efforts Made
Pasar penjualan produk keuangan berkelanjutan yang masih terbatas	Menyesuaikan fitur dan skema produk sehingga dapat sesuai dengan permintaan pasar
Limited sales market for sustainable finance products	Adjust product features and schemes so that they can match market demand
Tingginya dinamika pasar dalam merespons pentingnya aspek LST	Melakukan kerja sama dengan mitra lain, khususnya dengan grup Astra
High market dynamics in responding to the importance of ESG aspects	Collaborating with other partners, especially with the Astra group
Risiko dari perubahan peraturan yang dikeluarkan oleh regulator dan pemerintah	Mengembangkan sistem manajemen risiko yang secara berkala disesuaikan
Risk from regulatory changes issued by regulators and government	Develop a risk management system that is regularly adjusted
Implementasi pembiayaan aktivitas ekonomi menuju emisi nol karbon	Mengembangkan manajemen risiko pada pembiayaan perusahaan yang mengedepankan aktivitas ekonomi dengan emisi nol karbon
Implementation of financing economic activities towards zero carbon emissions	Develop risk management on corporate financing that emphasizes economic activities with zero carbon emissions

🌸 Etika Bisnis [3-3]

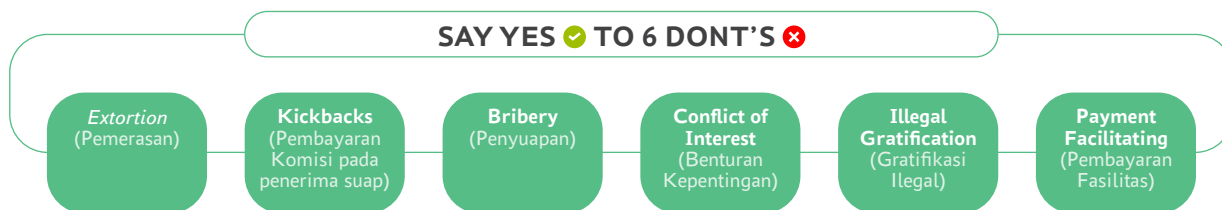
Dalam rangka menumbuhkan citra dan reputasi positif, Perseroan menetapkan Kode Etik yang merupakan bagian dari Pedoman Tata Kelola. Kode Etik berlaku sebagai pedoman seluruh karyawan untuk terus bertumbuh dan meraih berbagai pencapaian membanggakan melalui keteraturan dalam bersikap, berperilaku, dan berhubungan dengan lingkungan serta pihak-pihak yang terkait dalam operasionalisasi bisnis Perseroan.

Perseroan menerapkan praktik antikorupsi dan antipenyuapan dengan menetapkan etika usaha yang berlandaskan pedoman etika bisnis dan etika kerja dalam Tata Kelola Perusahaan yang terakhir diperbarui pada 13 Februari 2023. Penetapan Kode Etik ini sesuai dengan POJK No.30/POJK.05/2014 Jo. POJK No.29/POJK.05/2020 tentang Tata Kelola Perusahaan yang Baik bagi Pembiayaan. Selain itu, FIFGROUP juga menerapkan ISO 37001:2016 terkait sistem manajemen antipenyuapan yang mencakup implementasi program dan prosedur dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi.

🌸 Business Ethics [3-3]

To foster a good image and positive reputation, the Company established a Code of Ethics, part of the Corporate Governance Guidelines. The Code of Ethics serves as a guideline for all employees to continue to grow and achieve various proud achievements through regularity in attitude, behavior, and relationships with the environment and parties involved in the Company's business operations.

The Company implements anti-corruption and anti-bribery practices by establishing business ethics based on the business and work ethics guidelines in its Corporate Governance, which was last updated on 13 February 2023. The establishment of this Code of Ethics is in accordance with POJK No.30/POJK.05/2014 Jo. POJK No.29/POJK.05/2020 on Good Corporate Governance for Financing. In addition, FIFGROUP also implements ISO 37001:2016 related to anti-bribery management system which includes the implementation of programs and procedures in addressing corruption, kickbacks, fraud, bribery and/or gratuities.



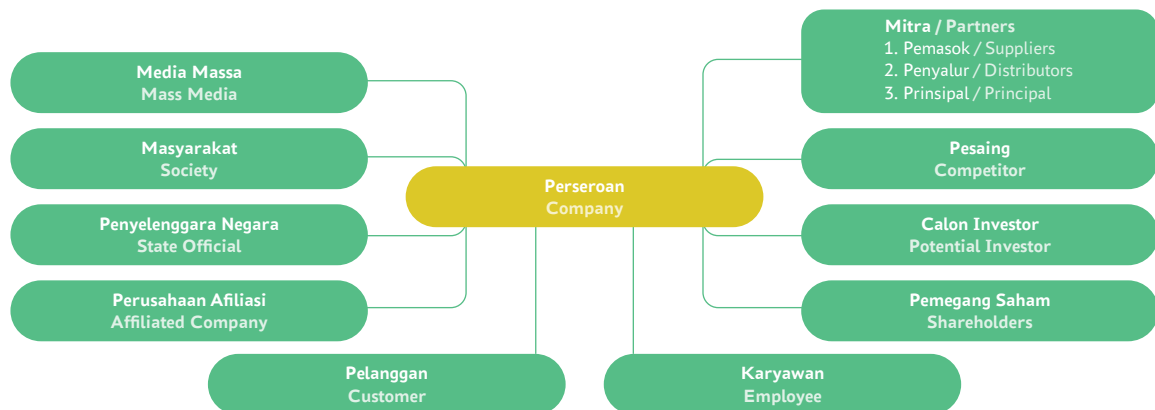
Perseroan juga menerapkan nilai-nilai integritas melalui prinsip SAY YES TO 6 DONT'S yaitu *extortion* (pemerasan), *kickbacks* (pembayaran komisi pada penerima suap), *bribery* (penyuapan), *conflict of interest* (benturan kepentingan), *illegal gratification* (gratifikasi ilegal), dan *payment facilitating* (pembayaran fasilitas). Sebagai bentuk pencegahan, FIFGROUP membuat *fraud risk assessment* pada setiap fungsi dari seluruh (100%) kegiatan usaha, melakukan sosialisasi intensif secara berkala, dan meningkatkan proses pengawasan hingga implementasi desain sistem. Sepanjang tahun 2023, Perseroan berhasil menyelenggarakan sosialisasi dan pelatihan kepada seluruh karyawan baik di kantor pusat maupun kantor cabang sebanyak 15 kali. [205-1][205-2]

Perseroan melakukan upaya tersebut untuk mengidentifikasi, menelaah, dan mengawasi kebijakan yang telah disusun guna mencegah dan mendeteksi ketidakwajaran. FIFGROUP juga menyediakan saluran yang dapat digunakan oleh para pemangku kepentingan untuk menyampaikan informasi maupun laporan segala kegiatan yang mencurigakan, tindakan kecurangan, dan pelanggaran terhadap hukum, peraturan Perusahaan, anggaran dasar, kode etik serta benturan kepentingan yang dapat merugikan Perseroan melalui FIFGROUP Integrity for Sustainability (FIFTrust). Hingga 31 Desember 2023, terdapat 8 pengaduan dan seluruhnya (100%) telah selesai ditindaklanjuti. Informasi lebih detail terkait *whistleblowing system* dapat diakses pada Laporan Tahunan 2023. [2-16][2-26][205-1]

The company also applies integrity values through the principle of SAY YES TO 6 DONT'S, namely extortion, kickbacks, bribery, conflict of interest, illegal gratification, and payment facilitating. As a preventive measure, FIFGROUP conducts fraud risk assessments on every function of all (100%) business activities, conducts intensive periodic socialization, and enhances supervision processes to system design implementation. Throughout 2023, the Company successfully organized socialization and training for all employees, both at the headquarters and branch offices 15 times. [205-1][205-2]

The company undertakes these efforts to identify, review, and oversee the policies that have been established to prevent and detect irregularities. FIFGROUP also provides channels that can be used by stakeholders to report any suspicious activities, fraudulent actions, and violations of laws, company regulations, articles of association, code of ethics, and conflicts of interest that could harm the Company through FIFGROUP Integrity for Sustainability (FIFTrust). As of December 31, 2023, there were 8 complaints, all of which (100%) have been addressed. More detailed information regarding the whistleblowing system can be accessed in the 2023 Annual Report. [2-16][2-26][205-1]

Status Pengaduan Complaint Status	Jumlah Kasus Total Cases		
	2023	2022	2021
Selesai Completed	8	23	25
Telah sesuai melalui proses hukum Has passed through the legal process	0	0	0
Dalam proses On Process	0	0	0
Belum Incomplete	0	0	0
Jumlah Fraud Total Fraud	8	23	25



✿ Pelibatan Pemangku Kepentingan [2-29]

FIFGROUP telah mengidentifikasi seluruh pemangku kepentingan berdasarkan kedekatan dan dampak pengaruhnya terhadap Perseroan. FIFGROUP terus berupaya meningkatkan keterlibatan seluruh pemangku kepentingan dalam berbagai metode pelibatan.

✿ Stakeholder Engagement [2-29]

FIFGROUP has identified all stakeholders based on their proximity and impact on the Company. FIFGROUP continues to improve the involvement of all stakeholders in various engagement methods.

Metode Pelibatan Involvement	Frekuensi Pertemuan Meeting Frequency	Topik Topic
Pemegang Saham Shareholder		
- Rapat Umum Pemegang Saham (RUPS) - Corporate Review - Management walk through	- Minimal satu kali per tahun - Minimal tiga kali setahun - Minimal satu kali per tahun	- Pemantauan dan evaluasi kinerja Perusahaan - Pembayaran dividen - Akurasi Laporan Keuangan Perusahaan - Kinerja Keberlanjutan
- General Meetings of Shareholders - Corporate Review - Management walk through	- At least once a year - At least three times a year - At least once a year	- Monitoring and evaluating the Company's performance - Dividend payment - Accuracy of the Company's financial report - Sustainability performance
Regulator Regulator		
- Rapat Koordinasi - Kegiatan Sosialisasi - Penyampaian RAKB kepada OJK - Pelaporan lainnya sesuai dengan ketentuan yang berlaku kepada regulator	- Sesuai Kebutuhan - Sesuai Kebutuhan - Minimal satu kali per tahun - Sesuai Kebutuhan	- Perkembangan aspek regulasi dalam sektor pembiayaan di Indonesia - Kepatuhan kepada peraturan dan perundang-undangan - Keuangan Berkelanjutan
- Coordination meetings - Socialization - Sustainable Finance Action Plan submission to the Financial Services Authority - Other reporting to regulators according to the regulations	- As needed - As needed - At least once a year - As needed	- Regulatory developments in Indonesia's financing sector - Compliance with laws and regulations - Sustainable Finance



Metode Pelibatan Involvement	Frekuensi Pertemuan Meeting Frequency	Topik Topic
Karyawan Employee		
- Pembentukan Ikatan Karyawan FIGROUP (IKAFIF) Sesuai Kebutuhan - Pertemuan dengan manajemen - Management walk through	Sesuai Kebutuhan	- Informasi hak-hak normatif - Penyelesaian keluhan kesah karyawan - Jaminan peningkatan <i>happiness index</i> karyawan
- Employee association establishment (IKAFIF) as needed - Meetings with the management - Management walk through	As needed	- Information on normative rights - Resolution of employee grievances - Assurance of improving the happiness index of employees
Pelanggan Customer		
Pertemuan dengan Pelanggan Meetings with customers	Minimal satu kali per tahun At least once a year	Sosialisasi program dan kegiatan marketing Socialization of marketing programs and activities
Survei Kepuasan Pelanggan Customer Satisfaction Survey	Minimal satu kali per tahun At least once a year	Pengukuran kepuasan pelanggan atas layanan Perseroan Customer satisfaction measurement
Layanan Pembiayaan Financing Services	Sesuai kebutuhan pelanggan dan ketentuan Perseroan As needed by customers and Company's regulation	Layanan pembiayaan sesuai kebutuhan pelanggan dan ketentuan Perseroan Financing services as needed by customers and company's regulation
Mitra Kerja Work Business		
- Pelaksanaan proses <i>procurement</i> - Pertemuan dengan mitra kerja	Sesuai kebutuhan mitra kerja dan ketentuan Perseroan	- Perolehan kontrak dan pembayaran tepat waktu - Kerjasama yang baik dan berkelanjutan
- Procurement processes - Meetings with business partners	As needed by work partners and Company's regulation	- Contract acquisition and timely payment - Good and sustainable cooperation
Masyarakat Community		
Pelaksanaan program Tanggung Jawab Sosial & Lingkungan (TJSL)	Sesuai kebutuhan	- Program TJSL yang direncanakan dan dilaksanakan - Pelaksanaan Program Jam Sosial Mengajar untuk literasi dan inklusi keuangan - Penyediaan kesempatan kerja sesuai kebutuhan
Implementation of Corporate Social Responsibility (CSR)	As needed	- CSR programs - Implementation of Program Jam Sosial Mengajar for financial literacy and inclusion - Employment opportunities as necessary





KINERJA EKONOMI **ECONOMIC PERFORMANCE**



PERTUMBUHAN PEMBIAYAAN BERKELANJUTAN

GROWTH OF SUSTAINABLE FINANCING



Melalui pertumbuhan pembiayaan yang positif, FIFGROUP dapat berkontribusi secara berkelanjutan kepada masyarakat dan lingkungan serta menjadi pondasi untuk menerapkan keuangan berkelanjutan yang berlangsung dalam jangka panjang dengan tetap bersaing melalui pembiayaan produk-produk maupun kegiatan usaha berkelanjutan (KKUB).

Through positive financing growth, FIFGROUP can contribute sustainably to society and the environment, serving as a foundation for implementing long-term sustainable finance while remaining competitive through sustainable product financing and business activities (KKUB).



FIFGROUP membukukan pertumbuhan kinerja positif sepanjang tahun 2023 dengan jumlah pendapatan sebesar Rp10.416.484 juta atau naik 16,21% secara *year-on-year* (yoy) dibandingkan pada tahun 2022. Untuk laba bersih pada tahun 2023 yakni sebesar Rp4.107.391 juta, meningkat 29,42% (yoy) dibandingkan pada tahun 2022. Selain itu, jumlah pemesanan (*booking unit*) mencapai 3.156.205 unit atau naik 15,01% (yoy) dibandingkan pada tahun 2022 yang didukung oleh lima lini bisnis FIFGROUP

In 2023, FIFGROUP recorded positive performance growth with total revenue amounting to Rp10,416,484 billion, representing a 16.21% year-on-year (yoy) increase compared to 2022. The net profit for 2023 amounted to Rp4,107,391 billion, marking a 29.42% (yoy) increase compared to 2022. Additionally, the number of bookings reached 3,156,205 units, rising by 15.01% (yoy) compared to 2022, supported by five FIFGROUP business lines: multipurpose financing (DANASTRA), multi-product



yaitu pembiayaan sepeda motor baru (FIFASTRA), pembiayaan multi produk (SPEKTRA), pembiayaan multiguna (DANASTRA), pembiayaan mikro produktif (FINATRA), dan pembiayaan syariah (AMITRA).

Strategi lainnya dalam menumbuhkan pembiayaan yang berkelanjutan, Perseroan terus mengembangkan bisnis melalui inovasi layanan digital, keberagaman produk, dan promo menarik untuk para pelanggan.

financing (SPEKTRA), productive micro business financing (FINATRA), and sharia financing (AMITRA).

Another strategy in growing sustainable financing, the Company continues to develop its business through digital service innovation, product diversity, and attractive promos for customers.

PERBANDINGAN TARGET KINERJA DAN REALISASI COMPARISON BETWEEN TARGET AND ACTUAL PERFORMANCE

Disajikan dalam jutaan Rupiah

Presented in millions of Rupiah

Uraian	2023		2022		2021		Description
	Target	Realisasi	Target	Realisasi	Target	Realisasi	
Pendapatan	9.456.283	10.416.484	8.652.500	8.963.160	8.684.391	8.840.422	Revenues
Laba Bersih	3.278.935	4.107.391	2.665.718	3.173.660	1.862.434	2.467.407	Net Income

NILAI EKONOMI LANGSUNG YANG DIHASILKAN DAN DIDISTRIBUSIKAN [201-1] ECONOMIC VALUE GENERATED AND DISTRIBUTED

Disajikan dalam jutaan Rupiah

Presented in millions of Rupiah

Uraian	2023	2022	2021	Description
Nilai Ekonomi Dihasilkan				Economic Value Generated
Pendapatan Bunga	10.399.842	8.947.575	8.827.480	Interest income
Pendapatan Operasional lainnya	16.642	15.585	12.942	Other operating income
Total Pendapatan	10.416.484	8.963.160	8.840.422	Total Revenue
Nilai Ekonomi Didistribusikan				Economic Value Distributed
Biaya Operasional	714.358	714.149	746.588	Operating Costs
Gaji Karyawan dan Tunjangan	1.343.819	1.208.794	1.213.838	Salaries and Benefits
Pembayaran kepada Penyandang Dana	5.547.655	2.635.616	2.604.974	Payment to Funders
Pembayaran kepada Pemerintah	1.315.097	1.018.203	811.316	Payment to the Government
Investasi untuk Komunitas (TJSL)	15.726	17.022	20.649	Investment for the Community (CSR)
Total Distribusi Nilai Ekonomi	8.936.655	5.593.784	5.397.365	Total Economic Value Distributed
Nilai Ekonomi Ditahan (Jumlah Ekonomi Dihasilkan - Jumlah Nilai Ekonomi Didistribusikan)				Economic Value Retained (Total Economic Value Generated - Total Economic Value Distributed)
Jumlah Ekonomi Ditahan	1.479.829	3.369.376	3.443.057	Total Economic Value Retained



Perseroan juga mengukur capaian dari penerapan keuangan berkelanjutan/*sustainable finance* melalui pengelolaan kredit dan portofolio termasuk KKUB serta mengimplementasikan RAKB. Dalam proses manajemen portofolio KKUB, FIGGROUP mengembangkan produk keuangan berkelanjutan dimulai dari proses penyusunan *feasibility study*, *blueprint*, produk, *sales plan*, pengembangan *Standard Operational Procedure* untuk produk keuangan berkelanjutan dan menjalankan operasional bisnis yang masuk dalam perencanaan KKUB. Sepanjang tahun 2023, jumlah pembiayaan KKUB terbesar pada kategori kegiatan UMKM dengan total Rp1.049.714.015.837.

The Company also measures the achievement of sustainable finance through credit and portfolio management, including SFAP and implementing SFAP. In the process of managing the SFAP, FIGGROUP develops sustainable financial products starting from the feasibility study, blueprint, product, sales plan, development of Standard Operational Procedures for sustainable financial products, and operating business operations included in the sustainable business plan. Throughout 2023, the largest amount of sustainable finance was allocated to SME activities, totaling Rp1,049,714,015,837.

PORTOFOLIO KRITERIA KEGIATAN USAHA BERKELANJUTAN PORTFOLIO CRITERIA FOR SUSTAINABLE BUSINESS ACTIVITIES

Uraian Description	2023	2022	2021
Jumlah produk yang memenuhi Kategori Kegiatan Usaha Berkelanjutan (KKUB) Number of products meeting the sustainable financing categories (KKUB)	(Rp)		
a. Penghimpunan Dana Funding	0	0	0
b. Penyaluran Dana Lending	0	0	0
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total earning assets for sustainable business activities	(Rp)		
a. Total Pembiayaan Kegiatan Usaha Berkelanjutan Total Financing	0	0	0
b. Total Non-Pembiayaan Non-Kegiatan Usaha Berkelanjutan Total Non- Financing	0	0	0
Persentase total pembiayaan kegiatan usaha berkelanjutan terhadap total pembiayaan (%) Percentage of total sustainable loans/financing to total (%)	0	0	0
Jumlah dan kualitas pembiayaan berdasarkan Kategori Kegiatan Usaha Berkelanjutan (KKUB) Total and quality of financing by Category of Sustainable Business Activities (KKUB)	(Rp)		
a. Energi terbarukan Renewable energy	0	0	0
b. Efisiensi Energi Energy Efficiency	0	0	0
c. Pencegahan dan pengendalian polusi Pollution prevention and control	0	0	0



Uraian Description	2023	2022	2021
d. Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan Sustainable management of living natural resources and land use	0	0	0
e. Konservasi keanekaragaman hayati darat dan air Conservation of terrestrial and aquatic biodiversity	0	0	0
f. Transportasi ramah lingkungan Environmentally friendly transportation	30.722.540.290	11.282.029.399	15.485.195.649
g. Pengelolaan air dan air limbah yang berkelanjutan Sustainable water and wastewater management	0	0	0
h. Adaptasi perubahan iklim Climate change adaptation	0	0	0
i. Produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi (Eco-efficient) Products that can reduce resource use and produce less pollution (Eco- efficient)	0	0	0
j. Bangunan berwawasan lingkungan yang memenuhi standar atau sertifikasi yang diakui secara nasional, regional, atau internasional Environmentally sound buildings that meet nationally, regionally, or internationally recognized standards or certifications	0	0	0
k. Kegiatan usaha dan/ atau kegiatan lain yang berwawasan lingkungan lainnya Business activities and/or other environmentally sound activities	0	0	0
l. Kegiatan UMKM MSME activities	1.049.714.015.837	295.728.661.776	0
m. Kegiatan UMKM (Syariah) MSME activities (Sharia)	0	1.121.810.000	2.962.170.000

Dalam implementasi keuangan berkelanjutan, FIFGROUP mengoptimalkan pengelolaan portofolio kredit berwawasan lingkungan, sosial, dan tata kelola (LST). Pengelolaan portofolio dimulai dari mengidentifikasi portofolio kredit yang sesuai dengan KKUB, mempertimbangkan dampak dari setiap tindakan yang dilakukan terhadap lingkungan hidup dan sosial, serta mengukur secara berkala dampak yang diberikan. Selain itu, FIFGROUP juga telah menyusun kebijakan sebagai pedoman pembiayaan, menetapkan target pertumbuhan portofolio kredit keuangan berkelanjutan yang sejalan dengan pemerintah dan target TPB.

In the implementation of sustainable finance, FIFGROUP optimizes the management of its credit portfolio with environmental, social, and governance (ESG) perspectives. Portfolio management begins with identifying credit portfolios that match the CEB, considering the impact of each action taken on the living and social environment, and periodically measuring the impact given. In addition, FIFGROUP has also formulated policies as a financing guideline, setting sustainable financial credit portfolio growth targets that are in line with government and SDG targets.



Pencapaian kinerja ekonomi dipengaruhi oleh beberapa faktor baik secara internal maupun eksternal. Salah satu kondisi eksternal yang dapat mempengaruhi kinerja ekonomi Perseroan yaitu kondisi iklim dan sosial. Kenaikan suhu permukaan bumi berdampak tidak langsung akan perubahan pola konsumsi, kegiatan usaha, dan risiko lainnya. Meskipun demikian, FIFGROUP telah mengidentifikasi sepanjang tahun 2023 tidak ada kerugian signifikan akibat perubahan iklim, namun Perseroan tetap mencermati dan menganalisis risiko pembiayaan yang memberikan dampak negatif pada risiko iklim. [201-2]

Perseroan rutin memberikan laporan kinerja keuangan kepada lembaga keuangan setiap kuartal (tidak diaudit) dan laporan kinerja keuangan tahunan yang diaudit. FIFGROUP juga patuh terhadap kebijakan pemerintah lainnya termasuk dalam membayar pajak dan retribusi lain seperti pembayaran Pajak dan Penerimaan Negara Bukan Pajak (PNBP). Perseroan melibatkan pemangku kepentingan dalam pengembangan sistem pajak, legislasi, dan administrasi yang berpotensi mempengaruhi reputasi dan posisi kepercayaannya. Kepatuhan pajak diawasi oleh Direktur Keuangan yang selalu berkomunikasi dan melibatkan kantor pajak setempat. Sepanjang tahun 2023, FIFGROUP membayar imbal jasa pekerjaan kepada karyawan sesuai peraturan dan Perseroan tidak menerima bantuan atau pendampingan finansial dari pemerintah Indonesia. [201-4][207-1][207-2][207-3][207-4]

Untuk informasi lebih lanjut mengenai kinerja ekonomi Perseroan dapat diakses pada situs web dan Laporan Tahunan 2023.

Several internal and external factors influence the achievement of economic performance. One of the external conditions that can affect the Company's economic performance is climate and social conditions. The increase in the earth's surface temperature indirectly impacts changes in consumption patterns, business activities, and other risks. Nevertheless, FIFGROUP has identified that throughout 2023, there will be no significant losses due to climate change. Nonetheless, the Company continues to monitor and analyze financing risks that may have a negative impact on climate risks. [201-2]

The Company regularly provides financial performance reports to financial institutions every quarter (unaudited) and audited annual financial performance reports. FIFGROUP also adheres to other government policies including paying taxes and other remuneration such as tax payments and non-tax State receipts (PNBP). The Company involves stakeholders in the development of tax systems, legislation, and administration that potentially affect its reputation and position of trust. Tax compliance is overseen by the Finance Director, who maintains communication and involvement with local tax offices. Throughout 2023, FIFGROUP paid compensation to employees in accordance with regulations, and the Company did not receive financial assistance or support from the Indonesian government. [201-4][207-1][207-2][207-3][207-4]

For more information on the Company's economic performance, please refer to our website and 2023 Annual Report.

Rantai Pasokan [2-6]

Pemasok merupakan salah satu mitra yang menjadi pemangku kepentingan Perseroan. Untuk itu, FIFGROUP terus meningkatkan proses rantai pasokan yang profesional, berkualitas, transparan, dan aman guna mewujudkan keuangan berkelanjutan. Rantai pasok ini meliputi seluruh proses pengadaan barang dan jasa Perseroan. FIFGROUP dalam menentukan pemasok, menetapkan serangkaian proses termasuk melakukan seleksi pemasok yang patuh akan regulasi pada aspek lingkungan, sosial, dan tata kelola. Apabila terdapat dampak negatif pada rantai pasok, Perseroan akan melakukan tindakan sesuai dengan peraturan yang ada.

Hingga akhir tahun 2023, total pemasok FIFGROUP mencapai 7.024 pemasok. Dari total tersebut seluruhnya (100%) merupakan pemasok lokal. Sepanjang periode ini juga tidak ada dampak negatif termasuk teridentifikasi pekerja anak atau pekerja paksa yang terjadi pada rantai pasok kami. [204-1][308-1][308-2][408-1][409-1][414-1][414-2]

Supply Chain [2-6]

Suppliers are partners that are stakeholders in the Company. To that end, FIFGROUP continues to improve professional, quality, transparent, and secure supply chain processes for sustainable finance. This supply chain covers the entire process of the Company's goods and services procurement. In selecting suppliers, FIFGROUP establishes a series of processes, including supplier selection criteria compliant with regulations regarding environmental, social, and governance aspects. If there are any negative impacts within the supply chain, the Company will take actions in accordance with existing regulations.

By the end of 2023, the total number of suppliers for FIFGROUP reached 7,024, with all (100%) being local suppliers. Throughout this period, there were no negative impacts observed in our supply chain, including identified child labor or forced labor. [204-1][308-1][308-2][408-1][409-1][414-1][414-2]







KINERJA KEBERLANJUTAN **SUSTAINABILITY PERFORMANCE**



MENCIPTAKAN KARYAWAN UNGGUL

CREATING EXCELLENT EMPLOYEES



FIFGROUP menciptakan lingkungan kerja yang aman, sehat, dan inklusif dengan terus mengembangkan talenta-talenta yang unggul melalui pelatihan dan pendidikan. Hal ini bertujuan untuk mengembangkan keterampilan karyawan sehingga mampu menjadi karyawan terbaik dan berkontribusi dalam meningkatkan pertumbuhan bisnis Perusahaan serta kesejahteraan lingkungan dan masyarakat.

FIFGROUP creates a safe, healthy, and inclusive work environment by continuously developing excellent talents through training and education. The goal is to equip employees with the necessary skills so that they can become the best professionals and contribute to the growth of the company's business, as well as the welfare of the environment and society.



✿ Mengetahui Karyawan Kami [2-7][2-8]

Komposisi dan demografi karyawan Perseroan telah ditentukan berdasarkan kebutuhan korporasi terkait performa dan strategi yang telah disusun. Per 31 Desember 2023, Perseroan mencatat keseluruhan jumlah karyawan sebanyak 13.801 orang. Jumlah ini mengalami penurunan sebesar 1,15% dari tahun sebelumnya yang tercatat sebanyak 13.961 karyawan. Penurunan ini terjadi karena

✿ Getting to Know Our Employees [2-7][2-8]

The Company has determined the composition and demographics of its employees based on its performance and strategies. As of 31 December 2023, the Company recorded a total of 13,801 employees. This number has decreased of 1.15% from the previous year recorded as many as 13,961 employees. This decline occurred because the Company consistently optimizes business processes



Perseroan senantiasa mengoptimalkan proses bisnis dan meningkatkan produktivitas melalui pengembangan inovasi digital dan perbaikan proses.

and increases productivity through digital innovation and process improvement.

Sepanjang tahun 2023, FIFGROUP juga menerima karyawan baru sebanyak 1.991 karyawan, yang terdiri dari 1.414 karyawan laki-laki dan 577 karyawan perempuan. Sementara itu, tingkat perputaran karyawan mencapai 15,50% dengan jumlah karyawan yang meninggalkan Perseroan sebanyak 2.151 karyawan yang disebabkan oleh alasan pensiun, kesehatan, karier, atau keluarga. [401-1]

Throughout 2023, FIFGROUP also welcomed new employees totaling 1,991 employees, consisting of 1,414 male employees and 577 female employees. Meanwhile, the employee turnover rate reached 15.50% with a total of 2,151 employees leaving the Company due to retirement, health, career, or family reasons. [401-1]

JUMLAH KARYAWAN MENURUT JENIS KELAMIN NUMBER OF EMPLOYEES BY GENDER

Jenis Kelamin Gender	2023	2022	2021
Laki-laki Male	11.618	12.104	12.522
Perempuan Female	2.183	1.857	1.757
TOTAL	13.801	13.961	14.279

JUMLAH KARYAWAN MENURUT JABATAN NUMBER OF EMPLOYEES BY POSITION

Jabatan Position	2023		2022		2021	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
<i>Managerial*</i> Managerial	58	18	60	19	59	21
<i>Non – Managerial</i> Non – Managerial	11.560	2.165	12.044	1.838	12.463	1.736
TOTAL	11.618	2.183	12.104	1.857	12.522	1.757

* Managerial terdiri dari Direksi, Division Head, Department Head dan Sub Department Head. Sebanyak 98,7% dari total karyawan managerial adalah masyarakat lokal. [202-2]

* Managerial employees consist of Directors, Division Heads, Department Heads and Sub Department Heads. 98.7% of the total managerial employees are local people. [202-2]



JUMLAH KARYAWAN MENURUT USIA NUMBER OF EMPLOYEES BY AGE

Usia (Tahun) Age (Years)	2023	2022	2021
>55	1	2	5
46-55	552	513	466
36-45	3.688	3.615	3.561
26-35	7.248	7.298	7.425
18-25	2.312	2.533	2.822
TOTAL	13.801	13.961	14.279

JUMLAH KARYAWAN MENURUT PENDIDIKAN NUMBER OF EMPLOYEES BY EDUCATION

Pendidikan Education	2023	2022	2021
Magister Post Graduate	47	30	27
Sarjana Bachelor's	5.120	4.641	4.336
Diploma Diploma	1.292	1.325	1.366
SMU Senior High School	7.317	7.937	8.534
SMP/SD Junior High School/ Elementary School	25	28	16
TOTAL	13.801	13.961	14.279

KOMPOSISI KARYAWAN BARU BERDASARKAN WILAYAH DAN JENIS KELAMIN [401-1] NEW EMPLOYEE COMPOSITION BY REGIONAL AND GENDER COMPOSITION

Wilayah Regional	2023	
	Laki-laki Male	Perempuan Female
Jakarta Jakarta	227	24
Luar Jakarta Outside Jakarta	1.187	553
TOTAL	1.414	577

TINGKAT PERPUTARAN (TURNOVER) KARYAWAN [401-1] EMPLOYEE TURNOVER RATE

Uraian Description	2023
Karyawan Masuk New Hires	1.991
Karyawan Keluar Employees Leaving	2.151
Rasio Perputaran Karyawan Employee Turnover Ratio	15,50%

🌸 Kesejahteraan dan Kesetaraan Karyawan [3-3]

Karyawan merupakan insan penggerak utama dalam menjalankan kegiatan operasional Perseroan. Untuk itu, FIFGROUP terus berupaya meningkatkan keterampilan dan kesejahteraan para karyawan. Dalam implementasinya, Perseroan berpedoman pada kebijakan Pengelolaan sumber daya manusia (SDM) FIFGROUP yang mengacu pada *people strategy* dan peraturan perusahaan. Selain itu, Perseroan juga patuh terhadap peraturan ketenagakerjaan di Indonesia yakni melarang segala bentuk kerja paksa dan tenaga kerja anak di seluruh wilayah operasi. Seluruh hak dan kewajiban (100%) karyawan telah dilindungi melalui Peraturan Perusahaan yang berlaku. Hingga akhir tahun 2023, tidak ada pemogokan atau *lockout* di wilayah operasional perusahaan. [408-1][409-1]

Perseroan menjunjung tinggi keberagaman dan kesetaraan tanpa membedakan gender, suku, agama, ras, dan antar golongan. Hal ini FIFGROUP wujudkan sejak proses rekrutmen, penempatan, implementasi pengembangan kompetensi, hingga penilaian kinerja. Seluruh proses ini dilakukan secara objektif, adil, dan setara. Apabila terjadi diskriminasi ataupun *harassment* yang dilakukan oleh karyawan, maka Perseroan akan menindaklanjutinya dengan tegas sesuai dengan peraturan

🌸 Employee Welfare and Equality [3-3]

Employees are the main driving force behind the Company's operational activities. Therefore, FIFGROUP continues to improve the skills and welfare of its employees. In its implementation, the Company adheres to the FIFGROUP Human Resources Management policy, which is guided by the people strategy and company regulations. Additionally, the Company complies with labor regulations in Indonesia, prohibiting all forms of forced labor and child labor across its operational areas. All rights and obligations of employees (100%) are protected under the applicable Company Regulations. Until the end of 2023, there were no strikes or lockouts in the Company's operational areas. [408-1][409-1]

The Company upholds diversity and equality without distinguishing gender, ethnicity, religion, race, and intergroup. FIFGROUP realizes this through the recruitment process, placement, implementation of competency development, and performance assessment. This entire process is carried out objectively, fairly, and equally. If there is any discrimination or harassment committed by employees, the Company will take firm action in accordance with applicable laws and Company



perundang-undangan dan kebijakan Perusahaan yang berlaku. Sepanjang tahun 2023, tidak terdapat insiden terkait diskriminasi ataupun *harassment* yang dilakukan oleh karyawan Perseroan. Bahkan, pada tahun 2023 FIFGROUP menjalankan program FIFriendibility melalui rekrutmen untuk karyawan disabilitas, memberikan pengembangan kompetensi dan melibatkan mereka pada kegiatan Perseroan. [406-1]

FIFGROUP juga menghormati hak asasi manusia (HAM) karyawannya dengan memenuhi semua kewajibannya, termasuk hak untuk berserikat. Hingga akhir 2023, tidak ada indikasi pelanggaran kebebasan berserikat serta kasus persaingan usaha dan monopoli. FIFGROUP memastikan bahwa seluruh tenaga keamanannya telah dilatih dan memiliki pemahaman yang baik tentang HAM. [2-30][206-1][407-1][410-1]

FIFGROUP terus berupaya dalam menciptakan lingkungan kerja yang aman, nyaman, dan kondusif dengan memberikan kenyamanan kerja yang didukung dengan fasilitas yang baik. Perseroan secara rutin melaksanakan survei upah karyawan dan studi tolak ukur terhadap daya saing pasar untuk memastikan semua karyawan mendapatkan benefit yang menarik serta kompetitif.

Perseroan menunjukkan apresiasinya dengan konsep remunerasi dan kompensasi yang berimbang, sesuai dengan peraturan perundang-undangan dan regulasi yang berlaku (khususnya yang mengatur mengenai pengupahan minimum Provinsi/Kabupaten/Kota yang berlaku di wilayah masing-masing unit kerja), bobot kerja, dan jabatan yang dijalankan. Sistem remunerasi Perseroan mengadopsi konsep remunerasi dari Astra yang disebut sebagai 3P, yaitu: [202-1]

1. Pay for Position

Karyawan dihargai sesuai dengan jabatannya yang sesuai dengan struktur remunerasi Grup Astra dan kompetitif dengan pasar.

2. Pay for People

Karyawan dihargai sesuai dengan kompetensinya yang diperoleh melalui posisinya di dalam kotak Human Asset Value (HAV).

3. Pay for Performance

Karyawan dihargai sesuai dengan hasil kinerjanya yang diperoleh melalui *Performance Appraisal* setiap tahun.

Dari konsep di atas, konsep Pay for People hanya berlaku untuk karyawan golongan 4-6 yang telah memiliki posisi di dalam kotak HAV. Konsep Pay for People merupakan perhitungan remunerasi yang telah disosialisasikan secara terbuka di Perseroan.

Throughout 2023, there were no incidents related to discrimination or harassment committed by the Company's employees. In fact, in 2023, FIFGROUP implemented the FIFriendibility program through recruitment for employees with disabilities, providing competency development and involving them in Company activities. [406-1]

FIFGROUP is committed to upholding the human rights of its employees, including their right to organize. There have been no reported cases of violations of freedom of association or competition and monopoly until the end of 2023. FIFGROUP ensures that all its security personnel undergo proper training to understand and uphold human rights. [2-30][206-1][407-1][410-1]

FIFGROUP strives to create a safe, comfortable, and conducive work environment by providing work comfort supported by good facilities. The Company regularly conducts employee wage surveys and benchmarking studies on market competitiveness to ensure all employees receive attractive and competitive benefits.

The Company shows its appreciation for balanced remuneration and compensation under prevailing laws and regulations (especially those governing the Provincial/Regency/City minimum wage applicable to each work unit), work load, and position. The Company's remuneration system adopts the Astra remuneration system, known as 3P, namely: [202-1]

1. Pay for Position

Employees are rewarded according to their position which is in line with Astra Group's remuneration structure and competitive with the market.

2. Pay for People

Employees are valued according to their competencies acquired through their position in the Human Asset Value (HAV) box.

3. Pay for Performance

Employees are rewarded according to their performance results obtained through Performance Appraisal every year.

From the above concept, the Pay for People concept only applies to employees in groups 4-6 who already have a position in the HAV box. The Pay for People concept is also a remuneration calculation that has been socialized openly in the Company.

Selain upah, Perseroan juga memberikan fasilitas jaminan kesejahteraan karyawan yang ditentukan secara adil sesuai kontribusi dan nilai pekerjaan masing-masing. Secara garis besar, berikut adalah komponen tunjangan dan jaminan kesejahteraan yang diterima oleh karyawan Perseroan:

1. Tunjangan Hari Raya;
2. Tunjangan Pendukung Kerja (tunjangan transportasi, tunjangan makan, tunjangan operasional, tunjangan komunikasi);
3. Dana Pensiun;
4. Fasilitas Pengobatan (rawat jalan);
5. Asuransi Kesehatan (rawat inap dan persalinan);
6. Asuransi Jiwa dan Asuransi Kecelakaan;
7. Penghargaan Masa Kerja;
8. Hadiah Kinerja.

Untuk semakin meningkatkan motivasi karyawan, Perseroan juga memberikan fasilitas *Reward Point* atau yang dikenal sebagai Value Internalization Point (VIP). Ini diberikan pada setiap karyawan yang berpartisipasi dalam program pelatihan dan pengembangan kompetensi seperti *sharing knowledge*, FIFGROUP Innovation Award, mengajar, dan aktivitas pengembangan lainnya. Poin-poin ini dikumpulkan hingga batas pengumpulan dan di akhir akan diakumulasi. Total poin yang diperoleh dapat ditukarkan dengan hadiah yang menarik sesuai dengan kebutuhan dan keinginan setiap karyawan.

Fasilitas lain yang diberikan oleh Perseroan kepada karyawan yakni *medical check up* serta cuti melahirkan. Cuti melahirkan diberikan kepada karyawan perempuan selama 1,5 bulan sebelum saatnya melahirkan anak dan 1,5 bulan sesudah melahirkan, serta cuti khusus selama 2 hari bagi karyawan laki-laki yang istrinya melahirkan. Sepanjang tahun 2023, terdapat 128 karyawan perempuan dan 339 karyawan laki-laki yang berhak mengambil cuti melahirkan. Sebanyak 128 karyawan perempuan mengambil cuti melahirkan dan 339 karyawan laki-laki yang mendapatkan cuti khusus untuk menemani istrinya melahirkan, seluruhnya (100%) telah kembali bekerja pada posisi semula. [401-2][401-3]

Tunjangan lain yang diberikan FIFGROUP yaitu imbalan pensiun kepada karyawan yang telah memasuki masa purnabakti atau berusia 55 tahun. Perseroan mengikutsertakan karyawan pada program Badan Penyelenggara Jaminan Sosial (BPJS) Ketenagakerjaan, termasuk program Jaminan Hari Tua (JHT) dan Jaminan Pensiun (JP). Kontribusi Perseroan dalam program JHT yakni 3,7% dan karyawan 2%, sedangkan dalam program JP kontribusi Perseroan sebesar 2% serta karyawan 1%. Selain itu, karyawan yang akan pensiun juga diberikan program pelatihan dan pendidikan di antaranya persiapan memasuki masa purna bhakti oleh Dana Pensiun Astra dan program khusus "FIFPRENEUR" yang dirancang untuk mempersiapkan dan mendampingi hingga usaha berjalan sebelum memasuki masa pensiun. Sepanjang tahun 2023, terdapat 22 karyawan yang pensiun. [201-3][404-2]

In addition to wages, the Company also provides employee welfare benefits determined fairly according to their contributions and job values. In general, the following are the components of benefits and welfare guarantees received by employees of the Company:

1. Holiday allowance;
2. Work Support Allowance (transportation allowance, meal allowance, operational allowance, communication allowance);
3. Pension Fund;
4. Medical Facilities (outpatient);
5. Health Insurance (hospitalization and childbirth);
6. Life Insurance and Accident Insurance;
7. Period of Service Award;
8. Performance Rewards.

To further increase employee motivation, the Company also provides Reward Point facilities or known as Value Internalization Point (VIP). This is given to every employee who participates in training and competency development programs such as knowledge sharing, FIFGROUP Innovation Award, teaching, and other development activities. These points are accumulated until the collection limit is reached and are then accumulated at the end. The total points obtained can be exchanged for attractive prizes according to the needs and desires of each employee.

Other facilities provided by the Company to employees are medical check-ups and maternity leave. Maternity leave is given to female employees for 1.5 months before and 1.5 months after childbirth, as well as special leave for 2 days is granted to male employees whose wives give birth. Throughout 2023, there were 128 female employees and 339 male employees eligible for maternity leave. All 128 female employees took maternity leave, and all 339 male employees who received special leave to accompany their wives during childbirth returned to work in their original positions. [401-2][401-3]

Another allowance provided by FIFGROUP is retirement benefits for employees who have reached retirement age or are 55 years old. The Company participates in the Social Security Organizing Agency (BPJS) Employment program, including the Old-Age Benefit (JHT) and Pension Benefit (JP) programs. The Company's contribution to the JHT program is 3.7%, and employees contribute 2%, while in the JP program, the Company contributes 2% and employees contribute 1%. Additionally, employees approaching retirement age are provided with training and education programs, including preparation for retirement by the Astra Pension Fund and the special "FIFPRENEUR" program designed to prepare and support them until their business is operational before retirement. Throughout 2023, 22 employees retired. [201-3][404-2]



✿ Menjaga Lingkungan Kerja yang Layak dan Aman [3-3]

FIFGROUP terus berupaya dalam menjaga lingkungan kerja yang layak dan aman bagi setiap (100%) karyawan di seluruh kegiatan bisnis sesuai kebijakan yang berlaku. Dalam penerapan sistem manajemen keselamatan dan Kesehatan kerja, Perseroan berpedoman pada Undang-undang Nomor 1 Tahun 1970 tentang keselamatan kerja, Peraturan Pemerintah Nomor 50 Tahun 2012 tentang Penerapan Sistem Manajemen Kesehatan dan Keselamatan Kerja, Peraturan Otoritas Jasa Keuangan No 51 tahun 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik serta Astra 2030 Sustainability Aspirations dan TPB.

Perseroan melakukan identifikasi kegiatan yang memiliki risiko kesehatan dan keselamatan untuk para karyawan. Identifikasi ini dilakukan oleh Fungsi EHSSR & Sustainability Management yang berkompeten. Beberapa kegiatan yang dilakukan Perseroan dalam menciptakan lingkungan kerja yang layak dan aman diantaranya: [403-1] [403-2] [403-3] [403-4] [403-5] [403-6] [403-7] [403-8]

- Pemenuhan standar dan pengelolaan lingkungan perkantoran melalui *monitoring* dokumen perizinan lingkungan dan pengelolaan sampah B3 dan non-B3
- Pemenuhan standar lingkungan kerja perkantoran di antaranya dengan melakukan pengukuran iklim kerja dan pelaksanaan *pest control*
- Peningkatan produktivitas kerja melalui implementasi ergonomi seperti kursi dan meja kerja, postur kerja, serta durasi kerja
- Peningkatan kesehatan kerja di perkantoran melalui aktivitas *stretching* dan *drinking time* serta secara rutin melaksanakan kampanye kesehatan
- Pencegahan penyakit di perkantoran dengan melakukan *medical check up* (MCU) pra-kerja dan berkala
- Peningkatan pemahaman dan *awareness* karyawan terkait keselamatan kerja dengan melakukan sosialisasi dan inspeksi *safety riding*
- Pemenuhan persyaratan dan fasilitas keselamatan kerja perkantoran melalui penyediaan alat pemadam api ringan (APAR), alat deteksi asap, alarm, rambu-rambu K3, dan sarana berdampak K3
- Peningkatan kewaspadaan bencana perkantoran dengan melakukan simulasi kesiapsiagaan tanggap darurat, pelatihan floor warden, dan pelatihan pertolongan pertama

Selain itu, FIFGROUP menjamin pemenuhan komitmen dan peraturan yang ditetapkan oleh Astra terkait pengelolaan K3 melalui Assessment Astra Green Company (AGC). Penilaian tersebut menilai implementasi K3 yang meliputi *management system*, *critical point (environment & safety)* serta *legal compliance*. Pada tahun 2023, Corporate Assessment

✿ Maintaining a Decent and Safe Working Environment [3-3]

The Company provides suitable and safe working conditions for all (100%) employees in all business activities in accordance with applicable policies. In implementing the Occupational Health and Safety Management System, the Company adheres to Law Number 1 of 1970 concerning occupational safety, Government Regulation Number 50 of 2012 concerning the Implementation of Occupational Health and Safety Management Systems, Financial Services Authority Regulation No. 51 of 2017 concerning the Implementation of Sustainable Finance for Financial Institutions, Issuers, and Public Companies, as well as Astra 2030 Sustainability Aspirations and SDGs.

The Company identifies activities that pose health and safety risks for employees. This identification is conducted by the competent EHSSR & Sustainability Management Function. [403-1] [403-2] [403-3] [403-4] [403-5] [403-6] [403-7] [403-8]

- Fulfilling office environmental standards and management through monitoring environmental licensing documents and managing hazardous (B3) and non-hazardous (non-B3) waste.
- Ensuring compliance with office work environment standards, including measuring work climate and implementing pest control measures.
- Increasing work productivity through ergonomic implementation such as ergonomic chairs and desks, proper work posture, and work duration management.
- Enhancing occupational health in offices through activities like stretching, designated drinking time, and regularly conducting health campaigns.
- Preventing diseases in offices by conducting pre-employment and periodic medical check-ups (MCU).
- Improving employee understanding and awareness of workplace safety through socialization and safety riding inspections.
- Meeting office work safety requirements and facilities by providing light fire extinguishers (APAR), smoke detection devices, alarms, Occupational Health and Safety (K3) signs, and impact K3 facilities.
- Enhancing disaster awareness in offices by conducting emergency response preparedness simulations, floor warden training, and first aid training.

Furthermore, FIFGROUP ensures the fulfillment of commitments and regulations set by Astra regarding Occupational Health and Safety (OHS) management through the Astra Green Company (AGC) Assessment. This assessment evaluates the implementation of OHS, including management systems, critical points (environment & safety), and legal compliance. In 2023, the Corporate

AGC dilaksanakan pada 2 cabang FIFGROUP yaitu cabang Rungkut dan Denpasar. Kedua cabang tersebut berhasil mendapatkan predikat emas.

Berdasarkan upaya-upaya tersebut, sepanjang tahun 2023, tidak terdapat kecelakaan kerja yang menyebabkan fatalitas dan penyakit akibat kerja (PAK) yang disebabkan di area kerja. [403-9][403-10]

Assessment AGC was conducted at two FIFGROUP branches, namely the Rungkut and Denpasar branches. Both branches successfully obtained the gold rating.

Based on these efforts, throughout the year 2023, there were no work accidents resulting in fatalities and work-related illnesses caused within the work area. [403-9][403-10]

❁ Pelatihan dan Pendidikan Karyawan [3-3]

FIFGROUP memfasilitasi karyawan dengan berbagai pelatihan, pendidikan lanjutan, sertifikasi-sertifikasi, dan *inhouse training* dalam naungan FIFGROUP Academy. FIFGROUP Academy didirikan pada tahun 2016 dan sejak itu telah menjadi wadah pelatihan dan pengembangan SDM Perseroan. Kurikulum pengembangan kompetensi disusun berdasarkan jenis pelatihan yang dimiliki, yang dibagi ke dalam 3 (tiga) kategori, yaitu: [404-2]

a. Regular Training

Pelatihan yang diselenggarakan secara berkala oleh FIFGROUP yang terbagi menjadi *Training Development Program* dari Kantor Pusat dan *Training Reguler Cabang*. Jadwal untuk *training* reguler telah ditentukan dan dituangkan dalam Katalog Pelatihan atau Kalender Pelatihan.

b. Irregular Training

Irregular training adalah pelatihan publik atau pelatihan di luar *Development Program* Kantor Pusat dan pelatihan di Kantor Cabang yang penyelenggaraannya diatur secara eksternal dan internal oleh FIFGROUP.

c. Knowledge Sharing Forum

Knowledge Sharing juga merupakan program *sharing* untuk pengembangan karyawan yang dilakukan oleh FIFGROUP secara rutin tiap bulannya.

Pada prinsipnya, FIFGROUP senantiasa berupaya untuk mereduksi adanya kesenjangan kompetensi pada SDM sehingga seluruhnya dapat berjalan beriringan dan mendukung pencapaian target jangka panjang Perseroan.

Pada tahun 2023, aktualisasi anggaran kegiatan pelatihan dan pengembangan SDM oleh FIFGROUP Academy direalisasikan mencapai Rp8.970.828.286 atau 138,23% dari rencana sebesar Rp6.489.840.245.

Selain itu, Perseroan juga menyelenggarakan pelatihan dan pendidikan mengenai keberlanjutan untuk terus meningkatkan kesadaran dan kompetensi karyawan terkait keuangan berkelanjutan.

Sepanjang tahun 2023, FIFGROUP telah melaksanakan 11 jenis pelatihan dan pendidikan. Dari jumlah pelatihan tersebut, total jam pelatihan karyawan mencapai 213.628 jam dengan rata-rata rata jam pelatihan mencapai 14,10 jam per karyawan.

❁ Employee Training and Education [3-3]

FIFGROUP facilitates employees with various training, advanced education, certifications, and inhouse training under FIFGROUP Academy. Established in 2016, FIFGROUP Academy has been the platform for the training and development of the Company's human resources. The competency development curriculum is organized based on the types of training available, which are divided into 3 categories: [404-2]

a. Regular Training

Trainings conducted periodically by FIFGROUP are divided into the Training Development Program from the Head Office and Regular Branch Trainings. The schedule for regular trainings has been determined and outlined in the Training Catalog or Training Calendar.

b. Irregular Training

Irregular training is public training or training outside the Head Office Development Program and training in Branch Offices whose implementation is arranged externally and internally by FIFGROUP.

c. Knowledge Sharing Forum

Knowledge Sharing is also a sharing program for employee development conducted by FIFGROUP regularly every month.

In principle, FIFGROUP always strives to reduce competency gaps among its human resources so that everyone can progress in tandem and support the Company's long-term target achievements.

In 2023, the actual budget for training and human resource development activities by FIFGROUP Academy was realized to reach Rp8,970,828,286 or 138.23% of the plan of Rp6,489,840,245.

Additionally, the Company also conducts training and education on sustainability to continuously enhance awareness and competency of employees regarding sustainable finance.

Throughout the year 2023, FIFGROUP has conducted 11 types of training and education. From these training sessions, the total employee training hours reached 213,628 hours with an average training hours of 14.10 hours.



RATA-RATA JAM PELATIHAN PER TAHUN PER KARYAWAN [404-1] AVERAGE TRAINING HOURS PER YEAR PER EMPLOYEE

Uraian Description	2023	2022	2021
Jenis Pelatihan Types of Trainings	11	7	8
Jumlah Jam Pelatihan Number of Training Hours	213.628	196.194	168.927
Rata-rata Jam Pelatihan/karyawan Average Training Hours/Employee	14,10	14,06	11,83

Penilaian Kinerja Karyawan [404-3]

Dalam upaya mendorong kinerja terbaik setiap insan FIFGROUP, Perseroan melakukan evaluasi kinerja secara wajar, jujur, dan adil. Karakteristik yang dinilai adalah integritas, responsibilitas, sikap, performa, dan produktivitas masing-masing individu. Dari penilaian yang dilakukan, manajemen dapat menentukan arah karier karyawan ke depan, terutama terkait pemberian hadiah kerja, pengelolaan karir (promosi golongan/sub golongan dan jabatan), dan pengelolaan talenta Perseroan (*Talent Management*), serta menjadi pertimbangan dalam pemberian sanksi, apabila diperlukan.

Penilaian karyawan dilakukan dengan beberapa metode yang dimulai pada awal tahun di mana setiap karyawan menetapkan rencana kerja yang disebut *Individual Activity Plan* (IAP). Kemudian, karyawan akan menyusun lagi parameter penilaian kinerja yang disebut sebagai *Individual Performance Plan* (IPP). Terakhir, karyawan bersama dengan atasannya akan menetapkan rencana pengembangan yang disebut dengan *Individual Development Plan* (IDP). Pelaksanaan dan peninjauan atas rencana kinerja ditunjang melalui dua mekanisme yaitu *review* dan *coaching & counseling*.

Review terhadap aktivitas dan kinerja karyawan (IAP dan IPP) secara formal dilakukan setiap bulan di mana hasilnya tercatat dalam dokumen *Problem Identification Corrective Action* (PICA) dan *Key Performance Indicator* (KPI) *monitoring*. Adapun proses *review* terhadap rencana pengembangan karyawan (IDP) dalam aspek *technical* dan *soft skill* dilakukan dua kali dalam setahun bersamaan dengan mekanisme *coaching & counseling* yang disebut dengan *Performance & Development Feedback* (PDF) pada setiap karyawan oleh atasannya. PDF secara formal dan terdokumentasi dilakukan dua kali dalam setahun untuk memaksimalkan kinerja dan mengoptimalkan potensi serta kompetensi karyawan. PDF ini akan

Employee Performance Appraisal [404-3]

In an effort to encourage the best performance of each FIFGROUP employee, the Company conducts a fair, honest, and equitable performance evaluation. The assessed characteristics are integrity, responsibility, attitude, performance and productivity of each individual. From the assessment, the management can determine the direction of the employee's career in the future, especially related to work rewards, career management (promotion of class/sub-class and position), and the Company's talent management, as well as being a consideration in imposing sanctions, if necessary.

Employee appraisals are conducted using several methods starting at the beginning of the year where each employee sets a work plan called the *Individual Activity Plan* (IAP). Then, the employee will again develop performance assessment parameters called the *Individual Performance Plan* (IPP). Finally, the employee together with his/her supervisor will set a development plan called the *Individual Development Plan* (IDP). The implementation and review of the performance plan is supported through two mechanisms namely *review* and *coaching & counseling*.

Review of employee activities and performance (IAP and IPP) is formally conducted every month where the results are recorded in the *Problem Identification Corrective Action* (PICA) document and *Key Performance Indicator* (KPI) *monitoring*. The review process of employee development plans (IDP) in technical and soft skills aspects is carried out twice a year along with a *coaching & counseling* mechanism called *Performance & Development Feedback* (PDF) for each employee by his/her supervisor. The PDF is formally and documented twice a year to maximize performance and optimize the potential and competence of employees. This PDF will be used by each supervisor to monitor the competence



digunakan oleh setiap atasan untuk memantau kompetensi dan kinerja masing-masing karyawan. PDF ini yang dijadikan landasan bagi setiap atasan untuk melakukan *coaching & counselling* yang diadakan setiap semester.

Di akhir periode pengelolaan kinerja, yaitu di bulan Desember, dilakukan proses penilaian karya setiap karyawan. Proses diawali dengan mekanisme *Self Appraisal*, yang dilanjutkan dengan mekanisme komite penilaian karya secara berjenjang. Penilaian karya mengacu kepada hasil pencapaian KPI setiap individu, penilaian atas proses kerja, dan penerapan nilai-nilai inti (*core values*) Perseroan dalam perilaku keseharian karyawan.

Hingga 31 Desember 2023, total karyawan Perseroan yang telah mendapatkan penilaian adalah sebanyak 9.011 karyawan. Metode ini diharapkan dapat berdampak pada kemajuan Perseroan yang lebih progresif serta mendorong karyawan untuk memberikan kontribusi terbaiknya.

and performance of each employee. This PDF is used as the basis for each supervisor to conduct coaching & counselling which is held every semester.

At the end of the performance review period, in December, an appraisal of each employee's work is conducted. The process begins with a self-appraisal mechanism, followed by a tiered work appraisal committee mechanism. The assessment of work refers to the results of achieving each individual's KPIs, assessment of the work process, and the application of the Company's core values in the daily behavior of employees.

As of 31 December 2023, the total number of employees who have been appraised is 9,011. This method is expected to have an impact on the progress of a more progressive Company and encourage employees to make their best contribution.



MENJAGA LAYANAN BERKUALITAS

MAINTAINING QUALITY SERVICE



Layanan berkualitas merupakan kunci loyalitas pelanggan dan keberlanjutan bisnis Perseroan. Untuk itu, FIFGROUP terus berupaya menjaga layanan berkualitas dengan berinovasi mengembangkan produk dan layanan yang sesuai dengan kebutuhan pelanggan serta melindungi data dan privasi pelanggan sebagai wujud menjaga dan meningkatkan kepuasan pelanggan.

Quality service is the key to customer loyalty and business sustainability. Therefore, FIFGROUP continues to strive to maintain quality services by innovating to develop products and services that meet customer needs and protecting customer data and privacy as a form of maintaining and improving customer satisfaction.



✿ Melindungi Keamanan Data dan Privasi Pelanggan [3-3]

Seiring meningkatnya perkembangan teknologi digitalisasi, risiko keamanan data dan privasi Perusahaan semakin tinggi. Untuk itu, FIFGROUP memastikan bahwa data dan privasi pelanggan terlindungi dengan baik dari risiko pencurian data, kejahatan siber, dan *fraud*. Perseroan menjaga data secara optimal dengan menggunakan data sesuai kebutuhan dan ketentuan yang berlaku. Dalam melindungi keamanan data dan privasi pelanggan, Perseroan mengacu pada Peraturan Otoritas

✿ Protecting Data Security and Customer Privacy [3-3]

Along with the increasing development of digitalization technology, the risk of data security and privacy of the Company is getting higher. Therefore, FIFGROUP ensures that customer data and privacy are well protected from the risk of data theft, cybercrime, and fraud. The Company maintains data optimally by using data according to the needs and applicable regulations. In protecting data security and customer privacy, the Company refers to the Financial Services Authority Regulation (POJK)

Jasa Keuangan (POJK) Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan dan POJK Nomor 4/POJK.05/2021 Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi Oleh Lembaga Jasa Keuangan Non Bank.

Strategi yang diimplementasikan FIFGROUP dalam melindungi data dan privasi yaitu menerapkan sistem teknologi informasi (TI) dan keamanan transaksi. Perseroan terus meningkatkan infrastruktur TI untuk memastikan kecukupan kapasitas dan keamanan informasi sehingga data pelanggan aman terlindungi. Inisiatif lainnya yang dilakukan Perseroan dalam meningkatkan keamanan transaksi dan data yaitu diantaranya:

1. Menerapkan ISO 27001:2013
2. Mengimplementasi Multi Factor Authentication (MFA)
3. Menyelenggarakan sosialisasi mengenai kebijakan privasi melalui media sosial maupun web Perseroan <https://www.fifgroup.co.id/kebijakan-privasi>
4. Melakukan pelatihan kepada karyawan terkait menjaga keamanan data di perangkat elektronik
5. Implementasi kebijakan dan prosedur keamanan yang baru
6. Investasi dalam teknologi keamanan informasi

Melalui strategi yang diimplementasikan, sepanjang tahun 2023 tidak terdapat pengaduan dari pelanggan maupun sanksi dari regulator lainnya yang berkaitan dengan kebocoran dan privasi data. [418-1]

❁ Inovasi dan Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan

Perseroan terus berinovasi mengembangkan ekosistem digital yang handal, salah satunya melalui layanan konsumen berbasis *artificial intelligence* (AI) yaitu FIFGROUP Intelligence Personal Assistant (FIONA). FIONA hadir sejak tahun 2019 sebagai *virtual contact center* yakni menjadi saluran layanan tambahan 24 jam seputar produk dan layanan, informasi kontrak, hingga pengaduan dan keluhan pelanggan.

Number 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector and POJK Number 4/POJK.05/2021 Implementation of Risk Management in the Use of Information Technology by Non-Bank Financial Services Institutions.

The strategy implemented by FIFGROUP in protecting data and privacy is to implement information technology (IT) systems and transaction security. The Company continues to improve IT infrastructure to ensure adequate capacity and information security so that customer data is safely protected. Other initiatives taken by the Company in improving transaction and data security include:

1. Implementing ISO 27001:2013
2. Implementing Multi Factor Authentication (MFA)
3. Organizing socialization of privacy policies through social media and the Company's website <https://www.fifgroup.co.id/en/privacy-policy>
4. Conducting training to employees related to maintaining data security on electronic devices
5. Implementation of new security policies and procedures
6. Investment in information security technology

Through the implemented strategy, throughout 2023 there were no complaints from customers or sanctions from other regulators related to data leakage and privacy. [418-1]

❁ Innovation and Development of Sustainable Financial Products and/or Services

The Company continues to innovate in developing a reliable digital ecosystem, one of which is through artificial intelligence (AI)-based customer service, FIFGROUP Intelligence Personal Assistant (FIONA). FIONA has been present since 2019 as a virtual contact center, which is a 24-hour additional service channel regarding products and services, contract information, to customer complaints.



Selain FIONA, Perseroan juga menghadirkan FIGROUP Mobile Customer (FMC) yang merupakan aplikasi yang menciptakan pengalaman pembiayaan yang lebih mudah, aman, dan menguntungkan. Melalui FMC ini, pelanggan dan calon pelanggan dapat melacak pengajuan proses pembiayaan, mengumpulkan poin *loyalty*, dan mendapatkan berbagai informasi kontrak yang dimiliki.

Besides FIONA, the Company also presents FIGROUP Mobile Customer (FMC) which is an application that provides an easier, safer, and more profitable financing experience. Through this FMC, customers and prospective customers can track the submission of the financing process, collect loyalty points, and gain various contract information.



Pada tahun 2023, FIGROUP berkolaborasi bersama JNE Express dengan menghadirkan pembiayaan dari FIGROUP dalam aplikasi Moxa yang hadir di sales counter JNE area Jabodetabek dan Bandung. Kolaborasi ini bertujuan untuk meningkatkan inklusivitas keuangan khususnya pembiayaan dengan memberikan kemudahan bagi masyarakat dalam mengakses layanan pembiayaan secara *online* maupun *offline*. Aplikasi Moxa telah terintegrasi dengan sistem JNE Express melalui JNEI Moxa yang menerapkan sistem *open application programming interface* (Open API) sehingga layanan ini terkoneksi secara *seamless*. Selain pelanggan, aplikasi Moxa juga memudahkan Usaha Mikro, Kecil, dan Menengah (UMKM) untuk mengakses permodalan usaha. Layanan ini mempunyai kehandalan pada kecepatan pencairan, bunga pinjaman yang kompetitif, cicilan angsuran yang fleksibel dengan berbagai pilihan, dan proses pengajuan yang mudah.

In 2023, FIGROUP collaborated with JNE Express by presenting financing from FIGROUP in the Moxa application which is available at JNE sales counters in Jabodetabek and Bandung areas. This collaboration aims to increase financial inclusiveness, especially financing by providing convenience for the community in accessing financing services online and offline. The Moxa application has been integrated with the JNE Express system through JNEI Moxa which implements an open application programming interface (Open API) system so that this service is seamlessly connected. In addition to customers, the Moxa application also makes easier for Micro, Small and Medium Enterprises (MSMEs) to access business capital. This service has reliability in the speed of disbursement, competitive loan interest, flexible installments with various options, and an easy application process.

Selain inovasi berbasis digital, FIGROUP turut mengembangkan produk pembiayaan berkelanjutan (*sustainability financing*) melalui rencana penerbitan Sustainability Loan. Produk keuangan berkelanjutan tersebut akan digunakan pada pembiayaan hijau yang meliputi pembiayaan solar panel, motor listrik, dan sepeda listrik serta pembiayaan sosial dengan target populasi

In addition to digital-based innovation, FIGROUP also develops sustainable financing products through issuance plan of sustainability loan. This sustainable financing product will be used in green financing which includes financing solar panels, electric motorcycles, and electric bicycles as well as social financing with target populations including woman with category undereducated/

diantaranya perempuan dengan kategori undereducated/underserved/unbanked, disabilitas dan UMKM. Penerbitan Sustainability Loan direncanakan pada tahun 2024.

underserved/unbanked, disabilities and MSMEs. The issuance of the Sustainability Loan is planned for 2024.

❁ Tanggung Jawab Produk dan Layanan

FIFGROUP memberikan layanan atas produk yang setara kepada seluruh konsumen dan telah memastikan keamanan serta kelayakan produk dan layanannya sesuai dengan POJK No.22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Seluruh produk dan layanan (100%) Perseroan telah dievaluasi keamanannya yang terstandar keselamatan dan kesehatan serta disetujui oleh pihak yang berwenang. Perseroan juga memastikan bahwa para konsumen dapat mengakses informasi produk dan layanan secara lengkap dan transparan. Informasi ini dapat diakses melalui media cetak maupun digital dan petugas di kantor cabang. Selain itu, dalam tahapan pemasaran produk dan layanan, FIFGROUP memastikan mendapatkan persetujuan dari para konsumen. Hingga akhir 2023, tidak ada produk atau layanan FIFGROUP yang ditarik dari pasar, dikenai sanksi atau denda material, maupun menimbulkan insiden yang berkaitan dengan komunikasi pemasaran hingga berdampak pada kesehatan dan keselamatan para konsumen. [2-27][416-1][416-2][417-1][417-2][417-3]

❁ Product and Service Responsibilities

FIFGROUP provides equal services on products to all customers and has ensured the safety and appropriateness of its products and services in accordance with OJK regulation No. 22 of 2023. All products and services (100%) of the Company have been evaluated for safety and health standards and approved by the relevant authorities. The Company also ensures that customers can access complete and transparent product and service information. This information can be accessed through print and digital media and officers at branch offices. In addition, in the marketing stage of products and services, FIFGROUP ensures to obtain approval from customers. Until the end of 2023, no FIFGROUP product or service has been withdrawn from the market, subjected to material sanctions or fines, or caused incidents related to marketing communications that have an impact on the health and safety of customers. [2-27][416-1][416-2][417-1][417-2][417-3]

❁ Survei Kepuasan Konsumen

FIFGROUP telah melakukan Survei Kepuasan Konsumen guna meningkatkan kualitas pelayanan agar dapat memberikan kepuasan bagi konsumen. Hasil survei juga dapat mengidentifikasi bagian dari komponen pelayanan yang dapat ditingkatkan dan dijadikan rujukan dalam menyusun strategi dalam meningkatkan kepuasan konsumen. Penilaian ini dilakukan menggunakan *realtime feedback* melalui mesin antrian pintar (FIONA-SIAP) dengan skala 1-5 pada cabang-cabang FIFGROUP. Hasil survei kepuasan konsumen di tahun 2023 yaitu sebesar 4,91 yang menunjukkan bahwa tingkat kepuasan konsumen sangat memuaskan (very satisfied) dengan jumlah responden yang berpartisipasi dalam memberikan rating sebanyak 330.102 konsumen, menunjukkan adanya *Growth Participation Rate* mencapai 257%, jika dibandingkan dengan tahun 2022, dimana jumlah responden yang berpartisipasi memberikan rating adalah sebanyak 92.545 konsumen.

❁ Customer Satisfaction Survey

FIFGROUP has conducted a customer satisfaction survey to measure customer loyalty and satisfaction. The survey results could also identify parts of the business that can be improved and used as a reference in developing strategies to increase customer satisfaction. This assessment is carried out using real-time feedback through a smart queue machine (FIONA-SIAP) with a scale of 1-5 at FIFGROUP branches. The result of the customer satisfaction survey in 2023 is 4.91 which indicates that the level of customer satisfaction is very satisfied. The number of respondents who participated in providing ratings was 330,102 consumers, indicating a Growth Participation Rate of 257%, when compared to 2022 where the number of respondents who participated in providing ratings was 92,545 consumers.

Uraian	2023	2022	2021	Description
Hasil Survey	4,91	4,93	4,93	Survey Results
% Pencapaian Hasil Survey terhadap Target	140,00	140,88	140,79	% Achievement of Survey Results to Target



Mekanisme Pengelolaan Pengaduan [2-25]

FIFGROUP terus meningkatkan layanan dengan memenuhi kebutuhan para pelanggan yang dapat disampaikan melalui pengaduan baik saran maupun masukan kepada Perseroan. Pengaduan yang diterima Perseroan yaitu di antaranya permintaan informasi terkait biaya administrasi/provisi/transaksi, keterlambatan atau kegagalan transaksi, perbedaan perhitungan bunga dan pokok, asuransi obyek pembiayaan, dan sistem layanan informasi keuangan.

Selain pelanggan, FIFGROUP juga membuka akses bagi masyarakat untuk menyampaikan keluhan/laporan terkait pelaksanaan program tanggung jawab sosial dan lingkungan (TJSL) maupun pengaduan lingkungan hidup. Seluruh pengaduan tersebut dapat dikirimkan melalui media cetak dan elektronik, Aplikasi Portal Perlindungan Konsumen (APPK) OJK, serta surat yang dikirim ke kantor cabang maupun pusat. Setiap masukan dan saran yang masuk ditindaklanjuti oleh pelayanan Customer Relation Executive (CRE) yang selanjutnya akan dievaluasi dan diputuskan tindakan penyelesaiannya sesuai prosedur yang ada. Sepanjang tahun 2023, FIFGROUP tidak mendapatkan pengaduan dari pelanggan maupun masyarakat terkait implementasi TJSL dan pengaduan lingkungan hidup serta seluruhnya telah ditindaklanjuti oleh Perseroan.

Grievance Management Mechanism [2-25]

FIFGROUP continues to improve services by fulfilling the needs of customers that can be conveyed through complaints both suggestions and inputs to the Company. Complaints received by the Company include requests for information related to administration/provision/transaction fees, transaction delays or failures, differences in interest and principal calculations, financing object insurance, and financial information service systems.

In addition to customers, FIFGROUP also opens access for the public to submit complaints / reports related to the implementation of social and environmental responsibility (CSR) programs and environmental complaints. All complaints can be sent through print and electronic media, OJK Consumer Protection Portal Application (APPK), as well as letters sent to branch offices and headquarters. Every input and suggestion is followed up by the Customer Relationship Executive (CRE) service which will then be evaluated and decided on the settlement action according to existing procedures. Throughout 2023, FIFGROUP did not receive any complaints from customers or the public regarding the implementation of CSR and environmental complaints and all of them have been followed up by the Company.



Kontak pengaduan pelanggan: **Customer complaint contact:**

Call Center HaloFIF 1500-343
Virtual Customer Service (Fiona) di webchat
WhatsApp & SMS (0895-21500-343)
E-mail halofif@fifgroup.astra.co.id
Media sosial: FIFCLUB | Social media: FIFCLUB



MENINGKATKAN KESEJAHTERAAN MASYARAKAT

IMPROVING COMMUNITY WELFARE



FIFGROUP turut berkontribusi membangun masyarakat yang lebih sehat, berkarakter, dan tanggap dengan mendukung menciptakan lingkungan yang lestari, adil, dan inklusif. Perseroan berharap melalui implementasi FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, dan FIFGROUP Lestari dapat memperluas manfaat yang berkelanjutan dan meningkatkan dampak positif terhadap kehidupan masyarakat yang lebih sejahtera di masa depan.

FIFGROUP contributes to building a healthier, more characterized, and responsive society by supporting the creation of a sustainable, fair, and inclusive environment. The Company hopes that through the implementation of FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, and FIFGROUP Lestari, it can expand sustainable benefits and increase the positive impact on a more prosperous community life in the future.



Perseroan terus meningkatkan kolaborasi bersama masyarakat untuk menciptakan hubungan yang baik sehingga mampu memperluas dampak positif yang berkelanjutan. FIFGROUP menyadari keberadaannya di tengah masyarakat memberikan dampak positif maupun negatif baik secara langsung maupun tidak langsung.

The Company continues to improve collaboration with the community to create good relationships so as to expand sustainable positive impacts. FIFGROUP realizes that its presence in the community has both positive and negative impacts, directly or indirectly.



Untuk itu, FIFGROUP meningkatkan upaya dalam mengelola dampak negatif bagi masyarakat maupun lingkungan diantaranya dengan menjalankan program tanggung jawab sosial lingkungan (TJSL).

Dalam implementasi kegiatan TJSL, Perseroan berpedoman pada undang-undang nomor 40 tahun 2007 tentang Perseroan Terbatas, Peraturan Pemerintah Nomor 47 tahun 2012 tentang tanggung jawab sosial dan lingkungan Perseroan terbatas, Peraturan Otoritas Jasa Keuangan No 51 tahun 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik serta Astra 2030 Sustainability Aspirations dan TPB.

Pelaksanaan program TJSL Perseroan dibagi menjadi empat (4) pilar utama dan didukung oleh program filantropi/donasi:

For this reason, FIFGROUP increases efforts in managing negative impacts on society and the environment, including by running an environmental social responsibility (CSR) program.

In the implementation of CSR activities, the Company is guided by Law No. 40 of 2007 on Limited Liability Companies, Government Regulation No. 47 of 2012 on Social and Environmental Responsibility of Limited Liability Companies, Financial Services Authority Regulation No. 51 of 2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies as well as Astra 2030 Sustainability Aspirations and SDGs.

The implementation of Company's CSR Program is divided into four (4) main pillars and supported by philanthropy/donation programs:





Seluruh program TJSL yang diimplementasikan Perseroan telah melalui beberapa tahapan di antaranya pemetaan sosial yaitu hasil analisis potensi, masalah, dan kebutuhan masyarakat, kemudian perencanaan program, pelaksanaan program, hingga *monitoring* dan evaluasi. Hasil dari *monitoring* dan evaluasi program akan dilaporkan kepada manajemen untuk ditindaklanjuti agar pelaksanaan program TJSL berjalan lebih efektif dan efisien.

All CSR programs implemented by the Company have gone through several stages including social mapping, which is the result of an analysis of the potential, problems, and needs of the community, then program planning, program implementation, and monitoring and evaluation. The results of program monitoring and evaluation will be reported to management for follow-up so that the implementation of CSR programs runs more effectively and efficiently.



FIFGROUP [203-1]
Sehat



Dalam meningkatkan kesehatan masyarakat, Perseroan menjalankan program posyandu di sekitar area cabang dengan meningkatkan sarana dan prasarana yang memadai berupa pemberian timbangan, alat pengukur tensi, dan alat pelindung diri (APD). Selain itu, FIFGROUP juga menyediakan makanan untuk ibu dan anak, serta memberi dukungan finansial kepada kader posyandu. Pada tahun 2023, program posyandu ini telah dilaksanakan di 34 titik lokasi dengan total penerima manfaat sebanyak 1.426 anak balita.

In improving public health, the Company runs a posyandu program around the branch area by improving adequate facilities and infrastructure in the form of providing scales, tension gauges, and personal protective equipment (PPE). In addition, FIFGROUP also provides food for mothers and children, and provides financial support to posyandu cadres. In 2023, this posyandu program has been implemented in 34 location points with a total beneficiary of 1,426 children under five.

Sepanjang tahun 2023 Program Peduli Stunting telah dilaksanakan di 4 titik yang tersebar di seluruh Indonesia. Penerima manfaat dari setiap daerah yaitu sebanyak 50 anak dan 50 ibu hamil, sehingga total penerima manfaat dari program ini sebanyak 400 orang. Dari total tersebut sebanyak 18,37% mengalami peningkatan berat badan, 12,5% mengalami peningkatan tinggi badan dan 5,34% anak sudah memiliki gizi baik. Seluruh penerima manfaat

Throughout 2023 Peduli Stunting Program has been implemented in 4 points spread throughout Indonesia. Beneficiaries from each region are 50 children and 50 pregnant women, so that the total beneficiaries of this program are 400 people. Of this total, 18.37% increased in weight, 12.5% increased in height and 5.34% of children were already well-nourished. All beneficiaries receive food assistance, vitamins, funds for posyandu that can be



Kegiatan peduli stunting FIFGROUP di Kecamatan Bojongsari, Kota Depok berkolaborasi dengan pemerintah setempat, Pusat Kesehatan Masyarakat (Puskesmas), dan Pos Pelayanan Terpadu (Posyandu) dalam mendukung penurunan prevalensi stunting.

FIFGROUP Peduli Stunting's program in Bojongsari District, Depok City collaborates with the local government, Pusat Kesehatan Masyarakat (Puskesmas), and Pos Pelayanan Terpadu (Posyandu) in supporting the decrease of stunting prevalence.



mendapatkan bantuan makanan, vitamin, dana untuk posyandu yang dapat digunakan untuk membeli makanan sehat bagi anak, dan sosialisasi pencegahan *stunting* kepada masyarakat setempat. Program ini berlangsung selama enam bulan dan setiap dua bulan sekali dipantau dan dievaluasi dengan mengukur tinggi dan berat badan anak.

FIFGROUP tidak hanya berfokus pada program kesehatan ibu dan anak, Perseroan juga mengimplementasikan program donor darah untuk karyawan dan masyarakat. Melalui program ini FIFGROUP di tahun 2023 telah mendapatkan 16.991 kantong darah yang berasal dari 68 titik di Indonesia. Sebelum pelaksanaan, Perseroan memberikan pengumuman dan sosialisasi program. FIFGROUP juga memberikan dukungan lain di antaranya menyediakan *souvenir* maupun *snack* kepada peserta donor darah.

Program kesehatan lainnya yang Perseroan implementasikan yakni rumah singgah yang dijalankan dengan berkolaborasi bersama RSU Hermina Depok. Rumah singgah ini terbuka untuk keluarga pasien dari berbagai daerah yang sedang menunggu anggota keluarga lainnya selama proses penanganan medis, bahkan bagi pasien yang masih dalam masa tunggu mendapatkan perawatan. Fasilitas yang terdapat pada rumah singgah ini yakni kebutuhan makanan pokok, air minum, tempat tidur, dapur, dan kamar mandi yang dilengkapi dengan penjaga rumah. Pada tahun 2023, jumlah penerima manfaat dari program ini yaitu 7 orang.

Perseroan juga melaksanakan program kesehatan yang bersifat preventif yaitu peduli air bersih dan sanitasi layak. Program ini dilaksanakan di RT.08/RW.08 Kelurahan Lebak Bulus, Kecamatan Cilandak, Kota Jakarta Selatan di mana masyarakat masih membuang tinja ke sungai yang dapat menyebabkan pencemaran bahkan penyakit. Untuk itu, FIFGROUP membuat Instalasi Pengolahan Air Limbah (IPAL) berupa *septic tank* komunal. Melalui IPAL Komunal atau *Wastewater Treatment Plant* (WWTP), maka limbah biologis dan kimiawi dari air dapat ditampung sehingga air tidak membahayakan untuk aktivitas lainnya. Sepanjang tahun 2023, total penerima manfaat dari program ini yaitu sebanyak 98 KK dengan 3 titik lokasi.

used to buy healthy food for children, and socialization of *stunting* prevention to the local community. This program lasts for six months and is monitored and evaluated every two months by measuring children's height and weight.

FIFGROUP not only focuses on maternal and child health programs, but also implements a blood donor program for employees and the community. Through this program FIFGROUP in 2023 has obtained 16,991 blood bags from 68 points in Indonesia. Prior to the implementation, the Company provides announcement and socialization of the program. FIFGROUP also provides other support such as providing souvenirs and snacks to blood donor participants.

Another health program that the Company implements is a halfway house run in collaboration with Hermina Depok Hospital. This halfway house is open to families of patients from various regions who are waiting for other family members during the medical treatment process, even for patients who are still in the waiting period for treatment. The facilities in this halfway house include basic food needs, drinking water, beds, kitchens, and bathrooms equipped with housekeepers. In 2023, the number of beneficiaries of this program is 7 people.

The Company also implemented a preventive health program, namely caring for clean water and proper sanitation. This program is implemented in RT.08/RW.08 Lebak Bulus Village, Cilandak District, South Jakarta City where people still throw feces into the river which can cause pollution and even disease. For this reason, FIFGROUP made a Wastewater Treatment Plant (WWTP) in the form of a communal septic tank. Through WWTP, biological and chemical waste from water can be accommodated so that water is not dangerous for other activities. Throughout 2023, the total beneficiaries of this program are 98 households with 3 location points.



FIFGROUP
Pintar [203-2]



FIFGROUP turut berkontribusi meningkatkan pengetahuan masyarakat mengenai literasi keuangan melalui program Jam Sosial Mengajar. Program ini dilakukan dengan memberikan pengetahuan literasi keuangan kepada siswa sekolah SMA/ sederajat. Hal ini bertujuan untuk memberikan pemahaman yang kuat tentang manajemen keuangan pribadi, perencanaan keuangan jangka panjang, dan pengambilan keputusan keuangan yang bijak. Sepanjang tahun 2023, kegiatan pelatihan literasi keuangan telah dijalankan di 68 titik di Indonesia. Total penerima manfaat dari program ini telah mencapai 2.517 penerima manfaat.

Peningkatan literasi keuangan tahun 2023 juga dilaksanakan melalui kegiatan Monthly Business Clinic (MOBIC) dengan berkolaborasi bersama Otoritas Jasa Keuangan (OJK) dan Badan Perlindungan Konsumen Nasional (BPKN). Kegiatan ini diselenggarakan secara *hybrid* dengan total peserta sebanyak 1.200 peserta. FIFGROUP juga turut menyelenggarakan kegiatan edukasi keuangan bagi penyandang disabilitas pada Agustus 2023. Kegiatan ini merupakan inisiasi OJK dengan dukungan berbagai PUJK mulai dari FIFGROUP, BNI dan Allianz, dihadiri oleh lebih dari 300 peserta sahabat disabilitas yang hadir langsung di lokasi seminar, serta lebih dari 1.000 peserta lainnya yang mengikuti secara daring. Pelaksanaan edukasi terkait pentingnya literasi dan inklusi keuangan lainnya yaitu Astra Financial Talk GIIAS 2023 dengan peserta yaitu media dan FIFGROUP Grebeg Pasar.

Selain peningkatan literasi keuangan kepada guru, FIFGROUP juga memberikan program pelatihan dan

FIFGROUP contributes to increasing public knowledge about financial literacy through the Jam Sosial Mengajar program. This program is conducted by providing financial literacy knowledge to high school students. It aims to provide a strong understanding of personal financial management, long-term financial planning, and wise financial decision making. Throughout 2023, financial literacy training activities have been carried out at 68 points in Indonesia. The total beneficiaries of this program have reached 2,517 beneficiaries.

Increasing financial literacy in 2023 was also carried out through Monthly Business Clinic (MOBIC) activities in collaboration with the Financial Services Authority (OJK) and the National Consumer Protection Agency (BPKN). This activity was held in a hybrid manner with a total of 1,200 participants. FIFGROUP also organized financial education activities for people with disabilities in August 2023. The activity, which was initiated by OJK with the support of various PUJK starting from FIFGROUP, BNI and Allianz, was attended by more than 300 participants with disabilities who attended directly at the seminar location, as well as more than 1,000 other participants who followed online. The implementation of education related to the importance of financial literacy and inclusion is Astra Financial Talk GIIAS 2023 with media participants and FIFGROUP Grebeg Pasar.

In addition to improving financial literacy to teachers, FIFGROUP also provides teacher training and education



Perusahaan menggelar kegiatan Pelatihan Guru Kolaborasi dan Sinergi FIFGROUP bersama Otoritas Jasa Keuangan (OJK), Selasa (30/5/2023) di Gedung Pemuda/KNPI, Rawamangun, Jakarta Timur. Kegiatan yang digelar dalam rangka mendorong literasi dan inklusi keuangan ini diikuti lebih dari 200 guru dari tingkat Taman Kanak-Kanak (TK) sampai dengan Sekolah Menengah Atas (SMA).

The company held a "Pelatihan Guru Kolaborasi dan Sinergi FIFGROUP" event collaborated the Financial Services Authority (OJK) at the Pemuda/KNPI Building, Rawamangun, East Jakarta. The event, which was held in order to encourage financial literacy and inclusion, was attended by more than 200 teachers from kindergarten to high school level.



pendidikan guru. Pelaksanaan program ini berkolaborasi bersama lembaga pendidikan ngeLESin. Pada tahun 2023, program pelatihan guru telah diimplementasikan di 26 cabang FIFGROUP dengan materi yang diberikan diantaranya *soft skill, ice breaking, quiz*, dan pengetahuan teknologi. Pelatihan ini telah diikuti oleh 5.737 guru. Program pelatihan ini mendapatkan nilai *Customer Satisfaction Index (CSI)* sebesar 3,44/4.

programs. The implementation of this program is a collaboration with the educational institution ngeLESin. In 2023, the teacher training program has been implemented at 26 FIFGROUP branches with materials provided including soft skills, ice breaking, quiz, and technology knowledge. This training has been attended by 5,737 teachers. This training program received a Customer Satisfaction Index (CSI) value of 3.44/4.



FIFGROUP [203-2]
Sejahtera



Pada pilar ini, Perseroan turut aktif membantu masyarakat dalam mengembangkan usaha melalui implementasi program dana bergulir. Program dana bergulir ini merupakan pembiayaan yang ditujukan untuk pelaku UMKM supaya dapat menambah modal, memperluas dan mengembangkan usahanya. Pembiayaan yang diberikan tanpa bunga dengan kisaran pinjaman sebesar Rp3-Rp25 juta. Pada proses pembiayaan Perseroan mempunyai kriteria tertentu dan FIFGROUP telah menggunakan mekanisme verifikasi serta *Identity Governance and Administration (IGA) System*, guna memudahkan dalam melakukan monitoring di *database*.

In this pillar, the Company actively assists the community in developing businesses through the implementation of a revolving fund program. This revolving fund program is a financing aimed at MSME players in order to increase capital, expand and develop their businesses. Financing is provided without interest with a loan range of Rp3-Rp25 million. In the financing process, the Company has certain criteria and FIFGROUP has used a verification mechanism and Identity Governance and Administration (IGA) System, to facilitate monitoring in the database.

Selain pemberian pinjaman, Perseroan juga memberikan pelatihan atau *workshop* literasi strategi UMKM kepada para UMKM di antaranya adopsi teknologi digital, UMKM Kuliner Naik Kelas, UMKM Go Digital, dasar pembukuan keuangan UMKM, dan optimalisasi dompet digital. Pelatihan ini bertujuan untuk membantu mengembangkan usahanya sehingga pendapatan UMKM meningkat.

Aside from providing loans, the Company also provides training or workshops on MSME strategy literacy to MSMEs including digital technology adoption, Culinary MSMEs Going Upmarket, MSMEs Go Digital, basic MSME financial bookkeeping, and digital wallet optimization. This training aims to help develop their business so that MSME income increases. In addition



Pada kegiatan FIFestival, FIFGROUP menghadirkan 15 UMKM binaan pilihan yang menawarkan produk-produk berkualitas. Hal ini mencerminkan keanekaragaman dan kreativitas UMKM binaan FIFGROUP. Platform FIFestival ini diharapkan juga membuka kesempatan bagi para pelaku UMKM dalam berinteraksi langsung dengan pelanggan potensial dan jaringan bisnis usahanya

During FIFestival, FIFGROUP invited 15 selected assisted MSMEs that were offering quality products. This reflects the diversity and creativity of FIFGROUP-assisted MSMEs. The FIFestival platform is also expected to give opportunities for MSMEs to interact directly with potential customers and their business networks

Selain pelatihan, Perseroan juga mendampingi langsung UMKM. Sepanjang tahun 2023, total UMKM yang mengikuti pelatihan sebanyak 734 UMKM, sedangkan total keseluruhan penerima manfaat dari program dana bergulir sebanyak 734 UMKM. Berdasarkan jumlah penerima manfaat tersebut, realisasi pembiayaan pada periode ini sebesar Rp2.681.500.000.

Pada tahun 2023, 15 UMKM binaan FIFGROUP juga ikut serta dalam FIFestival pada 31 Agustus sampai 1 September. Melalui FIFestival, para UMKM binaan FIFGROUP dapat menjual produk unggulan mereka sehingga mampu meningkatkan pendapatan. Salah satu keunggulan dari kegiatan ini yaitu keberagaman UMKM, bahkan Perseroan memberikan kesempatan kepada UMKM disabilitas untuk turut serta dalam kegiatan ini. Dari kegiatan tersebut, tercatat transaksi melalui bazar UMKM mencapai Rp80.687.500 dengan jumlah pengunjung sebanyak 783 orang.

to training, the Company also directly assists MSMEs. Throughout 2023, the total number of MSMEs that participated in the training was 734 MSMEs, while the total number of beneficiaries of the revolving fund program was 734 MSMEs. Based on the number of beneficiaries, the realization of financing in this period amounted to Rp2,861,500,000.

In 2023, 15 FIFGROUP-assisted MSMEs also participated in FIFestival on August 31 to September 1. Through FIFestival, FIFGROUP-assisted MSMEs can sell their superior products so as to increase their income. One of the advantages of this activity is the diversity of MSMEs, even the Company provides opportunities for MSMEs with disabilities to participate in this activity. From this activity, transactions through the MSME bazaar reached Rp80,687,500 with 783 visitors.

TESTIMONI UMKM MSME TESTIMONIAL

Cici Yohani

Owner Yoyo Bolen

“Saya berawal menjalankan usaha dengan modal Rp50 ribu. Dengan melihat peluang di depan saya memberanikan diri mengolah sumber daya yang ada. Terima kasih FIFGROUP atas kesempatan bagi saya untuk bisa berbagi pengalaman. Bantuan dana serta pembinaan yang diberikan oleh FIFGROUP dan Grup Astra telah membawa manfaat yang sangat luar biasa bagi perkembangan bisnis yang saya jalani ini.”

“I started my business with a capital of Rp50 thousand. Seeing the opportunities before me, I ventured to process the existing resources. Thank you FIFGROUP for the opportunity for me to share my experience. The financial assistance and coaching provided by FIFGROUP and Astra Group have brought tremendous benefits to the development of the business I am running.”

Udin

Penjual Kopi Keliling | Mobile Coffee Vendor

“Dengan keberadaan saya sebagai tuna daksa, bukan menjadi alasan saya untuk menyerah pada keadaan. Namun membuat saya terus berusaha mengalahkan kerasnya dunia dengan berjualan kopi menggunakan sepeda. Usaha kopi saya sangat terbantu oleh adanya bantuan dana serta pembinaan yang diberikan. Kini saatnya saya meneruskan ilmu dan pengalaman juga semangat kepada rekan-rekan pelaku UMKM lain yang turut hadir hari ini. Semoga kita bisa terus menjalankan UMKM ini bagi perekonomian Indonesia.”

“Being physically disabled is not a reason for me to give up. Instead, I keep trying to beat the harshness of the world by selling coffee using a bicycle. My coffee business has been greatly helped by the financial assistance and coaching provided. Now is the time for me to pass on knowledge and experience as well as enthusiasm to other MSME players who are also present today. Hopefully we can continue to run these MSMEs for the Indonesian economy.”



FIFGROUP
Lestari



Perseroan melaksanakan kegiatan penanaman pohon di 67 titik wilayah di Indonesia. Pada tahun 2023, total pohon yang berhasil ditanam sebanyak 36.720 pohon atau 8% melebihi target yang telah ditentukan yaitu 34.000 pohon. Kegiatan penanaman pohon ini juga bekerja sama dengan 65 Sekolah Menengah Kejuruan (SMK) Pertanian di Indonesia. Setiap sekolah wajib menanam pohon lebih dari 500 bibit pohon, yang pelaksanaannya didampingi oleh FIFGROUP baik sejak penyemaian, perawatan, hingga penanaman. Selain pendampingan, Perseroan memberikan dana binaan sebesar Rp2 juta untuk membeli pupuk maupun peralatan pembibitan lainnya. FIFGROUP juga memotivasi para siswa untuk menjalankan program ini dengan baik melalui pemberian apresiasi berupa laptop pada setiap sekolah.

Sepanjang tahun 2023, terdapat 3 jenis pohon konservasi atau buah langka yang ditanam yaitu di antaranya Pohon Konservasi, *Mangrove* & Buah Langka. Perseroan berharap melalui implementasi kegiatan ini dapat memperbaiki ekosistem yang rusak, mengembalikan degradasi lahan, serta menjaga lingkungan hidup lebih lestari termasuk keanekaragaman hayati di dalamnya.

Dalam memelihara lingkungan, FIFGROUP juga menjalankan kegiatan Fogging Malaria dan DBD di 28 titik lokasi cabang yang memberikan dampak kepada 2.218 kepala keluarga.

The Company carried out tree planting activities in 67 areas in Indonesia. In 2023, a total of 36,720 trees were successfully planted or 8% exceeded the predetermined target of 34,000 trees. This tree planting activity also collaborates with 65 Agricultural Vocational High Schools (SMK) in Indonesia. Each school must plant over 500 tree seedlings, the implementation of which is accompanied by FIFGROUP from seeding, maintenance, to planting. In addition to assistance, the Company provides a mentoring fund of Rp2 million to buy fertilizer and other nursery equipment. FIFGROUP also motivates the students to run this program well by giving appreciation in the form of laptops to each school.

Throughout 2023, there are 3 types of conservation or rare fruit trees planted, including Conservation Trees, Mangroves & Rare Fruits. The Company hopes that through the implementation of this activity it can repair damaged ecosystems, restore land degradation, and maintain a more sustainable living environment including biodiversity in it.

In maintaining the environment, FIFGROUP also carries out Malaria and DHF fogging activities in 28 branch locations impacting 2,218 households.



Sekitar 70 karyawan FIFGROUP, mulai dari manajemen dan karyawan kantor pusat melakukan kegiatan Aksi Penanaman *Mangrove* pada 24 Juni 2023. Aksi tersebut mengusung tema "Beat Plastic Pollution, Save Our MangroSea (Mangrove and Sea)" lewat penanaman 234 batang pohon mangrove jenis *Rhizophora*.

Around 70 FIFGROUP employees, from management and head office employees conducted Mangrove Planting Action activities on June 24, 2023. The action carried the theme "Beat Plastic Pollution, Save Our MangroSea (Mangrove and Sea)" through planting 234 *Rhizophora* mangrove trees.



Selain pilar-pilar di atas, Perseroan juga menyalurkan dana yang bersifat bantuan sosial seperti bus sosial, bantuan bencana alam, bantuan panti asuhan, bantuan Yayasan serta bantuan kegiatan masyarakat. Perseroan menyediakan bus sosial FIFGROUP sebagai alat transportasi yang dapat digunakan secara umum oleh masyarakat dalam berbagai aktivitas secara gratis. Hingga saat ini, Perseroan mempunyai 8 unit bus sosial yang berkapasitas 24 penumpang dengan fasilitas yang lengkap. Masyarakat yang akan menggunakan bus ini harus melalui prosedur yang disediakan yaitu menghubungi penanggung jawab program yang dilengkapi dengan surat peminjaman. Selama tahun 2023, bus sosial telah digunakan sebanyak 145 kali perjalanan dengan total penumpang sebanyak 3.007 orang.

Dalam bantuan peduli bencana, sepanjang tahun 2023 FIFGROUP membantu masyarakat atau korban bencana di 13 titik di antaranya 1 gempa bumi, 6 banjir, dan 6 kebakaran. Perseroan hadir memberikan bantuan berupa sembako, obat-obatan, dan pakaian dengan realisasi dana sebesar Rp411.436.000.

Sementara itu, pada bantuan bantuan keagamaan, Perseroan menyalurkan berbagai bantuan yang bermanfaat sebagai wujud dukungan terhadap kegiatan-kegiatan keagamaan seperti Hari Raya Idul Fitri, Idul Adha, dan Hari Raya Natal. Dalam rangka menyambut Hari Raya Idul Fitri, Perseroan bersama AMITRA menyelenggarakan kegiatan Tebar Al-Quran Nusantara dengan total penyebaran sepanjang tahun 2023 sebanyak 3.400 Al-Quran di lebih dari 120 titik tempat ibadah, komunitas, rumah tahfidz,

In addition to the pillars above, the Company distributes funds in the form of social assistance such as social buses, natural disaster assistance, orphanage assistance, Foundation assistance and Community activity assistance. The Company provides FIFGROUP social bus as a means of transportation that the community can use for various activities for free. To date, the Company has 8 units of social buses with a capacity of 24 passengers and complete facilities. People who will use this bus must go through the procedures provided, namely contacting the person in charge of the program equipped with a loan letter. During 2023, the social bus was used for 145 trips with 3,007 passengers.

In disaster care assistance, throughout 2023 FIFGROUP helped the community or disaster victims at 13 points including 1 earthquake, 6 floods, and 6 fires. The company was present to provide assistance in the form of basic necessities, medicines, and clothing with the realization of funds amounting to Rp411,436,000.

Meanwhile, in terms of religious assistance, the Company distributes various useful assistance as a form of support for religious activities such as Eid al-Fitr, Eid al-Adha, and Christmas. In order to welcome Eid al-Fitr, the Company together with AMITRA organized the Tebar Al-Quran Nusantara activity with a total distribution throughout 2023 as many as 3,400 Al-Quran in more than 120 points of worship, communities, tahfidz houses, Islamic boarding schools, mosques, mushola, and orphanages. Another



Bertepatan dengan rangkaian penyelenggaraan Rapat Pimpinan (Rapim) 2024 di Kota Batam, Kepulauan Riau, FIFGROUP memberikan bantuan keagamaan dengan total sebesar Rp204 juta yang diserahkan kepada 6 rumah ibadah dari 5 agama

During Leadership Gathering event in Batam City, Riau Islands, FIFGROUP provided religious assistance with a total of Rp204 million which was handed over to 6 houses of worship from 5 religions.



pondok pesantren, masjid, mushola, dan panti asuhan. Rangkaian kegiatan ramadhan lainnya yaitu Tebar Takjil sebanyak 16.640 takjil di seluruh cabang FIFGROUP, menyalurkan 428 bingkisan lebaran kepada masyarakat dan mitra di lingkungan kantor pusat, dan bantuan dana kepada 34 anak yatim dan 34 janda dhuafa di Cilandak. Selain itu, FIFGROUP dalam menyambut Hari Raya Idul Adha menyelenggarakan tebar kurban bagi masyarakat di sekitar cabang FIFGROUP. Pada tahun 2023, jumlah hewan kurban sebanyak 3 ekor sapi dan 399 ekor kambing yang tersebar di 235 titik cabang dengan realisasi dana pada kegiatan ini sebanyak Rp1,498 miliar.

Kemudian, dalam menyambut Hari Raya Natal FIFGROUP menggelar kegiatan Tebar Alkitab. Pada tahun 2023, Perseroan membagikan alkitab sebanyak 880 buah di 8 titik lokasi cabang FIFGROUP.

Selain itu, bertepatan dengan rangkaian penyelenggaraan Rapat Pimpinan (RAPIM) 2024 di Kota Batam, Kepulauan Riau, FIFGROUP memberikan bantuan keagamaan dengan total sebesar Rp204 juta yang diserahkan kepada 6 rumah ibadah dari 5 agama, yakni rumah ibadah Agama Islam Masjid At-Taqwa dan Masjid Al-Azizy, Agama Kristen Protestan Gereja GKPI Transbareleng, Agama Kristen Katolik Gereja Paroki Malekat Agung Gabriel, Agama Hindu Pura Agung Amerta Bhuana, serta Agama Budha Vihara Cetya Maha Bodhi, di mana masing-masing rumah ibadah menerima bantuan senilai Rp34 juta, sejalan dengan perayaan HUT FIFGROUP yang ke 34 tahun.

series of Ramadan activity are Tebar Takjil as many as 16,640 takjil in all FIFGROUP branches, distributing 428 Eid gifts to the community and partners in the head office environment, and financial assistance to 34 orphans and 34 widows in Cilandak. In addition, FIFGROUP in welcoming Eid al-Adha held a sacrifice distribution for the community around FIFGROUP branches. In 2023, the number of sacrificial animals was 3 cows and 399 goats spread across 235 branch points with the realization of funds in this activity amounting to Rp1.498 billion.

Then, in welcoming Christmas FIFGROUP held the Tebar Alkitab activity. In 2023, the Company distributed as many as 880 bibles at 8 location points of FIFGROUP branches.

Furthermore, coinciding with the series of the 2024 Leadership Gathering in Batam City, Riau Islands, FIFGROUP provided religious assistance totaling Rp204 million, which was handed over to 6 places of worship from 5 religions. These include the Islamic places of worship of Masjid At-Taqwa and Masjid Al-Azizy, the Protestant Christian church of GKPI Transbareleng, the Catholic Christian church of Paroki Malekat Agung Gabriel, the Hindu temple of Pura Agung Amerta Bhuana, and the Buddhist temple of Vihara Cetya Maha Bodhi. Each place of worship received assistance worth Rp34 million, in line with the celebration of the 34th anniversary of FIFGROUP.



MENJAGA KELESTARIAN LINGKUNGAN

PRESERVING ENVIRONMENTAL SUSTAINABILITY



FIFGROUP terus meningkatkan aksi nyata yang berkontribusi positif menuju perusahaan yang lebih berkelanjutan dan *resilient* untuk menciptakan masa depan yang lebih baik. Perseroan terus berupaya memberikan dampak positif kepada bumi dan iklim melalui pengurangan dampak terhadap lingkungan.

FIFGROUP continues to increase concrete actions that contribute positively towards a more sustainable and resilient company to create a better future. The Company continuously aims to have a positive impact on the earth and its climate through reducing its impact on the environment.



INISIATIF GREEN LIFESTYLE GREEN LIFESTYLE INITIATIVE

1

Mengurangi emisi gas rumah kaca sebesar 12,85% dan melakukan penanaman pohon sebanyak 36.720 pohon
Reduced greenhouse gas emissions by 12.85% and planted 36,720 trees.

2

Meningkatkan penggunaan energi baru terbarukan melalui program pemasangan solar panel dengan total di 18 cabang
Increasing the use of new renewable energy through a solar panel installation program in a total of 18 branches



- 3 Menggunakan produk ramah lingkungan, yakni lampu Light Emitting Diode (LED) di 93 jaringan perusahaan
Using environmentally friendly products, namely Light Emitting Diode (LED) lights in 93 company networks
- 4 Mendorong pengurangan intensitas pengambilan air permukaan dan air tanah dan meningkatkan pengelolaan daur ulang air
Encouraging the reduction of surface and groundwater withdrawal intensity and improving water recycling management
- 5 Mengelola limbah padat
Managing solid waste
- 6 Menjalankan sistem *digital signing* dan *approval* untuk menghemat kertas
Implementing a digital signing and approval system to save paper
- 7 Melaksanakan kegiatan edukasi untuk meningkatkan kesadaran karyawan dalam mendukung *green lifestyle* melalui *campaign* komunikasi media sosial dan membangun budaya kerja *green lifestyle*
Implementing educational activities to increase employee awareness in supporting green lifestyle through social media communication campaigns and building a green lifestyle work culture

FIFGROUP terus berupaya meningkatkan inisiatif-inisiatif ramah lingkungan untuk mendukung efisiensi energi, pengurangan emisi karbon, dan pengelolaan limbah. Melalui partisipasi aktif seluruh karyawan dengan penghematan penggunaan listrik, penerapan sumber energi terbarukan, dan intensitas pengambilan air, serta daur ulang dan *recovery* limbah padat. Selain itu, FIFGROUP juga menggunakan material ramah lingkungan di antaranya menggunakan solar panel pada operasional. Perseroan meyakini dengan langkah-langkah kecil yang berkelanjutan dapat menciptakan lingkungan yang lebih hijau di masa yang akan datang. Hingga akhir tahun 2023, biaya lingkungan hidup yang dikeluarkan oleh Perseroan adalah sebesar Rp4,28 miliar yang di peruntukan untuk kegiatan lingkungan di antaranya pemasangan solar panel, pengolahan limbah plastik, kegiatan penanaman pohon, dan pembelian *Renewable Energy Certificate* (REC), optimalisasi B30 dan LED serta investasi kendaraan ramah lingkungan (*electric vehicle*) untuk operasional perusahaan. Perseroan tidak menerima pengaduan terkait lingkungan hidup yang diterima selama periode pelaporan.

FIFGROUP continues to improve environmentally friendly initiatives to support energy efficiency, carbon emission reduction, and waste management. Through the active participation of all employees with savings in electricity use, the application of renewable energy sources, and the intensity of water withdrawal, as well as recycling and recovery of solid waste. In addition, FIFGROUP also uses environmentally friendly materials including using solar panels in operations. The Company believes that small sustainable steps can create a greener environment in the future. Until the end of 2023, the environmental expenses incurred by the Company amounted to Rp4.28 billion, allocated for environmental activities including the installation of solar panels, plastic waste processing, tree planting activities, and the purchase of Renewable Energy Certificates (REC), optimization of B30 and LED, as well as investment in environmentally friendly vehicles (electric vehicle) for company operations. The Company did not receive any environmental complaints during the reporting period.

Uraian Description	2023	2022	2021
Biaya Lingkungan Hidup (Rp juta) Environmental Costs (Rp Million)	4.286	2.799	1.652

Emisi Gas Rumah Kaca dan Bauran Energi Baru Terbarukan [3.3]

Selaras dengan ASTRA 2030 Sustainability Aspirations, FIFGROUP senantiasa berupaya untuk menurunkan emisi gas rumah kaca (GRK) dan menambah penggunaan energi baru terbarukan sehingga dapat berkontribusi pada adaptasi dan mitigasi perubahan iklim. Perseroan menggunakan energi yang signifikan dalam kegiatan operasional diantaranya listrik dan bahan bakar. Sepanjang tahun 2023, FIFGROUP menggunakan energi listrik sebanyak 21.215.009,63 Kwh, naik 5,74% dibandingkan pada tahun 2022. Sementara itu, konsumsi energi dari bahan bakar baik stationer maupun mobile mencapai 48.322.750 mega joule, naik 6,88% dibandingkan pada tahun 2022. Kenaikan penggunaan energi listrik dan bahan bakar dikarenakan Perseroan yang senantiasa bertumbuh mengoptimalkan proses bisnis dan meningkatkan produktivitas. Selain itu, Intensitas penggunaan energi sebesar 0,46 GJ per karyawan per bulan. [302-1]

Greenhouse Gas Emissions and New and Renewable Energy Mix [3.3]

In line with ASTRA 2030 Sustainability Aspirations, FIFGROUP strives to reduce greenhouse gas (GHG) emissions and increase the use of new renewable energy to contribute to climate change adaptation and mitigation. The Company uses significant energy in its operational activities including electricity and fuel. Throughout 2023, FIFGROUP used 21,215,009.63 KWh of electricity, an increase of 5.74% compared to 2022. Meanwhile, energy consumption from fuel both stationary and mobile reached 48,322,750 mega joules (MJ), up 6.88% compared to 2022. The increase in electricity and fuel energy use is due to the Company's continuous growth in optimizing business processes and increasing productivity. In addition, the energy use intensity is 0.46 GJ per employee per month. [302-1]

KONSUMSI ENERGI BERDASARKAN SUMBER (MJ) [302-1] ENERGY CONSUMPTION BY SOURCE (MJ)

Sumber Energi Energy Source	2023	2022
Energi tidak terbarukan Non-renewable energy		
Pembakaran Bahan Bakar Stasioner Stationary Fuel Combustion	2.134.070	2.638.640
Pembakaran Bahan Bakar Mobile Mobile Fuel Combustion	46.188.680	42.572.830
Jumlah Konsumsi Energi tidak Terbarukan Total Non-renewable Energy Consumption	48.322.750	45.211.470
Energi Baru Terbarukan New and Renewable Energy		
Biofuels (Bahan Bakar Stasioner) Biofuels (Stationary Fuels)	824.040	1.018.870
Pembangkit Listrik Terbarukan (Solar PV) Renewable Power Generation (Solar PV)	763.050	310.170
Pembelian REC REC Purchase	5.472.130	4.910.400
Jumlah Konsumsi Energi Terbarukan Total Renewable Energy Consumption	7.059.220	6.239.440



Sumber Energi Energy Source	2023	2022
Energi Tidak Terbarukan yang dibeli Non-Renewable Energy purchased		
Listrik PLN PLN Electricity	76.370.800	72.226.260
Jumlah Konsumsi Energi (MJ) Total Energy Consumptions	131.752.770	123.677.170

INTENSITAS PENGGUNAAN ENERGI [302-3]
ENERGY USE INTENSITY

Uraian Description	Satuan Unit	2023	2022	2021
Volume Penggunaan Listrik Electricity Usage Volume	kWh	21.215.009,63	20.063.697,88	18.996.900,08
	GJ	76.370,80	72.226,26	68.385,95
Intensitas Penggunaan Listrik Electricity Usage Intensity	kWh per karyawan per bulan kWh per employee per month	128,10	119,76	52,28
	GJ per karyawan per bulan GJ per employee per month	0,46	0,43	0,19

Penggunaan energi listrik dan bahan bakar juga berdampak pada jumlah emisi yang dihasilkan. Untuk itu, Perseroan mendukung upaya mitigasi dan adaptasi perubahan iklim dengan menghitung emisi Gas Rumah Kaca (GRK) cakupan 1 & 2. Hingga saat ini Perseroan sedang mengembangkan perhitungan emisi GRK cakupan 3. Pada tahun 2023, jumlah emisi yang dihasilkan FIFGROUP yaitu sebesar 25.393,69 tonCO₂eq. [305-3]

The use of electricity and fuel also has an impact on the amount of emissions produced. For this reason, the Company supports climate change mitigation and adaptation efforts by calculating Greenhouse Gas (GHG) emissions scope 1 & 2. To date, the Company is developing the calculation of GHG emissions scope 3. In 2023, the amount of emissions generated by FIFGROUP is 25,393.69 tonsCO₂eq. [305-3]



JUMLAH EMISI CAKUPAN 1 & 2 (TON CO₂eq) [305-1][305-2] TOTAL SCOPE 1 & 2 EMISSION

Cakupan Emisi GRK GHG Emission Scope	2023	2022	2021
Cakupan 1 Scope 1			
- Pembakaran Bahan Bakar Fuel Combustion - Fugitif (Refrigerant & Fire Suppression)	6.936,63	7.638,01	8.250,26
Cakupan 2 Scope 2			
Listrik dan Energi yang dibeli Purchased Electricity	18.457,06	17.455,42	16.527,30
Total Emisi GRK Total GHG Emission	25.393,69	25.093,43	24.777,56

Keterangan:

- Referensi perhitungan pelaporan emisi gas rumah kaca (GRK) mengacu pada Greenhouse Gas Protocol Corporate Standard (2004), World Resource Institute, World Business Council for Sustainable Development dan standar pelaporan Global Reporting Standards.
- Adapun faktor emisi dan konversi lainnya diperoleh dari sumber baik nasional maupun internasional yang umum digunakan.
- Data berasal dari seluruh jaringan FIGROUP.

Notes:

- References for greenhouse gas (GHG) emissions reporting calculations refer to the Greenhouse Gas Protocol Corporate Standard (2004), World Resource Institute, World Business Council for Sustainable Development and Global Reporting Standards reporting standards.
- Other emission and conversion factors are obtained from commonly used national and international sources.
- Data comes from the entire FIGROUP network.

INTENSITAS EMISI [305-4] EMISSION INTENSITY

Uraian Description	Satuan Unit	2023	2022	2021
Jumlah Emisi GRK (Cakupan 1 dan 2) Total GHG Emission	Ton CO ₂ eq	25.393,69	25.093,43*	24.777,56
Pendapatan Operasional Operating Income	Rp miliar Rp billion	10.416	8.963	8.840
Intensitas Emisi Emission Intensity	Ton CO ₂ eq/Rp miliar Ton CO ₂ eq/Rp billion	2,43	2,80	2,80

* Restatement / Penyajian Kembali

Untuk mengurangi konsumsi energi dan emisi yang dihasilkan, FIGROUP menerapkan inisiatif-inisiatif di antaranya menghemat penggunaan listrik khususnya Air Conditioner (AC), menggunakan produk ramah lingkungan yaitu lampu *Light Emitting Diode* (LED) di 93 jaringan perusahaan, membeli Renewable Energy Certificate (REC) PLN sejumlah 3.222 GJ pada tahun 2023, dan memasang panel surya dengan kapasitas 10,8 kWp di 18 kantor cabang. FIGROUP telah memasang panel surya dengan sistem *on-grid* sejak tahun 2019, yang

To reduce energy consumption and emissions, FIGROUP implements initiatives such as saving electricity use, especially Air Conditioner (AC), using environmentally friendly products such as Light Emitting Diode (LED) lamps in 93 company networks, purchasing PLN Renewable Energy Certificate (REC) of 3,222 GJ in 2023, and installing solar panels with a capacity of 10.8 kWp in 18 branch offices. FIGROUP has installed solar panels with an on-grid system since 2019, which has currently been used in Pamulang, Yogyakarta, Semarang,



saat ini telah digunakan di cabang Pamulang, Yogyakarta, Semarang, Cirebon, Bandung, Depok, Jakarta, Padang, Balikpapan, Denpasar, Medan, Pekanbaru, Rungkut, Makassar, Palembang, Mataram, Jayapura, dan Karawang. Pemasangan panel surya sebagai Energi Baru Terbarukan (EBT) di 18 kantor cabang ini sebagai upaya optimalisasi dan mengurangi emisi GRK yang dihasilkan dari kegiatan operasional Perseroan. Melalui upaya-upaya tersebut jumlah reduksi emisi GRK dengan total kapasitas 194,4 kWp hingga akhir tahun 2023 yaitu sebesar 144 tonCO₂eq. [305-5][306-5]

Selain itu, untuk mengurangi emisi GRK, Perseroan juga melaksanakan kegiatan penanaman pohon. Kegiatan ini juga sebagai wujud dukungan untuk menjaga keanekaragaman hayati. Meskipun seluruh lokasi gedung kantor pusat maupun cabang dari FIGGROUP tidak ada yang berada maupun berdekatan dengan kawasan lindung atau kawasan yang memiliki keanekaragaman hayati tinggi, sehingga tidak berdampak negatif pada keanekaragaman hayati sekitar dan spesies nasional maupun IUCN Red List. Kegiatan penanaman pohon ini telah dilaksanakan sejak tahun 2018 hingga saat ini. Pelaksanaan penanaman pohon dilakukan dengan berkolaborasi Bersama 65 Sekolah Menengah Kejuruan (SMK) Pertanian di Indonesia. Sepanjang tahun 2023, jumlah pohon yang berhasil ditanam oleh Perseroan sebanyak 36.720 pohon. [304-1][304-2][304-3][304-4]

Cirebon, Bandung, Depok, Jakarta, Padang, Balikpapan, Denpasar, Medan, Pekanbaru, Rungkut, Makassar, Palembang, Mataram, Jayapura, and Karawang branches. The installation of solar panels as New Renewable Energy (EBT) in 18 branch offices is an effort to optimize and reduce GHG emissions generated from the Company's operational activities. Through these efforts, the amount of GHG emission reduction with a total capacity of 194.4 kWp until the end of 2023 is 144 tonCO₂eq. [305-5][306-5]

In addition, to reduce GHG, the Company also carries out tree planting activities. This activity is also a form of support for maintaining biodiversity. Although the entire location of the head office building and branches of FIGGROUP are not located or adjacent to protected areas or areas that have high biodiversity, so there is no negative impact on the surrounding biodiversity and national and IUCN Red List species. This tree planting activity has been carried out since 2018 until now. The implementation of tree planting is carried out in collaboration with 65 Agricultural Vocational High Schools (SMK) in Indonesia. Throughout 2023, the number of trees successfully planted by the Company was 36,720 trees. [304-1][304-2][304-3][304-4]

Pengelolaan Air [3-3]

Penggunaan air untuk operasional Perseroan bersumber dari PDAM untuk memenuhi keperluan domestik dan memelihara lingkungan. Sepanjang tahun 2023, FIGGROUP menggunakan air sebanyak 211.312 m³, naik sebesar 15,29% dibandingkan tahun 2022. Kenaikan ini disebabkan oleh adanya penambahan jumlah cabang karena Perseroan yang senantiasa bertumbuh mengoptimalkan proses bisnis dan meningkatkan produktivitas.

Sebagai salah satu bagian penting dari ASTRA 2030 Sustainability Aspirations, Perseroan terus berupaya meningkatkan inisiatif-inisiatif efisiensi penggunaan air dengan mendorong pengurangan intensitas pengambilan air permukaan dan air tanah serta mengelola daur ulang air. Perseroan juga mengembangkan utilisasi keran otomatis serta melaksanakan kampanye bijak penggunaan air di kantor cabang maupun pusat. [303-1][303-3][303-5]

Water Management [3-3]

Water usage for the Company's operations is sourced from PDAM to fulfill domestic needs and maintain the environment. Throughout 2023, FIGGROUP used 211,312 m³ of water, an increase of 15.29% compared to 2022. This increase is due to the addition of branches as the Company continues to grow to optimize business processes and increase productivity.

As part of the ASTRA 2030 Sustainability Aspirations, the Company continues to improve water use efficiency initiatives by encouraging a reduction in the intensity of surface and groundwater withdrawals and managing water recycling to minimize environmental impacts. The Company has also developed the utilization of automatic taps and implemented a wise water use campaign at the head office and branches. [303-1][303-3][303-5]

Sumber Air Water Source	2023	2022	2021
Air PDAM (m ³) Water from PDAM	211.312	193.436	223.006

🌸 Pengelolaan Sampah [3-3]

Selain mengelola penggunaan air, FIFGROUP juga melakukan pengelolaan limbah padat domestik non-plastik dan limbah plastik yang dihasilkan dari kegiatan operasional Perseroan. Sepanjang tahun 2023, jumlah limbah padat domestik non-plastik sebanyak 24.590,00 kg dan limbah plastik sebanyak 6.388,00 kg. Limbah tersebut dikelola FIFGROUP dengan bekerja sama bersama bank sampah di 54 titik jaringan FIFGROUP. Dari pengelolaan bank sampah tercatat 7.838,00 kg atau 31,88% limbah padat domestik non-plastik dan 3.057,00 kg atau 47,85% limbah padat plastik berhasil dikelola dengan baik.

Perseroan menerapkan program Semangat Kurangi Plastik dengan melakukan upaya-upaya diantaranya: [2-27][306-1][306-2]

- Program A.K.S.I (Ayo Kurangi Sampah Nasional) melalui pengelolaan sampah domestik di semua network FIFGROUP. Melalui program ini berhasil mengolah 1600 kg sampah melalui 14.179 karyawan.
- Pada kegiatan HUT FIFGROUP 2023, program FIFGROUP Bijak Plastik berhasil mengumpulkan 100,5 kg sampah botol plastik yang didapatkan dari 136 karyawan.
- Melakukan proses pemilahan jenis limbah padat domestik non-plastik dan limbah padat plastik di kantor cabang maupun pusat.
- Mengurangi limbah kertas dengan menjalankan sistem *digital signing* dan *approval*.

🌸 Waste Management [3-3]

In addition to managing water usage, FIFGROUP manages non-plastic domestic solid waste and plastic waste generated from the Company's operational activities. Throughout 2023, the amount of non-plastic domestic solid waste was 24,590.00 kg and plastic waste was 6,388.00 kg. The waste is managed by FIFGROUP in collaboration with waste banks in 54 FIFGROUP network points. From the waste bank management, 7,838.00 kg or 31.88% of non-plastic domestic solid waste and 3,057.00 kg or 47.85% of plastic solid waste were successfully managed.

The Company implements the Spirit of Reducing Plastic program by making efforts including: [2-27][306-1][306-2]

- The A.K.S.I Program (Let's Reduce National Waste) through domestic waste management across all FIFGROUP networks. Through this program, 1600 kg of waste has been successfully processed involving 14,179 employees.
- During the FIFGROUP 2023 anniversary event, FIFGROUP Bijak Plastik program successfully collected 100.5 kg of plastic bottle waste obtained from 136 employees.
- Sorting out non-plastic domestic solid waste and plastic solid waste at Head Office and Branches.
- Reducing paper waste by implementing a digital signing and approval system.

JUMLAH LIMBAH PADAT YANG DIHASILKAN (KG) [306-3][306-4][306-5] TOTAL SOLID WASTE GENERATED (KG)

Uraian Description	2023			2022			2021		
	Pihak ketiga Third Parties	Daur ulang Recycle	Jumlah Total	Pihak ketiga Third Parties	Daur ulang Recycle	Jumlah Total	Pihak ketiga Third Parties	Daur ulang Recycle	Jumlah Total
Limbah Padat Domestik Non Plastik Non-plastic Domestic Solid Waste	16.752,00	7.838,00	24.590,00	23.906,64	7.019,36	30.926	22.300,62	6.020,62	28.321,24
Limbah Padat Plastik Plastic Solid Waste	3.331,00	3.057,00	6.388,00	2.810,57	2.757,01	5.567,58	2.336,44	2.232,44	4.568,88
Jumlah Total	20.083,00	10.895,00	30.978,00	26.717,21	9.776,37	36.493,58	24.637,06	8.253,06	32.890,12



PERATURAN OTORITAS JASA KEUANGAN (POJK) NOMOR 51/POJK.03/2017 – SURAT EDARAN OTORITAS JASA KEUANGAN (SEOJK) NOMOR 16/SEOJK.04/2021

FINANCIAL SERVICES AUTHORITY REGULATION (POJK) NUMBER 51/POJK.03/2017 – FINANCIAL SERVICES AUTHORITY CIRCULAR LETTER (SEOJK) NUMBER 16/SEOJK.04/2021

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INDEKS KONTEN GRI

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LEMBAR UMPAN BALIK

FEEDBACK FORM

Laporan Keberlanjutan 2023 PT FIFGROUP telah menggambarkan kinerja keberlanjutan Perseroan. Kami mengharapkan masukan, kritik dan saran dari Bapak/Ibu/Saudara atas Laporan Keberlanjutan ini melalui *e-mail* atau formulir ini. Seluruh masukan, kritik, dan saran sangat penting bagi kemajuan penyampaian laporan FIFGROUP kedepannya.

PT FIFGROUP's 2023 Sustainability Report has described the Company's sustainability performance. We expect input, criticism and suggestions from you on this Sustainability Report via e-mail or this form. All inputs, criticisms, and suggestions are very important for the progress of FIFGROUP's report deliveries in the future.

Profil Anda / Your Profile

Nama (bila berkenan) / Name (if allowed) : _____
 Institusi/Perusahaan / Institution/Company : _____
 E-mail / E-mail : _____
 Phone / Handphone : _____

Golongan Pemangku Kepentingan / Stakeholders Category

☐ Pemegang Saham Shareholders	☐ Regulator Government	☐ Karyawan Employee	☐ Pelanggan Customer
☐ Mitra Kerja Business Partners	☐ Masyarakat Public	☐ Lain-lain, mohon sebutkan..... Others, please explain....	

Uraian Description	Setuju Agree	Netral Neutral	Tidak Setuju Not Agree
1. Laporan ini mudah dimengerti This report is easy to understand	☐	☐	☐
2. Laporan tersebut telah menggambarkan informasi positif dan negatif dari perusahaan The report has described positive and negative information of the Company	☐	☐	☐
3. Informasi terkait Lingkungan, Sosial, dan Tata kelola (LST) sudah memadai Informations related to Environmental, Social and Governance (ESG) are sufficient	☐	☐	☐

Mohon berikan penilaian atas tingkat topik material di bawah (nilai 1=paling signifikan s/d 6=kurang signifikan).
 Please provide an assessment of the level of material topics below (value 1 = most significant to 6= less significant).

☐ Kinerja ekonomi Economic Performance	☐ Pengelolaan Air Water Management	☐ Pengelolaan Sampah Waste Management
☐ Kesehatan dan Keselamatan Kerja Occupational Health and Safety	☐ Keberagaman dan Inklusivitas Diversity and Inclusivity	☐ Pelatihan dan Pendidikan Education and Training
☐ Keterlibatan dan Dampak Komunitas Community Engagement and Impact	☐ Etika Bisnis Business Ethics	☐ Keamanan Data dan Privasi Pelanggan Customer Data Security and Privacy
☐ Portofolio Pinjaman dan Investasi yang Berkelanjutan Sustainable Loan and Investment Portfolio	☐ Emisi Gas Rumah Kaca dan Bauran Energi Baru Terbarukan (EBT) Greenhouse Gas Emission and New and Renewable Energy Mix	

Mohon berikan saran/usul/komentar Anda atas laporan ini:
 Kindly provide your feedbacks/suggestions/comments about this report:

Terima kasih atas saran dan masukan untuk perbaikan dan kemajuan laporan ini di tahun yang akan datang. Formulir lembar umpan balik dapat disampaikan melalui:

Thank you for the feedbacks and suggestions for the improvement and progress of this report in the coming year. The feedback sheet form can be submitted via:

✉ corpsecretary@fifgroup.astra.co.id



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