

Leaping Together Into The Future





2024

Laporan Keberlanjutan Sustainability Report

Leaping Together Into The Future

Penjelasan Tema

Theme Explanation

Di tengah dinamika industri pembiayaan yang terus berkembang, PT Federal International Finance (FIFGROUP) berkomitmen untuk melangkah maju secara berkelanjutan dengan semangat kolaborasi dan inovasi. Tema “*Leaping Together Into The Future*” mencerminkan komitmen dan upaya Perseroan dalam mempercepat pertumbuhan yang berkelanjutan dengan mengedepankan inklusivitas, teknologi, dan keberlanjutan sebagai pilar utama.

Melalui sinergi antara pemangku kepentingan, FIFGROUP terus memperkuat perannya dalam menyediakan layanan keuangan yang bertanggung jawab, mendukung pertumbuhan ekonomi inklusif, serta mendorong kesejahteraan sosial dan lingkungan. Dengan pemanfaatan teknologi digital dan inovasi produk, Perseroan berupaya meningkatkan akses layanan keuangan yang lebih luas, memperkuat ketahanan bisnis, dan memberikan nilai jangka panjang bagi masyarakat serta lingkungan.

Sejalan dengan prinsip keberlanjutan, FIFGROUP juga mengadopsi praktik bisnis yang berorientasi pada pengurangan dampak lingkungan, peningkatan kesejahteraan karyawan, serta keterlibatan aktif dalam program pemberdayaan sosial. Dengan langkah strategis yang terukur dan kolaborasi yang kuat, Perseroan siap melompat bersama menuju masa depan yang lebih cerah, bertanggung jawab, dan berkelanjutan.

Amid the ever-evolving dynamics of the financing industry, PT Federal International Finance (FIFGROUP) is committed to moving forward sustainably with a spirit of collaboration and innovation. The theme “*Leaping Together Into The Future*” reflects the Company’s commitment and efforts to accelerate sustainable growth by prioritizing inclusivity, technology, and sustainability as its main pillars.

Through synergy with stakeholders, FIFGROUP continues to strengthen its role in providing responsible financial services, supporting inclusive economic growth, and promoting social and environmental well-being. By leveraging digital technology and product innovation, the Company strives to expand access to financial services, enhance business resilience, and deliver long-term value to the community and the environment.

In line with sustainability principles, FIFGROUP also adopts business practices focused on reducing environmental impact, improving employee welfare, and actively engaging in social empowerment programs. With well-measured strategic steps and strong collaboration, the Company is ready to leap together into a brighter, more responsible, and sustainable future.



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Ikhtisar Keberlanjutan

Sustainability
Highlights

01



Ikhtisar Keberlanjutan

Sustainability Highlights

Aspek Ekonomi [OJK B.1] Economic Aspect [OJK B.1]



Pembiayaan Sepeda Motor Baru (NMC) New Motorcycle Financing

2024 **1.685.264** Unit | Units

2023	2022
1.601.954	1.249.074



Pembiayaan Multi Produk Multiproduct Financing

2024 **84.632** Unit | Units

2023	2022
93.481	114.040



Pembiayaan Multiguna Multipurpose Financing

2024 **1.422.872** Unit | Units

2023	2022
1.426.122	1.363.956



Pembiayaan Mikro Produktif Micro Productive Financing

2024 **13.534** Unit | Units

2023	2022
13.453	3.258



Pembiayaan Syariah Sharia Financing

2024 **22.794** Unit | Units

2023	2022
21.130	13.643



**Pendapatan**
Income**2024** Rp **12.153.904** Rp Juta
Rp Million**2023**

10.416.484

2022

8.963.160

**Laba (Rugi) - Neto**
Profit (Loss) - Net**2024** Rp **4.415.534** Rp Juta
Rp Million**2023**

4.107.391

2022

3.173.660

**Produk Ramah Lingkungan***
Environmentally-friendly Products***2024** Rp **11.040** Rp Juta
Rp Million**2023**

12.120**

2022

8.370**

*Merupakan produk yang masuk ke dalam kategori keuangan berkelanjutan

**Penyajian Kembali

*Products that fall into the category of sustainable finance

**restatement

Aspek Lingkungan Hidup [OJK B.2]
Environmental Aspect [OJK B.2]**Penggunaan Energi Listrik**
Electricity Usage**2024** **83.058.260** MJ | MJ**2023**

76.370.800

2022

72.226.260

**Penggunaan Energi Bahan Bakar Minyak**
Fuel Oil Energy Usage**2024** **48.066.150** MJ | MJ**2023**

48.322.750

2022

45.211.470



Penggunaan Energi Terbarukan Renewable Energy Usage

2024 **17.480.400** MJ | MJ

2023	2022
7.059.220	6.239.440



Penggunaan Energi Energy Usage

2024 **148.604.810** MJ | MJ

2023	2022
131.752.770	123.677.170



Pemasangan Solar Panel Solar Panel Installation

2024 **317.800** kWh | kWh

2023	2022
211.968,51	86.160,65



Pengambilan Air Water Withdrawal

2024 **238.079** liter | liters

2023	2022
211.312	193.436



Penanaman Pohon (Program Keanekaragaman Hayati) Tree Planting (Biodiversity Program)

2024 **25.000*** pohon | trees

2023	2022
36.720	44.277

*Penurunan jumlah pohon disebabkan oleh fokus perusahaan terhadap penanaman 25.000 pohon untuk *carbon offset* di Hutan FIGROUP, yang secara signifikan berkontribusi pada pemulihan ekosistem dan penyerapan emisi karbon demi keberlanjutan jangka panjang.

*The decrease in the number of trees is due to the company's focus on planting 25,000 trees for carbon offset in FIGROUP Forest, which significantly contributes to ecosystem restoration and carbon emission absorption for long-term sustainability.



Jumlah Limbah Padat yang Didaur Ulang Kembali (Pengurangan Limbah) Total Recycled Solid Waste (Waste Reduction)

2024 **14.678** kg | kg

2023	2022
10.895,00	9.776,37



Jumlah Emisi Karbon yang Dihasilkan Total Carbon Emissions Produced

2024 **22.959,35** ton CO₂e
ton CO₂e

2023	2022
24.071,20	23.906,80



Jumlah Penambahan (Pengurangan) Emisi Karbon Total Addition (Reduction) of Carbon Emissions

2024 **(1.111,85)** ton CO₂e
ton CO₂e

2023	2022
300,26	315,87

**Aspek Sosial** [OJK B.3]
Social Aspect [OJK B.3]**Realisasi Dana CSR**
Realization of CSR Funds

2024	Rp 9.883	Rp Juta Rp Million
2023	8.684	
2022	6.348	

**Realisasi Dana Syariah**
Realization of Sharia Fund

2024	Rp 10.854	Rp Juta Rp Million
2023	7.042	
2022	7.105	

**Penerima Manfaat Program CSR**
Beneficiaries of CSR Programs

2024	46.667	Penerima Manfaat Beneficiaries
2023	29.943	
2022	46.416	

**Jumlah Jam Pelatihan**
Total Training Hours

2024	220.587	jam hours
2023	213.628	
2022	196.194	

**Jumlah Karyawan yang Menerima Pelatihan**
Total Employees Receiving Training

2024	12.311	karyawan employees
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2023	12.021
2022	12.160

Aspek Tata Kelola
Governance Aspect**Jumlah Keterwakilan Perempuan dalam Posisi Senior Manajemen**
Total Women Representatives in Senior Management Positions

2024	25,33 %
2023	23,68
2022	24,05

**Nilai Komposit Penilaian GCG**
GCG Assessment Composite Score

2024	1,00	Sangat Sehat Very Healthy
2023	1,00 (Sangat Sehat Very Healthy)	
2022	1,00 (Sangat Sehat Very Healthy)	



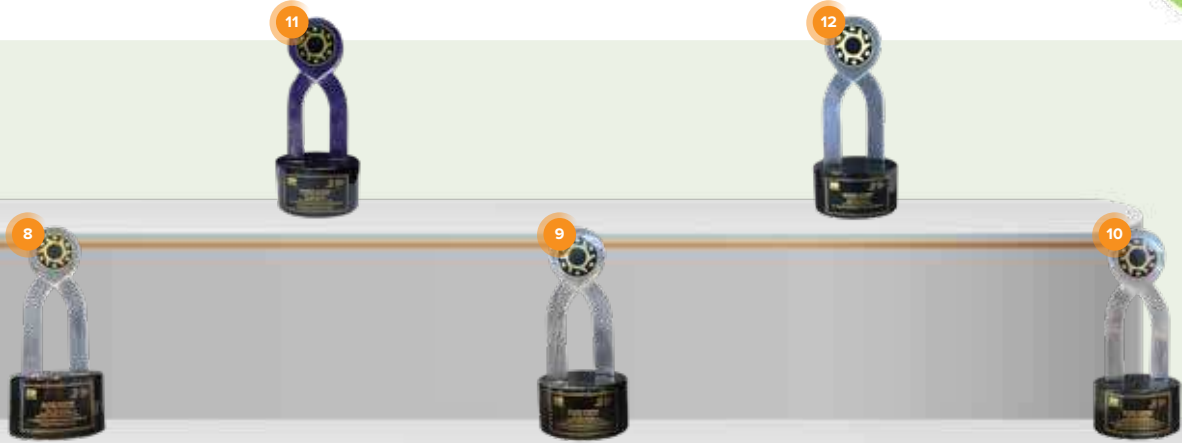
Penghargaan dan Sertifikasi

Awards and Certifications



Penghargaan | Awards

No.	Nama Penghargaan Name of Awards	Ajang Penghargaan Award Event	Tanggal Date	Penyelenggara Organizer
1	Juara Umum Astra Communication Management System Overall Champion Astra Communication Management System	Corporate Affairs Astra 2023	18 Februari 2024 February 18, 2024	PT Astra International Tbk.
2	Astra Communication Management System, Juara 1 Kategori Perusahaan Non Tbk Astra Communication Management System, 1 st Place in Non Limited Liability Company Category	Corporate Affairs Astra 2023	18 Februari 2024 February 18, 2024	PT Astra International Tbk.
3	Communication Initiatives, Juara 2 sub-kategori Digital Public Engagement Initiatives Communication Initiatives, 2 nd Place in Digital Public Engagement Initiatives Sub-category	Corporate Affairs Astra 2023	18 Februari 2024 February 18, 2024	PT Astra International Tbk.
4	Astra Friendly Company, Juara 3 sub-kategori Community Health and Well Being Astra Friendly Company, 3 rd Place in Community Health and Well-being Sub-category	Corporate Affairs Astra 2023	18 Februari 2024 February 18, 2024	PT Astra International Tbk.
5	Penghargaan sebagai Mitra UMKM – FINATRA Award as MSMEs Partner - FINATRA	UMKM Summit	7 Maret 2024 March 7, 2024	Media OMG
6	Silver Winner atas Program Digital PR Cerita UMKM Binaan FIFGROUP Silver Winner for Digital PR Program - FIFGROUP-Assisted MSMEs Stories	PR INDONESIA Award 2023	8 Maret 2024 March 8, 2024	PR INDONESIA
7	Silver Winner atas Program Corporate PR Smart (Silaturahmi dengan Media Akrab dan Ramah Tanpa Batas) Silver Winner for Corporate PR Program - Smart (Silaturahmi dengan Media Akrab dan Ramah Tanpa Batas/Building Friendly and Boundless Connections with Media)	PR INDONESIA Award 2023	8 Maret 2024 March 8, 2024	PR INDONESIA



Penghargaan | Awards

No.	Nama Penghargaan Name of Awards	Ajang Penghargaan Award Event	Tanggal Date	Penyelenggara Organizer
8	Silver Winner atas Program Komunikasi CSR Sustainable Business Practice - FIFGROUP #CareForGreenLiving Silver Winner for CSR Communication Program in Sustainable Business Practice - FIFGROUP #CareForGreenLiving	PR INDONESIA Award 2023	8 Maret 2024 March 8, 2024	PR INDONESIA
9	Silver Winner atas Program Komunikasi CSR Community Development - FIFGROUP Doping (Dorong Pengetahuan Literasi Keuangan) Silver Winner for CSR Communication Program in Community Development - FIFGROUP Doping (Dorong Pengetahuan Literasi Keuangan/ Encouraging Financial Literacy)	PR INDONESIA Award 2023	8 Maret 2024 March 8, 2024	PR INDONESIA
10	Silver Winner atas Program Komunikasi CSR Community Development - FIFGROUP Hijau (Hutan Inspiratif Jaga Alam Utuh) Silver Winner for CSR Communication Program in Community Development - FIFGROUP Hijau (Hutan Inspiratif Jaga Alam Utuh/Inspirational Forests Preserve Nature's Integrity)	PR INDONESIA Award 2023	8 Maret 2024 March 8, 2024	PR INDONESIA
11	Bronze Winner atas Program Corporate PR Wealth Wisdom: Mengoptimalkan Fasilitas Pembiayaan dengan Cerdas dan Bijak Bronze Winner for Corporate PR Program Wealth Wisdom: Optimizing Loan Facilities Smartly and Wisely	PR INDONESIA Award 2023	8 Maret 2024 March 8, 2024	PR INDONESIA
12	Bronze Winner atas Laporan Tahunan - Laporan Keberlanjutan Bronze Winner for Annual Report - Sustainability Report	PR INDONESIA Award 2023	8 Maret 2024 March 8, 2024	PR INDONESIA



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Penghargaan | Awards

No.	Nama Penghargaan Name of Awards	Ajang Penghargaan Award Event	Tanggal Date	Penyelenggara Organizer
13	The Best Human Capital for Prioritizing Organizational Agility Principles in Optimizing Employee Competencies	Indonesia Human Capital Awards 2024	6 Mei 2024 May 6, 2024	Warta Ekonomi
14	Indonesia Best CSR in Finance Sector 2024	6 th Indonesia CSR Awards 2024	7 Mei 2024 May 7, 2024	The Economics
15	Gold Winner Excellence in Crisis Management Planning	HR Excellence Awards Indonesia 2024	19 Juli 2024 July 19, 2024	Lighthouse Independent Media Singapore
16	Bronze Winner Excellence in Workplace Culture	HR Excellence Awards Indonesia 2024	19 Juli 2024 July 19, 2024	Lighthouse Independent Media Singapore
17	Learning & Development (L&D) and Knowledge Management	The 15 th Indonesia HR Excellence Conference & Awarding 2024	25 Juli 2024 July 25, 2024	SWA Media & Lembaga Management Fakultas Ekonomi & Bisnis Universitas Indonesia (LM-FEBUI)
18	Reward Management & Talent Retention Strategy	The 15 th Indonesia HR Excellence Conference & Awarding 2024	25 Juli 2024 July 25, 2024	SWA Media & Lembaga Management Fakultas Ekonomi & Bisnis Universitas Indonesia (LM-FEBUI)
19	Employer Branding and Talent Acquisition	The 15 th Indonesia HR Excellence Conference & Awarding 2024	25 Juli 2024 July 25, 2024	SWA Media & Lembaga Management Fakultas Ekonomi & Bisnis Universitas Indonesia (LM-FEBUI)
20	FIF sebagai The Excellent Performance Multifinance Company (Asset > Rp10trillion) FIF as The Excellent Performance Multifinance Company (Assets > Rp 10trillion)	Multinance Award 2024	29 Juli 2024 July 29, 2024	Infobank



Penghargaan | Awards

No.	Nama Penghargaan Name of Awards	Ajang Penghargaan Award Event	Tanggal Date	Penyelenggara Organizer
21	Popular Companies 2024	5 th Indonesia PR Summit 2024	15 Agustus 2024 August 15, 2024	The Economics
22	Popular PR Persons 2024	5 th Indonesia PR Summit 2024	15 Agustus 2024 August 15, 2024	The Economics
23	Indonesia Best Workspace For Women Awards 2024	Indonesia Best Workspace For Women Awards	27 Agustus 2024 August 27, 2024	Warta Ekonomi
24	Public Relations Top Leader Award 2024	Indonesia PR Top Leader Award 2024	29 Agustus 2024 August 29, 2024	Warta Ekonomi
25	Most Popular Brand of The Year 2024 Kategori Keuangan (Multifinance) Most Popular Brand of The Year 2024 in the Finance Category (Multifinance)	7 Most Popular Brand of The Year 2024	4 September 2024 September 4, 2024	Jawa Pos
26	Best Performance Multifinance Kategori Aset di atas Rp10 Triliun Best Performance Multifinance in Asset Category above Rp10 Trillion	Bisnis Indonesia Financial Award (BIFA) 2024	18 September 2024 September 18, 2024	Bisnis Indonesia
27	PR Program of The Year 2024, Kategori ESG Campaign - Program FIFGROUP Dukung UMKM Naik Kelas (JUDGES Review) PR Program of The Year 2024, ESG Campaign Category - FIFGROUP Supports MSMEs to Level Up (JUDGES' Review)	Indonesia PR of The Year 2024	20 September 2024 September 20, 2024	Mix Marcomm - SWA



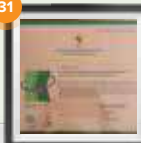
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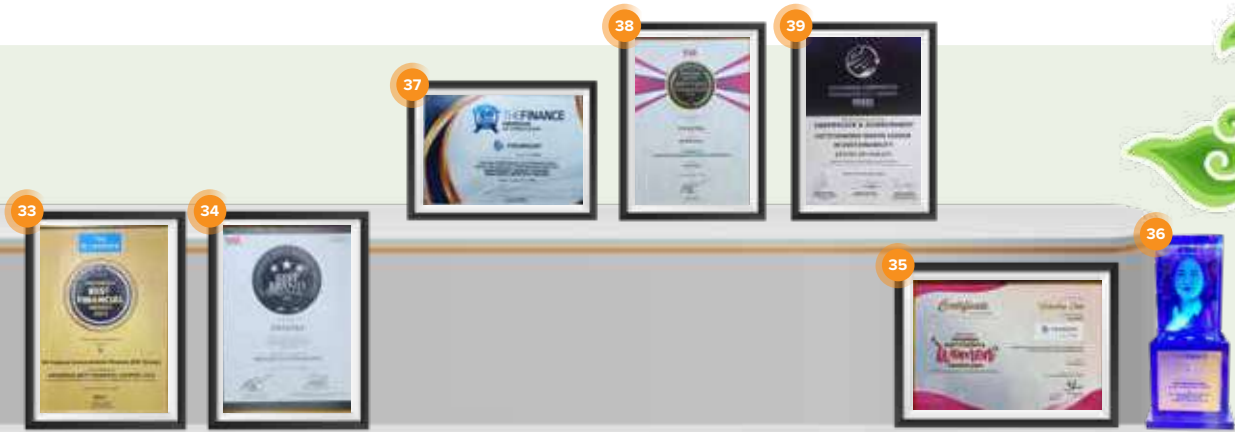


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Penghargaan | Awards

No.	Nama Penghargaan Name of Awards	Ajang Penghargaan Award Event	Tanggal Date	Penyelenggara Organizer
28	PR Program of The Year 2024, Kategori Creative Corporate Reputation - Program Wealth Wisdom Mengoptimalkan Fasilitas Pembiayaan dengan Cerdas dan Bijak PR Program of The Year 2024, Creative Corporate Reputation Category - Wealth Wisdom Program Optimizing Financing Facilities Smartly and Wisely	Indonesia PR of The Year 2024	20 September 2024 September 20, 2024	Mix Marcomm - SWA
29	PR Program of The Year 2024, Kategori ESG Campaign - Program FIFGROUP dukung UMKM Naik Kelas (Based on Engagement Index) PR Program of The Year 2024, ESG Campaign Category - FIFGROUP supports MSMEs to Level Up (Based on Engagement Index)	Indonesia PR of The Year 2024	20 September 2024 September 20, 2024	Mix Marcomm - SWA
30	Indonesia Best Multifinance 2024 for Optimizing Financing Service to Support Performance Growth, (Category: Total Assets Above 30 Trillion)	Best Multifinance Awards 2024	27 September 2024 September 27, 2024	Warta Ekonomi
31	Sebagai Perusahaan Kecelakaan Nihil (Zero Accident Award) Tahun 2024 Zero Accident Award 2024	Zero Accident - Pemprov Sumbar	1 Oktober 2024 October 1, 2024	Pemprov Sumatera Barat
32	Rating ESG Nusantara Kategori Gold Kalimantan ESG Nusantara Rating Gold Kalimantan Category	Rating ESG Nusantara 2024	18 Oktober 2024 October 18, 2024	The La Tofi School of Social Responsibility
33	Indonesia Best Financial Award 2024 - Best Social Contribution Reputation in Multifinance >20T Category	Indonesia Best Financial Award 2024	19 Oktober 2024 October 19, 2024	The Iconomics



Penghargaan | Awards

No.	Nama Penghargaan Name of Awards	Ajang Penghargaan Award Event	Tanggal Date	Penyelenggara Organizer
34	Best Brand Platinum 2024 Kategori Kredit Kepemilikan Motor Best Brand Platinum 2024 for Motorcycle Ownership Credit Category	Indonesia Best Brand Award (IBBA) 2024	7 November 2024 November 7, 2024	Majalah SWA dan MARS Digital Indonesia & Swanetwork
35	Valentina Chai - Indonesia Most Powerful Women 2024 in Managing Loan Facility to Increase Financing Disbursement	Herstory - Indonesia Most Powerful Women Awards 2024	12 November 2024 November 12, 2024	Herstory - SWA Media
36	Valentina Chai sebagai Best CFO Category Multifinance Valentina Chai as Best CFO in Multifinance Category	TOP 20 Financial Institution & The Finance Awards 2024	22 Oktober 2024 October 22, 2024	The Finance member of Infobank Media Group
37	PT Federal International Finance sebagai Top 20 Financial Institution 2024 Kategori Perusahaan Pembiayaan Beraset Rp10 Triliun ke atas berpredikat Sangat Bagus PT Federal International Finance as Top 20 Financial Institution 2024 in Multifinance with Assets above Rp10 Trillion, Rated Excellent	TOP 20 Financial Institution & The Finance Awards 2024	22 Oktober 2024 October 22, 2024	The Finance member of Infobank Media Group
38	Peringkat 1 sebagai Most Reputable Companies Kategori Multifinance dengan predikat "Very Good" Ranked 1 as Most Reputable Company in Multifinance Category with a "Very Good" Rating	Indonesia Most Reputable Companies 2024	21 November 2024 November 21, 2024	Majalah SWA dan Business Digest
39	Outstanding Senior Leader in Sustainability, diraih oleh Direktur FIFGROUP, Esther Sri Harjati Outstanding Senior Leader in Sustainability, awarded to FIFGROUP Director, Esther Sri Harjati	Indonesia Corporate Sustainability Award 2024 (ICSA 2024)	21 November 2024 November 21, 2024	PT Olahkarsa Inovasi Indonesia & Indonesia Business Council for Sustainable Development (IBCSD)



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Penghargaan | Awards

No.	Nama Penghargaan Name of Awards	Ajang Penghargaan Award Event	Tanggal Date	Penyelenggara Organizer
40	Outstanding Leader in Sustainability, diterima oleh Environment Health Safety, Social Responsibility, and Sustainability Management (EHSSRSM) Department Head FIFGROUP, Charles DW Simaremare Outstanding Leader in Sustainability, awarded to FIFGROUP's Environment Health Safety, Social Responsibility, and Sustainability Management (EHSSRSM) Department Head, Charles DW Simaremare	Indonesia Corporate Sustainability Award 2024 (ICSA 2024)	21 November 2024 November 21, 2024	PT Olahkarsa Inovasi Indonesia & Indonesia Business Council for Sustainable Development (IBCSD)
41	Best Practice in SME's Empowerment	Indonesia Corporate Sustainability Award 2024 (ICSA 2024)	21 November 2024 November 21, 2024	PT Olahkarsa Inovasi Indonesia & Indonesia Business Council for Sustainable Development (IBCSD)
42	Award Platinum pada Core Subject Hak Asasi Manusia (HAM) dengan Judul "FIFriendibility: Merangkul Keselarasan" Platinum Award in the Core Subject of Human Rights with the Program "FIFriendibility: Embracing Harmony"	Anugerah Indonesia CSR Award (ICA) dan Indonesia SDGs Award (ISDA) 2024	28 November 2024 November 28, 2024	Corporate Forum for CSR Development (CFCD)
43	Award Gold pada Core Subject Ketenagakerjaan dengan Judul "FIFGROUP Aman Berlalu Lintas (FABL)" Gold Award in the Core Subject of Labor Practices with the Program "FIFGROUP Aman Berlalu Lintas/Safe Traffic (FABL)"	Anugerah Indonesia CSR Award (ICA) dan Indonesia SDGs Award (ISDA) 2024	28 November 2024 November 28, 2024	Corporate Forum for CSR Development (CFCD)
44	Award Silver pada Core Subject Community Involvement and Development (CID) dengan Judul "Secanting: Sehat Ceria Tanpa Stunting" Silver Award in the Core Subject of Community Involvement and Development with the Program "Secanting: Sehat Ceria Tanpa Stunting/Healthy and Happy Without Stunting"	Anugerah Indonesia CSR Award (ICA) dan Indonesia SDGs Award (ISDA) 2024	28 November 2024 November 28, 2024	Corporate Forum for CSR Development (CFCD)
45	Direktur FIFGROUP, Valentina Chai sebagai The 200 Future Leaders 2024 Director of FIFGROUP, Valentina Chai as The 200 Future Leaders 2024	Top 100 CEO dan The 200 Future Leaders 2024	29 November 2024 November 29, 2024	Infobank Media Group



Penghargaan | Awards

No.	Nama Penghargaan Name of Awards	Ajang Penghargaan Award Event	Tanggal Date	Penyelenggara Organizer
46	Direktur FIFGROUP, Daniel Hartono sebagai The 200 Future Leaders 2024 Director of FIFGROUP, Daniel Hartono as The 200 Future Leaders 2024	Top 100 CEO dan The 200 Future Leaders 2024	29 November 2024 November 29, 2024	Infobank Media Group
47	FIFGROUP sebagai Top 5 Graduate Employer Award 2024 FIFGROUP as a Top 5 Graduate Employer Award 2024 Winner	Best Employer Award 2024	3 Desember 2024 December 3, 2024	Telkom University
48	FIFGROUP sebagai Indonesia Customer Experience Champion 2024 dengan predikat Excellent FIFGROUP as Indonesia Customer Experience Champion 2024 with an Excellent Rating	Indonesia Customer Experience Champion 2024	5 Desember 2024 December 5, 2024	SWA & Business Digest
49	FIFASTRA sebagai Indonesia Customer Experience (ICX) Award pada kategori Pembiayaan Motor dengan predikat Excellent FIFASTRA as Indonesia Customer Experience (ICX) Award Winner in the Motorcycle Financing Category with an Excellent Rating	Indonesia Customer Experience Champion 2024	5 Desember 2024 December 5, 2024	SWA & Business Digest
50	SPEKTRA sebagai Indonesia Customer Experience (ICX) Award untuk kategori Pembiayaan Elektronik dan Rumah Tangga dengan predikat Very Good SPEKTRA as Indonesia Customer Experience (ICX) Award Winner in the Electronics and Household Financing Category with a Very Good Rating	Indonesia Customer Experience Champion 2024	5 Desember 2024 December 5, 2024	SWA & Business Digest
51	Juara Pertama Nominasi Maju Berkat Pembiayaan 2024 First Winner in the Progress Through Financing 2024 Nomination	Asosiasi Perusahaan Pembiayaan Indonesia (APPI)	5 Desember 2024 December 5, 2024	APPI

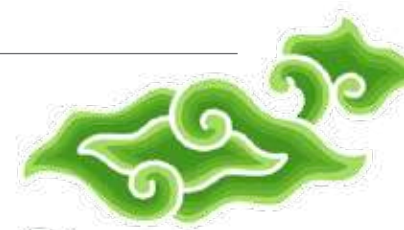


Penghargaan | Awards

No.	Nama Penghargaan Name of Awards	Ajang Penghargaan Award Event	Tanggal Date	Penyelenggara Organizer
52	Beasiswa Prestasi APPI 2024 Salah Satu Anak Karyawan FIFGROUP APPI 2024 Achievement Scholarship for a FIFGROUP Employee's Child	Asosiasi Perusahaan Pembiayaan Indonesia (APPI)	5 Desember 2024 December 5, 2024	APPI
53	FIFGROUP sebagai Top 100 Corporate Pro Co-Operative Kategori Financing Partner FIFGROUP as a Top 100 Corporate Pro Co-Operative in the Financing Partner Category	100 Corporate Pro Cooperatives Award 2024	12 Desember 2024 December 12, 2024	Media Peluang
54	FIFGROUP sebagai Indonesia Corporate Sustainability Initiatives 2024 : Predikat Very Good pada Kategori Social Marketing, dengan Program MENYALA "Menyuarakan Literasi melalui Aksi" FIFGROUP as Indonesia Corporate Sustainability Initiatives 2024: Very Good Rating in Social Marketing Category, with the Program MENYALA "Menyuarakan Literasi melalui Aksi/Promoting Literacy through Action"	Indonesia Corporate Sustainability Initiatives (CSI) 2024	18 Desember 2024 December 18, 2024	Majalah MIX Marcomm (SWA Media Group)
55	FIFGROUP sebagai Indonesia Corporate Sustainability Initiatives 2024 : Predikat Good pada Kategori Cause Promotion, dengan Program FIFGROUP Aman Berlalu Lintas (FABL) FIFGROUP as Indonesia Corporate Sustainability Initiatives 2024: Good Rating in Cause Promotion Category, with the FIFGROUP Aman Berlalu Lintas/Safe Traffic (FABL) Program	Indonesia Corporate Sustainability Initiatives (CSI) 2024	18 Desember 2024 December 18, 2024	Majalah MIX Marcomm (SWA Media Group)
56	Pak Siswadi sebagai Indonesia CEO Excellence Awards 2024 Mr. Siswadi as Indonesia CEO Excellence Awards 2024 Winner	CEO Excellence Awards 2024	19 Desember 2024 December 19, 2024	Warta Ekonomi

Sertifikasi | Certifications

No.	Sertifikasi Certification	Masa Berlaku Validity Period
1.	ISO 37001:2016 Sistem Manajemen Anti Penyuapan ISO 37001:2016 Anti-Bribery Management System	15 September 2027 September 15, 2027
2.	ISO 27001:2013 Sistem Manajemen Keamanan Informasi ISO 27001:2013 Information Security Management System	2025





Jejak Langkah Keberlanjutan

Sustainable Milestone

12 Januari 2024
January 12, 2024



FIFGROUP Bagikan Beasiswa kepada 428 Anak Karyawan Terpilih FIFGROUP Awards Scholarships to 428 Selected Employees' Children

Dalam upaya mewujudkan aspirasi FIFGROUP “Membawa Kehidupan yang Lebih Baik untuk Masyarakat”, FIFGROUP kembali menyelenggarakan program tahunan “Beasiswa Ceria” di tahun 2024 melalui kegiatan penyaluran bantuan beasiswa kepada 428 anak yang bersekolah mulai dari tingkat Sekolah Dasar, Sekolah Menengah Pertama setingkat, Sekolah Menengah Atas Setingkat, dan Universitas. Pelaksanaan kegiatan tersebut sudah dilakukan sejak tahun 2013 dan implementasinya sejalan dengan *Sustainable Development Goals* (SDGs) ke-4, yaitu Pendidikan Berkualitas.

In an effort to realize FIFGROUP's aspiration of “Bringing a Better Life to Communities,” FIFGROUP has once again organized the annual program “Beasiswa Ceria/Cheerful Scholarship” in 2024 by distributing scholarships to 428 students from elementary, junior high, and senior high school levels, as well as university students. This program has been implemented since 2013 and aligns with the 4th Sustainable Development Goal (SDG), namely Quality Education.

23 Februari 2024
February 23, 2024



Semarak HUT Astra ke-67, FIFGROUP Gelar Kegiatan Donor Darah Celebrating Astra's 67th Anniversary, FIFGROUP Organizes Blood Donation Activity

Sebagai salah satu anak perusahaan Astra, FIFGROUP turut memeriahkan HUT ke-67 Astra dengan menggelar kegiatan *Corporate Social Responsibility* (CSR) berupa program donor darah yang bertajuk “Setetes Darah Sejuta Cinta”. Pelaksanaan kegiatan donor darah kali ini terselenggara melalui kerja sama dengan Unit Donor Darah (UDD) Palang Merah Indonesia (PMI) Jakarta Selatan dan berhasil mengumpulkan 167 kantong darah dari pendonor karyawan internal.

As one of Astra's subsidiaries, FIFGROUP also participated in celebrating Astra's 67th anniversary by organizing a Corporate Social Responsibility (CSR) activity in the form of a blood donation program titled “A Drop of Blood, a Million Loves.” The blood donation event was held in collaboration with the with the Blood Donation Unit (UDD) of the Indonesian Red Cross (PMI) South Jakarta and successfully collected 167 bags of blood from internal employees.

3 April 2024
April 3, 2024



Lanjutkan Inisiatif Keberlanjutan, FIFGROUP Pasang Solar Panel di Kota Serang Continuing Sustainability Initiatives, FIFGROUP Installs Solar Panels in Serang City

Memasuki tahun 2024, FIFGROUP sebagai salah satu anak perusahaan dari PT Astra International Tbk melanjutkan komitmen penuh dan serangkaian upaya untuk menurunkan emisi gas rumah kaca melalui pemanfaatan Energi Baru Terbarukan (EBT). Langkah konkret tersebut diwujudkan melalui peresmian instalasi solar panel kapasitas 10,8 kWp, berlokasi di Kantor FIFGROUP Cabang Serang.

Entering 2024, FIFGROUP, as one of the subsidiaries of PT Astra International Tbk, continued its full commitment and a series of efforts to reduce greenhouse gas emissions through the use of New Renewable Energy (NRE). This concrete step was implemented through the inauguration of a 10.8 kWp solar panel installation at FIFGROUP Serang Branch Office.

5 April 2024
April 5, 2024



Sambut Idul Fitri 2024, FIFGROUP Salurkan Bingkisan dan Bantuan Lebaran bagi Masyarakat Sekitar Welcoming Eid 2024, FIFGROUP Distributes Packages and Assistance to Local Communities

Menyambut Hari Raya Idul Fitri 1 Syawal 1445 Hijriah, FIFGROUP kembali menunjukkan kepeduliannya terhadap sesama dengan menyalurkan bingkisan dan bantuan kepada yaysan, masyarakat sekitar, serta mitra perusahaan. Di bawah payung program “FIFGROUP Peduli”, pada tahun 2024, FIFGROUP melakukan pembagian sebanyak 482 bingkisan lebaran senilai Rp135 juta kepada masyarakat di sekitar kantor pusat dan mitra perusahaan antara lain *Office Boy* (OB), *driver*, *petugas maintenance*, *receptionist* hingga personil keamanan.

Welcoming Eid al-Fitr 1 Shawwal 1445 Hijri, FIFGROUP once again showed its solidarity with others by providing gifts and assistance to foundations, surrounding communities, and company partners. Under the umbrella of “FIFGROUP Peduli” program, in 2024, FIFGROUP distributed 482 Eid gifts worth Rp135 million to the local community around the head office and company partners, including office boys (OB), drivers, maintenance staff, receptionists, and security personnel.

6 April 2024
April 6, 2024



Lanjutkan Tradisi Kebaikan, FIFGROUP Peduli Berbagi Takjil Menjelang Akhir Bulan Suci Ramadan Continuing the Tradition of Kindness, FIFGROUP Peduli Shares Free Takjil (Iftar Snacks) During Ramadan

Dalam rangka menebarkan kebahagiaan dan berkah kepada masyarakat sekitar, FIFGROUP telah mengalokasikan dana lebih dari Rp350 juta untuk mengadakan kegiatan CSR bertajuk “FIFGROUP Peduli Berbagi Takjil” berupa pembagian 14.580 takjil di lebih dari 243 kantor cabang yang tersebar di seluruh Indonesia termasuk kantor pusat. Pelaksanaan kegiatan CSR ini juga menjadi bagian dari perayaan HUT FIFGROUP ke-35.

To spread happiness and blessings to the surrounding community, FIFGROUP allocated more than Rp350 million to organize CSR activities titled “FIFGROUP Peduli Shares Free Takjil,” distributing 14,580 takjil (iftar snacks) at over 243 branch offices across Indonesia, including the head office. This CSR activity also became part of FIFGROUP's 35th anniversary celebration.

17 April 2024
April 17, 2024



Semarak Halal bi Halal FIFGROUP, 35 Pantu Asuhan Berbagi Kebahagiaan Bersama Ustadz Maulana Joyful Halal bi Halal with FIFGROUP, 35 Orphanages Share Happiness with Ustadz Maulana

Setelah perayaan Hari Raya Idul Fitri 1445 Hijriah, FIFGROUP melanjutkan komitmennya untuk membagikan dampak positif kepada masyarakat sekitar melalui pelaksanaan kegiatan CSR berupa distribusi bantuan sosial senilai lebih dari Rp350 juta kepada 35 Pantu Asuhan yang tersebar di seluruh Indonesia. Pelaksanaan kegiatan CSR menggunakan Dana Sosial Syariah FIFGROUP dan menjadi bagian dari rangkaian perayaan HUT FIFGROUP ke-35.

After the Eid al-Fitr 1445 Hijri celebrations, FIFGROUP continued its commitment to making a positive impact on the surrounding community through CSR activities in the form of social assistance distribution worth over Rp350 million to 35 orphanages across Indonesia. This CSR initiative utilized FIFGROUP's Sharia Social Fund and was part of FIFGROUP's 35th anniversary celebration.



26 April 2024
April 26, 2024



FIFGROUP Wujudkan Visi Keberlanjutan, Solar Panel ke-20 Terpasang di Cabang Cikarang FIFGROUP Achieves Sustainability Vision with the 20th Solar Panel Installation in Cikarang

FIFGROUP meresmikan pemasangan solar panel di Kantor Cabang Cikarang, Jawa Barat, sebagai salah satu program keberlanjutan yang bertujuan untuk mendukung kelestarian dan keberlanjutan lingkungan hidup melalui inisiatif pengurangan emisi pada operasional bisnis sehari-hari. Kegiatan ini menyusul pemasangan instalasi solar panel yang sebelumnya telah dilakukan di sepuluh kantor cabang pada tahun 2023, tujuh cabang di tahun 2022 dan satu cabang di tahun 2019. Dengan demikian, FIFGROUP sudah memiliki 20 solar panel yang sudah diresmikan sampai dengan 26 April 2024 dan tersebar di berbagai wilayah Indonesia.

FIFGROUP inaugurated the installation of solar panels at the Cikarang Branch Office in West Java as part of its sustainability program aimed at supporting the preservation and sustainability of the environment through emission reduction initiatives in daily business operations. This follows the installation of solar panels in ten branch offices in 2023, seven branch offices in 2022, and one branch office in 2019. Thus, as of April 26, 2024, FIFGROUP has inaugurated 20 solar panel installations spread across various regions in Indonesia.

26 April 2024
April 26, 2024



Sambut HUT ke-35, FIFGROUP Jadi Sponsor Utama Kuliner Lampung Festival 2024 Welcoming 35th Anniversary, FIFGROUP Becomes the Main Sponsor of Lampung Culinary Festival 2024

Sebagai bagian dari rangkaian menyambut HUT ke-35, FIFGROUP didapuk menjadi sponsor utama untuk acara Kuliner Lampung Festival (KLF) 2024. Dengan menjadi sponsor utama untuk acara tersebut, FIFGROUP menunjukkan dukungan penuh terhadap upaya pelestarian kuliner dan jajanan Indonesia yang diyakini memberikan sejumlah dampak positif bagi perekonomian dan masyarakat Lampung.

As part of the 35th anniversary celebration, FIFGROUP was named the main sponsor of the Kuliner Lampung Festival (KLF) 2024. By becoming the main sponsor for this event, FIFGROUP shows full support for the preservation of Indonesian cuisine and culinary snacks, which are believed to positively impact Lampung's economy and community.

3 Mei 2024
May 3, 2024



FIF Terima Fasilitas Pinjaman Berkelanjutan Senilai US\$60 Juta FIF Secures a Sustainable Loan Facility Worth US\$60 Million

FIF menjalin kerja sama strategis dengan Mizuho Bank, Ltd., MUFG Bank, Ltd., dan Sumitomo Mitsui Banking Corporation Singapore Branch dalam bentuk penandatanganan perjanjian fasilitas pinjaman berkelanjutan senilai US\$60 juta. Fasilitas pinjaman ini merupakan wujud komitmen FIF dalam mengintegrasikan praktik-praktik berkelanjutan ke dalam operasionalnya, khususnya di sektor pembiayaan, sejalan dengan komitmen global untuk mencapai Tujuan Pembangunan Berkelanjutan (SDGs). Penerbitan ESG Loan menjadi salah satu inisiatif penting untuk mendukung "FIF 2030 Sustainability Aspiration", khususnya dalam mengembangkan portofolio bisnis yang berkelanjutan, serta sekaligus menjadi wujud komitmen FIF dalam mendukung implementasi *Sustainable Finance Roadmap* yang digagas oleh Otoritas Jasa Keuangan (OJK).

FIFGROUP has entered a strategic partnership with Mizuho Bank, Ltd., MUFG Bank, Ltd., and Sumitomo Mitsui Banking Corporation Singapore Branch by signing a US\$60 million sustainable loan facility agreement. This loan facility is a form of FIFGROUP's commitment to integrating sustainable practices into its operations, particularly in financing, aligned with global commitments to achieve the Sustainable Development Goals (SDGs). The issuance of the ESG Loan is a vital initiative to support the "FIF 2030 Sustainability Aspiration," especially in developing a sustainable business portfolio, as well as a form of FIF's commitment to support the implementation of the Sustainable Finance Roadmap initiated by the Financial Services Authority (FSA).

3 Mei 2024
May 3, 2024



FIFGROUP Resmikan Kampung Berseri Astra (KBA) Binaan Pertama di Kota Depok FIFGROUP Inaugurates the First Assisted Kampung Berseri Astra (KBA) in Depok City

Pelaksanaan *kick-off* peresmian Kampung Berseri Astra (KBA) Binaan FIFGROUP di Kelurahan Duren Seribu, Kecamatan Bojongsari, Kota Depok. Acara ini dihadiri oleh Director in Charge (DIC) Corporate Communication, Environment Health Safety & Social Responsibility (EHSSR) & Sustainability FIFGROUP, Esther Sri Harjati dan Wali Kota Depok, Mohammad Idris. Sebagai bagian yang tidak terpisahkan dari komitmen Grup Astra terhadap pembangunan komunitas, Kelurahan Duren Seribu di Kota Depok ini menjadi KBA pertama yang dibina secara langsung oleh FIFGROUP. Melalui pelaksanaan KBA Binaan, FIFGROUP berupaya mengembangkan potensi keberlanjutan dari kualitas hidup warga Kelurahan Duren Seribu, serta sekaligus berkontribusi terhadap pengentasan isu sosial dan lingkungan di daerah melalui sejumlah inisiatif dari keempat pilar CSR FIFGROUP, yakni FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, dan FIFGROUP Lestari.

The *kick-off* event for the inauguration of Kampung Berseri Astra (KBA) Assisted by FIFGROUP was held in Duren Seribu Subdistrict, Bojongsari District, Depok City. The event was attended by Director in Charge (DIC) of Corporate Communication, Environment Health Safety & Social Responsibility (EHSSR) & Sustainability, Esther Sri Harjati, and the Mayor of Depok, Mohammad Idris. As an integral part of Astra Group's commitment to community development, Duren Seribu Subdistrict becomes the first KBA directly assisted by FIFGROUP. Through this program, FIFGROUP aims to develop the sustainability potential of the quality of life of the residents of Duren Seribu Subdistrict, as well as to contribute to the alleviation of social and environmental issues in the area through a number of initiatives from the four FIFGROUP's CSR pillars, namely FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, and FIFGROUP Lestari.

18 Mei 2024
May 18, 2024**Pulau Pramuka Tanpa Sampah, FIFGROUP bersama Masyarakat Bersihkan Pantai**
Pramuka Island Free of Trash, FIFGROUP and the Local Community Clean the Beach

Sebagai bentuk kepedulian terhadap kelestarian lingkungan, FIFGROUP mengadakan kegiatan bersih-bersih kawasan pantai atau *Beach Clean Up* di Pulau Pramuka, Kepulauan Seribu, Jakarta. Kegiatan ini digelar oleh Environment, Health, Safety, Social Responsibility & Sustainability Management (EHSSR-SM) Department FIFGROUP, Unit Kegiatan Karyawan (UKK) FIFGROUP Discovery Society, dan sebuah lembaga swadaya masyarakat di bidang lingkungan, *Divers Clean Action*. Pelaksanaan kegiatan ini menjadi rangkaian dari HUT ke-35, serta menjadi bukti nyata atas dukungan penuh FIFGROUP terhadap program Pemerintah dalam menanggulangi pengurangan sampah plastik sebanyak 70% pada tahun 2025. Selain itu, *Beach Clean Up* ini juga menjadi perwujudan dari kampanye FIFGROUP #CARE yang merupakan bagian dari kegiatan #CAREforGreenLiving serta bentuk implementasi SDGs dan Astra 2030 *Sustainability Aspiration*. Kegiatan yang bertajuk "FIFGROUP ber-A.K.S.I (Ayo Kurangi Sampah Indonesia) untuk Laut" ini diikuti oleh 80 peserta yang terdiri dari karyawan FIFGROUP bersama Dinas Lingkungan Hidup Kepulauan Seribu, penduduk setempat, serta pihak *Divers Clean Action*.

As a form of concern for environmental preservation, FIFGROUP organized a beach cleanup activity at Pramuka Island, Kepulauan Seribu, Jakarta. This event was hosted by the Environment, Health, Safety, Social Responsibility & Sustainability Management (EHSSR-SM) Department, FIFGROUP's Employee Activity Unit (UKK) Discovery Society, and an environmental non-governmental organization named *Divers Clean Action*. The implementation of this activity was part of the 35th-anniversary celebrations, as well as a concrete proof of FIFGROUP's full support for the government's program to reduce plastic waste by 70% by 2025. Additionally, the Beach Cleanup activity is also a manifestation of FIFGROUP #CARE campaign which is part of #CAREforGreenLiving activities, as well as a form of implementation of SDGs and Astra 2030 Sustainability Aspiration. Titled "FIFGROUP ber-A.K.S.I (Ayo Kurangi Sampah Indonesia) untuk Laut" (Let's Reduce Indonesia's Waste for the Ocean), the activity was attended by 80 participants, consisting FIFGROUP employees, representatives from the Thousand Islands Environmental Agency, local residents, and *Divers Clean Action* representatives.

23 Mei 2024
May 23, 2024**FIFGROUP 35th LOCALICIOUS Dibuka, Warga Jakarta Bisa Kulineran, Nonton Konser, Hingga Cari Kerja**
FIFGROUP 35th LOCALICIOUS Opens, Jakarta Residents Can Enjoy Culinary Delights, Concerts, and Job Opportunities

Penyelenggaraan FIFGROUP 35th LOCALICIOUS menjadi puncak perayaan HUT ke-35 FIFGROUP yang pada tahun 2024 mengusung tema besar "Bersama Meraih Masa Depan Gemilang". Rangkaian kegiatan acara tersebut dipusatkan di Plaza Parkir Timur Senayan, Gelora Bung Karno, serta terbuka untuk umum secara gratis pada 23-26 Mei 2024. Tidak hanya menyajikan jajanan kuliner Nusantara, FIFGROUP 35th LOCALICIOUS juga menghadirkan sejumlah aktivitas menarik, promo, *workshop* edukatif, hingga lowongan pekerjaan.

The FIFGROUP 35th LOCALICIOUS event marked the highlight of FIFGROUP's 35th-anniversary celebrations in 2024, with the grand theme "Together Towards a Brilliant Future." This event series was centered at the East Parking Plaza of Gelora Bung Karno, Senayan, and was open to the public for free on May 23 to 26, 2024. Not only serving a variety of Indonesian culinary delights, FIFGROUP 35th LOCALICIOUS also featured interesting activities, promos, educational workshops, and job opportunities.

6 Juni 2024
June 6, 2024**Rangkaian HUT ke-35, FIFGROUP Salurkan Rp3,5 Miliar Dana Bergulir Bagi 800 UMKM**
As Part of Its 35th Anniversary, FIFGROUP Distributes Rp3.5 Billion in Revolving Funds to 800 MSMEs

Kontribusi nyata terhadap pilar *Public Contribution* dalam program CSR FIFGROUP Sejahtera ditunjukkan FIFGROUP dengan memberikan dukungan penuh terhadap Usaha Mikro, Kecil, dan Menengah (UMKM) dalam bentuk penyaluran dana bergulir tanpa bunga kepada 800 UMKM di tahun 2024 dengan total senilai Rp3,5 miliar. Program ini dimulai dengan *Kick Off* UMKM bertajuk "UMKM Tangguh, Ekonomi Tumbuh" yang berlokasi di Menara FIF, Jakarta Selatan. Dalam menyelenggarakan acara tersebut, FIFGROUP berkolaborasi dengan sejumlah yayasan di bawah Grup Astra, seperti Yayasan Dharma Bhakti Astra, Yayasan Pendidikan Astra Michael D. Ruslim, Yayasan Astra Honda Motor, Yayasan Amaliyah Astra, serta juga bekerja sama dengan yayasan non-Astra dan pemerintah daerah.

A tangible contribution to the Public Contribution pillar in the FIFGROUP Sejahtera CSR program was demonstrated by FIFGROUP by providing full support to Micro, Small, and Medium Enterprises (MSMEs) in the form of interest-free revolving funds given to 800 MSMEs in 2024, amounting to a total of Rp3.5 billion. This program began with a *Kick Off* UMKM (MSMEs Kick Off) event entitled "Resilient MSMEs, Growing Economy" held at FIF Tower, South Jakarta. In organizing this event, FIFGROUP collaborated with several Astra Group foundations, such as Dharma Bhakti Astra Foundation, Astra Michael D. Ruslim Education Foundation, Astra Honda Motor Foundation, and Amaliyah Astra Foundation, as well as non-Astra foundations and local governments.

10 Juni 2024
June 10, 2024**FIFGROUP Gandeng YKPI Edukasi Deteksi Dini Kanker Payudara**
FIFGROUP Partners with YKPI to Provide Breast Cancer Early Detection Education

Melalui kolaborasi bersama Yayasan Kanker Payudara Indonesia (YKPI), FIFGROUP menggelar seminar bertajuk "Edukasi Deteksi Dini Kanker Payudara dan Praktik SADARI" secara *hybrid* yang dihadiri oleh 50 peserta secara langsung di lantai 12 Menara FIF, Jakarta Selatan dan lebih dari 200 peserta hadir secara *online*. Turut hadir dalam seminar tersebut, antara lain Ketua Yayasan Kanker Payudara Indonesia (YKPI), Linda Agum Gumelar, Dr. Agus Sutarnan, Sp.B. Subsp. Onk (K), SH, MH, MARS yang bertindak sebagai pembicara seminar, serta Direktur FIFGROUP, Esther Sri Harjati. Pelaksanaan kegiatan ini diyakini membawa manfaat positif bagi para peserta terutama dalam mewujudkan SDGs poin 3 tentang Kesehatan yang Baik dan Kesejahteraan, poin 5 tentang Kesetaraan Gender, dan poin 17 tentang (Kemitraan untuk Mencapai Tujuan).

In collaboration with the Indonesian Breast Cancer Foundation (YKPI), FIFGROUP held a seminar titled "Education on Early Detection of Breast Cancer and SADARI Practice." This hybrid event was attended by 50 in-person participants on the 12th floor of FIF Tower, South Jakarta, and more than 200 online participants. Among the speakers were Linda Agum Gumelar, Chairperson of YKPI; Dr. Agus Sutarnan, Sp.B. Subsp. Onk (K), SH, MH, MARS; and Director of FIFGROUP, Esther Sri Harjati. This initiative is believed to provide positive benefits to participants, particularly in advancing SDGs Goal 3 (Good Health and Well-being), Goal 5 (Gender Equality), and Goal 17 (Partnerships for the Goals).



18 Juni 2024
June 18, 2024



Berbagi Berkah Idul Adha: FIFGROUP Tebar 3 Sapi dan 453 Kambing ke Berbagai Penjuru Negeri

Sharing the Blessings of Eid al-Adha: FIFGROUP Distributes 3 Cows and 453 Goats Across the Nation

FIFGROUP kembali menyemai kebaikan kepada masyarakat luas melalui program FIFGROUP Peduli Tebar Kurban Nusantara. Dalam rangka menyambut hari raya Idul Adha, FIFGROUP membagikan 456 hewan kurban yang terdiri dari 3 ekor sapi dan 453 ekor kambing, atau setara dengan total nilai penyaluran hewan kurban sebesar Rp1,825 miliar yang penggunaan dana nya berasal dari Dana Sosial Syariah FIFGROUP. Kegiatan penyaluran hewan kurban ini semakin menegaskan komitmen FIFGROUP dalam mendukung FIFGROUP 2030 *Sustainability Aspirations* yang diwujudkan melalui pelaksanaan program-program sosial yang berdampak pada kehidupan masyarakat, sejalan dengan SDGs poin ke-2, yaitu Mengakhiri Kelaparan.

FIFGROUP continued to spread goodness to the wider community through the FIFGROUP Peduli Tebar Kurban Nusantara (Nusantara Qurban Distribution) program. In welcoming Eid al-Adha, FIFGROUP distributed 456 sacrificial animals consisting of 3 cows and 453 goats, equivalent to a total value of Rp1.825 billion, funded through FIFGROUP's Sharia Social Fund. The distribution of sacrificial animals further confirmed FIFGROUP's commitment to supporting FIFGROUP 2030 Sustainability Aspirations by implementing social programs that positively impact people's lives, aligned with SDGs Goal 2: Zero Hunger.

11 Juli 2024
July 11, 2024



FIFestival Street Food 2024: Sajikan Hidangan Nusantara UMKM Binaan FIFGROUP

FIFestival Street Food 2024: Serving Local Culinary Delights by FIFGROUP-Assisted MSMEs

Dalam rangka mendukung pengembangan bisnis para pelaku UMKM, FIFGROUP untuk kedua kalinya menghadirkan program yang bertujuan untuk meningkatkan *branding* dan penjualan produk UMKM binaannya, yaitu FIFestival Street Food 2024.

In order to support the business development of Micro, Small, and Medium Enterprises (MSMEs), FIFGROUP for the second time presented a program aimed at improving the branding and sales of its assisted MSMEs products, namely FIFestival Street Food 2024.

11 Juli 2024
July 11, 2024



Tingkatkan Kesadaran Kanker, FIFGROUP Gelar Edukasi dan Deteksi Dini

Raising Cancer Awareness, FIFGROUP Holds Education and Early Detection Program

Melanjutkan rangkaian acara dari HUT ke-35 FIFGROUP, Perseroan bekerja sama Puskesmas Cilandak, Jakarta Selatan menggelar *Talkshow* Deteksi Dini Kanker Serviks yang diikuti dengan kegiatan deteksi dini kanker leher rahim (serviks) dengan metode Inspeksi Visual Asam Asetat (IVA) dan *Human Papillomavirus* atau HPV DNA Test, serta SADANIS (Pemeriksaan Payudara Klinis) bagi karyawan internal FIFGROUP dan masyarakat sekitar ring 1.

Continuing the series of events for FIFGROUP's 35th Anniversary, the Company had collaborated with the Cilandak Public Health Center, South Jakarta, held a Talkshow on Early Detection of Cervical Cancer which was followed by early detection activities for cervical cancer using the Visual Inspection with Acetic Acid (VIA) method and the Human Papillomavirus (HPV) DNA Test, as well as SADANIS (Pemeriksaan Payudara Klinis/ Clinical Breast Examination) for FIFGROUP's internal employees and the surrounding community within Ring 1.

13 Juli 2024
July 13, 2024



Peringati Hari Raya Waisak 2568 BE, FIFGROUP Salurkan Bantuan Sosial di Berbagai Daerah di Indonesia

Celebrating Vesak Day 2568 BE, FIFGROUP Distributes Social Assistance in Various Regions in Indonesia

Sebagai wujud kepedulian sosial dan penghormatan dalam menyambut Hari Raya Waisak 2568 BE, FIFGROUP memberikan bantuan sosial senilai Rp35 juta kepada 5 (lima) panti asuhan dan rumah ibadah Vihara yang tersebar di beberapa wilayah Indonesia.

As a form of social concern and respect in welcoming Vesak Day 2568 BE, FIFGROUP provided social assistance worth Rp35 million to five orphanages and Viharas spread across various regions in Indonesia.

15 Juli 2024
July 15, 2024



FIFGROUP Resmikan Pemasangan Solar Panel ke-3 di 2024, Sebagai Misi Keberlanjutan Perusahaan

FIFGROUP Installs Its 3rd Solar Panel of 2024, as the Company's Sustainability Mission

Komitmen FIFGROUP terhadap keberlanjutan kembali ditunjukkan melalui aktivitas pemasangan *solar panel* ke-21 berkapasitas 10,8 kWp, di Kantor FIFGROUP Cabang Palangkaraya. Cabang Palangkaraya menjadi yang ke-3, menyusul 2 (dua) pemasangan sebelumnya di bulan April 2024 yang berlokasi di FIFGROUP Cabang Serang dan Cabang Cikarang.

FIFGROUP's commitment to sustainability was once again demonstrated through the installation of its 21st solar panel system with a capacity of 10.8 kWp at the FIFGROUP Palangkaraya Branch Office. The Palangkaraya Branch became the third location, following 2 (two) prior installations in April 2024 at the FIFGROUP Serang Branch Office and Cikarang Branch Office.

24 Juli 2024
July 24, 2024



Implementasi Misi Keberlanjutan, FIFGROUP Pasang Solar Panel Ke-22 di Palu

Implementation of Sustainability Mission: FIFGROUP Installs 22nd Solar Panel in Palu

FIFGROUP kembali meresmikan pemasangan solar panel ke-22 berkapasitas 10,8 kWp, di Kantor FIFGROUP Cabang Palu. Pemasangan panel surya ini menjadi bukti atas dukungan nyata FIFGROUP dalam mengurangi emisi gas rumah kaca dan komitmen transisi menuju energi ramah lingkungan.

FIFGROUP inaugurated its 22nd solar panel system with a capacity of 10.8 kWp at the FIFGROUP Palu Branch Office. This solar panel installation serves as proof of FIFGROUP's real support in reducing greenhouse gas emissions and transitioning toward environmentally friendly energy.

29 Juli 2024
July 29, 2024



FIFGROUP Dorong UMKM Lewat Workshop Media Sosial

FIFGROUP Empowers MSMEs Through Social Media Workshops

Sebagai langkah lanjutan dari *Kick Off* UMKM, FIFGROUP menyelenggarakan acara UMKM Development Journey 2024 berupa *workshop* yang diikuti oleh sejumlah peserta yang merupakan pelaku UMKM Binaan FIFGROUP. *Workshop* UMKM Tahap 1 ini diharapkan dapat memberikan cakrawala dan gambaran baru serta mendorong semangat para pelaku UMKM Binaan FIFGROUP.

As a follow-up to the Kick-Off UMKM (MSMEs Kick-Off) event, FIFGROUP organized the MSMEs Development Journey 2024, featuring a workshop attended by participants from FIFGROUP-Assisted MSMEs. This Phase 1 MSMEs Workshop is expected to provide new perspectives and insights as well as boost the enthusiasm of all participants from FIFGROUP-Assisted MSMEs.

**6 Agustus 2024**
August 6, 2024**▶ Dorong Komitmen Keberlanjutan, Pemasangan Panel Surya FIFGROUP ke-23 Berlanjut di Kota Lampung**
Advancing Sustainability Commitment, FIFGROUP Continues Installation of 23rd Solar Panel in Lampung

Sebagai salah satu anak perusahaan PT Astra International Tbk, FIFGROUP kembali melanjutkan inisiatifnya terkait pemasangan panel surya berkapasitas 10,8 kWp di Kantor FIFGROUP Cabang Lampung.

As one of the subsidiaries of PT Astra International Tbk, FIFGROUP continued its initiative related to the installation of solar panels with a capacity of 10.8 kWp at the FIFGROUP Lampung Branch Office.

8 Agustus 2024
August 8, 2024**▶ Inovasi Berkelanjutan: FIFGROUP Sukses Pasang Solar Panel ke-24 di Sorong**
Sustainable Innovation: FIFGROUP Successfully Installs 24th Solar Panel in Sorong

Sebagai bagian dari proses panjang menuju keberlanjutan perusahaan, FIFGROUP kembali meresmikan pemasangan *solar panel* ke-24 berkapasitas 10,8 kWp di Kantor FIFGROUP Cabang Sorong, Papua Barat. Pemasangan panel surya ini menunjukkan langkah nyata FIFGROUP sebagai salah satu anak perusahaan PT Astra International Tbk dan bagian dari Astra Financial dalam upaya mengurangi emisi gas rumah kaca dan transisi menuju energi ramah lingkungan.

As part of the long-term process toward corporate sustainability, FIFGROUP inaugurated its 24th solar panel installation with a capacity of 10.8 kWp at the FIFGROUP Sorong Branch Office in West Papua. This solar panel installation demonstrates FIFGROUP's concrete efforts as a subsidiary of PT Astra International Tbk and part of Astra Financial to reduce greenhouse gas emissions and transition toward environmentally friendly energy.

15 Agustus 2024
August 15, 2024**▶ Jejakkan Kaki di Desa Sejahtera Astra, Bawa Pulang Pengalaman Pedesaan Bersama**
Step into Desa Sejahtera Astra, Take Home Rural Experience with FIFGROUP

FIFGROUP menggelar program Sustainability Innovation Ideas (SII) & Media Experiential Journey 2024 sebagai bentuk penghargaan bagi karyawan dan upaya membangun *network* akan komitmen serta kontribusi terbaik FIFGROUP dalam menjawab aspirasi keberlanjutan sebagai salah satu anak perusahaan PT Astra International Tbk. Pada ajang SII, FIFGROUP terus berupaya meningkatkan kepedulian dan peran serta setiap karyawan dalam menjunjung aspirasi keberlanjutan bersama Astra melalui program FIFGROUP Sustainability Awards (FSA) dan sekaligus menjadi tempat untuk menjalin kebersamaan dengan rekan-rekan media seraya berkontribusi dengan melakukan *social action* bagi bumi.

FIFGROUP launched the Sustainability Innovation Ideas (SII) & Media Experiential Journey 2024 program as a form of appreciation for its employees and an effort to build a network of FIFGROUP's best commitment and contribution in answering sustainability aspirations as one of the subsidiaries of PT Astra International Tbk. At the SII event, FIFGROUP continues to enhance awareness and the role of every employee in upholding sustainability aspirations together with Astra through the FIFGROUP Sustainability Awards (FSA) program and at the same time become a place to establish solidarity with media partners while contributing to social action for the planet.

23 Agustus 2024
August 23, 2024**▶ Aksi FIFGROUP untuk Anak Sehat, Educlean di Kampung Berseri Astra (KBA) Bojongsari**
FIFGROUP's Actions for Healthy Children, Educlean at Kampung Berseri Astra (KBA) Bojongsari

Melalui kolaborasi bersama Puskesmas Bojongsari, FIFGROUP menyelenggarakan kegiatan *Educlean* di Kampung Berseri Astra (KBA) Binaan FIFGROUP yang berlokasi di Kelurahan Duren Seribu, Kecamatan Bojongsari, Kota Depok. Pelaksanaan kegiatan ini bertujuan untuk memberikan edukasi kesehatan kepada anak-anak Pendidikan Anak Usia Dini (PAUD) mengenai kebersihan gigi dan tangan. Kegiatan ini merupakan bagian dari program CSR pada pilar FIFGROUP Sehat untuk mendukung *ESG Goals* serta mewujudkan ketercapaian SDGs ke-3, yaitu Kehidupan Sehat dan Sejahtera.

Through a collaboration with the Bojongsari Public Health Center, FIFGROUP held the *Educlean* activity in the Kampung Berseri Astra (KBA) assisted by FIFGROUP, located at Duren Seribu Subdistrict, Bojongsari District, Depok City. The implementation of this activity aimed to provide health education to Early Childhood Education (PAUD) children about dental and hand hygiene. This activity is part of the CSR program under FIFGROUP Sehat pillar to support ESG Goals and achieve the SDGs Goal 3, namely Good Health and Well-being.

23 Agustus 2024
August 23, 2024**▶ FIFGROUP Raih Penghargaan Indonesia Best Workplace for Women 2024**
FIFGROUP Wins Indonesia Best Workplace for Women 2024

FIFGROUP menerima penghargaan "Indonesia Best Workplace for Women 2024 in Encouraging Employee Welfare and Equality Category Multifinance". Apresiasi ini diberikan kepada perusahaan yang sudah menerapkan praktik terbaik di setiap sektor industri yang mengakui dan mendukung perlindungan dan pemenuhan hak bagi pekerja perempuan.

FIFGROUP received the "Indonesia Best Workplace for Women 2024 in Encouraging Employee Welfare and Equality Category Multifinance" award. This appreciation was given to companies that have implemented best practices in every industrial sector that acknowledge and support the protection and fulfillment of rights for women workers.

24 Agustus 2024
August 24, 2024**▶ FIFGROUP Gelar Customer Gathering di Yogyakarta: Berikan Apresiasi dan Edukasi Literasi Keuangan untuk konsumen Setia**
FIFGROUP Hosts Customer Gathering in Yogyakarta: Providing Appreciation and Financial Literacy Education for Loyal Consumers

FIFGROUP mengadakan kegiatan *Customer Gathering* di Yogyakarta sebagai bagian dari rangkaian acara FIFGROUP Grebeg Cabang. Kegiatan ini diselenggarakan sebagai wujud apresiasi kepada konsumen setia FIFGROUP, serta juga memberikan edukasi mengenai hak dan kewajiban konsumen serta perlindungan data pribadi.

FIFGROUP organized a Customer Gathering event in Yogyakarta as part of the FIFGROUP Grebeg Branch series of activities. This event was held as a form of appreciation for loyal FIFGROUP customers and also provided education about consumer rights and obligations as well as personal data protection.

26 Agustus 2024
August 26, 2024**▶ Teruskan Inovasi Berkelanjutan: FIFGROUP Resmikan Solar Panel ke-25 di Pontianak 1**
Continuing Sustainable Innovation: FIFGROUP Inaugurates 25th Solar Panel in Pontianak 1

FIFGROUP terus melanjutkan komitmennya dalam mendorong keberlanjutan perusahaan melalui peresmian instalasi *solar panel* di Kantor FIFGROUP Cabang Pontianak, Kalimantan Barat. Pada kesempatan yang sama, Perseroan juga memberikan bantuan sembako kepada masyarakat yang berada di ring 1 kantor FIFGROUP Cabang Pontianak yang mana kegiatan tersebut turut diwakili pejabat RT dan warga setempat.

FIFGROUP continues its commitment to corporate sustainability by inaugurating the solar panel installation at the FIFGROUP Pontianak Branch Office in West Kalimantan. On the same occasion, the company also provided basic food packages to the local community within Ring 1 of the FIFGROUP Pontianak Branch Office, with the event being represented by neighborhood officials and local residents.



28 Agustus 2024
August 28, 2024

Dorong Komitmen Keberlanjutan, Pemasangan Panel Surya FIFGROUP ke-25 Berlanjut di Kota Batam Advancing Sustainability Commitment, FIFGROUP Continues Installation of 25th Solar Panel in Batam City

Komitmen FIFGROUP dalam menekan jejak karbon di lingkungan yang timbul dari operasional bisnis setiap harinya terus diupayakan melalui pemasangan panel surya di kantor-kantor cabang. Batam menjadi kota ke-5 di tahun 2024 yang melaksanakan inisiatif pemasangan panel surya di jaringan kantor FIFGROUP. Pada kesempatan yang sama, FIFGROUP turut menyalurkan bantuan sosial sebesar Rp9,4 juta kepada masyarakat tinggal di area kantor FIFGROUP Cabang Batam.

FIFGROUP's commitment to reducing the carbon footprint resulting from its daily business operations continues to be pursued through the installation of solar panels at branch offices. Batam became the 5th city in 2024 to implement the solar panel installation initiative in the FIFGROUP office network. On the same occasion, FIFGROUP also distributed social assistance worth Rp9.4 million to the local community residing near the FIFGROUP Batam Branch Office.

28 Agustus 2024
August 28, 2024

Hajatan FIFGROUP Special Road to Hari Pelanggan: Bentuk Apresiasi Konsumen Setia di Surabaya FIFGROUP Special Event Road to Customer Day: Appreciating Loyal Customers in Surabaya

Sebagai bentuk apresiasi kepada para konsumen setia, FIFGROUP mengadakan Hajatan FIFGROUP Special Road to Hari Pelanggan di Kantor FIFGROUP Cabang Rungkut, Surabaya, Jawa Timur.

As a token of appreciation to loyal customers, FIFGROUP held the FIFGROUP Special Road to Customer Day celebration at the FIFGROUP Rungkut Branch Office in Surabaya, East Java.

2 - 28 Agustus 2024
August 2-28, 2024

Dorong Komitmen Keberlanjutan, Pemasangan Panel Surya ke-25 FIFGROUP Berlanjut di Kota Batam Advancing Sustainability Commitment, FIFGROUP Continues Installation of 25th Solar Panel in Batam City

FIFGROUP kembali menunjukkan komitmen kuat untuk mengurangi jejak karbon dan meningkatkan efisiensi penggunaan energi di dalam operasional bisnisnya melalui pemasangan panel surya berkapasitas 10,8 kWp di Kantor FIFGROUP Cabang Batam.

FIFGROUP reaffirmed its strong commitment to reducing carbon footprints and improving energy efficiency in its business operations through the installation of a 10.8 kWp solar panel at the FIFGROUP Batam Branch Office.

26 September 2024
September 26, 2024

FIFGROUP dan Asuransi Astra Resmikan Masjid di Lombok Pasca Gempa FIFGROUP and Astra Insurance Inaugurate Mosque in Lombok After the Earthquake

FIFGROUP melalui *brand* AMITRA berkolaborasi bersama Asuransi Astra meresmikan Masjid Baitul Hijrah di Dusun Tuti, Lombok Utara sebagai bentuk respons atas kerusakan akibat gempa bumi yang melanda di tahun 2018. Konstruksi bangunan masjid dirancang ramah gempa untuk meningkatkan keamanan dan kenyamanan ibadah masyarakat Lombok dan pembangunannya menggunakan Dana Sosial Syariah senilai Rp430 juta yang dikontribusikan dari FIFGROUP dan Asuransi Astra sebesar Rp215 juta.

Through the AMITRA brand, FIFGROUP collaborated with Astra Insurance to inaugurate the Baitul Hijrah Mosque in Tuti Hamlet, North Lombok, as a response to the damage caused by the earthquake in 2018. The mosque's construction was designed to be earthquake-resistant to enhance safety and comfort for the Lombok community's worship. The construction was funded with a Sharia Social Fund of Rp430 million, with FIFGROUP and Astra Insurance contributing Rp215 million each.

2 Oktober 2024
October 2, 2024

Tingkatkan Keselamatan Berkendara, FIFGROUP Berkolaborasi Bersama AHM Selenggarakan Training Safety Riding Improving Road Safety, FIFGROUP Collaborates with AHM to Conduct Safety Riding Training

FIFGROUP bekerja sama dengan PT Astra Honda Motor (AHM) mengadakan *Training Safety Riding* sebagai bagian dari program FIFGROUP CARE. Pelaksanaan kegiatan ini dilakukan di *main dealer* PT Wahana Makmur Sejati (WMS), Kota Tangerang dan diikuti oleh 42 karyawan lapangan FIFGROUP. Dalam acara tersebut, para peserta mendapatkan pelatihan teori dan praktik, termasuk teknik keselamatan berkendara, seperti pengereman, menikung, dan cara mengantisipasi bahaya di jalan raya. Dalam upaya mendukung budaya Keselamatan dan Kesehatan Kerja (K3), FIFGROUP memperkenalkan maskot Bung Aman (Aktif Mendukung Aksi Keselamatan) yang menjadi simbol komitmen perusahaan terhadap keselamatan.

FIFGROUP held a Safety Riding Training as part of the FIFGROUP CARE program, in collaboration with PT Astra Honda Motor (AHM). This event took place at the PT Wahana Makmur Sejati (WMS) main dealer in Tangerang City and was attended by 42 FIFGROUP field employees. During the event, participants received both theoretical and practical training, including safe riding techniques such as braking, cornering, and how to anticipate road hazards. In an effort to support the Occupational Safety and Health (K3) culture, FIFGROUP introduced the Bung Aman (Aktif Mendukung Aksi Keselamatan/Actively Supporting Safety Action) mascot which symbolizes the Company's commitment to safety.

10 Oktober 2024
October 10, 2024

Dorong Bisnis Mitra UMKM, FIFGROUP Resmikan Pojok FINATRA Supporting MSME Partner Businesses, FIFGROUP Inaugurates Pojok FINATRA

FIFGROUP meluncurkan program Pojok FINATRA yang secara simbolis diresmikan di kantor Cabang FIFGROUP Depok II. Program ini hadir sebagai inisiatif terbaru FIFGROUP yang bertujuan untuk mendukung UMKM dalam mengembangkan bisnis mereka melalui lapak atau toko yang disediakan bagi pelanggan setia Finatra. Pada tahun 2024, Pojok FINATRA telah hadir di 4 (empat) kota besar, yaitu Jabodetabek, Surabaya, Yogyakarta, dan Cilegon. Melalui kolaborasi dan dukungan yang berkelanjutan, FIFGROUP berharap dapat berkontribusi terhadap pertumbuhan ekonomi Indonesia yang lebih inklusif dan berkelanjutan.

FIFGROUP launched the FINATRA Corner (Pojok FINATRA) program, which was symbolically inaugurated at the FIFGROUP Depok II Branch Office. This program is the latest initiative from FIFGROUP aimed at supporting MSMEs in developing their businesses through stalls or shops provided for loyal Finatra customers. In 2024, FINATRA Corner has been established in 4 (four) major cities: Jabodetabek, Surabaya, Yogyakarta, and Cilegon. Through sustainable collaboration and support, FIFGROUP hopes to contribute to a more inclusive and sustainable economic growth in Indonesia.

22 Oktober 2024
October 22, 2024**Hutan FIFGROUP Dorong Pengurangan Emisi dan Penguatan Ekonomi Lokal**
Hutan FIFGROUP Supports Emission Reduction and Strengthens Local Economy

Komitmen FIFGROUP dalam mendukung keberlanjutan lingkungan dan pengurangan dampak krisis iklim ditunjukkan melalui peluncuran Hutan FIFGROUP seluas 20 hektar yang terletak di Wilayah Perhutanan Sosial Desa Jayamekar, Kabupaten Garut, Jawa Barat. Dalam program tersebut, lebih dari 25.000 bibit pohon ditanam oleh FIFGROUP bersama masyarakat sekitar untuk mendukung keberlanjutan lingkungan. Acara peresmian hutan FIFGROUP dihadiri oleh Direktur FIFGROUP Esther Sri Harjati, PJ Bupati Garut, Dekan Fakultas Kehutanan dan Lingkungan IPB University, serta Kepala Sekolah Menengah Kejuruan Negeri (SMKN) 4 Garut. Dalam mengelola hutan FIFGROUP, Perseroan berkolaborasi dengan IPB University terutama dalam menerapkan teknik agroforestri yang mengombinasikan penanaman bibit pohon kehutanan, tanaman endemik, dan tanaman produktif. Pendekatan ini memungkinkan kawasan Hutan FIFGROUP untuk ditanami berbagai jenis pohon produktif seperti alpukat, kopi, hingga durian. Sehingga, selain memperkaya biodiversitas hutan, pada masa panen nanti Hutan FIFGROUP juga diharapkan memberikan dampak ekonomi yang berkelanjutan bagi masyarakat melalui hasil panen yang diperoleh.

FIFGROUP's commitment to supporting environmental sustainability and reducing the impact of the climate crisis was demonstrated through the launch of Hutan FIFGROUP (FIFGROUP Forest), a 20-hectare area located in the Social Forestry Area of Jayamekar Village, Garut Regency, West Java. In this program, over 25,000 tree seedlings were planted by FIFGROUP together with the local community to support environmental sustainability. The inauguration of Hutan FIFGROUP was attended by Director of FIFGROUP, Esther Sri Harjati; the Acting Regent of Garut; the Dean of the Faculty of Forestry and Environment from IPB University; and the Principal of SMKN 4 Garut. In managing FIFGROUP Forest, the Company collaborated with IPB University, particularly in implementing agroforestry techniques that combine the planting of forestry seedlings, endemic plants, and productive crops. This approach allows the Hutan FIFGROUP area to be planted with various types of productive trees such as avocado, coffee, and durian. Therefore, in addition to enriching forest biodiversity, Hutan FIFGROUP is also expected to provide sustainable economic benefits for the community during harvest periods through the yield produced.

1 November 2024
November 1, 2024**Program Keberlanjutan IMOS 2024: FIFGROUP Gelar Workshop Waste Crafting dan Berikan Bantuan Renovasi Sekolah**

IMOS 2024 Sustainability Program: FIFGROUP Conducts Waste Crafting Workshop and Provides School Renovation Assistance

FIFGROUP menggandeng Ibu Kardus dan komunitas ibu rumah tangga *local champion* dari Kampung Berseri Astra (Kampung Berseri Astra) binaan FIFGROUP dalam kegiatan *workshop waste crafting* yang berlokasi di Indonesia Convention Exhibition (ICE) BSD City, Kabupaten Tangerang, Banten. Selain *workshop*, FIFGROUP juga mengadakan program "Satu Aksi Peduli" untuk mendukung fasilitas pendidikan di Indonesia dengan memberikan bantuan pembangunan lapangan sekolah untuk SMKN 1 Leuwidamar dan ruang UKS untuk SDN 2 Bojong Menteng.

FIFGROUP collaborated with "Ibu Kardus" and the local champion housewife community from the dari Kampung Berseri Astra (Astra Prosperous Village) assisted by FIFGROUP in a waste-crafting workshop held at the Indonesia Convention Exhibition (ICE) BSD City, Tangerang Regency, Banten. In addition to the workshop, FIFGROUP also organized the "One Caring Action" program to support educational facilities in Indonesia by providing assistance for building a school yard for SMKN 1 Leuwidamar and a school health room (UKS) for SDN 2 Bojong Menteng.

11 November 2024
November 11, 2024**Dukung Pembangunan Rumah Ibadah dari Lima Agama, FIFGROUP Serahkan Bantuan Sosial Senilai Rp210 Juta di Kota Denpasar**

Supporting the Construction of Five Religions' Houses of Worship, FIFGROUP Gives Social Assistance Worth Rp210 Million in Denpasar City

Dalam rangkaian Rapat Pimpinan (RAPIM) 2025 yang dilaksanakan di Kota Denpasar, Bali, FIFGROUP bertempat di kantor FIFGROUP Denpasar turut menyerahkan bantuan sosial keagamaan senilai Rp210 juta kepada perwakilan pengelola 6 (enam) rumah ibadah dari 5 (lima) agama, yaitu untuk rumah ibadah Agama Islam Masjid Baitul Muhtarifin dan Masjid Al Muhajirin, Agama Kristen Protestan Gereja Pantekosta Tabernakel Maranatha, Agama Kristen Katolik Paroki Santo Petrus Denpasar, Agama Hindu Pura Kelaci, serta Agama Budha Vihara Dharmayana. Bantuan sosial ini diberikan sebagai wujud ungkapan syukur atas pencapaian tahun 2024 sebagai hasil kolaborasi serta dukungan dan kerja sama dengan masyarakat sekitar.

During the 2025 Leadership Meeting (RAPIM) series held in Denpasar City, Bali, FIFGROUP, headquartered at the FIFGROUP Denpasar office, also provided religious social assistance worth Rp210 million to representatives managing six houses of worship from five religions. The recipients included Baitul Muhtarifin Mosque and Al Muhajirin Mosque for Islam, the Pantekosta Tabernacle Maranatha Church for Protestant Christianity, the Saint Peter Parish Denpasar Church for Catholic Christianity, Pura Kelaci for Hinduism, and Vihara Dharmayana for Buddhism. This assistance was given as an expression of gratitude for the achievements of 2024, made possible through collaboration and support from the surrounding community.

18 November 2024
November 18, 2024**5 Mahasiswa Terpilih, Siap Jalani Rangkaian Pembekalan Kompetensi melalui Beasiswa FIFGROUP Young Leader 2024**

35 Selected Students Ready to Follow a Series of Competency Training Through FIFGROUP Young Leader 2024 Scholarship Program

FIFGROUP Young Leader (FYL) 2024 berhasil menjangkau lebih dari 2.100 pendaftar yang kemudian disaring hingga terpilih menjadi 35 mahasiswa/i terbaik dari seluruh Indonesia yang berhak atas program Beasiswa FYL 2024 senilai Rp315 juta, di mana masing-masing penerima mendapatkan bantuan beasiswa senilai Rp9 juta secara bertahap. Para *Young Leader* tidak hanya mendapatkan beasiswa secara finansial, melainkan juga berkesempatan untuk mengikuti program *Development Journey* selama satu tahun yang mencakup pengembangan kompetensi bagi para *Young Leader*. Rangkaian gelaran Beasiswa FIFGROUP Young Leader (FYL) 2024 menjadi salah satu bentuk nyata komitmen FIFGROUP dalam mewujudkan Pembangunan Berkelanjutan, terutama terhadap penerapan SDGs poin keempat, yaitu Pendidikan Berkualitas untuk menjamin kualitas pendidikan yang inklusif, merata serta meningkatkan kesempatan belajar untuk semua.

The FIFGROUP Young Leader (FYL) 2024 program successfully attracted more than 2,100 applicants, which were then narrowed down to 35 of the best university students from all over Indonesia who qualified for the FYL 2024 Scholarship program worth Rp315 million, in which each recipient received scholarship assistance worth Rp9 million in stages. The Young Leaders not only received financial scholarships but also had the opportunity to participate in a one-year Development Journey program that includes competency development for Young Leaders. The FIFGROUP Young Leader (FYL) 2024 Scholarship series is a tangible manifestation of FIFGROUP's commitment to achieving Sustainable Development Goals, particularly the Goal 4 (Quality Education), to ensure inclusive and equitable quality education and promote learning opportunities for all.



21 November 2024
November 21, 2024

FIFGROUP Borong Tiga Penghargaan dalam Indonesia Corporate Sustainability Award 2024 FIFGROUP Sweeps Three Awards at the Indonesia Corporate Sustainability Award 2024

Pada ajang Indonesia Corporate Sustainability Award 2024 (ICSA 2024), FIFGROUP menerima 3 (tiga) penghargaan bergengsi yang menunjukkan kontribusi perusahaan terkait praktik keberlanjutan, antara lain Outstanding Senior Leader in Sustainability dianugerahkan kepada Direktur FIFGROUP - Esther Sri Harjati, Outstanding Leader in Sustainability diberikan kepada Environment Health Safety, Social Responsibility and Sustainability Management (EHSSRSM) Department Head FIFGROUP - Charles DW Simaremare, dan Best Practice in SME's Empowerment.

At the Indonesia Corporate Sustainability Award 2024 (ICSA 2024), FIFGROUP received 3 (three) prestigious awards that highlight the Company's contributions to sustainability practices. These awards included Outstanding Senior Leader in Sustainability, presented to Director of FIFGROUP, Esther Sri Harjati; Outstanding Leader in Sustainability, awarded to Department Head of Environment Health Safety, Social Responsibility, and Sustainability Management (EHSSRSM), Charles DW Simaremare; and Best Practice in SME's Empowerment.

28 November 2024
November 28, 2024

FIFestival Street Food 2024: 25 UMKM Tawarkan Cita Rasa Khas Indonesia FIFestival Street Food 2024: 25 MSMEs Offer Unique Indonesian Flavors

Sebagai bentuk dukungan terhadap pengembangan bisnis para pelaku UMKM sekaligus dalam rangka menghadirkan pengalaman cita rasa kuliner Nusantara, FIFGROUP kembali menggelar FIFestival Street Food UMKM Binaan FIFGROUP 2024 untuk yang kedua kalinya di tahun 2024. Pada kesempatan pagelaran ini, FIFGROUP menggandeng sebanyak 25 *tenant* UMKM, meningkat dibandingkan tahun sebelumnya.

As a form of support for the business development of MSMEs to offer a culinary experience of Indonesian flavors, FIFGROUP organized the FIFestival Street Food of FIFGROUP-Assisted MSMEs 2024 for the second time that year. This event featured collaborations with 25 tenants of MSMEs, an increase compared to the previous year.

3 Desember 2024
December 3, 2024

FIFGROUP dan MPM Honda Jatim Gelar Pelatihan *Safety Riding* untuk Tingkatkan Keselamatan Berkendara FIFGROUP and MPM Honda East Java Carry Out Safety Riding Training to Enhance Road Safety

Melalui kolaborasi dengan Astra Mitra Pinasthika Mulia (MPM) Honda Jatim, FIFGROUP menyelenggarakan program FIFGROUP Aman Berlalu Lintas (FABL) berupa pemberian kegiatan pelatihan *safety riding* yang diikuti oleh sebanyak 37 karyawan. Kegiatan ini menjadi wujud nyata dari strategi People dalam FIFGROUP CARE (Create Action, Rescue Earth) dengan tagline #CAREforPeople. Pelatihan ini bertujuan untuk meningkatkan kesadaran keselamatan berkendara dan mendukung penerapan standar Keselamatan dan Kesehatan Kerja (K3) bagi karyawan lapangan.

Through a collaboration with Astra Mitra Pinasthika Mulia (MPM) Honda East Java, FIFGROUP implemented the FIFGROUP Aman Berlalu Lintas/ Safe Traffic (FABL) program by conducting safety riding training sessions attended by 37 employees. This initiative is a tangible manifestation of the People strategy under FIFGROUP CARE (Create Action, Rescue Earth), with the tagline #CAREforPeople. The training aims to increase traffic safety awareness and support the implementation of Occupational Safety and Health (K3) standards for field employees.

3 Desember 2024
December 3, 2024

FIFGROUP Berbagi Kasih Natal dan Tahun Baru untuk 35 Panti Asuhan FIFGROUP Spreads Christmas and New Year Love to 35 Orphanages

Dalam rangka berbagi kebahagiaan dan semangat baru menjelang Natal dan Tahun Baru, FIFGROUP mengadakan program bantuan sosial senilai Rp351 juta yang dibagikan untuk 35 panti asuhan di Indonesia sebagai wujud dukungan kepada panti lansia, panti anak, dan yayasan ODGJ. Program ini melibatkan kunjungan langsung tim Head Office ke tiga panti (Panti Werda Hana, Panti Asuhan Mekar Lestari, dan Yayasan Kemah Peduli Sahabat Kasih) serta koordinasi 32 panti lainnya oleh tim cabang di seluruh Indonesia. Total bantuan yang disalurkan mencerminkan komitmen FIFGROUP dalam mendukung komunitas yang membutuhkan.

In an effort to spread joy and new spirit ahead of Christmas and New Year, FIFGROUP organized a social assistance program worth Rp351 million, distributed to 35 orphanages across Indonesia as a form of support to nursing homes, orphanages, and mental health foundations. This program included direct visits by the Head Office team to three institutions (Werda Hana Nursing Home, Mekar Lestari Orphanage, and Kemah Peduli Sahabat Kasih Foundation) and coordinated efforts by branch teams across Indonesia for the remaining 32 orphanages. The assistance distributed reflects FIFGROUP's commitment to supporting communities in need.

5 Desember 2024
December 5, 2024

Sukses Berikan Layanan Prima, FIFGROUP Raih Tiga Penghargaan dalam Indonesia Customer Experience Award 2024 Successfully Providing Excellent Service, FIFGROUP Earns Three Awards at the Indonesia Customer Experience Award 2024

FIFGROUP menorehkan prestasi dengan mendapatkan 3 (tiga) penghargaan bergengsi di ajang Customer Experience Award 2024 yang diselenggarakan oleh SWA bersama dengan *Business Digest*, antara lain penghargaan "Indonesia Customer Experience Champion 2024" dengan predikat *Excellent*, FIFASTRA meraih Indonesia Customer Experience (ICX) Award pada kategori Pembiayaan Motor predikat *Excellent*, dan SPEKTRA mendapatkan penghargaan Indonesia Customer Experience (ICX) Award untuk kategori Pembiayaan Elektronik dan Rumah Tangga yang diberikan dengan predikat *Very Good*.

FIFGROUP achieved notable recognition by winning 3 (three) prestigious awards at the Customer Experience Award 2024, hosted by SWA in collaboration with Business Digest. These awards included the Indonesia Customer Experience Champion 2024 award with Excellent rating, the Indonesia Customer Experience (ICX) Award in the Motorcycle Financing category for FIFASTRA with Excellent rating, and the Indonesia Customer Experience (ICX) Award for the Electronics and Household Financing category for SPEKTRA with Very Good rating.

**6 Desember 2024**
December 6, 2024**Meriah! FIFGROUP Grebeg Cabang Hadir di Batam, Tawarkan Solusi Pembiayaan Mudah, Aman, dan Cepat**
Exciting! FIFGROUP Grebeg Cabang Comes to Batam, Offering Easy, Safe, and Fast Financing Solutions

Sebagai perusahaan yang bergerak pada penyediaan jasa pembiayaan untuk berbagai kebutuhan, FIFGROUP menggelar acara FIFGROUP Grebeg Cabang di kota terbesar di Kepulauan Riau dan merupakan Kota Industri, Batam. Acara yang berlangsung di Kantor FIFGROUP Cabang Batam ini dirancang untuk memberikan solusi pembiayaan yang praktis sekaligus memperkuat hubungan dengan pelanggan setia di wilayah Batam dan sekitarnya. Pada kesempatan itu, FIFGROUP turut menyalurkan bantuan dana sosial kepada anak-anak binaan Panti Asuhan Yayasan Permata Batam.

As a company providing financing services for various needs, FIFGROUP held the FIFGROUP Grebeg Cabang event in Batam, the largest city in the Riau Islands and an Industrial City. The event, which took place at the FIFGROUP's Batam Branch Office, was designed to offer practical financing solutions while strengthening relationships with loyal customers in Batam and its surroundings. On that occasion, FIFGROUP also distributed social fund assistance to the children under the care of Permata Batam Foundation Orphanage.

11 Desember 2024
December 11, 2024**Mantapkan Langkah Keberlanjutan, Panel Surya ke-27 FIFGROUP Hadir di Pangkal Pinang**
Strengthening Sustainability Efforts, FIFGROUP's 27th Solar Panel Installed in Pangkal Pinang

FIFGROUP kembali menegaskan langkah nyata untuk mendukung pengurangan jejak karbon dan peningkatan efisiensi penggunaan energi. Kali ini, FIFGROUP merealisasikan pemasangan panel surya ke-27 dengan kapasitas 10,8 kWp di Kantor FIFGROUP Cabang Pangkal Pinang. Pada tahun 2024, FIFGROUP telah melakukan pemasangan panel surya di 9 (sembilan) titik lokasi cabang, termasuk Pangkal Pinang. Langkah ini menjadi bagian dari inisiatif berkelanjutan yang dilakukan FIFGROUP dalam mendukung transisi menuju energi terbarukan di Indonesia.

FIFGROUP reaffirmed its tangible steps to support carbon footprint reduction and increase energy efficiency by installing its 27th solar panel system with a capacity of 10.8 kWp at the FIFGROUP Pangkal Pinang Branch Office. In 2024, FIFGROUP has installed solar panels at 9 (nine) branch office locations, including Pangkal Pinang. This step is part of FIFGROUP's sustainable initiatives to support the transition to renewable energy in Indonesia.

11 Desember 2024
December 11, 2024**Sambut Natal 2024, FIFGROUP Bagikan 880 Alkitab di Delapan Gereja**
Welcoming Christmas 2024, FIFGROUP Distributes 880 Bibles in Eight Churches

Dalam menyambut perayaan Natal 2024, FIFGROUP membagikan sebanyak 880 Alkitab senilai Rp100 juta kepada umat Kristen Protestan dan Kristen Katolik melalui 8 gereja yang tersebar di berbagai lokasi cabang FIFGROUP di Indonesia. Dari total 880 Alkitab yang dibagikan tersebut, sebanyak 440 Alkitab untuk umat Kristen Protestan dan 440 Alkitab Deuterokanonika untuk umat Kristen Katolik.

In welcoming the 2024 Christmas celebration, FIFGROUP distributed 880 Bibles worth Rp100 million to Protestant and Catholic Christians through eight churches located near various FIFGROUP branch offices in Indonesia. Of the 880 Bibles distributed, 440 were for Protestant Christians, and 440 were Deuterocanonical Bibles for Catholic Christians.

13 Desember 2024
December 13, 2024**FIFGROUP Libatkan Total Lebih dari 19.500 Guru dan Siswa dalam Program MENYALA untuk Tingkatkan Literasi Keuangan di Indonesia**
FIFGROUP Engages Over 19,500 Teachers and Students in the MENYALA Program to Enhance Financial Literacy in Indonesia

FIFGROUP terus memperkuat komitmennya untuk meningkatkan literasi keuangan masyarakat Indonesia melalui Program MENYALA (Menyuarakan Literasi Melalui Aksi) sebagai bagian dari inisiatif CSR yang menyasar pilar FIFGROUP Pintar dengan target audiens mencakup guru dan siswa Sekolah Menengah Kejuruan (SMK) di seluruh Indonesia. Hingga November 2024, program ini telah melibatkan lebih dari 5.056 guru dan 14.512 siswa dari lebih dari 200 sekolah di berbagai wilayah Indonesia, dengan target akhir tahun melibatkan 10.915 siswa dan 4.840 guru.

FIFGROUP continues to strengthen its commitment to enhancing financial literacy in Indonesia through the MENYALA (Menyuarakan Literasi Melalui Aksi/Promoting Literacy Through Action) Program as part of a CSR initiative under the FIFGROUP Pintar pillar with target audiences including teachers and students of Vocational High Schools (SMK) all over Indonesia. As of November 2024, this program has engaged more than 5,056 teachers and 14,512 students from over 200 schools nationwide, with a year-end target of involving 10,915 students and 4,840 teachers.





Penjelasan Presiden Direktur

Message from
The President
Director

02



Siswadi

Presiden Direktur
President Director





Pesan Presiden Direktur [OJK D.1][GRI 2-22]

Message from the President Director [OJK D.1][GRI 2-22]

Tahun 2024 menjadi tonggak penting bagi PT Federal International Finance (“FIFGROUP” atau “Perseroan”) dalam mewujudkan aspirasi keberlanjutan. Sebagai bagian dari ekosistem Astra dan sektor jasa keuangan, Perseroan terus memperkuat komitmen terhadap pembangunan berkelanjutan yang selaras dengan regulasi serta kebutuhan pemangku kepentingan. Dengan mengedepankan inovasi, tata kelola yang kuat, serta tanggung jawab sosial dan lingkungan, FIFGROUP memastikan pertumbuhan bisnis yang berkelanjutan dan berdampak positif bagi masyarakat.

The year 2024 is an important milestone for PT Federal International Finance (“FIFGROUP” or “the Company”) in realizing its sustainability aspirations. As part of the Astra ecosystem and the financial services sector, the Company continues to strengthen its commitment to sustainable development in line with regulations and stakeholder needs. By prioritizing innovation, strong governance, and social and environmental responsibility, FIFGROUP ensures sustainable business growth that positively impacts community.

Para Pemangku Kepentingan yang Terhormat,
Dear Honorable Stakeholders,

Kebijakan Merespon Tantangan: Strategi Keberlanjutan dalam Mengatasi Tantangan [OJK D.1.A]

Dalam perjalanan menuju keberlanjutan, FIFGROUP dihadapkan pada berbagai tantangan yang muncul dari dinamika pasar, perkembangan regulasi, serta meningkatnya harapan pemangku kepentingan terhadap aspek Lingkungan, Sosial, dan Tata Kelola (LST). Sebagai perusahaan jasa keuangan yang berkomitmen terhadap keberlanjutan, Perseroan menyadari bahwa keberhasilan jangka panjang tidak hanya ditentukan oleh pertumbuhan bisnis, tetapi juga oleh kemampuan dalam mengelola dampak sosial dan lingkungan secara bertanggung jawab.

Policy for Responding to Challenges: Sustainability Strategy in Overcoming Challenges [OJK D.1.A]

On its journey toward sustainability, FIFGROUP faces various challenges arising from market dynamics, regulatory developments, and the increasing stakeholder expectations regarding Environmental, Social and Governance (ESG) aspects. As a financial services company committed to sustainability, the Company recognizes that long-term success is determined not only by business growth but also by its ability to manage social and environmental impacts responsibly.



Salah satu tantangan utama yang dihadapi adalah bagaimana memastikan bahwa pertumbuhan ekonomi yang dihasilkan tetap selaras dengan prinsip keberlanjutan. Regulasi keuangan berkelanjutan yang semakin ketat, terutama yang dikeluarkan oleh Otoritas Jasa Keuangan (OJK), menuntut perusahaan untuk lebih proaktif dalam mengembangkan strategi keberlanjutan yang menyeluruh. Selain itu, permintaan pasar terhadap produk keuangan berkelanjutan masih terbatas, sehingga membutuhkan upaya lebih lanjut dalam memperkenalkan dan mengedukasi masyarakat mengenai manfaat pembiayaan hijau.

FIFGROUP juga menghadapi tantangan internal dalam meningkatkan pemahaman sumber daya manusia mengenai keuangan berkelanjutan. Keberhasilan penerapan strategi keberlanjutan sangat bergantung pada kesiapan internal dalam memahami dan mengimplementasikan prinsip-prinsip keberlanjutan dalam operasional sehari-hari. Selain itu, risiko perubahan regulasi dan kebijakan pemerintah menjadi faktor lain yang perlu diantisipasi agar Perseroan dapat terus menyesuaikan diri dengan perkembangan kebijakan di sektor jasa keuangan.

Untuk menjawab tantangan-tantangan tersebut, FIFGROUP telah mengidentifikasi sejumlah isu material yang menjadi prioritas dalam strategi keberlanjutan tahun 2024. Perseroan menempatkan pengelolaan keuangan yang sehat sebagai fondasi utama untuk memastikan pertumbuhan bisnis yang berkelanjutan. Selain itu, pengembangan portofolio pinjaman dan investasi yang berkelanjutan menjadi fokus utama, dengan mendorong pembiayaan untuk kendaraan listrik, panel surya, serta dukungan bagi usaha mikro, kecil, dan menengah (UMKM) serta disabilitas. Dalam aspek lingkungan, FIFGROUP berupaya menekan emisi gas rumah kaca dengan meningkatkan efisiensi energi dan memperbanyak penggunaan energi terbarukan. Upaya serupa juga diterapkan dalam pengelolaan air dan limbah padat, guna mengurangi dampak operasional terhadap lingkungan.

Dalam aspek sosial, FIFGROUP terus memperkuat komitmennya dalam menciptakan lingkungan kerja yang inklusif, termasuk membuka kesempatan kerja bagi penyandang disabilitas serta memperkuat program pemberdayaan perempuan. Literasi dan inklusi keuangan juga menjadi perhatian utama, sejalan dengan misi Perseroan untuk meningkatkan kesejahteraan masyarakat melalui akses keuangan yang lebih luas. Selain itu, program tanggung jawab sosial yang mencakup kesehatan, pendidikan, pembangunan ekonomi komunitas, dan pelestarian lingkungan terus diperluas guna memberikan dampak positif yang lebih besar.

One of the key challenges is ensuring that economic growth remains aligned with sustainability principles. Stricter sustainable finance regulations, particularly those issued by the Financial Services Authority (FSA), require the company to be more proactive in developing comprehensive sustainability strategies. Additionally, market demand for sustainable finance products remains limited, necessitating further efforts to introduce and educate the public on the benefits of green financing.

FIFGROUP also faces internal challenges in improving human capital's understanding of sustainable finance. The successful implementation of sustainability strategies largely depends on internal readiness to understand and implement sustainability principles in daily operations. Moreover, the risk of changes in government regulations and policies is another factor that must be anticipated to ensure the Company can continuously adapt to policy developments in the financial services sector.

To address these challenges, FIFGROUP has identified several material issues that are priorities in the 2024 sustainability strategy. The Company places sound financial management as the primary foundation to ensure sustainable business growth. Furthermore, the development of a sustainable loan and investment portfolio is a key focus, with an emphasis on financing for electric vehicles, solar panels, and support for micro, small and medium enterprises (MSMEs) as well as people with disabilities. In terms of environmental aspect, FIFGROUP strives to reduce greenhouse gas emissions by improving energy efficiency and increasing the use of renewable energy. Similar efforts are also applied to water and solid waste management to minimize the operational impact on the environment.

In the social aspect, FIFGROUP continues to strengthen its commitment to fostering an inclusive work environment, including providing job opportunities for people with disabilities and strengthening women's empowerment programs. Financial literacy and inclusion remain a top priority, aligning with the Company's mission to improve community welfare through wider financial access. In addition, corporate social responsibility programs focusing on health, education, community economic development, and environmental conservation continue to be expanded to provide a greater positive impact.



Untuk mengatasi tantangan-tantangan tersebut, FIFGROUP telah menerapkan berbagai strategi yang mengedepankan inovasi dan kolaborasi. Perseroan secara aktif memberikan sosialisasi dan pelatihan internal guna meningkatkan pemahaman karyawan terhadap implementasi keuangan berkelanjutan. Selain itu, FIFGROUP terus mengembangkan produk dan layanan yang lebih sesuai dengan permintaan pasar, termasuk menyesuaikan skema pembiayaan agar lebih menarik bagi pelanggan. Dalam rangka mempercepat adopsi teknologi ramah lingkungan, Perseroan juga memperkuat kemitraan dengan berbagai pihak, termasuk ekosistem grup Astra dan mitra strategis lainnya.

Dari sisi operasional, FIFGROUP semakin mengoptimalkan efisiensi energi serta mengelola dampak lingkungan secara lebih terintegrasi. Perseroan telah melakukan penanaman pohon sebagai bagian dari strategi *carbon offset*, serta terus mendorong penggunaan energi terbarukan dalam kegiatan bisnisnya. Selain itu, manajemen risiko juga diperkuat guna memastikan ketahanan bisnis dalam menghadapi perubahan regulasi dan dinamika pasar. Pada tahun 2024, FIFGROUP telah menyusun roadmap manajemen risiko iklim dan rencana implementasi analisis skenario guna mengidentifikasi serta mengelola risiko terkait perubahan iklim.

Penerapan Keuangan Berkelanjutan: Pencapaian Kinerja Keberlanjutan Tahun 2024 [OJK D.1.B]

Selama tahun 2024, FIFGROUP terus menunjukkan kinerja keberlanjutan yang kuat di berbagai aspek, mencerminkan komitmen Perseroan dalam menciptakan pertumbuhan ekonomi yang inklusif, menjaga keseimbangan lingkungan, serta memberikan dampak positif bagi masyarakat dan tata kelola perusahaan.

Dari sisi ekonomi, FIFGROUP berhasil mencatat pertumbuhan yang signifikan dalam berbagai lini pembiayaan. Sepanjang tahun 2024, Perseroan telah menyalurkan pembiayaan sepeda motor baru sebanyak 1.685.264 unit, mencerminkan kepercayaan konsumen yang terus meningkat. Selain itu, pembiayaan multi produk, multiguna, dan mikro produktif juga mengalami pertumbuhan dengan total pembiayaan mencapai 1.521.038 unit, menunjukkan kontribusi FIFGROUP dalam mendukung kebutuhan konsumsi dan produktivitas masyarakat. Sementara itu, pembiayaan berbasis syariah terus berkembang dengan pencapaian 22.794 unit, sejalan dengan meningkatnya permintaan terhadap produk keuangan yang berlandaskan prinsip syariah. Secara keseluruhan, pendapatan FIFGROUP di tahun 2024 mencapai Rp12.153.904 juta, dengan laba bersih sebesar Rp4.415.534 juta, menegaskan ketahanan bisnis Perseroan dalam menghadapi dinamika ekonomi. Komitmen terhadap keberlanjutan juga tercermin dalam peningkatan pembiayaan untuk produk ramah lingkungan yang mencapai Rp 11.040 juta, mencerminkan kontribusi FIFGROUP dalam mempercepat transisi menuju ekonomi hijau.

To overcome these challenges, FIFGROUP has implemented a variety of strategies that emphasize innovation and collaboration. The Company actively conducts internal dissemination and training to enhance employees' understanding of sustainable finance implementation. Moreover, FIFGROUP continues to develop products and services that better align with market demand, including adjusting financing schemes to make them more attractive to customers. In order to accelerate the adoption of environmentally friendly technologies, the Company also strengthens partnerships with various parties, including the Astra group ecosystem and other strategic partners.

From an operational perspective, FIFGROUP is increasingly optimizing energy efficiency and managing environmental impacts in a more integrated manner. The Company has implemented tree planting as part of its carbon offset strategy and continues to promote the use of renewable energy in its business activities. Additionally, risk management has been strengthened to ensure business resilience in the face of regulatory changes and market dynamics. In 2024, FIFGROUP has developed a climate risk management roadmap and an implementation plan for scenario analysis to identify and manage risks related to climate change.

Implementation of Sustainable Finance: Sustainability Performance Achievements in 2024 [OJK D.1.B]

Throughout 2024, FIFGROUP has consistently demonstrated strong sustainability performance across various aspects, reflecting the Company's commitment to fostering inclusive economic growth, maintaining environmental balance, and providing a positive impact on community and corporate governance.

From an economic perspective, FIFGROUP achieved significant growth in multiple financing lines. During 2024, the Company disbursed financing for 1,685,264 new motorcycles, reflecting the growing consumer trust. Multi-product, multipurpose, and micro productive financing also experienced growth, with total financing reached 1,521,038 units, showing FIFGROUP's contribution to supporting both consumption and productivity needs in community. On the other hand, sharia-based financing continued to grow, reaching 22,794 units, in line with the increasing demand for financial products based on sharia principles. Overall, FIFGROUP's income in 2024 amounted to Rp12,153,904 million, with a net profit of Rp4,415,534 million, underscoring the Company's resilience in navigating economic dynamics. The commitment to sustainability is also evident in the increased financing for environmentally friendly products, which reached Rp11,040 million, demonstrating FIFGROUP's contribution to accelerating the transition toward a green economy.



Dalam aspek lingkungan, FIFGROUP terus memperkuat upayanya dalam efisiensi energi dan pengelolaan dampak lingkungan. Konsumsi energi terbarukan mengalami peningkatan signifikan menjadi 17.480.400 MJ, lebih dari dua kali lipat dibandingkan tahun sebelumnya, menunjukkan keberhasilan Perseroan dalam memperluas penggunaan energi yang lebih bersih dan berkelanjutan. Selain itu, pemasangan panel surya yang dilakukan pada berbagai fasilitas operasional berhasil menambah kapasitas energi terbarukan yang dihasilkan. Dalam upaya konservasi air, total pengambilan air mencapai 238.079 liter, dengan langkah-langkah efisiensi yang terus diterapkan untuk mengurangi konsumsi air dalam operasional. Di sisi lain, program penanaman pohon terus dilaksanakan sebagai bagian dari strategi konservasi keanekaragaman hayati. Dalam pengelolaan limbah, FIFGROUP berhasil mendaur ulang 14.678 kg limbah padat, meningkat dibandingkan tahun sebelumnya. Total emisi karbon yang dihasilkan mencapai 22.959.35 ton CO₂e, dengan penurunan sebesar 1.111,85 ton CO₂e.

Dari sisi sosial, FIFGROUP terus berkomitmen dalam memberikan kontribusi positif bagi masyarakat melalui berbagai program tanggung jawab sosial dan peningkatan kapasitas sumber daya manusia. Sepanjang tahun 2024, Perseroan melaksanakan *Corporate Social Responsibility* (CSR) dengan berbagai inisiatif yang berfokus pada 4 pilar yaitu FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, dan FIFGROUP Lestari. Program literasi keuangan dan pemberdayaan UMKM terus diperkuat guna meningkatkan akses masyarakat terhadap layanan keuangan yang lebih inklusif. Selain itu, FIFGROUP secara aktif mengembangkan program pelatihan bagi karyawan guna meningkatkan kompetensi dan kesiapan tenaga kerja dalam menghadapi perubahan industri. Jumlah jam pelatihan yang telah diberikan mencapai 220.587 jam, dengan 12.311 karyawan yang telah mengikuti berbagai program pengembangan keterampilan.

Dalam aspek tata kelola, FIFGROUP terus memperkuat penerapan praktik tata kelola perusahaan yang baik guna memastikan keberlanjutan bisnis yang berintegritas dan transparan. Perseroan berhasil mempertahankan nilai komposit 1,00 dalam penilaian *Good Corporate Governance* (GCG), yang menunjukkan bahwa tata kelola perusahaan berada dalam kategori "Sangat Sehat". Selain itu, keterwakilan perempuan dalam posisi manajemen senior meningkat menjadi 25,33%, mencerminkan komitmen FIFGROUP dalam mendorong keberagaman dan inklusivitas dalam kepemimpinan perusahaan. Sebagai bentuk penguatan tata kelola, Perseroan juga telah menerapkan berbagai

In the environmental aspect, FIFGROUP has continuously strengthened its efforts in energy efficiency and environmental impact management. Renewable energy consumption increased significantly to 17,480,400 MJ, more than twice as much as the previous year, showing the Company's success in expanding the use of cleaner and more sustainable energy. Furthermore, the installation of solar panels across various operational facilities has successfully increased the capacity of renewable energy. In water conservation efforts, total water withdrawal reached 238,079 liters, with efficiency measures continuously implemented to reduce water consumption in operations. Moreover, tree planting programs continue to be carried out as part of the biodiversity conservation strategy. In waste management, FIFGROUP managed to recycle 14,678 kg of solid waste, an increase compared to the previous year. The total carbon emissions generated amounted to 22,959.35 tons CO₂e, reflecting a decrease of 1,111.85 tons CO₂e.

From a social perspective, FIFGROUP remains committed to delivering positive contributions to community through a variety of corporate social responsibility programs and human capital capacity building initiatives. Throughout 2024, the Company conducted Corporate Social Responsibility (CSR) activities under 4 main pillars: FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, and FIFGROUP Lestari. Financial literacy and MSMEs empowerment programs continued to be strengthened to enhance public access to more inclusive financial services. FIFGROUP actively developed employee training programs to improve workforce competencies and readiness in adapting to industry changes. The total number of training hours provided reached 220,587 hours, with 12,311 employees participating in various skills development programs.

In terms of governance aspect, FIFGROUP has consistently strengthened its good corporate governance practices to ensure business sustainability with integrity and transparency. The Company successfully maintained a composite score of 1.00 in the Good Corporate Governance (GCG) assessment, indicating that corporate governance is in the "Very Healthy" category. Additionally, the representation of women in senior management positions increased to 25.33%, reflecting FIFGROUP's commitment to promoting diversity and inclusivity in corporate leadership. To strengthen governance, the Company has also implemented various international standard certifications, including ISO 37001:2016 Anti-Bribery



sertifikasi standar internasional, termasuk ISO 37001:2016 Sistem Manajemen Anti Penyuapan serta ISO 27001:2013 Sistem Manajemen Keamanan Informasi, guna memastikan kepatuhan terhadap regulasi dan standar industri terbaik.

Dengan berbagai pencapaian ini, FIFGROUP terus memperkuat posisinya sebagai perusahaan pembiayaan yang tidak hanya berorientasi pada pertumbuhan bisnis, tetapi juga berkomitmen untuk menciptakan dampak positif bagi lingkungan, masyarakat, serta tata kelola perusahaan yang bertanggung jawab. Keberhasilan ini menjadi pijakan bagi FIFGROUP untuk terus mengembangkan strategi keberlanjutan yang lebih progresif, guna menjawab tantangan masa depan dan mendukung pencapaian Tujuan Pembangunan Berkelanjutan (SDGs).

Strategi Pencapaian Target: Peluang ke Depan dan Fokus Strategi [OJK D.1.C]

FIFGROUP terus melihat berbagai peluang strategis untuk meningkatkan kinerja keberlanjutannya di masa mendatang. Salah satu faktor utama yang menjadi fokus adalah komitmen Astra terhadap Net Zero Emission pada tahun 2050, yang mendorong perusahaan untuk lebih serius dalam mengelola emisi karbon, termasuk emisi tidak langsung dalam *Scope 3*. Dengan meningkatnya regulasi terkait keberlanjutan, seperti mekanisme perdagangan karbon dan standar pelaporan emisi yang semakin ketat, FIFGROUP memiliki kesempatan untuk mengambil peran dalam pasar karbon serta mengembangkan strategi *carbon offset*. Pendekatan ini tidak hanya membantu mengurangi dampak lingkungan tetapi juga menciptakan nilai ekonomi baru melalui inovasi dalam solusi pembiayaan hijau.

Selain itu, manajemen risiko iklim menjadi aspek krusial dalam strategi keberlanjutan FIFGROUP. Dengan mengidentifikasi serta mengelola risiko yang terkait dengan perubahan iklim, Perseroan dapat meningkatkan ketahanan bisnisnya dan menjaga kepercayaan pemangku kepentingan. Tahun 2024 menjadi langkah awal yang penting bagi FIFGROUP dalam menyusun *roadmap* implementasi manajemen risiko iklim serta analisis skenario berbasis perubahan iklim. Sebagai bagian dari strategi ini, Perseroan telah melakukan pemetaan risiko dan menyusun pedoman internal terkait keberlanjutan, memastikan bahwa aspek lingkungan terintegrasi dalam pengambilan keputusan bisnis. Selain itu, perusahaan telah menggelar *workshop* IFRS S1 & S2 yang melibatkan berbagai divisi terkait guna memperkuat kesiapan perusahaan dalam menerapkan standar pelaporan keberlanjutan global serta mendorong partisipasi aktif dalam *Sustainable Finance Working Group*.

Management System and ISO 27001:2013 Information Security Management System, to ensure compliance with regulations and best industry standards.

With these achievements, FIFGROUP continues to solidify its position as a financing company that is not only focused on business growth but also committed to delivering a positive impact on the environment, community, and responsible corporate governance. These successes serve as a foundation for FIFGROUP to further develop more progressive sustainability strategies to address future challenges and support the achievement of the Sustainable Development Goals (SDGs).

Target Achievement Strategy: Future Opportunities and Strategic Focus [OJK D.1.C]

FIFGROUP continues to explore various strategic opportunities to enhance its sustainability performance in the future. One of the key focus areas is Astra's commitment to achieving Net Zero Emissions by 2050, which encourages the Company to take a more serious approach in managing carbon emissions, including indirect emissions under *Scope 3*. With increasing regulations related to sustainability, such as carbon trading mechanisms and stricter emission reporting standards, FIFGROUP has the opportunity to take part in the carbon market and develop carbon offset strategies. This approach not only helps reduce environmental impact but also creates new economic value through innovations in green financing solutions.

Furthermore, climate risk management is a crucial aspect of FIFGROUP's sustainability strategy. By identifying and managing risks related to climate change, the Company can enhance its business resilience and maintain stakeholder trust. The year 2024 marks an important initial step for FIFGROUP in drafting its climate risk management implementation roadmap and climate change-based scenario analysis. As part of this strategy, the Company has conducted risk mapping and developed internal sustainability guidelines, ensuring that environmental aspects are integrated into business decision-making. Moreover, the Company has held IFRS S1 & S2 workshops involving various relevant divisions to strengthen its readiness in implementing global sustainability reporting standards and encourage active participation in the Sustainable Finance Working Group.



Dalam menghadapi tren pertumbuhan pembiayaan berkelanjutan, FIFGROUP melihat peluang besar untuk memperluas portofolio produknya melalui instrumen keuangan hijau seperti obligasi hijau (*green bonds*) dan pinjaman berbasis keberlanjutan (*sustainability-linked loans*). Hal ini memungkinkan perusahaan untuk mendanai berbagai proyek yang berkontribusi terhadap pengurangan emisi karbon dan peningkatan kesejahteraan sosial, termasuk pembiayaan kendaraan listrik, sepeda listrik, serta sistem energi terbarukan seperti panel surya. Dengan meningkatnya minat investor terhadap bisnis yang mengadopsi prinsip *Environmental, Social, and Governance* (ESG), peluang untuk memperoleh pendanaan berbasis keberlanjutan pun semakin terbuka, memungkinkan FIFGROUP untuk terus memperluas portofolio pembiayaan hijau dan mendukung peralihan menuju ekonomi rendah karbon.

Untuk mencapai target keberlanjutan di tahun mendatang, FIFGROUP akan memperkuat penerapan strategi FIFGROUP 2030 *Sustainability Aspirations Framework & Initiatives*, yang berlandaskan pada *Sustainable Finance Roadmap* Tahap II OJK serta pedoman Astra 2030 *Sustainability Aspirations*. Strategi ini mencakup pengembangan pembiayaan hijau, penguatan tata kelola keberlanjutan, serta optimalisasi pengelolaan energi dan emisi karbon. Perseroan juga akan terus memperluas akses keuangan bagi segmen *underserved*, termasuk UMKM dan komunitas yang belum memiliki akses ke layanan keuangan formal. Dalam aspek operasional, strategi keberlanjutan akan difokuskan pada optimalisasi efisiensi energi, peningkatan penggunaan energi terbarukan, serta pengurangan emisi karbon melalui pendekatan berbasis teknologi. Perseroan juga akan memperluas program penghijauan dan konservasi lingkungan, termasuk melalui inisiatif penanaman pohon dan daur ulang limbah, guna mengurangi dampak ekologis dari aktivitas bisnisnya.

Dalam aspek tata kelola, FIFGROUP akan memperkuat transparansi dan akuntabilitas dengan memastikan penerapan standar terbaik dalam pengelolaan bisnis. Perseroan akan terus menjaga nilai komposit GCG pada level “Sangat Sehat” (1,00) serta mengadopsi standar internasional seperti ISO 37001:2016 Sistem Manajemen Anti Penyuapan dan ISO 27001:2013 Sistem Manajemen Keamanan Informasi guna meningkatkan integritas bisnis dan perlindungan data pelanggan. Dengan strategi yang terintegrasi dan komprehensif ini, FIFGROUP berkomitmen untuk terus mengoptimalkan kinerja keberlanjutan, mendukung pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*), serta menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan. Melalui inovasi yang berkelanjutan dan pendekatan yang berorientasi pada dampak positif, FIFGROUP optimis dapat membangun masa depan bisnis yang lebih hijau, inklusif, dan berkelanjutan.

In response to the growing trend of sustainable financing, FIFGROUP has significant opportunities to expand its product portfolio through green financial instruments such as green bonds and sustainability-linked loans. These instruments enable the Company to fund projects that contribute to carbon emission reduction and social welfare, including financing for electric vehicles, electric bicycles, and renewable energy systems such as solar panels. With increasing investor interest in businesses that adopt Environmental, Social, and Governance (ESG) principles, the opportunity to secure sustainability-linked funding is expanding, allowing FIFGROUP to continue growing its green financing portfolio and supporting the transition to a low-carbon economy.

To achieve sustainability targets in the coming years, FIFGROUP will strengthen the implementation of the FIFGROUP 2030 Sustainability Aspirations Framework & Initiative, which is based on FSA's Sustainable Finance Roadmap Phase II and Astra's 2030 Sustainability Aspirations guidelines. This strategy includes the development of green financing, the strengthening of sustainability governance, and the optimization of energy and carbon emission management. The Company will also continue expanding financial access for underserved segments, including MSMEs and communities without access to formal financial services. In the operational aspect, sustainability strategies will focus on optimizing energy efficiency, increasing the use of renewable energy, and reducing carbon emissions through technology-based approaches. The Company will also expand reforestation and environmental conservation programs, including tree planting and waste recycling initiatives, to minimize the ecological impact of its business activities.

In terms of governance aspect, FIFGROUP will enhance transparency and accountability by ensuring the implementation of best practices in business management. The Company will maintain its GCG composite score at the “Very Healthy” level (1.00) and adopt international standards such as ISO 37001:2016 Anti-Bribery Management System and ISO 27001:2013 Information Security Management System to improve business integrity and customer data protection. With this integrated and comprehensive strategy, FIFGROUP is committed to continuously optimizing its sustainability performance, supporting the achievement of Sustainable Development Goals (SDGs), and creating long-term value for all stakeholders. Through continuous innovation and an impact-oriented approach, FIFGROUP is optimistic about building a greener, more inclusive, and sustainable business future.



Apresiasi

Keberhasilan dalam perjalanan keberlanjutan ini tidak terlepas dari kerja keras dan dedikasi seluruh jajaran manajemen, karyawan, serta dukungan dari pemegang saham, mitra bisnis, dan pelanggan. Kami mengucapkan terima kasih atas kepercayaan dan kolaborasi yang terjalin, yang membuat FIFGROUP dapat terus menciptakan dampak positif bagi masyarakat dan lingkungan. Dengan semangat keberlanjutan, kami optimis dapat melangkah lebih jauh dalam mewujudkan visi dan misi Perseroan.

Appreciation

The success of this sustainability journey would not have been possible without the hard work and dedication of the entire management team, employees, as well as the support of shareholders, business partners, and customers. We extend our gratitude for the trust and collaboration that have been established, enabling FIFGROUP to continue delivering a positive impact on community and the environment. With a spirit of sustainability, we are optimistic about taking even greater steps in realizing the Company's vision and mission.

Atas nama Direksi,
On behalf of the Board of Directors,

Siswadi

Presiden Direktur
President Director



Direksi

Board of Directors



Sri Harjati
Direktur | Director



Setia Budi
Direktur | Director



Siswadi
Presiden Direktur | President Director



Daniel Hartono
Direktur | Director

Indra Gunawan
Direktur | Director

Valentina Chai Wei Li
Direktur | Director





Strategi Keberlanjutan

Sustainability
Strategy

03



Strategi Keberlanjutan [OJK A.1] [GRI 2-22, 2-23, 2-24]

Sustainability Strategy [OJK A.1] [GRI 2-22, 2-23, 2-24]



Penerapan strategi keberlanjutan FIFGROUP melibatkan integrasi tiga pilar utama, yaitu **Portfolio**, **People**, dan **Public Contribution**, yang saling mendukung untuk menciptakan nilai jangka panjang (*long time value creation*) bagi semua pemangku kepentingan. Selain itu, Perseroan mengutamakan prinsip **Good Corporate Governance** (GCG) untuk memastikan bahwa setiap kebijakan dan tindakan yang diambil sejalan dengan prinsip transparansi, kemandirian, akuntabilitas, keadilan, dan pertanggungjawaban.

The implementation of FIFGROUP's sustainability strategy involves the integration of three main pillars, namely **Portfolio**, **People**, and **Public Contribution**, which support each other to create long time value creation for all stakeholders. In addition, the Company prioritizes the principles of **Good Corporate Governance** (GCG) to ensure that every policy and action taken aligns with the principles of transparency, independence, accountability, fairness and responsibility.

Dalam mendukung penerapan prinsip keberlanjutan, Perseroan telah merancang FIFGROUP 2030 *Sustainability Aspirations Framework & Initiatives* yang berlandaskan pada Peraturan OJK Nomor 51/POJK.03/2017 mengenai penerapan keuangan berkelanjutan di lembaga jasa keuangan, emiten, dan perusahaan publik, serta mengikuti pedoman dari ASTRA 2030 *Sustainability Aspirations*. Langkah ini juga turut mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB)/*Sustainable Development Goals* (SDGs), yang bertujuan untuk mendorong perdamaian, kesejahteraan umat manusia, dan kelestarian bumi bagi generasi mendatang.

Dengan visi untuk menjadi pemimpin industri yang dikagumi secara nasional dan misi membawa kehidupan yang lebih baik bagi masyarakat, FIFGROUP mengembangkan strategi keberlanjutan yang terdiri dari tiga pilar utama: *Portfolio*, *People*, dan *Public Contribution* yang berlandaskan pada prinsip GCG yang memiliki peranan penting dalam mendukung tercapainya tujuan-tujuan tersebut.

Disamping itu, Nilai budaya perusahaan yaitu *Teamwork*, *Excellence*, *Achieving*, dan *Moving Forward* (TEAM) menjadi pondasi utama bagi setiap insan FIFGROUP dalam menjalankan aktivitas bisnis yang selaras dengan prinsip berkelanjutan. FIFGROUP juga menginisiasi kampanye komunikasi #CARE (*Create Action, Rescue Earth*) sebagai langkah nyata untuk melibatkan seluruh pemangku kepentingan dalam mendukung upaya keberlanjutan perusahaan.

In supporting the implementation of sustainability principles, the Company has designed FIFGROUP 2030 Sustainability Aspirations Framework & Initiatives based on FSA Regulation No. 51/POJK.03/2017 concerning the implementation of sustainable finance in financial services institutions, issuers, and public companies, while also adhering to the guidelines of the ASTRA 2030 Sustainability Aspirations. This step also supports the achievement of the Sustainable Development Goals (SDGs), which aim to promote peace, prosperity and sustainability for future generations.

With a vision to be the admired national industry leader and a mission to bring the better life to the community, FIFGROUP develops a sustainability strategy consisting of three main pillars: Portfolio, People, and Public Contribution based on GCG principles that play a crucial role in supporting the achievement of these objectives.

Furthermore, the Company's core values of Teamwork, Excellence, Achieving, and Moving Forward (TEAM) become the primary foundation for every FIFGROUP employee in carrying out business activities that are in line with sustainable principles. FIFGROUP also initiated the #CARE (Create Action, Rescue Earth) communication campaign as a concrete step to engage all stakeholders in supporting the Company's sustainability initiatives.



2. Social Project

- a. FIFASTRA : Women and undereducated; or underserved; or unbanked
- b. SPEKTRA : Women and undereducated; or underserved; or unbanked
- c. FINATRA : MSMEs

Hingga Juni 2024, ESG Loan sudah terutilisasi 100%.

Dengan pendekatan yang semakin menyeluruh, FIFGROUP bertujuan untuk terus berkontribusi positif terhadap lingkungan, mendukung tercapainya ekonomi rendah karbon, dan mencapai target TPB. Selain mengelola portofolio bisnis, Perseroan juga berupaya mengoptimalkan operasionalnya dengan mengurangi emisi gas rumah kaca, meningkatkan penggunaan energi terbarukan, serta mengelola air dan limbah secara lebih efisien. Pada tahun 2024, Perseroan juga melaksanakan penanaman pohon terintegrasi dalam upaya strategi *carbon offset* Perusahaan.

Dalam hal strategi *People*, FIFGROUP berkomitmen untuk memastikan kesehatan dan keselamatan kerja karyawan, serta mendukung keragaman dan inklusivitas dengan membuka kesempatan bagi penyandang disabilitas untuk bekerja dan berkarya di kantor pusat maupun cabang di seluruh Indonesia. Perseroan juga aktif mengembangkan program yang mendukung pemberdayaan perempuan, memberikan ruang untuk berkembang dan berkontribusi dalam Perseroan.

Pada strategi *Public Contribution*, FIFGROUP meluncurkan berbagai program pengembangan masyarakat melalui empat pilar utama CSR yang terdiri dari Pilar FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, dan FIFGROUP Lestari, serta pilar pendukung yaitu FIFGROUP Peduli.

Untuk memastikan keberlanjutan yang optimal, Perseroan menetapkan target pencapaian dalam FIFGROUP *Sustainability Framework and Initiatives* serta melakukan pemantauan rutin terhadap kinerja keberlanjutan untuk mencapai hasil yang diinginkan.

Dalam mendukung internalisasi nilai keberlanjutan dan kontribusi terhadap pencapaian aspirasi keberlanjutan perusahaan, FIFGROUP melaksanakan program FIFGROUP *Sustainability Awards* (FSA), yakni ajang penghargaan atas implementasi dan pencapaian praktik keberlanjutan terbaik karyawan serta cabang dari sisi operasional dan inovasi.

2. Social Project

- a. FIFASTRA : Women and undereducated; or underserved; or unbanked
- b. SPEKTRA : Women and undereducated; or underserved; or unbanked
- c. FINATRA : MSMEs

As of June 2024, the ESG Loan has been 100% utilized.

With an increasingly comprehensive approach, FIFGROUP aims to continue to contribute positively to the environment, support the achievement of a low-carbon economy, and achieve the SDG targets. In addition to managing its business portfolio, the Company also strives to optimize operations by reducing greenhouse gas emissions, increasing the use of renewable energy, and improving water and waste management efficiency. In 2024, the Company also implemented integrated tree planting initiatives as part of the Company's carbon offset strategy.

In terms of People strategy, FIFGROUP is committed to guaranteeing the health and safety of employees, as well as supporting diversity and inclusivity by providing opportunities for people with disabilities to work both at headquarters and branches across Indonesia. The Company also actively develops programs that support women empowerment, offering them opportunities to grow and contribute to the Company.

As for the Public Contribution strategy, FIFGROUP launched various community development programs through four main CSR pillars, namely FIFGROUP Sehat (Health), FIFGROUP Pintar (Education), FIFGROUP Sejahtera (Welfare), FIFGROUP Lestari (Environment), and supporting pillar, namely FIFGROUP Peduli (Social Responsibility).

To ensure optimal sustainability, the Company sets achievement targets in FIFGROUP Sustainability Framework and Initiatives and conducts regular monitoring of sustainability performance to achieve the desired outcomes.

In supporting the internalization of sustainability values and contributing to the achievement of the Company's sustainability aspirations, FIFGROUP implements the FIFGROUP Sustainability Awards (FSA) program, an award event for the implementation and achievement of the best sustainability practices of employees and branches in terms of operations and innovation.



Program FSA terbagi atas 2 sub-program, di antaranya *Sustainability Index Awards* (SIA) yang menilai pencapaian kinerja kantor cabang terhadap indikator *sustainability index*, serta *Sustainability Innovation Ideas* (SII) yang merupakan kompetisi atas ide inovasi dan implementasi proyek keberlanjutan dalam lingkup cabang melalui 3 kategori yaitu FIFGROUP Green Branch (FGB), FIFGROUP Friendly Branch (FFB) dan FIFGROUP Safe and Security Branch (FSSB). Pada tahun 2024, SIA menilai pencapaian *sustainability index* pada 235 kantor cabang, sedangkan SII mengumpulkan 280 *submission* ide proyek inovasi dengan 10 proyek yang terpilih untuk implementasi.

The FSA program is divided into two sub-programs, including the Sustainability Index Awards (SIA) which evaluates the achievement of branch office performance against sustainability index indicators, and Sustainability Innovation Ideas (SII) which is a competition for innovative ideas and implementation of sustainability projects within branches through 3 categories namely FIFGROUP Green Branch (FGB), FIFGROUP Friendly Branch (FFB) and FIFGROUP Safe and Security Branch (FSSB). In 2024, SIA assessed the sustainability index performance of 235 branch offices, while SII gathered 280 innovation project idea submissions with 10 projects selected for implementation.



Sustainability Framework Melalui Strategi Triple-P Roadmap

Sustainability Framework Through Triple-P Roadmap Strategy



Portfolio

People

Public Contribution

Pencapaian 2024 | 2024 Achievement

1. Mengembangkan pembiayaan berkelanjutan melalui komposisi portfolio keberlanjutan senilai Rp952.945,87 juta
 2. Mengurangi emisi gas rumah kaca sebesar 4,62%
 3. Meningkatkan penggunaan energi baru terbarukan melalui program pemasangan solar panel dengan total di 30 cabang
 4. Menggunakan produk ramah lingkungan, yaitu lampu *light emitting diode* (LED) di seluruh jaringan perusahaan
 5. Melakukan penanaman pohon tersentralisasi sebanyak 25.000 bibit pada satu lokasi dalam upaya *carbon offset* perusahaan
 6. Meningkatkan pengelolaan air melalui penurunan intensitas *water withdrawal* sebesar 1,98%
 7. Meningkatkan pengelolaan jumlah limbah padat domestik non plastik menjadi 30,45% dan limbah padat plastik menjadi 45,67%
 8. Menjalni kolaborasi dengan Bank Sampah di 62 titik cabang
1. Developing sustainable financing through the composition of a sustainability portfolio worth Rp952,945.87 million
 2. Reducing greenhouse gas emissions by 4.62%
 3. Increasing the use of new renewable energy through a solar panel installation program in 30 branches
 4. Using environmentally friendly products, such as light emitting diode (LED) lights throughout the Company networks
 5. Conducting centralized tree planting of 25,000 seedlings at one location in the Company's carbon offset efforts
 6. Improving water management by reducing water withdrawal intensity by 1.98%
 7. Improving the management of non-plastic domestic solid waste to 30.45% and plastic solid waste to 45.67%
 8. Establishing collaboration with Waste Banks at 62 branch locations

1. Implementasi program FIFGROUP Aman Berlalu Lintas melalui inspeksi *safety riding* dengan persentase ketaatan sebesar 99,39%
 2. Melaksanakan program *training safety riding*, sosialisasi dan memberikan perlengkapan berkendara yang aman dan menerapkan regulasi yang sesuai dengan standar Keselamatan dan Kesehatan Kerja (K3)
 3. Implementasi Kesiapsiagaan Tanggap Darurat (KTD) (Pelatihan *Floor Warden*)
 4. Pelaksanaan *Medical Check Up*
 5. Pelaksanaan *Pest Control*
 6. Pelaksanaan program FIFGROUP *Employee Care* (FEC)
 7. Implementasi program aktivitas fisik kesehatan (*stretching & drinking time*)
 8. Melaksanakan program FIFriendibility melalui rekrutmen karyawan disabilitas dengan persentase fulfillment sebesar 143% (dibandingkan pemenuhan terhadap Undang-Undang No. 8 Tahun 2016)
 9. Melaksanakan program pemberdayaan perempuan seperti forum kartini dan MOBIC spesial hari kartini
1. Implementation of FIFGROUP Aman Berlalu Lintas program through safety riding inspections with a compliance rate of 99.39%
 2. Carrying out safety riding training programs, awareness campaigns and providing safe driving equipment, as well as implementing regulations in accordance with Occupational Health and Safety (OHS) standards
 3. Implementation of Emergency Response Preparedness (KTD) (Floor Warden Training)
 4. Implementation of Medical Check Up
 5. Implementation of Pest Control
 6. Implementation of FIFGROUP Employee Care (FEC) program
 7. Implementation of physical health activity program (stretching & drinking time)
 8. Conducting the FIFriendibility program through the recruitment of employees with disabilities with a fulfillment rate of 143% (compared to compliance with Law No. 8/2016)
 9. Conducting women empowerment programs such as Kartini forum and MOBIC special event for Kartini day

- Implementasi program CSR 4 Pilar Utama dan 1 Pilar Pendukung
1. FIFGROUP Sehat
 - Donor Darah : 21.425 kantong darah
 - Program Posyandu : 1.984 balita
 - Program Secanting 'Sehat Ceria Tanpa *Stunting*' : 808 anak dengan *stunting*, 250 ibu hamil, 150 remaja, dan 100 calon pengantin
 - Rumah Singgah : 15 keluarga pasien
 2. FIFGROUP Pintar
 - Menyala (Menyuarakan Literasi melalui Aksi) : 14.512 siswa dan 5.056 guru
 - FIFGROUP Young Leader : 35 mahasiswa/i
 3. FIFGROUP Sejahtera
 - Dana Bergulir dan Workshop UMKM : 735 UMKM
 4. FIFGROUP Lestari
 - Hutan FIFGROUP : 25.000 bibit pohon
 5. FIFGROUP Peduli
 - Peduli Spiritualitas
 - Peduli Bencana dan Sosial
 - Kampung Berseri Astra (KBA) Binaan FIFGROUP melalui integrasi program 4 pilar CSR pada kelurahan Duren Seribu, Kecamatan Bojongsari, Depok.
- Implementation of CSR program with 4 main pillars and 1 supporting pillar
1. FIFGROUP Sehat
 - Blood Donation : 21,425 blood bags
 - Posyandu Program : 1,984 toddlers
 - Secanting Program 'Healthy Cheerful Without *Stunting*' : 808 children with *stunting*, 250 pregnant women, 150 teenagers, and 100 brides-to-be
 - Halfway House : 15 patient families
 2. FIFGROUP Pintar
 - Menyala (Voicing Literacy through Action): 14,512 students and 5,056 teachers
 - FIFGROUP Young Leader: 35 students
 3. FIFGROUP Sejahtera
 - Revolving Fund and MSME Workshop: 735 MSMEs
 4. FIFGROUP Lestari
 - FIFGROUP Forest: 25,000 tree seedlings
 5. FIFGROUP Peduli
 - *Spirituality Care*
 - Disaster and Social Care
 - Kampung Berseri Astra (KBA) assisted by FIFGROUP through the integration of the 4 pillars of CSR program in Duren Seribu village, Bojongsari sub-district, Depok.



Strategi keberlanjutan yang diterapkan oleh FIFGROUP telah sejalan dengan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang disusun oleh Perseroan, yang bertujuan untuk mengintegrasikan praktik keuangan yang bertanggung jawab dan berkelanjutan. Pencapaian dalam bidang keuangan berkelanjutan juga berkontribusi langsung terhadap upaya global dalam mencapai SDGs, menciptakan dampak positif yang luas bagi masyarakat dan lingkungan.

Dalam setiap langkah yang diambil, FIFGROUP dengan cermat mempertimbangkan prinsip kehati-hatian dan kepatuhan terhadap peraturan yang berlaku di Indonesia, dengan tetap menghormati serta mematuhi Hak Asasi Manusia (HAM).

FIFGROUP juga memprioritaskan keberagaman dan inklusivitas, memastikan bahwa kebijakan yang diambil mendukung keadilan sosial di semua aspek. Perseroan aktif mengelola isu-isu pelanggan dengan pendekatan yang mengutamakan kepuasan dan perlindungan hak-hak mereka. Dalam menjalankan kegiatan operasional dan bisnis, FIFGROUP berkomitmen untuk selalu menjaga kerja sama yang transparan dan adil dengan semua mitra kerja, dengan tujuan menciptakan hubungan yang saling menguntungkan dan berkelanjutan.

The sustainability strategy implemented by FIFGROUP is aligned with the Sustainable Finance Action Plan (RAKB) prepared by the Company, which aims to integrate responsible and sustainable financial practices. Achievements in sustainable finance also directly contribute to global efforts in achieving the SDGs, creating a broad positive impact on society and the environment.

In every step taken, FIFGROUP carefully considers the principle of prudence and compliance with applicable regulations in Indonesia, while respecting and adhering to Human Rights (HAM).

FIFGROUP also prioritizes diversity and inclusivity, ensuring that its policies support social justice in all aspects. The Company actively manages customer issues with an approach that prioritizes satisfaction and protection of their rights. In performing its operations and business activities, FIFGROUP is committed to maintaining transparent and fair cooperation with all partners to foster mutually beneficial and sustainable relationships.



FIFGROUP Sustainability Award

FIFGROUP Sustainability Award



Salah satu project inovasi keberlanjutan pemenang FIFGROUP Sustainability Awards (FSA) periode 2024 berasal dari network Central Support & Warehouse (CSW) Denpasar, di mana tim karyawan cabang berinisiatif untuk memanfaatkan limbah organik di kawasan Bali untuk diolah menjadi *Eco Enzyme*. Produk cairan serbaguna tersebut diutilisasi mulai dari sebagai cairan pembersih ruangan, penghilang bau, hingga pupuk tanaman di lingkungan kantor dan rumah tangga karyawan. Melalui project inovasi ini, tim cabang FIFGROUP tidak hanya menerapkan metode alternatif yang mampu menghemat biaya operasional kantor, tetapi juga meningkatkan edukasi karyawan dan mendukung komitmen operasional perusahaan yang ramah lingkungan.

One of the winning sustainability innovation projects in the 2024 FIFGROUP Sustainability Awards (FSA) came from the Central Support & Warehouse (CSW) network in Denpasar. The branch employee team initiated the project to utilize organic waste in the Bali area and process it into *Eco Enzyme*. This multi-purpose liquid is utilized for various applications, including room cleaning, odor removal, and plant fertilizer in both office environments and employees' households. Through this innovation project, the FIFGROUP branch team has not only implemented an alternative method to reduce office operational costs but has also enhanced employee education and reinforced the Company's commitment to environmentally friendly operations.



Tentang Laporan Keberlanjutan

About The Sustainability Report

Laporan Keberlanjutan PT Federal International Finance Tahun 2024 mendeskripsikan kinerja keberlanjutan Perseroan yang disusun setiap tahun, dengan periode 1 Januari hingga 31 Desember 2024 dan laporan sebelumnya dipublikasikan pada Maret 2024. Penyusunan laporan ini mengacu pada: [\[GRI 2-3\]](#)

- 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
- Tujuan Pembangunan Berkelanjutan (SDGs)
- Standar Global Reporting Initiative (GRI) 2021 "in accordance"
- *International Financial Reporting Standard S1 dan S2*
- *Sustainability Accounting Standard Board*

Laporan ini mengungkapkan pengelolaan topik material yang relevan, mempunyai dampak signifikan bagi Perseroan, dan menjadi perhatian pemangku kepentingan. Pada tahun 2024, terdapat perubahan pada topik material 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, tidak terdapat pernyataan kembali (*restatement*) dari laporan sebelumnya.

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. [\[OJK G.1\]](#) [\[GRI 2-2, 2-4, 2-5\]](#)

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

PT Federal International Finance Sustainability Report Year 2024 describes the Company's sustainability performance which is prepared annually, with a period of January 1 to December 31, 2024 and the previous report was published on March, 2024. This report refers to: [\[GRI 2-3\]](#)

- Circular Letter of the Financial Services Authority (SEOJK) No.16/SEOJK.04/2021 concerning the Content of Annual Reports to convey sustainability performance in accordance with the Financial Services Authority Regulation (POJK) No.51/POJK.03/2017
- Sustainable Development Goals (SDGs)
- Global Reporting Initiative (GRI) 2021 Standards, "in accordance"
- International Financial Reporting Standards S1 and S2
- Sustainability Accounting Standards Board

This report discloses the management of material topics that are relevant, have a significant impact on the Company, and are of concern to stakeholders. In 2024, there were changes to the material topics in this report, adjusted to ASTRA 2030 Sustainability Aspirations. All information and data presented in this sustainability report are sourced from the head office and all branch offices. In this report, there are no restatements of previous reports.

FIFGROUP in this period has not engaged independent parties to provide assurance for the sustainability information. However, all data has been verified to originate from relevant sources and has been approved by the Board of Directors and relevant divisions, and for financial data is sourced from the Audited Financial Statements. [\[OJK G.1\]](#) [\[GRI 2-2, 2-4, 2-5\]](#)

The Company welcomes suggestions and inquiries regarding the information presented in this sustainability report through: [\[GRI 2-3\]](#)



PT Federal International Finance (FIF)

Charles DW Simaremare
EHSSR & Sustainability Management Department Head

Menara FIF

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Cilandak, Jakarta Selatan, Indonesia 12440
Email : corpsecretary@fifgroup.astra.co.id
Website : www.fifgroup.co.id



Tanggapan Umpan Balik Laporan Tahun Sebelumnya [OJK G.3]

Previous Year Report Feedback Response [OJK G.3]

Hingga akhir tahun 2024, FIFGROUP tidak menerima umpan balik dari Laporan Keberlanjutan Tahun 2023.

Perseroan senantiasa berupaya menyampaikan informasi dengan lebih komprehensif dalam setiap laporan keberlanjutan yang diterbitkan. Perseroan membuka saran, tanggapan, maupun kritik atas Laporan Keberlanjutan Tahun 2024 yang dapat disampaikan melalui lembar umpan balik yang terdapat pada halaman akhir laporan ini.

Until the end of 2024, FIFGROUP did not receive any feedback on the 2023 Sustainability Report.

The Company continuously strives to provide more comprehensive information in every sustainability report published. The Company welcomes suggestions, feedback, and criticisms regarding the 2024 Sustainability Report which can be submitted through the feedback form available on the final page of this report.

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

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

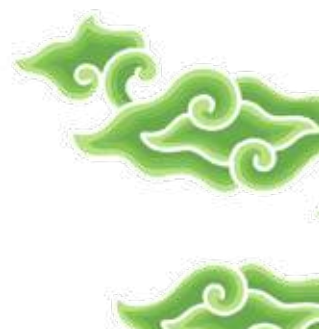
FIFGROUP telah mengidentifikasi topik material prioritas yang sesuai dengan strategi perusahaan, risiko, dan peluang yang mempunyai dampak signifikan serta berpengaruh pada pengambilan keputusan bagi para pemangku kepentingan. Penentuan topik material ini didiskusikan bersama dengan jajaran manajemen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

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 terhadap TPB Support for SDGs	Topik Material Material Topic	Isu Signifikan Key Concern	Pemangku Kepentingan Terdampak Impacted Stakeholders
	Kinerja Ekonomi Economic Performance	- Nilai ekonomi yang dihasilkan dan didistribusikan - Pengelolaan Keuangan dan Ekonomi yang diawasi OJK - Economic value generated and distributed - Transparent and Sound Financial and Economic Management	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers
	Portfolio Pinjaman & Investasi yang Berkelanjutan Sustainable Loan and Investment Portfolio	Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB) Financing of Sustainable Businesses	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers



Dukungan terhadap TPB Support for SDGs	Topik Material Material Topic	Isu Signifikan Key Concern	Pemangku Kepentingan Terdampak Impacted Stakeholders
         	Emisi Gas Rumah Kaca (GRK) dan Sistem Manajemen Energi Greenhouse Gas Emissions and Renewable Energy Mix	- Penurunan Emisi gas rumah kaca (GRK) yang dihasilkan - Efisiensi energi dan peningkatan bauran energi terbarukan - Reduction in greenhouse gas emissions produced - Energy efficiency and increasing renewable energy mix	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers
	Pengelolaan Air dan Limbah Padat Water and Waste Management	- Penurunan intensitas pengambilan air - Peningkatan jumlah limbah padat terolah - Decreased amount of water withdrawal intensity - Increased amount of treated solid waste	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers
	Kesehatan dan Keselamatan Kerja Occupational Health and Safety	- Keselamatan Berkendara (<i>Safety Riding</i>) - Penurunan LTI (<i>lost time injury rate</i>) <i>Zero Fatality</i> - Safety Riding - Lost time injury rate (LTI) reduction - Zero Fatality	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers
	Keberagaman dan Inklusivitas Diversity and Inclusivity	- Pemberdayaan Perempuan - Pemberdayaan Disabilitas - Women Empowerment - Disability Empowerment	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers
	Pelatihan dan Pendidikan Training and Education	- Pelatihan dan Pendidikan Bagi Karyawan, Pelanggan, dan Masyarakat - Literasi dan Inklusi Keuangan - Training and Education for Employees, Customers, and the Public - Financial Literacy and Inclusion	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers
	Keterlibatan dan Dampak Komunitas 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: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers
	Etika Bisnis Business Ethic	Anti-Fraud dan Anti-korupsi, 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: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers
	Keamanan Data dan Privasi Pelanggan Customer Data Security and Privacy	Perlindungan Data Pelanggan Customer Data Protection	Internal: Pemegang Saham, Karyawan Eksternal: Mitra Kerja, Regulator, Masyarakat, Pelanggan Internal: Shareholders, Employees External: Work Partners, Regulators, Public, Customers









Tentang Kami

About Us

04



Sekilas FIFGROUP [GRI 2-1]

FIFGROUP at a Glance [GRI 2-1]

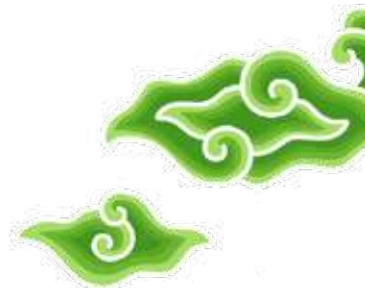


FIFGROUP terus mengembangkan inisiatif keberlanjutan yang sejalan dengan visi jangka panjang untuk menciptakan nilai berkelanjutan bagi semua pemangku kepentingan.

FIFGROUP continues to develop sustainability initiatives in line with the long-term vision to create sustainable value for all stakeholders.

Selama lebih dari 30 tahun, PT Federal International Finance (FIFGROUP) telah menunjukkan komitmennya dalam industri layanan pembiayaan, menjadi salah satu pelopor yang dikenal luas oleh masyarakat. Perseroan terus berkembang, beradaptasi dengan dinamika kebutuhan pasar, dan selalu berpegang pada prinsip inovasi serta kreativitas untuk memberikan solusi yang relevan. FIFGROUP didirikan pada 1 Mei 1989 di Jakarta dengan nama awal PT Mitrapusaka Artha Finance, yang fokus pada sektor pembiayaan. Pada tahun 1991, Perseroan mengubah nama menjadi PT Federal International Finance dan memulai konsentrasi pada pembiayaan sepeda motor merek Honda, melayani kebutuhan pembiayaan konsumen secara *retail*. Untuk merespon tuntutan pasar yang terus berkembang, FIFGROUP mengadopsi strategi tersebut secara lebih agresif pada tahun 1996, yang semakin memperkuat posisinya di industri. Sebagai bagian dari transformasi bisnisnya, pada Mei 2013, merek FIFGROUP diperkenalkan untuk menggambarkan perubahan yang lebih besar dan lebih ambisius dalam perjalanan Perseroan. Hingga saat ini, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 35/POJK.05/2018 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan, FIFGROUP terus berupaya memberikan layanan terbaik dengan tetap berfokus pada keberlanjutan dan kepuasan pelanggan. Perseroan bergerak pada bisnis layanan pembiayaan dengan nama merek sebagai berikut: [\[OJK C.4\]](#) [\[GRI 2-6\]](#)

For more than 30 years, PT Federal International Finance (FIFGROUP) has demonstrated its commitment in the financing service industry, becoming one of the pioneers widely recognized by the public. The Company continues to grow, adapt to the dynamics of market needs, and always adhere to the principles of innovation and creativity to provide relevant solutions. FIFGROUP was established on May 1, 1989 in Jakarta with the initial name PT Mitrapusaka Artha Finance, which focuses on the financing sector. In 1991, the Company changed its name to PT Federal International Finance and began to concentrate on financing Honda brand motorcycles, serving the financing needs of retail consumers. To respond to the growing market demands, FIFGROUP adopted the strategy more aggressively in 1996, further strengthening its position in the industry. As part of its business transformation, in May 2013, the FIFGROUP brand was introduced to depict a bigger and more ambitious change in the Company's journey. To this day, in accordance with the Financial Services Authority Regulation No. 35/POJK.05/2018 concerning the Implementation of Financing Company Business, FIFGROUP continues to provide the best service while focusing on sustainability and customer satisfaction. The Company operates in the financing services business with the following brand names: [\[OJK C.4\]](#) [\[GRI 2-6\]](#)





FIFASTRA »

Fasilitas Pembiayaan Sepeda Motor Motorcycle Financing Facility

Merupakan komposisi terbesar dalam portofolio bisnis FIFGROUP yang bergerak di bidang pembiayaan sepeda motor Honda baru.

The most significant composition in FIFGROUP's business portfolio engaged in financing new Honda motorcycles.



SPEKTRA »

Fasilitas Pembiayaan Multi Produk Multiproduct Financing Facility

Brand pembiayaan multiproduk yang menyediakan layanan kredit untuk pembelian elektronik, peralatan rumah tangga, *furniture*, *gadget*, dan produk *lifestyle*.

A multiproduct financing brand that provides credit services for the purchase of electronic products, household appliances, furniture, gadgets, and lifestyle products.



DANASTRA »

Fasilitas Pembiayaan Multiguna Multipurpose Financing Facility

Fasilitas pembiayaan multiguna dengan jaminan *collateral* yang bergerak di bidang kredit mikro.

A multipurpose financing facility with collateral guarantees operating in microcredit.



FINATRA »

Fasilitas Pembiayaan Mikro Produktif Micro Productive Financing Facility

Layanan pembiayaan produktif untuk mendukung para pelaku UMKM agar mampu berkembang dan naik kelas dalam mengembangkan usahanya.

A micro productive financing facility to support MSME entrepreneurs in developing and upgrading their businesses.



AMITRA

Fasilitas Pembiayaan Syariah Sharia Financing Facility

Fasilitas pembiayaan syariah yang menawarkan produk-produk seperti pembiayaan perjalanan religi (Haji dan Umrah).
A Sharia financing facility that offers products such as financing for religious trip (Hajj and Umrah).



Nama Perusahaan [GRI 2-1]

Company Name [GRI 2-1]

PT Federal International Finance

Bentuk Legal [GRI 2-1]

Legal Form [GRI 2-1]

Perseroan Terbatas
Limited Liability Company

Tahun Berdiri

Establishment Date

1 Mei 1989
May 1, 1989

Landasan Hukum [GRI 2-1]

Legal Basis [GRI 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 Decree of the Minister of Justice No. C2 - 6728.HT.01.01.Th.89 dated July 27, 1989.

Pemegang Saham [OJK C.3]

Shareholders [OJK C.3]

PT Astra International Tbk.
(99,99996%)

PT Arya Kharisma
(0,00004%)

Bidang Usaha [OJK C.4] [GRI 2-6]

Line of Business [OJK C.4] [GRI 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.



FIFGROUP



Alamat Kantor Pusat [OJK C.2] [GRI 2-1]

Head Office Address [OJK C.2] [GRI 2-1]

Menara FIF
FIF Tower

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

Telp | Phone : +6221-769-8899

Faks | Fax : +6221-759 055 99

Email : corpsecretary@fifgroup.astra.co.id



Media Sosial

Social Media

FIFCLUB
 FIFGROUPFIONA_BOT



Perubahan Signifikan di Tahun 2024 [OJK C.6]

Significant Changes in 2024 [OJK C.6]

Sepanjang tahun 2024, 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 2024, regarding business model, supply chain, closure or opening of branches, or ownership structure in FIFGROUP that may affect business sustainability.





Visi, Misi, Nilai, dan Budaya Keberlanjutan [OJK C.1]

Vision, Mission, Sustainability Values, and Culture [OJK C.1]

Visi Vision

Menjadi Pemimpin Industri yang
Dikagumi Secara Nasional.

To be The Admired National Industry Leader.



Nilai-nilai Inti Perusahaan dan Budaya Keberlanjutan

The Company's Core Values and Sustainability Culture



T

Team Work

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

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



E

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.

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.



Misi Mission

Membawa Kehidupan yang Lebih Baik untuk Masyarakat.

Bring the Better Life to the Community.



A

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.



M

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.

To achieve the vision of To be The Admired National 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 [OJK C.3] [GRI 2-1, 2-6]

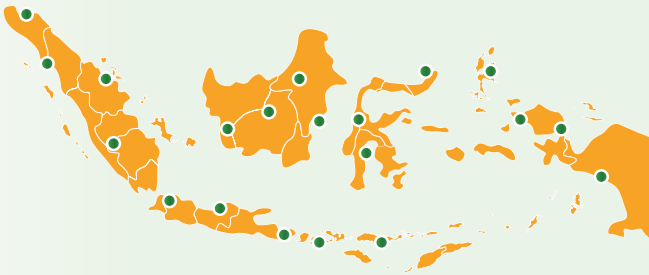
Operational Area [OJK C.3] [GRI 2-1, 2-6]

Wilayah operasional dan pasar yang terlayani FIFGROUP yaitu meliputi seluruh wilayah Indonesia yang mencakup 250 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 2024.

The operational areas and markets served by FIFGROUP cover all regions of Indonesia including 250 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 2024.

250

kantor cabang
branch office



Skala Usaha [OJK C.3][GRI 2-6]

Business Scale [OJK C.3] [GRI 2-1, 2-6]

Uraian Description	Satuan Unit	2024	2023	2022
Jumlah Karyawan Total Employee	Orang People	14.134	13.801	13.961
Total Pendapatan Bersih Total Net Income	Rp miliar IDR billion	12.153	10.416	8.963
Laba (Rugi) Profit (Loss)		4.415	4.107	3.174
Total Kapitalisasi Total Capitalization				
Jumlah Liabilitas Total Liability	Rp miliar IDR billion	33.505	27.877	23.421
Jumlah Ekuitas Total Equity		12.176	11.291	11.121
Jumlah Aset Total Asset		45.681	39.168	34.542



Keanggotaan Asosiasi [OJK C.5] [GRI 2-28]

Association Membership [OJK C.5] [GRI 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).

The Company actively participates 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

05



Tata Kelola Keberlanjutan

Sustainability Governance



FIFGROUP mengimplementasikan tata kelola keberlanjutan dengan memastikan bahwa setiap keputusan bisnis mempertimbangkan dampak sosial, lingkungan, dan ekonomi secara seimbang. Melalui penerapan prinsip-prinsip GCG, Perseroan berkomitmen untuk menciptakan nilai jangka panjang yang berkelanjutan bagi seluruh pemangku kepentingan.

FIFGROUP implements sustainability governance by ensuring that every business decision considers social, environmental, and economic impacts in a balanced manner. Through the implementation of GCG principles, the Company is committed to creating long-term sustainable value for all stakeholders.

FIFGROUP telah tumbuh menjadi salah satu perusahaan layanan pembiayaan terkemuka di Indonesia berkat kepercayaan yang diberikan oleh seluruh pemangku kepentingan. Kepercayaan ini menjadi landasan bagi FIFGROUP untuk terus berinovasi dan memperkuat posisinya di pasar, yang tercermin dalam komitmen perusahaan untuk selalu menerapkan prinsip Tata Kelola Perusahaan yang Baik (GCG) melalui praktik terbaik (*best practices*).

Penerapan GCG yang optimal di seluruh aspek operasional bukan hanya mendukung keberlanjutan dan pertumbuhan Perseroan, tetapi juga memandu FIFGROUP untuk tetap menjadi pemimpin industri pembiayaan di Indonesia. Oleh karena itu, Perseroan berkomitmen untuk terus memperbaiki dan menyempurnakan penerapan GCG di setiap level organisasi, demi menciptakan nilai tambah yang signifikan bagi seluruh pemangku kepentingan.

Dalam upaya menerapkan praktik terbaik GCG, FIFGROUP berpedoman pada UU No. 40 Tahun 2007 tentang Perseroan Terbatas, Peraturan Otoritas Jasa Keuangan (POJK), Surat Edaran Otoritas Jasa Keuangan (SEOJK), serta keputusan yang diambil melalui Rapat Umum Pemegang Saham (RUPS). Selain itu, proses pengelolaan Perseroan dilakukan oleh Direksi yang berfungsi sebagai pengelola, dan diawasi oleh Dewan Komisaris. Informasi lebih lanjut mengenai struktur organisasi, keberagaman Direksi dan Dewan Komisaris, proses nominasi, seleksi, serta kebijakan remunerasi, termasuk rasio kompensasi total tahunan, akan disampaikan secara rinci dalam Laporan Tahunan FIFGROUP 2024. [GRI 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.

FIFGROUP has grown into one of the leading financing service companies in Indonesia thanks to the trust given by all stakeholders. This trust serves as the foundation for FIFGROUP to continue to innovate and strengthen its position in the market, which is reflected in the Company's commitment to always implement the principles of Good Corporate Governance (GCG) through best practices.

The optimal implementation of GCG in all operational aspects not only supports the sustainability and growth of the Company, but also guides FIFGROUP to remain the leader of the financing industry in Indonesia. Therefore, the Company is committed to continuously improving and refining the implementation of GCG at every level of the organization, in order to create significant added value for all stakeholders.

In an effort to implement GCG best practices, FIFGROUP adheres to Law No. 40 of 2007 concerning Limited Liability Companies, Financial Services Authority Regulations (POJK), Circular Letters of the Financial Services Authority (SEOJK), as well as decisions taken through the General Meeting of Shareholders (GMS). In addition, the Company's management is executed by the Board of Directors, which functions as the executive body, under the supervision of the Board of Commissioners. Further information on the organizational structure, diversity of the Board of Directors and the Board of Commissioners, the nomination and selection process, and the remuneration policy, as well as the total annual compensation ratio, will be presented in detail in the FIFGROUP 2024 Annual Report. [GRI 2-10, 2-11, 2-16, 2-19, 2-20, 2-21, 202-1, 405-1]

The Company also implements GCG in every decision to optimize performance, improve accountability, and avoid conflicts of interest. GCG implementation is the responsibility



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. [GRI 2-15, 2-27]

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 juga membentuk Komite Keberlanjutan yang memiliki tugas untuk melakukan mengawasi dan melaksanakan kegiatan yang berkaitan dengan aspek keberlanjutan dan memperhatikan capaian kinerja aspek LST. 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. [GRI 2-12, 2-13, 2-14, 2-18]

of all parties in the Company and every employee is required to comply with applicable regulations. FIFGROUP recognizes that effective GCG implementation 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 parties. [GRI 2-15, 2-27]

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 overseeing the level of risk in ESG aspects, especially from the financing perspective. Moreover, in implementing ESG aspects, all functions will coordinate with other functions and make improvements to enhance efficiency and sustainability performance.

The three functions are also responsible for developing strategic plans, conducting evaluations, supervising, and submitting Sustainable Finance Action Plan (RAKB) periodically. Additionally, the Company also established a Sustainability Committee to oversee and implement activities related to sustainability aspects and monitor the performance achievements of ESG aspects. 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. [GRI 2-12, 2-13, 2-14, 2-18]



Struktur Tata Kelola Keberlanjutan [OJK E.1] [GRI 2-9]

Sustainability Governance Structure [OJK E.1] [GRI 2-9]



Manajemen Risiko Lingkungan, Sosial, dan Tata Kelola (LST) [OJK E.3]

Management of Environmental, Social, and Governance Risks [OJK E.3]

Di bawah pengawasan Divisi Manajemen Risiko, FIGROUP secara sistematis telah mengidentifikasi berbagai risiko yang mungkin timbul dan merancang langkah-langkah mitigasi untuk mengurangi dampak serta memperkuat strategi perusahaan dalam mencapai tujuan jangka panjang. Perseroan terus berkomitmen untuk mengembangkan budaya manajemen risiko yang kokoh, menerapkan praktik Tata Kelola Perusahaan yang baik (GCG), serta menjaga kepatuhan yang tinggi terhadap regulasi yang berlaku.

Dalam implementasinya, FIGROUP memastikan bahwa manajemen risiko telah terintegrasi secara menyeluruh dalam setiap aspek operasional perusahaan. Hal ini menjadikan sistem manajemen risiko sebagai alat deteksi dini yang efektif, memberikan informasi yang diperlukan untuk mengantisipasi dan mengelola potensi risiko, sehingga memungkinkan Perseroan untuk mengambil langkah proaktif dalam menghadapi tantangan yang ada.

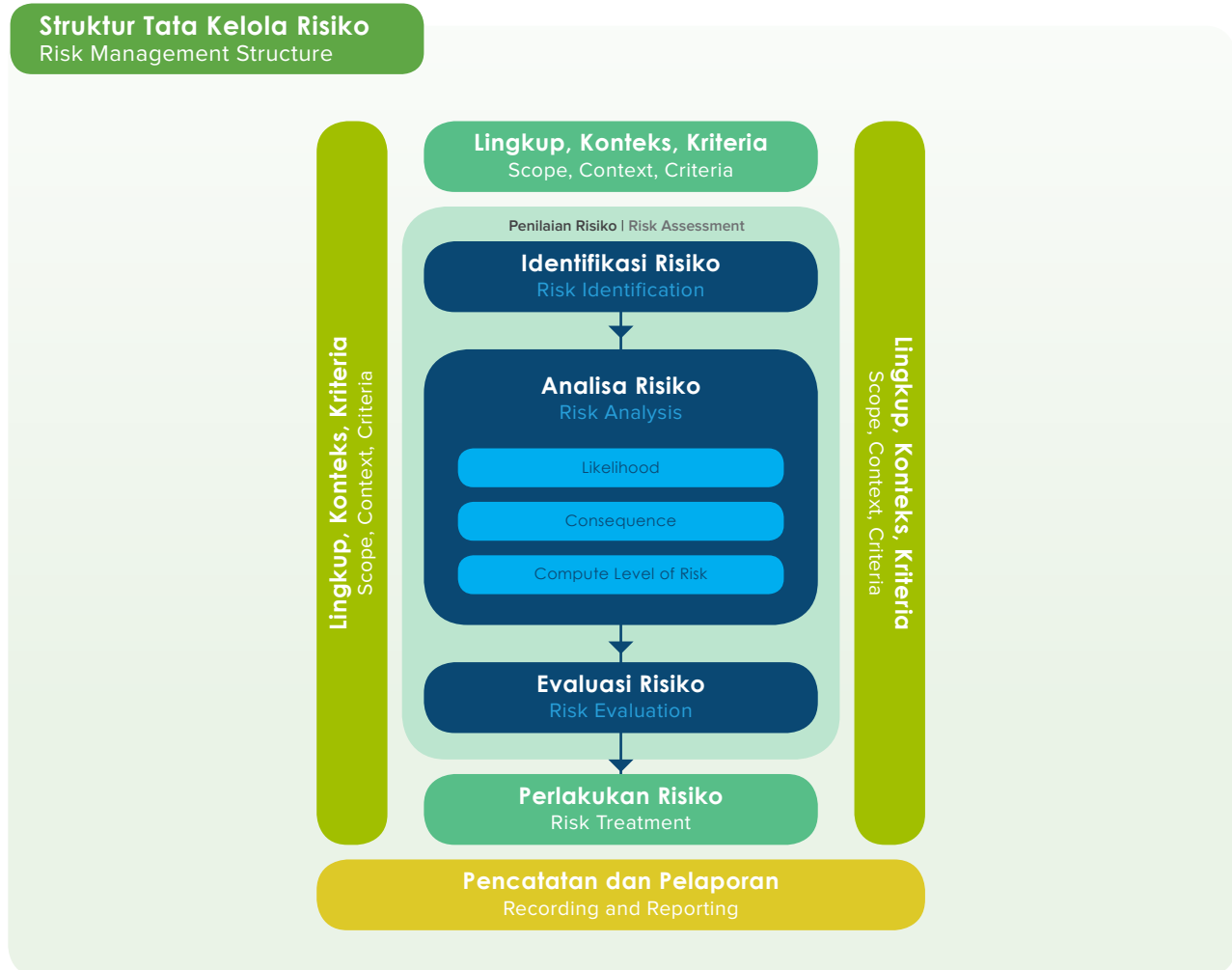
Under the supervision of the Risk Management Division, FIGROUP has systematically identified various risks that may arise and designed mitigation measures to reduce the impact and strengthen the Company's strategy in achieving long-term goals. The Company continues to be committed to developing a strong risk management culture, implementing Good Corporate Governance (GCG) practices, and maintaining high compliance with applicable regulations.

In its implementation, FIGROUP ensures that risk management has been thoroughly integrated in every aspect of the Company's operations. This integration allows the risk management system to serve as an effective early detection tool, providing the information needed to anticipate and manage potential risks, thus enabling the Company to take proactive steps to address emerging challenges.



Upaya manajemen risiko Perseroan dapat dijabarkan pada bagan *risk management framework based* berdasarkan ISO 31000:2018 sebagai berikut:

The Company's risk management efforts are outlined in the risk management framework diagram based on ISO 31000:2018, as follows:



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

1. Penerapan konteks untuk memberikan gambaran secara jelas terkait tujuan proses bisnis organisasi sebagai landasan dalam melakukan *risk assessment* yang sesuai dengan konteks organisasi.
2. 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*.
3. Penanganan risiko dengan menerapkan strategi baru dengan menentukan *resources* yang diperlukan dan melakukan *benchmarking* serta melakukan rencana penanganan risiko yang timbul.

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

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



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.

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 three main processes are supported by two processes, namely communication and consultation as well as 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.

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 the Astra Financial Conglomeration together with other financial services institutions in the Astra Group, both banks and non-banks. The following is the process of identification, assessment, monitoring, and risk control for each risk:

Jenis Risiko Risk Type	Penyebab Causes	Akibat Impact	Rencana Mitigasi Mitigation Plan
Risiko Strategis Strategic Risk	Risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis. The risk arising from inaccuracies in the formulation and/or execution of a strategic decision.	Kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Failure to anticipate changes in the business environment.	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. Strategic risk identification is done 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. The risk arising from inadequacies or malfunctioning of internal processes, human errors, system failures, and/or external events impacting the Company's operations.	Kerugian potensial Perusahaan baik dari segi financial maupun opportunity untuk memperoleh keuntungan kehilangan kesempatan. The potential losses to the Company, both in financial terms and in missed opportunities to gain profit, are significant.	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. Identification and measurement of operational risks are done concerning organizational complexity and business activities, human capital, technology and information systems, fraud risk, business and organizational disruptions, as well as the level of interaction and dependency of the Company.



Jenis Risiko Risk Type	Penyebab Causes	Akibat Impact	Rencana Mitigasi Mitigation Plan
Risiko Kredit Credit Risk	Risiko akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Perusahaan. The risk arising from the failure of third parties to fulfill their obligations to the Company.	Kehilangan kesempatan Perusahaan untuk mendapat bunga, yang berakibat pada penurunan pendapatan. The missed opportunity for the Company to accrue interest, resulting in a decline in revenue.	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. 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. The risk arising from overall changes in market condition.	Perubahan posisi aset, liabilitas, ekuitas, dan/ atau rekening administratif termasuk transaksi <i>derivative</i> Perusahaan. Changes in asset positions, liabilities, equity, and/or administrative accounts, including derivative transactions of the Company.	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 identification and measurement of market risk is based on business strategies and policies related to market risk; the volume and composition of the asset portfolio exposed to market risk; and the volume and composition of the liability portfolio exposed to market risk.
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. Risk due to the Company's inability to meet maturing liabilities from cash flow funding sources and/or from liquid assets that can be easily converted into cash, without disrupting the Company's activities and financial condition.	Kerugian potensial Perusahaan baik dari segi finansial maupun <i>opportunity</i> untuk memperoleh keuntungan. The potential losses to the Company, both in terms of financial and profit opportunities.	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. Identification and measurement of liquidity risks are performed concerning the composition of short-term assets and liabilities, including administrative account transactions, cash flow management, funding needs vulnerability, and access to funding sources.
Risiko Hukum Legal Risk	Risiko akibat tuntutan hukum dan/atau kelemahan aspek hukum. The risk arising from legal claims and/or legal vulnerabilities.	Perusahaan dikenai sanksi administratif, baik denda, surat peringatan, pemberhentian kegiatan usaha, pembekuan usaha, hingga pencabutan usaha. The Company is subject to administrative sanctions, including fines, warning letters, suspension of operations, business closure, and revocation of its operating license.	Identifikasi dan pengukuran risiko hukum dilakukan terhadap ketiadaan atau perubahan peraturan perundang-undangan, kelemahan dalam perikatan atau kerja sama, dan proses penyelesaian sengketa. Identification and measurement of legal risks are done concerning regulatory absence or alterations, weaknesses in agreements or collaborations, and dispute resolution processes.



Jenis Risiko Risk Type	Penyebab Causes	Akibat Impact	Rencana Mitigasi Mitigation Plan
Risiko Kepatuhan Compliance Risk	Risiko akibat Perusahaan tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan. The risk arising from the Company's non-compliance and/or failure to adhere to statutory regulations and provisions.	Menurunnya reputasi atau citra Perusahaan di mata masyarakat atau konsumen. Decreased reputation or image of the Company in the eyes of the public or consumers.	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. Identification and measurement of compliance risks are completed 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 Reputational Risk	Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Perusahaan. The risk arising from the decline in stakeholder trust levels stemming from negative perceptions of the Company.	Menimbulkan persepsi negatif dari masyarakat dan konsumen terhadap bisnis Perusahaan. Eliciting negative perceptions from both the public and consumers regarding the Company's business.	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. Risk identification and measurement is conducted on the influence of the reputation of the management, owners, and group; violation of business ethics; complexity of products and business cooperation; frequency, materiality, and exposure to negative news; as well as the frequency and materiality of debtor or consumer complaints.
Risiko Transaksi Intra-group Intra-group Transaction Risk	Risiko akibat ketergantungan suatu entitas baik secara langsung maupun tidak langsung terhadap entitas lainnya dalam satu Konglomerasi Keuangan. The risk arising from an entity's dependency, whether direct or indirect, on other entities within a Financial Conglomeration.	Pengaruh terhadap pemenuhan kewajiban perjanjian tertulis maupun perjanjian tidak tertulis baik yang diikuti perpindahan dana dan/atau tidak diikuti perpindahan dana. Influence on the fulfillment of obligations of written and unwritten agreements both followed by the transfer of funds and/ or not followed by the transfer of funds.	Pemantauan dan pengendalian risiko dilakukan dengan memperkuat koordinasi antar <i>intra-group</i> dengan menginformasikan masing-masing exposure 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. Risk monitoring and control are performed by strengthening intra-group coordination, providing regular updates on each exposure according to its condition, considering factors such as financial conditions and human capital. This minimizes negative impacts or dependencies resulting from these transactions.

Mengidentifikasi dan Menilai Risiko-risiko terkait Iklim

Pada tahun 2024, Perusahaan melakukan identifikasi awal terhadap beberapa risiko terkait iklim mengacu kepada *International Financial Reporting Standard (IFRS) S2 Climate-related Disclosures*. Proses pengkajian yang lebih sistematis serta penyusunan strategi mitigasi dan adaptasi akan dilaksanakan pada tahun 2025. Berikut terlampir beberapa risiko terkait iklim yang telah diidentifikasi perusahaan.

Identifying and Assessing Climate-Related Risks

In 2024, the Company conducted an initial identification of several climate-related risks in accordance with the *International Financial Reporting Standard (IFRS) S2 Climate-related Disclosures*. A more systematic assessment process, along with the development of mitigation and adaptation strategies, will be implemented in 2025. The following are some of the climate-related risks that the Company has identified.



No	IFRS S2	Risk Input dan/atau Risk Event Risk Input and/or Risk Event	Potensi Peluang Potential Opportunities	Internal/Eksternal Driven Internal/External Driven
Risiko Operasional Risiko Operasional				
1.1	Fisik Akut Acute Physical	1. Meningkatnya angka kerusakan dan gangguan operasional akibat cuaca dan suhu ekstrem. Increased damage and operational disruptions due to extreme weather and temperature.	Memastikan karyawan memahami prinsip-prinsip dasar penanggulangan bencana. Ensuring employees understand basic disaster management principles.	Eksternal External
			Bangunan yang tahan dampak lingkungan. Environmentally resilient buildings.	Eksternal External
1.2	Fisik Akut dan Kronis Acute and Chronic Physical	2. Meningkatnya masalah kesehatan dan keselamatan karyawan akibat perubahan cuaca ekstrem. Increased employee health and safety issues due to extreme weather changes.	Mengembangkan budaya K3 ke karyawan. Developing an occupational health and safety (OHS) culture among employees.	Internal Internal
1.3	Fisik Akut Acute Physical	3. Meningkatnya premi asuransi atas aset yang potensial untuk terdampak. Increased insurance premiums for assets at potential risk.	Menjaga lingkungan sekitar. Protecting the surrounding environment.	Internal Internal
1.4	Fisik Akut Acute Physical	4. Meningkatnya penundaan atau pembayaran dari pelanggan yang terkena dampak ekonomi akibat banjir atau gelombang panas. Increased delays or defaults on payments from customers affected by economic impacts of floods or heatwaves.	Kegiatan usaha perusahaan lebih resilient dengan mengintegrasikan aspek ESG. Enhancing business resilience by integrating ESG aspects.	Eksternal External
1.5	Fisik Kronis Chronic Physical	5. Meningkatnya kebutuhan energi untuk pendinginan. Increased energy demand for cooling.	Efisiensi Biaya. Cost efficiency.	Internal Internal
1.6	Fisik Kronis Chronic Physical	6. Meningkatnya kerusakan infrastruktur yang terletak di dekat pantai atau daerah rawan banjir akibat kenaikan permukaan air laut. Increased infrastructure damage in coastal or flood-prone areas due to rising sea levels.	Bangunan yang tahan dampak lingkungan. Environmentally resilient buildings.	Eksternal External
1.7	Transisi (Kebijakan dan Hukum) Transition (Policy and Legal)	7. Meningkatnya biaya administratif dan operasional untuk memastikan kepatuhan perusahaan leasing terhadap regulasi dan standar yang berubah secara dinamis untuk mendorong <i>net-zero emissions</i> . Increased administrative and operational costs to ensure leasing company compliance with dynamically changing regulations and standards for net-zero emissions.	Perusahaan terlibat dalam <i>pilot project</i> . Company participation in pilot projects.	Internal Internal



No	IFRS S2	Risk Input dan/atau Risk Event Risk Input and/or Risk Event	Potensi Peluang Potential Opportunities	Internal/Eksternal Driven Internal/External Driven
Risiko Pasar Market Risk				
2.1	Transisi (Kebijakan dan Hukum) Transition (Policy and Legal)	1. Penurunan daya saing di pasar jika biaya karbon dikenakan membuat harga kendaraan lebih tinggi dibandingkan dengan pesaing yang tidak terkena dampak serupa/skema <i>carbon tax</i> . Decreased market competitiveness if carbon costs are imposed, making vehicle prices higher than those of competitors unaffected by similar carbon tax schemes.	Diversifikasi jenis kendaraan yang dibiayai Diversifying the types of financed vehicles.	Eksternal External
2.2	Transisi (Kebijakan dan Hukum) Transition (Policy and Legal)	2. Penurunan permintaan untuk kendaraan dengan emisi karbon tinggi. Decreased demand for high-carbon-emission vehicles.	Meningkatkan pendapatan di segmen kendaraan listrik. Increasing revenue in the electric vehicle segment.	Eksternal External
Risiko Reputasi Risk Reputasi				
3.1	Transisi (Kebijakan dan Hukum) Transition (Policy and Legal)	1. Meningkatnya tekanan dari pemangku kepentingan untuk mengurangi jejak karbon perusahaan. Increased pressure from stakeholders to reduce the Company's carbon footprint	1. Meningkatkan reputasi perusahaan. 2. Mendapatkan penghargaan. 1. Enhancing the Company's reputation. 2. Gaining awards.	Eksternal External
3.2	Transisi (Reputasi) Transition (Reputation)	2. Menurunnya reputasi jika perusahaan tidak melakukan inisiatif terkait perubahan iklim atau dianggap melakukan <i>greenwashing</i> . Declining reputation if the Company fails to take climate change initiatives or is accused of greenwashing.	Menunjukkan kepatuhan dan dukungan pada rencana pengurangan emisi berdasarkan kontribusi yang ditetapkan secara nasional (NDC). Demonstrating compliance and support for emission reduction plans based on Nationally Determined Contributions (NDC).	Eksternal External
3.3	Transisi (Reputasi) Transition (Reputation)	3. Kesulitan akses modal apabila perusahaan tidak memperhatikan isu perubahan iklim. Difficulty in accessing capital if the Company does not consider climate change issues.	Mendapatkan pembiayaan/Investasi berbasis ESG. Securing ESG-based financing/investment.	Eksternal External



Tantangan dan Permasalahan Penerapan Keuangan Berkelanjutan [OJK E.5]

Challenges and Issues in Implementing Sustainable Finance [OJK E.5]

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:

The Company's business activities are inseparable from present challenges and problems, including implementing sustainable finance. These challenges and issues cover 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 Understanding of human capital (HC) related to the implementation of sustainable finance that needs to be continuously improved	- Melakukan <i>benchmarking</i> terkait penerapan pengembangan produk keuangan berkelanjutan - Melaksanakan pelatihan eksternal terhadap karyawan terkait keuangan berkelanjutan - Melaksanakan kampanye dalam bentuk poster, video, <i>webinar</i> terkait keuangan berkelanjutan yang melibatkan seluruh karyawan, manajemen, dan pengurus Perusahaan - Conduct benchmarking related to the implementation of sustainable finance product development - Organize external training for employees related to sustainable finance - Organize campaigns in the form of posters, videos, webinars related to sustainable finance involving all employees, management, and Company officials
Pasar penjualan produk keuangan berkelanjutan yang masih terbatas Limited sales market for sustainable finance products	Menyesuaikan fitur dan skema produk sehingga dapat sesuai dengan permintaan pasar Adjust product features and schemes to meet market demand
Tingginya dinamika pasar dalam merespons pentingnya aspek LST High market dynamics in responding to the importance of ESG aspects	Melakukan kerja sama dengan mitra lain, khususnya dengan grup Astra Collaborate with other partners, especially with the Astra group
Risiko dari perubahan peraturan yang dikeluarkan oleh regulator dan pemerintah Risk from regulatory changes issued by regulators and government	Mengembangkan sistem manajemen risiko yang secara berkala disesuaikan Develop a risk management system that is regularly adjusted
Implementasi pembiayaan aktivitas ekonomi menuju emisi nol karbon Implementation of financing economic activities towards zero carbon emissions	Mengembangkan manajemen risiko pada pembiayaan perusahaan yang mengedepankan aktivitas ekonomi dengan emisi nol karbon Develop a risk management on corporate financing that emphasizes economic activities with zero carbon emissions



Etika Bisnis [GRI 3-3]

Business Ethics [GRI 3-3]

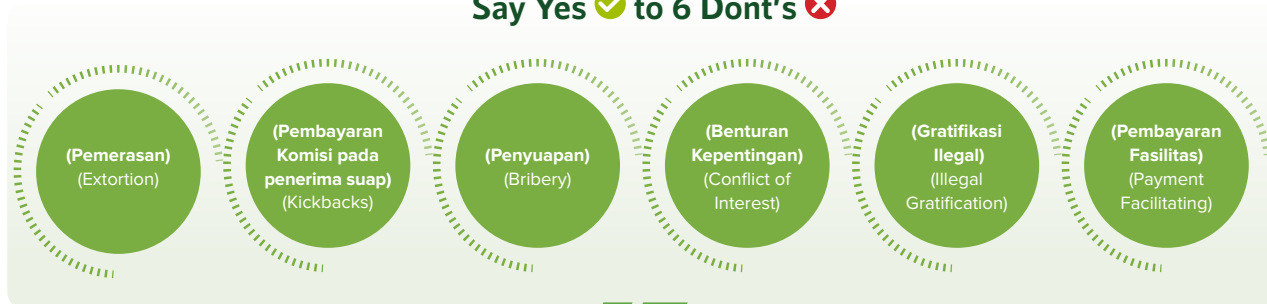
Untuk membangun citra dan reputasi yang positif dalam upaya untuk terus menciptakan pertumbuhan berkelanjutan, Perseroan menetapkan Kode Etik sebagai bagian integral dari Pedoman Tata Kelola Perseroan. Kode Etik ini berfungsi sebagai panduan bagi seluruh karyawan untuk bertumbuh dan mencapai pencapaian yang membanggakan dengan tetap menjaga keteraturan dalam sikap, perilaku, dan hubungan dengan berbagai pihak yang terlibat dalam operasional bisnis Perseroan.

Sebagai bagian dari komitmen terhadap integritas, Perseroan menerapkan kebijakan anti-korupsi dan anti-penyuapan melalui etika usaha yang didasarkan pada pedoman etika bisnis dan etika kerja yang terkandung dalam Tata Kelola Perseroan. Pedoman ini terakhir diperbarui pada 13 Februari 2023 dan mengacu pada POJK No.30/POJK.05/2014 Jo. POJK No.29/POJK.05/2020 mengenai Tata Kelola Perseroan yang Baik bagi Pembiayaan. Selain itu, Perseroan juga telah mengimplementasikan ISO 37001:2016, yang mengatur sistem manajemen anti-penyuapan, termasuk program dan prosedur untuk menanggulangi praktik korupsi, suap, gratifikasi, *fraud*, dan balas jasa (*kickbacks*).

To foster a positive image and reputation in an effort to continue creating sustainable growth, the Company established a Code of Conduct as an integral part of the Company's Corporate Governance Guidelines. This Code of Conduct serves as a guideline for all employees to grow and achieve proud achievements while maintaining regularity in attitudes, behaviors, and relationships with various parties involved in the Company's business operations.

As part of its commitment to integrity, the Company implements anti-corruption and anti-bribery policies through business ethics based on the business and work ethics guidelines in the Company's Corporate Governance. This guideline was last updated on February 13, 2023 and refers to POJK No.30/POJK.05/2014 in conjunction with POJK No.29/POJK.05/2020 concerning Good Corporate Governance for Financing. Additionally, the Company has also implemented ISO 37001:2016, which regulates the anti-bribery management system, including programs and procedures in addressing corruption, bribery, gratuities, fraud, and kickbacks.

Say Yes to 6 Don't's



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 2024, Perseroan berhasil menyelenggarakan sosialisasi dan pelatihan kepada seluruh karyawan baik di kantor pusat maupun kantor cabang sebanyak 24 kali. [GRI 205-1, 205-2]

The Company also implements 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 performs fraud risk assessment on every function of all (100%) business activities, organizes intensive periodic dissemination, and enhances supervision processes to system design implementation. Throughout 2024, the Company successfully organized dissemination and training to all employees both at the head office and branch offices 24 times. [GRI 205-1, 205-2]



Perseroan melakukan upaya tersebut untuk mengidentifikasi, menelaah, dan mengawasi kebijakan yang telah disusun guna mencegah dan mendeteksi ketidakwajaran. Perseroan 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 Perseroan, anggaran dasar, kode etik serta benturan kepentingan yang dapat merugikan Perseroan melalui channel *Whistleblowing System (WBS) - FIFTrust*. Hingga 31 Desember 2024, terdapat 12 laporan pengaduan dan seluruhnya (100%) telah selesai ditindaklanjuti. Informasi lebih detail terkait *whistleblowing system* dapat diakses pada Laporan Tahunan 2024. [GRI 2-16, 2-26, 205-1]

The Company performed these efforts to identify, review, and monitor the policies that have been established to prevent and detect irregularities. The Company 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 conduct, and conflicts of interest that could harm the Company through the Whistleblowing System (WBS) channel - FIFTrust. As of December 31, 2024, there were 12 complaint reports and all of which (100%) have been addressed. More detailed information regarding the whistleblowing system can be accessed in the 2024 Annual Report. [GRI 2-16, 2-26, 205-1]

Status Pengaduan Complaint Status	Jumlah Kasus Total Cases		
	2024	2023	2022
Selesai Completed	12	8	23
Telah melalui proses hukum Have undergone legal process	0	0	0
Dalam proses On process	0	0	0
Belum selesai Incomplete	0	0	0
Jumlah Fraud Total Fraud	12	8	23

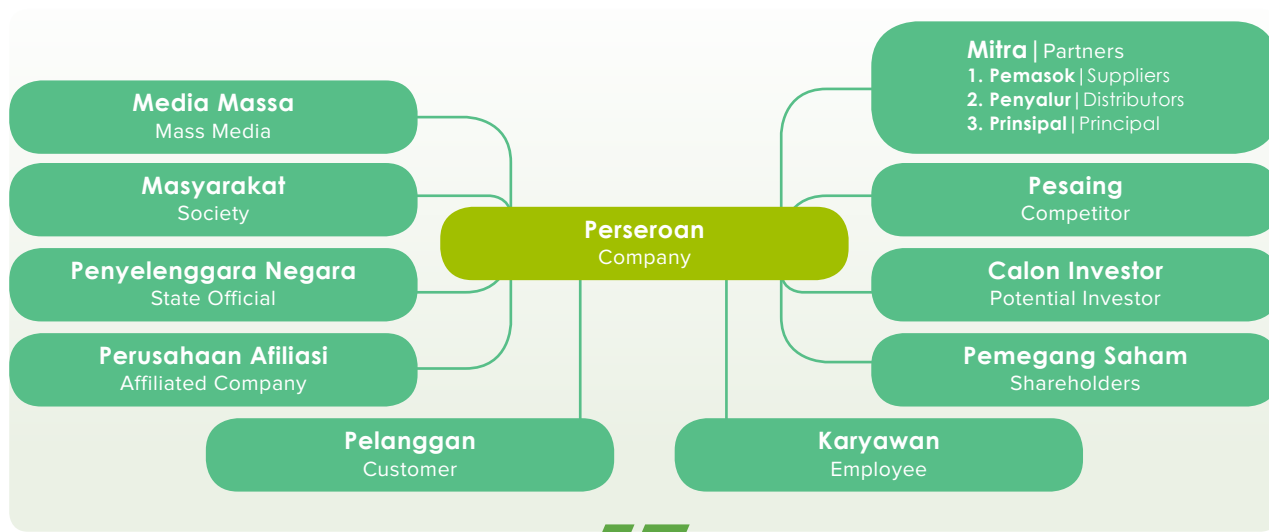


Pelibatan Pemangku Kepentingan [OJK E.5] [GRI 2-29]

Stakeholder Engagement [OJK E.5] [GRI 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.

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 - General Meeting of Shareholders (GMS) - Corporate Review - Management walk through	- Minimal satu kali per tahun - Minimal tiga kali setahun - Minimal satu kali per tahun - At least once a year - At least three times a year - At least once a year	- Pemantauan dan evaluasi kinerja Perusahaan - Pembayaran dividen - Akurasi Laporan Keuangan Perusahaan - Kinerja Keberlanjutan - Monitoring and evaluation of the Company's performance - Dividend payment - Accuracy of the Company's Financial Statements - Sustainability Performance
Regulator Regulator		
- Rapat Koordinasi - Kegiatan Sosialisasi - Penyampaian RAKB kepada OJK - Pelaporan lainnya sesuai dengan ketentuan yang berlaku kepada regulator - Coordination Meeting - Dissemination Activities - Submission of Sustainable Finance Action Plan (RAKB to FSA) - Other reporting to regulators according to the regulations	- Sesuai Kebutuhan - Sesuai Kebutuhan - Minimal satu kali per tahun - Sesuai Kebutuhan - As Needed - As Needed - At least once a year - As Needed	- Perkembangan aspek regulasi dalam sektor pembiayaan di Indonesia - Kepatuhan kepada peraturan dan perundangundangan - Keuangan Berkelanjutan - 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 FIGGROUP (IKAFIF) - Pertemuan dengan manajemen - Management walk through - Establishment of FIGGROUP Employee Association (IKAFIF) - Meetings with management - Management walk through	Sesuai Kebutuhan As Needed	- Informasi hak-hak normatif - Penyelesaian keluhan kesah karyawan - Jaminan peningkatan happiness index karyawan - Information on normative rights - Resolution of employee grievances - Assurance of improving the happiness index of employees
Pelanggan Customer		
- Pertemuan dengan Pelanggan - Survei Kepuasan Pelanggan - Layanan Pembiayaan - Meetings with Customers - Customer Satisfaction Survey - Financing Services	- Minimal satu kali per tahun - Minimal satu kali per tahun - Sesuai kebutuhan pelanggan dan ketentuan Perseroan - At least once a year - At least once a year - As needed by customers and Company's regulation	- Sosialisasi program dan kegiatan marketing - Pengukuran kepuasan pelanggan atas layanan Perseroan - Layanan pembiayaan sesuai kebutuhan pelanggan dan ketentuan Perseroan - Dissemination of marketing programs and activities - Measurement of customer satisfaction with the Company's services - Financing services as needed by customers and Company's regulation
Mitra Kerja Work Partner		
- Pelaksanaan proses procurement - Pertemuan dengan mitra kerja - Implementation of the procurement processes - Meetings with partners	Sesuai kebutuhan mitra kerja dan ketentuan Perseroan As needed by customers and Company's regulation	- Perolehan kontrak dan pembayaran tepat waktu - Kerjasama yang baik dan berkelanjutan - Contract acquisition and timely payment - Good and sustainable cooperation
Masyarakat Community		
Pelaksanaan program Tanggung Jawab Sosial & Lingkungan (TJSL) Implementation of Corporate Social Responsibility (CSR) program	Sesuai kebutuhan As needed	- Program TJSL yang direncanakan dan dilaksanakan - Pelaksanaan Program Jam Sosial Mengajar untuk literasi dan inklusi keuangan - Penyediaan kesempatan kerja sesuai kebutuhan - CSR programs planned and implemented - Implementation of the Teaching Social Hour Program for financial literacy and inclusion - Provision of employment opportunities as needed





Kinerja Ekonomi

Economic
Performance

06



Pertumbuhan Pembiayaan Berkelanjutan

Growth of Sustainable Financing



FIFGROUP berupaya untuk mendorong pertumbuhan pembiayaan berkelanjutan melalui inovasi digital, diversifikasi produk, dan layanan yang mendukung inklusi keuangan bagi seluruh lapisan masyarakat. Dengan pendekatan yang mengutamakan keberlanjutan, FIFGROUP berupaya memberikan dampak positif bagi perekonomian, lingkungan, dan masyarakat di Indonesia.

FIFGROUP strives to drive sustainable financing growth through digital innovation, product diversification, and services that support financial inclusion for all levels of community. With an approach that prioritizes sustainability, FIFGROUP aims to have a positive impact on Indonesia's economy, environment, and community.

Pada tahun 2024, FIFGROUP terus memperkuat komitmennya terhadap pembiayaan berkelanjutan melalui berbagai inisiatif strategis dan inovatif yang mendukung pertumbuhan bisnis sekaligus memberikan dampak positif bagi masyarakat dan lingkungan. Dengan total pembiayaan sebesar Rp45.943.655 juta, FIFGROUP berhasil mencatat peningkatan sebesar 8,52% dibandingkan tahun 2023, mencerminkan pertumbuhan yang solid di tengah tantangan ekonomi global. Laba bersih yang diraih pada tahun 2024 mencapai Rp4.415.534 juta, juga meningkat sebesar 7,50% (yoy) dibandingkan tahun 2023. Jumlah pemesanan (*booking unit*) pada tahun 2024 mencapai 3.229.096 unit, tumbuh/menurun sebesar 2,31% (yoy) dari tahun sebelumnya.

Fokus pada keberlanjutan terlihat dari diversifikasi portofolio pembiayaan yang mencakup lima lini bisnis utama, yaitu FIFASTRA untuk pembiayaan sepeda motor baru, SPEKTRA untuk pembiayaan multi produk, DANASTRA untuk pembiayaan multiguna, FINATRA untuk pembiayaan mikro produktif, dan AMITRA yang menawarkan pembiayaan berbasis syariah. Seluruh lini bisnis ini berkontribusi pada peningkatan aksesibilitas masyarakat terhadap pembiayaan yang mendukung berbagai kebutuhan, mulai dari konsumtif hingga produktif.

Sebagai bagian dari upayanya dalam menciptakan pembiayaan berkelanjutan, FIFGROUP juga memanfaatkan teknologi digital untuk meningkatkan efisiensi layanan dan memperluas jangkauan pasar. Melalui pengembangan aplikasi berbasis digital dan penyediaan produk yang sesuai dengan prinsip keberlanjutan, FIFGROUP berhasil menjangkau segmen pasar yang lebih luas, termasuk pelaku usaha mikro, kecil, dan menengah (UMKM).

Selain itu, program promosi yang inovatif dan pendekatan *customer-centric* turut memperkuat posisi FIFGROUP sebagai mitra pembiayaan terpercaya bagi masyarakat Indonesia.

In 2024, FIFGROUP continues to strengthen its commitment to sustainable financing through various strategic and innovative initiatives that support business growth while also delivering positive impacts on community and the environment. With a total financing of Rp45,943,655 million, FIFGROUP successfully recorded an increase of 8.52% compared to 2023, reflecting solid growth amid global economic challenges. The net profit achieved in 2024 reached Rp4,415,534 million, also increasing by 7.50% (yoy) from the previous year. The number of bookings (booking units) in 2024 reached 3,229,096 units, growing/declining by 2.31% (yoy) from the previous year.

The focus on sustainability is evident in the diversification of its financing portfolio, which covers five main business lines: FIFASTRA for new motorcycle financing, SPEKTRA for multi-product financing, DANASTRA for multipurpose financing, FINATRA for micro productive financing, and AMITRA, which offers sharia-based financing. All these business lines contribute to increasing public accessibility to financing that supports various needs, from consumptive to productive purposes.

As part of its efforts to create sustainable financing, FIFGROUP also utilizes digital technology to enhance service efficiency and expand market reach. Through the development of digital-based applications and the provision of products aligned with sustainability principles, FIFGROUP has succeeded in reaching a broader market segment, including micro, small, and medium enterprises (MSMEs).

Additionally, innovative promotional programs and a customer-centric approach further strengthen FIFGROUP's position as a trusted financing partner for the Indonesian community.



Dengan langkah-langkah strategis ini, FIFGROUP tidak hanya mencapai pertumbuhan yang berkelanjutan tetapi juga memberikan kontribusi nyata terhadap pembangunan ekonomi nasional yang inklusif.

With these strategic steps, FIFGROUP not only achieves sustainable growth but also makes a real contribution to inclusive national economic development.

Perbandingan Target Kinerja Ekonomi dan Realisasi [OJK F.1]

Comparison of Economic Performance Targets and Realization [OJK F.1]

Uraian Description	Satuan Unit	2024		2023		2022	
		Target Target	Realisasi Realization	Target Target	Realisasi Realization	Target Target	Realisasi Realization
Pendapatan Income	Rp juta Rp million	11.302.260	12.153.904	9.456.283	10.416.484	8.652.500	8.963.160
Laba Bersih Net Profit	Rp juta Rp million	4.309.009	4.415.534	3.278.935	4.107.391	2.665.718	3.173.660

Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan [GRI 201-1]

Economic Value Generated and Distributed [GRI 201-1]

Disajikan dalam jutaan Rupiah
Presented in million Rupiah

Uraian Description	2024	2023	2023
Nilai Ekonomi Dihasilkan Economic Value Generated			
Pendapatan Bunga Interest Income	12.130.636	10.399.842	8.947.575
Pendapatan Operasional Lainnya Other Operating Income	23.268	16.642	15.585
Total Pendapatan Total Income	12.153.904	10.416.484	8.963.160
Nilai Ekonomi Didistribusikan Economic Value Distributed			
Biaya Operasional Operating Costs	823.791	714.358	714.149
Gaji Karyawan dan Tunjangan Employee Salaries and Benefits	1.614.192	1.343.819	1.208.794
Pembayaran kepada Penyandang Dana Payment to Funders	5.610.070	5.547.655	2.635.616
Pembayaran kepada Pemerintah Payment to the Government	1.414.406	1.315.097	1.018.203
Investasi untuk Komunitas (TJSL) Investment for the Community (CSR)	20.737	15.726	17.022
Total Distribusi Nilai Ekonomi Total Economic Value Distributed	9.483.196	8.936.655	5.593.784
Nilai Ekonomi Ditahan (Jumlah Nilai Ekonomi Dihasilkan – Jumlah Nilai Ekonomi Didistribusikan) Economic Value Retained (Total Economic Value Generated – Total Economic Distributed)			
Jumlah Ekonomi Nilai Ditahan Total Economic Value Retained	2.670.708	1.479.829	3.369.376



FIFGROUP secara konsisten mengukur keberhasilan penerapan keuangan berkelanjutan melalui pengelolaan kredit dan portofolio, termasuk portofolio Kredit atau Pembiayaan yang Mendukung Kegiatan Usaha Berkelanjutan (KKUB), serta implementasi Rencana Aksi Keuangan Berkelanjutan (RAKB). Dalam pengelolaan portofolio KKUB, Perseroan telah mengembangkan produk keuangan berkelanjutan melalui berbagai tahapan, mulai dari penyusunan *feasibility study*, pembuatan *blueprint*, perancangan produk, penyusunan rencana penjualan, hingga pengembangan Standar Operasional Prosedur (SOP) untuk memastikan pelaksanaan operasional bisnis yang terarah dan selaras dengan rencana KKUB.

Sepanjang tahun 2024, kategori pembiayaan terbesar dalam portofolio KKUB difokuskan pada dukungan bagi sektor UMKM, dengan total pembiayaan mencapai Rp914.743.406.594. Langkah ini mencerminkan komitmen FIFGROUP dalam mendukung pertumbuhan ekonomi inklusif serta memberdayakan pelaku usaha kecil dan menengah untuk mencapai keberlanjutan jangka panjang.

Di samping itu, pada tanggal 18 April 2024, FIF telah menerima fasilitas pinjaman sebesar USD60 juta atau setara dengan Rp974.150.000.000. Pinjaman ini disusun berdasarkan FIF *Sustainability Finance Framework* yang telah dievaluasi oleh *Second-Party Opinion* (SPO) dari *Sustainalytics* pada bulan Maret 2024. Per bulan Juni 2024, fasilitas pinjaman tersebut telah sepenuhnya disalurkan ke konsumen yang memenuhi syarat dan kriteria yang ditetapkan dalam *Framework* tersebut.

Mayoritas pendanaan, yaitu sebesar 99,59% dialokasikan untuk kategori Sosial. Di bawah kategori ini, FIF fokus dalam memberikan pembiayaan motor Honda untuk konsumen wanita dengan salah satu kategori 3U (*unbanked, underserved, uneducated*) (FIFASTRA), pembiayaan multi-guna untuk pembiayaan barang *whitegoods* (SPEKTRA), dan pembiayaan UMKM (FINATRA). Selain itu, 0,41% dari total pembiayaan tersebut tersalurkan melalui kategori *Green*. Dalam kategori ini, FIF turut berpartisipasi dalam mendukung penjualan produk ramah lingkungan melalui pembiayaan motor listrik (FIFASTRA), sepeda listrik dan solar panel (SPEKTRA).

FIFGROUP consistently measures the success of the implementation of sustainable finance through credit and portfolio management, including the portfolio of Credit or Financing that Supports Sustainable Business Activities (KKUB), as well as the implementation of the Sustainable Finance Action Plan (SFAP). In managing the KKUB portfolio, the Company has developed sustainable financial products through various stages, starting from the preparation of feasibility studies, blueprint development, product design, sales plan preparation, to the development of Standard Operating Procedures (SOP) to ensure the implementation of business operations that are directed and aligned with the KKUB plan.

Throughout 2024, the largest financing category within the KKUB portfolio focused on supporting the MSME sector, with total financing reaching Rp914,743,406,594. This step reflects FIFGROUP's commitment to supporting inclusive economic growth and empowering small and medium enterprises to achieve long-term sustainability.

In addition, on April 18, 2024, FIF received a loan facility of USD60 million, equivalent to Rp974,150,000,000. The loan was structured based on the FIF Sustainability Finance Framework, which was evaluated by a Second-Party Opinion (SPO) of Sustainalytics in March 2024. As of June 2024, the loan facility has been fully disbursed to consumers meeting the requirements and criteria outlined in the Framework.

The majority of the funding, amounting to 99.59%, was allocated to the Social category. Under this category, FIF focuses on providing Honda motorcycle financing for female consumers belonging to one of the 3U categories (*unbanked, underserved, uneducated*) (FIFASTRA), multipurpose financing for white goods (SPEKTRA), and MSME financing (FINATRA). In addition, 0.41% of the total financing was disbursed under the Green category. In this category, FIF participates in supporting the sale of environmentally friendly products through financing for electric motorcycles (FIFASTRA), electric bicycles, and solar panels (SPEKTRA).



Portofolio Kriteria Kegiatan Usaha Berkelanjutan

Portfolio of Sustainable Business Activity Criteria

Disajikan dalam jutaan Rupiah
Presented in million Rupiah

Uraian Description	2024	2023	2023
Jumlah produk yang memenuhi Kategori Kegiatan Usaha Berkelanjutan (KKUB) Number of products meeting the Sustainable Business Activity Category (KKUB)			
Penghimpunan Dana Funding	0	0	0
Penyaluran Dana Fund Distribution	0	0	0
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Productive Assets of Sustainable Business Activities			
Total Pembiayaan Kegiatan Usaha Berkelanjutan Total Financing for Sustainable Business Activities	0	0	0
Total Non-Pembiayaan Non-Kegiatan Usaha Berkelanjutan Total Non-Financing Non-Sustainable Business Activities	0	0	0
Persentase total pembiayaan kegiatan usaha berkelanjutan terhadap total pembiayaan (%) Percentage of total financing for sustainable business activities to total financing (%)	0	0	0
Jumlah dan kualitas pembiayaan berdasarkan Kategori Kegiatan Usaha Berkelanjutan (KKUB) Amount and quality of financing based on the Sustainable Business Activity Category (KKUB)			
Energi terbarukan Renewable energy	0	0	0
Efisiensi Energi Energy efficiency	0	0	0
Pencegahan dan pengendalian polusi Pollution prevention and control	0	0	0
Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan Sustainable management of biological natural resources and land use	0	0	0
Konservasi keanekaragaman hayati darat dan air Conservation of terrestrial and aquatic biodiversity	0	0	0
Transportasi ramah lingkungan Environmentally friendly transportation	38.202.459.487	30.722.540.290	11.282.029.399
Pengelolaan air dan air limbah yang berkelanjutan Sustainable water and wastewater management	0	0	0
Adaptasi perubahan iklim Climate change adaptation	0	0	0
Produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi (<i>Eco-efficient</i>) Products that reduce resource use and generate less pollution (eco-efficient)	0	0	0
Bangunan berwawasan lingkungan yang memenuhi standar atau sertifikasi yang diakui secara nasional, regional, atau internasional Environmentally friendly buildings meeting national, regional, or international standards/certifications	0	0	0
Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya Other environmentally friendly business activities	0	0	0
Kegiatan UMKM MSME activities	914.743.406.594	1.049.714.015.837	295.728.661.776
Kegiatan UMKM (Syariah) MSME activities (Sharia)	0	0	1.121.810.000



Pada tahun 2024, FIFGROUP mempertegas komitmennya terhadap keuangan berkelanjutan dengan mengintegrasikan prinsip-prinsip lingkungan, sosial, dan tata kelola (LST) ke dalam strategi bisnis dan operasionalnya. Perseroan memulai langkah ini dengan mengidentifikasi segmen portofolio kredit yang relevan dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB) dan menyelaraskannya dengan kebijakan internal yang telah dirancang untuk mendukung pertumbuhan pembiayaan hijau. Melalui pendekatan holistik, FIFGROUP tidak hanya mempertimbangkan dampak langsung dari pembiayaan terhadap lingkungan dan sosial tetapi juga mengembangkan indikator untuk mengukur efektivitasnya dalam jangka panjang.

Sepanjang tahun, Perseroan juga merespons tantangan global seperti perubahan iklim dengan melakukan analisis risiko secara mendalam terhadap seluruh portofolio kreditnya. Hasil analisis ini menunjukkan bahwa meskipun perubahan pola iklim berpotensi memengaruhi konsumsi dan aktivitas usaha, tidak ada kerugian signifikan yang dialami Perseroan pada tahun 2024. Hal ini mencerminkan ketangguhan strategi pengelolaan risiko yang diterapkan. [\[GRI 201-2\]](#)

Dalam menjaga transparansi dan akuntabilitas, FIFGROUP rutin menyampaikan laporan keuangan triwulanan kepada lembaga keuangan serta laporan tahunan yang telah diaudit kepada publik. Kepatuhan terhadap peraturan perpajakan juga menjadi prioritas utama, di mana seluruh kewajiban pajak termasuk Penerimaan Negara Bukan Pajak (PNBP) dipenuhi dengan tepat waktu. Langkah ini diawasi langsung oleh Direktur Keuangan yang berperan aktif dalam membangun hubungan kolaboratif dengan otoritas pajak setempat. Selama tahun 2024, FIFGROUP tidak hanya fokus pada operasional bisnis, tetapi juga memastikan kesejahteraan karyawan melalui pembayaran imbalan kerja yang adil dan sesuai regulasi. Perseroan tetap mandiri tanpa menerima bantuan finansial dari pemerintah, menunjukkan kekuatan finansial yang stabil. [\[GRI 201-4, 207-1, 207-2, 207-3, 207-4\]](#)

Melalui sinergi strategi keberlanjutan, tata kelola yang kuat, dan kepatuhan terhadap regulasi, FIFGROUP telah menciptakan fondasi yang kokoh untuk mendukung pertumbuhan berkelanjutan sekaligus memberikan kontribusi positif bagi masyarakat dan lingkungan. Informasi lengkap mengenai kinerja keuangan dan keberlanjutan FIFGROUP dapat diakses melalui Laporan Tahunan 2024 di situs resmi Perseroan.

In 2024, FIFGROUP reinforced its commitment to sustainable finance by integrating environmental, social, and governance (ESG) principles into its business and operational strategies. The Company started this initiative by identifying credit portfolio segment relevant to the Sustainable Business Activities Category (KKUB) and aligning them with internal policies designed to support green financing. Through a holistic approach, FIFGROUP not only considers the direct impact of financing on the environment and society but also develops indicators to measure its long-term effectiveness.

Throughout the year, the Company also responded to global challenges such as climate change by conducting an in-depth risk analysis of its entire credit portfolio. The results of this analysis indicate that although changing climate patterns have the potential to affect consumption and business activities, the Company did not experience any significant losses in 2024. This reflects the resilience of the risk management strategy implemented. [\[GRI 201-2\]](#)

To maintain transparency and accountability, FIFGROUP regularly submitted quarterly financial reports to financial institutions and audited annual reports to the public. Compliance with tax regulations is also a top priority, ensuring that all tax obligations, including Non-Tax State Revenue (PNBP), are fulfilled on time. This process is directly supervised by the Finance Director, who actively fosters collaborative relationships with local tax authorities. Throughout 2024, FIFGROUP not only focused on business operations but also ensured employee welfare through the payment of fair and regulated employee benefits. The Company remained independent without receiving financial assistance from the government, demonstrating stable financial strength. [\[GRI 201-4, 207-1, 207-2, 207-3, 207-4\]](#)

Through the synergy of sustainability strategies, strong governance, and regulatory compliance, FIFGROUP has built a solid foundation to support sustainable growth while making a positive contribution to community and the environment. Detailed information on FIFGROUP's financial performance and sustainability can be accessed in the 2024 Annual Report on the Company's official website.



Rantai Pasokan [GRI 2-6]

Supply Chain [GRI 2-6]

Pemasok memegang peran strategis sebagai mitra utama dalam mendukung operasional dan keberlanjutan FIFGROUP. Oleh karena itu, Perseroan berkomitmen untuk terus memperkuat manajemen rantai pasok yang profesional, berkualitas, transparan, dan sesuai dengan prinsip keuangan berkelanjutan. Proses rantai pasok ini mencakup pengadaan barang dan jasa yang dilakukan melalui serangkaian prosedur ketat, termasuk seleksi pemasok yang mengutamakan kepatuhan terhadap aspek lingkungan, sosial, dan tata kelola (LST). Dalam menghadapi potensi dampak negatif di rantai pasok, FIFGROUP telah menyiapkan mekanisme penanganan yang selaras dengan regulasi yang berlaku.

Sepanjang tahun 2024, jumlah pemasok FIFGROUP mencapai 6.896 mitra, dengan seluruhnya (100%) berasal dari pemasok lokal. Hal ini menunjukkan komitmen Perseroan dalam mendukung pemberdayaan ekonomi domestik dan memprioritaskan kerja sama dengan mitra lokal. Sepanjang periode ini, tidak ditemukan kasus dampak negatif yang signifikan dalam rantai pasok, termasuk praktik pekerja anak maupun pekerja paksa.

Melalui upaya ini, FIFGROUP tidak hanya memastikan kelancaran operasional bisnis tetapi juga mendukung keberlanjutan sosial dan lingkungan dengan melibatkan mitra pemasok yang bertanggung jawab. Komitmen ini merupakan bagian dari langkah strategis Perseroan untuk menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan. [GRI 204-1, 308-1, 308-2, 408-1, 409-1, 414-1, 414-2]

Suppliers play a strategic role as key partners in supporting FIFGROUP's operations and sustainability. Therefore, the Company is committed to continuously strengthening a professional, high-quality, transparent supply chain management system that aligns with sustainable finance principles. This supply chain process includes the procurement of goods and services through a series of rigorous procedures, including a supplier selection process that prioritizes compliance with environmental, social, and governance (ESG) aspects. To address potential negative impacts in the supply chain, FIFGROUP has established a handling mechanism that is in line with applicable regulations.

Throughout 2024, the number of FIFGROUP suppliers reached 6,896 partners, all of whom (100%) were local suppliers. This demonstrates the Company's commitment to supporting domestic economic empowerment and prioritizing collaboration with local partners. During this period, no significant negative impacts were identified within the supply chain, including cases of child labor or forced labor.

Through these efforts, FIFGROUP not only ensures smooth business operations but also supports social and environmental sustainability by involving responsible supplier partners. This commitment is part of the Company's strategic initiatives to create sustainable value for all stakeholders. [GRI 204-1, 308-1, 308-2, 408-1, 409-1, 414-1, 414-2]





Kinerja Keberlanjutan

Sustainability
Performance

07



Menciptakan Karyawan Unggul

Creating Excellent Employees



Perseroan memastikan seluruh karyawan memiliki keunggulan dan kemampuan serta sikap kerja yang sejalan dengan nilai inti perusahaan untuk mendukung pencapaian visi jangka panjang Perseroan.

The Company ensures that all employees have excellence and capabilities as well as work attitudes that are in line with the Company's core values to support the achievement of the Company's long-term vision.

Mengenal Karyawan Kami [GRI 2-7, 2-8]

Komposisi dan demografi karyawan FIGGROUP dirancang secara strategis untuk mendukung kebutuhan korporasi dalam mencapai performa optimal dan menjalankan strategi bisnis yang telah ditetapkan. Hingga 31 Desember 2024, total jumlah karyawan tercatat sebanyak 14.134 orang, mengalami peningkatan sebesar 2,41% dibandingkan dengan tahun 2023 yang mencatat 13.801 karyawan. Perubahan jumlah ini mencerminkan upaya adaptasi Perseroan terhadap kebutuhan bisnis, termasuk optimalisasi sumber daya manusia dan efisiensi operasional.

Sepanjang tahun 2024, FIGGROUP merekrut 2.906 karyawan baru, yang terdiri dari 2.070 karyawan laki-laki dan 836 karyawan perempuan, menunjukkan komitmen Perseroan terhadap keberagaman dan kesetaraan gender di tempat kerja. Sementara itu, tingkat perputaran karyawan selama periode ini mencapai 18,42%, dengan 2.537 karyawan meninggalkan perusahaan karena berbagai alasan, termasuk pensiun, alasan kesehatan, pengembangan karier di luar Perseroan, atau alasan keluarga.

Melalui pengelolaan sumber daya manusia yang adaptif dan terencana, FIGGROUP memastikan keberlanjutan tenaga kerja yang mendukung pencapaian tujuan bisnis sekaligus menciptakan lingkungan kerja yang inklusif dan produktif. Perseroan juga terus berupaya menarik dan mempertahankan talenta terbaik untuk mendukung pertumbuhan yang berkelanjutan di masa depan. [GRI 401-1]

Getting to Know Our Employees [GRI 2-7, 2-8]

FIGGROUP's employee composition and demographics are strategically designed to support the needs of the corporation in achieving optimal performance and executing the established business strategy. As of December 31, 2024, the total number of employees was 14,134, an increase of 2.41% compared to 2023 which recorded 13,801 employees. The change in number reflects the Company's efforts to adapt to business needs, including the optimization of human capital and operational efficiency.

Throughout 2024, FIGGROUP recruited 2,906 new employees, consisting of 2,070 male employees and 836 female employees, demonstrating the Company's commitment to diversity and gender equality in the workplace. Meanwhile, the employee turnover rate during this period reached 18.42%, with 2,537 employees leaving the company for various reasons, including retirement, health, career development outside the Company, or family.

Through adaptive and planned human capital management, FIGGROUP ensures a sustainable workforce that supports the achievement of business objectives while creating an inclusive and productive work environment. The Company also continues to attract and retain the best talent to support sustainable growth in the future. [GRI 401-1]



Jumlah Karyawan Menurut Jenis Kelamin

Number of Employees by Gender

Jenis Kelamin Gender	2024	2023	2022
Laki-laki Male	11.552	11.618	12.104
Perempuan Female	2.582	2.183	1.857
Jumlah Total	14.134	13.801	13.961

Jumlah Karyawan Menurut Jabatan

Number of Employees by Position

Jabatan Position	2024			2023			2022		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
Managerial*	54	19	73	58	18	76	60	19	79
Non-Managerial	11.498	2.563	14.061	11.560	2.165	13.725	12.044	1.838	13.882
Jumlah Total	11.552	2.582	14.134	11.618	2.183	13.801	12.104	1.857	13.961

* Managerial terdiri dari Direksi, Division Head, dan Department Head. Sebanyak 98,67% dari total karyawan managerial adalah masyarakat lokal. [GRI 202-2]

* Managerial employees consist of Directors, Division Heads, and Department Heads. A total of 98.67% of managerial employees are local people. [GRI 202-2]

Jumlah Karyawan Menurut Usia

Number of Employees by Age

Usia Age	2024			2023			2022		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
>55	0	0	0	1	0	1	2	0	2
46-55	495	119	614	444	108	552	413	100	513
36-45	3.239	524	3.763	3.186	502	3.688	3.143	472	3.615
26-35	6.037	1.372	7.409	6.030	1.218	7.248	6.260	1.038	7.298
18-25	1.781	567	2.348	1.957	355	2.312	2.286	247	2.533
Jumlah Total	11.552	2.582	14.134	11.618	2.183	13.801	12.104	1.857	13.961



Jumlah Karyawan Menurut Pendidikan

Number of Employees by Education

Pendidikan Education	2024			2023			2022		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
Magister Post Graduate	35	22	57	30	17	47	21	9	30
Sarjana Bachelor's	4.371	1.404	5.775	4.015	1.105	5.120	3.759	882	4.641
Diploma Diploma	946	327	1.273	976	316	1.292	1.020	305	1.325
SMU Senior High School	6.197	829	7.026	6.576	741	7.317	7.279	658	7.937
SMP/SD Junior High School/ Elementary School	3	0	3	21	4	25	25	3	28
Jumlah Total	11.552	2.582	14.134	11.618	2.183	13.801	12.104	1.857	13.961

Komposisi Karyawan Baru Berdasarkan Wilayah dan Jenis Kelamin [GRI 401-1]

New Employee Composition by Regional and Gender [GRI 401-1]

Wilayah Regional	2024			2023			2022		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
Jakarta	324	125	449	227	24	251	252	75	327
Luar Jakarta Outside Jakarta	1746	711	2457	1.187	553	1.740	1387	342	1729
Jumlah Total	2070	836	2906	1.414	577	1.991	1639	417	2056

Tingkat Perputaran (Turnover) Karyawan [GRI 401-1]

Employee Turnover Rate [GRI 401-1]

Uraian Description	2024	2023	2022
Karyawan Masuk New Hires	2.906	1.991	2.056
Karyawan Keluar Employees Leaving	2.573	2.151	2.145
Rasio Perputaran Karyawan Employee Turnover Ratio	18,42%	15,50%	15,07%



FIFriendibility

FIFriendibility



FIFGROUP berkomitmen kuat terhadap keberagaman dan inklusivitas di lingkungan kerja dengan mendukung keberadaan karyawan disabilitas melalui program FIFriendibility. Program ini tidak hanya sebatas upaya menciptakan peluang pekerjaan yang inklusif, tetapi juga tentang membangun budaya kerja yang menghargai perbedaan dan mempromosikan keberagaman. Program ini terselenggara melalui kerja sama dengan Dinas Sosial DKI Jakarta, Shine Disability Community, Alunjiva Indonesia dan *stakeholder* terkait lainnya. Sepanjang periode 2022–2024, program ini berhasil memberikan peluang kerja kepada 214 karyawan disabilitas.

FIFGROUP is strongly committed to diversity and inclusivity in the workplace by supporting employees with disabilities through the FIFriendibility program. This program is not only about creating inclusive employment opportunities but also about fostering a work culture that respects differences and promotes diversity. The program is implemented through collaboration with the Jakarta Social Service, Shine Disability Community, Alunjiva Indonesia, and other relevant stakeholders. From 2022 to 2024, this initiative has successfully provided employment opportunities for 214 employees with disabilities.

Kesejahteraan dan Kesetaraan Karyawan [GRI 3-3]

Karyawan adalah aset utama yang mendorong keberhasilan operasional dan pencapaian tujuan bisnis FIFGROUP. Dengan dasar ini, Perseroan berkomitmen untuk terus meningkatkan keterampilan, kesejahteraan, dan kepuasan kerja karyawan melalui strategi pengelolaan sumber daya manusia (SDM) yang terarah. Kebijakan SDM FIFGROUP didasarkan pada *people strategy* yang selaras dengan peraturan perusahaan serta peraturan ketenagakerjaan di Indonesia. Dalam seluruh wilayah operasinya, Perseroan melarang praktik kerja paksa dan tenaga kerja anak, memastikan bahwa 100% hak dan kewajiban karyawan dilindungi melalui regulasi yang berlaku. Sepanjang tahun 2024, tidak tercatat adanya pemogokan atau *lockout* di lingkungan operasional Perseroan. [OJK F.19] [GRI 408-1, 409-1]

FIFGROUP menanamkan prinsip keberagaman, kesetaraan, dan inklusi ke dalam seluruh siklus manajemen SDM. Mulai dari rekrutmen, pengembangan kompetensi, hingga evaluasi kinerja, semua proses dilakukan secara adil dan transparan tanpa membedakan gender, suku, agama, ras, atau golongan. Apabila terdapat tindakan diskriminasi atau pelecehan di tempat kerja, Perseroan akan mengambil tindakan tegas sesuai dengan kebijakan dan peraturan yang berlaku. Pada tahun 2024, tidak ada laporan insiden diskriminasi atau pelecehan. Selain itu, melalui program FIFriendibility, Perseroan secara aktif merekrut karyawan disabilitas, memberikan pelatihan, dan melibatkan mereka dalam berbagai kegiatan operasional. [GRI 406-1]

Employee Welfare and Equality [GRI 3-3]

Employees are the primary asset that drives the operational success and achievement of FIFGROUP's business objectives. Therefore, the Company is committed to continuously improving the skills, welfare and job satisfaction of its employees through a targeted human capital management strategy. FIFGROUP's HC policy is based on a people strategy that aligns with Company regulations as well as Indonesian labor regulations. In all its operations, the Company prohibits forced labor and child labor, ensuring that 100% of employees' rights and obligations are protected through applicable regulations. Throughout 2024, there were no strikes or lockouts recorded in the Company's operational environment. [OJK F.19] [GRI 408-1, 409-1]

FIFGROUP embeds the principles of diversity, equality, and inclusion into the entire HC management cycle. Starting from recruitment, competency development, to performance evaluation, all processes are performed fairly and transparently without distinguishing gender, ethnicity, religion, race, or social group. In the case of discrimination or harassment in the workplace, the Company will take firm action in accordance with applicable policies and regulations. In 2024, there were no reported incidents of discrimination or harassment. Moreover, through the FIFriendibility program, the Company actively recruits employees with disabilities, provides training, and involves them in various operational activities. [GRI 406-1]



FIFGROUP juga menegaskan penghormatannya terhadap hak asasi manusia (HAM) sebagaimana tertuang dalam kebijakan Peraturan Perusahaan Tahun 2023-2025 yang memastikan pemenuhan HAM bagi karyawan. [SASB FN-CF-270a.1]

Hingga akhir 2024, tidak ada indikasi pelanggaran kebebasan berserikat, persaingan usaha tidak sehat, atau monopoli. Semua tenaga keamanan yang dikelola Perseroan telah menjalani pelatihan HAM untuk memastikan pemahaman mereka dalam mendukung lingkungan kerja yang aman dan kondusif. [GRI 2-30, 206-1, 407-1, 410-1]

Perseroan secara konsisten menciptakan lingkungan kerja yang nyaman dan produktif dengan menyediakan fasilitas pendukung yang memadai. FIFGROUP juga melakukan survei upah rutin dan studi *benchmarking* untuk memastikan pemberian kompensasi yang kompetitif. Sistem remunerasi Perseroan mengadopsi pendekatan Astra Group yang dikenal sebagai 3P:

- *Pay for Position*: Penghargaan diberikan berdasarkan jabatan dan struktur remunerasi yang kompetitif di pasar.
- *Pay for People*: Penghargaan diberikan berdasarkan kompetensi karyawan, khususnya bagi mereka yang berada dalam kotak *Human Asset Value* (HAV) untuk golongan 4-6.
- *Pay for Performance*: Penghargaan diberikan berdasarkan hasil evaluasi kinerja tahunan.

Melalui pendekatan ini, FIFGROUP memastikan bahwa remunerasi diberikan secara transparan, adil, dan proporsional sesuai tanggung jawab serta kontribusi masing-masing karyawan. Dengan fokus pada kesejahteraan, keberagaman, dan pengembangan, FIFGROUP terus membangun budaya kerja yang inklusif, berdaya saing, dan berkelanjutan.

Perseroan juga memiliki program insentif bagi tenaga pemasar yang berhasil memasarkan produk dan layanan FIFGROUP.

Pada tahun 2024, remunerasi karyawan golongan terendah Perseroan telah sesuai dengan standar Upah Minimum Regional yang ditetapkan oleh pemerintah setempat. [OJK F.20]

Sebagai bentuk apresiasi atas kontribusi karyawan, FIFGROUP menyediakan berbagai fasilitas kesejahteraan yang dirancang secara adil dan seimbang sesuai nilai pekerjaan dan tanggung jawab masing-masing individu. Komponen utama kesejahteraan ini meliputi:

- Tunjangan Hari Raya sebagai bagian dari hak karyawan;
- Tunjangan Pendukung Kerja, seperti transportasi, makan, komunikasi, dan operasional;
- Dana Pensiun untuk mempersiapkan masa purnabakti;

FIFGROUP also affirms its respect for human rights as stated in the policy of the Company Regulation 2023-2025, which ensures the fulfillment of human rights for employees. [SASB FN-CF-270a.1]

Until the end of 2024, there are no indications of violations of freedom of association, unfair competition, or monopoly. All security personnel managed by the Company have undergone human rights training to ensure their understanding in supporting a safe and conducive work environment. [GRI 2-30, 206-1, 407-1, 410-1]

The Company consistently creates a comfortable and productive work environment by providing adequate supporting facilities. FIFGROUP also conducts regular wage surveys and benchmarking studies to ensure competitive compensation. The Company's remuneration system adopts the Astra Group approach known as 3P:

- *Pay for Position*: Rewards are given based on position and market-competitive remuneration structures.
- *Pay for People*: Rewards are given based on employee competencies, particularly for those in the Human Asset Value (HAV) box for groups 4-6.
- *Pay for Performance*: Rewards are given based on the results of annual performance evaluation.

Through this approach, FIFGROUP ensures that remuneration is given transparently, fairly, and proportionally according to the responsibilities and contributions of each employee. With a focus on welfare, diversity, and development, FIFGROUP continues to build an inclusive, competitive, and sustainable work culture.

The Company also has an incentive program for marketing personnel who successfully market FIFGROUP products and services.

In 2024, the remuneration of the Company's lowest employee category complied with the Regional Minimum Wage standards set by the local government. [OJK F.20]

As a form of appreciation for employee contributions, FIFGROUP provides various welfare benefits that are designed fairly and equitably according to the value of work and responsibilities of each individual. The key components of these benefits include:

- Religious Holiday allowance as part of employee rights;
- Work Support Allowances, such as transportation, meals, communication, and operations;
- Pension Fund to prepare for retirement;



- Fasilitas Kesehatan, termasuk rawat jalan, rawat inap, dan persalinan;
- Asuransi Jiwa dan Kecelakaan untuk melindungi karyawan dari risiko;
- Penghargaan Masa Kerja untuk loyalitas; dan
- Hadiah Kinerja sebagai motivasi tambahan bagi karyawan yang mencapai target tertentu.

Sebagai bagian dari upaya meningkatkan semangat kerja, FIFGROUP mengimplementasikan program *Value Internalization Point* (VIP), sebuah sistem penghargaan berbasis poin yang diberikan kepada karyawan atas partisipasi dalam berbagai kegiatan pengembangan, seperti pelatihan, *knowledge sharing*, FIFGROUP Innovation Award, dan program lainnya. Poin-poin yang terkumpul dapat ditukar dengan hadiah menarik yang sesuai dengan kebutuhan karyawan, menciptakan semangat berkompetisi yang sehat dan inovatif di lingkungan kerja.

Selain itu, Perseroan juga memberikan perhatian khusus pada kesehatan dan keseimbangan hidup karyawan melalui fasilitas *medical check-up* rutin, serta cuti melahirkan dan cuti khusus bagi karyawan yang menjadi orang tua baru. Karyawan perempuan berhak atas cuti selama 1,5 bulan sebelum melahirkan dan 1,5 bulan sesudah melahirkan, sementara karyawan laki-laki mendapatkan cuti khusus selama 2 hari untuk mendampingi istrinya. Sepanjang tahun 2024, terdapat 142 karyawan perempuan yang mengambil cuti melahirkan dan 306 karyawan laki-laki yang memanfaatkan cuti khusus ini, dengan tingkat kembali bekerja mencapai 100%. [GRI 401-2, 401-3]

Bagi karyawan yang memasuki masa purnabakti, FIFGROUP memastikan kesiapan finansial dan keterampilan mereka melalui program pensiun. Perseroan mengikutsertakan karyawan dalam program Jaminan Hari Tua (JHT) dan Jaminan Pensiun (JP) melalui Badan Penyelenggara Jaminan Sosial (BPJS), dengan kontribusi sebesar 3,7% dari Perseroan dan 2% dari karyawan untuk JHT, serta 2% dari Perseroan dan 1% dari karyawan untuk JP. Selain itu, karyawan yang akan pensiun mendapatkan pelatihan khusus seperti FIFPRENEUR, sebuah program yang mempersiapkan mereka untuk memulai dan mengelola usaha sebelum resmi pensiun. Sepanjang tahun 2024, terdapat 22 karyawan yang telah memasuki masa pensiun dengan transisi yang lancar (ditawarkan kegiatan FIFPRENEUR). [GRI 201-3, 404-2]

Melalui berbagai inisiatif ini, FIFGROUP menunjukkan komitmennya dalam menciptakan lingkungan kerja yang mendukung, berkelanjutan, dan memprioritaskan kesejahteraan karyawan sebagai bagian integral dari keberhasilan Perseroan.

- Health facilities, including outpatient care, inpatient care, and childbirth;
- Life and Accident Insurance to protect employees from potential risks;
- Period of Service Award for loyalty; and
- Performance Rewards as additional motivation for employees who achieve certain targets.

As part of efforts to boost employee morale, FIFGROUP implements the Value Internalization Point (VIP) program, a point-based reward system given to employees for participating in various development activities, such as training, knowledge sharing, FIFGROUP Innovation Award, and other programs. The accumulated points can be redeemed for attractive rewards tailored to employees' needs, fostering a healthy and innovative competitive spirit in the work environment.

Additionally, the Company pays special attention to the health and work-life balance of employees through routine medical check-up facilities, as well as maternity leave and special leave for new parents. Female employees are entitled to 1.5 months of leave before giving birth and 1.5 months after giving birth, while male employees receive two days of special leave to support their wives. Throughout 2024, 142 female employees took maternity leave and 306 male employees utilized this special leave, with a 100% return-to-work rate. [GRI 401-2, 401-3]

For employees entering retirement, FIFGROUP ensures their financial and skills readiness through a retirement program. The Company enrolls employees in the Old-Age Benefit (JHT) and Pension Benefit (JP) programs under the Social Security Organizing Agency (BPJS), with contributions of 3.7% from the Company and 2% from employees for JHT, and 2% from the Company and 1% from employees for JP. Furthermore, employees nearing retirement receive specialized training such as FIFPRENEUR, a program that prepares them to start and manage a business before officially retiring. Throughout 2024, 22 employees have retired with a smooth transition (offered FIFPRENEUR activities). [GRI 201-3, 404-2]

Through these various initiatives, FIFGROUP demonstrates its commitment in creating a supportive, sustainable work environment, and prioritizing employee welfare as an integral part of the Company's success.



Menjaga Lingkungan Kerja yang Layak dan Aman

[OJK F.21][GRI 3-3]

FIFGROUP berkomitmen menciptakan lingkungan kerja yang aman, sehat, dan layak bagi seluruh karyawannya sebagai wujud tanggung jawab terhadap kesejahteraan sumber daya manusia. Perseroan mematuhi berbagai regulasi nasional dan internasional, seperti Undang-Undang Nomor 1 Tahun 1970 tentang Keselamatan Kerja, Peraturan Pemerintah Nomor 50 Tahun 2012 tentang Penerapan Sistem Manajemen Kesehatan dan Keselamatan Kerja (SMK3), Peraturan Otoritas Jasa Keuangan No. 51 Tahun 2017 tentang Keuangan Berkelanjutan, serta mendukung Astra 2030 *Sustainability Aspirations* dan Tujuan Pembangunan Berkelanjutan (TPB).

Sebagai langkah proaktif, Perseroan melakukan identifikasi terhadap potensi risiko kesehatan dan keselamatan di seluruh aktivitas operasional. Proses ini dikelola oleh tim EHSSR & *Sustainability Management* yang berkompeten. Berikut adalah beberapa inisiatif strategis yang diimplementasikan untuk menciptakan lingkungan kerja yang lebih aman dan produktif:

1. Pengelolaan Lingkungan Perkantoran:
 - Kerjasama dengan bank sampah untuk meningkatkan pengelolaan sampah plastik dan non-plastik.
 - Monitoring perizinan lingkungan dan pengelolaan limbah B3 dan non-B3.
 - Pelaksanaan pengukuran iklim kerja dan pengendalian hama (*pest control*).
 - Implementasi 5R (Ringkas, Rapi, Resik, Rawat, dan Rajin)
 - Kampanye pengelolaan sampah untuk meningkatkan kesadaran akan lingkungan. Ayo Kurangi Sampah Indonesia (AKSI) dengan program *Beach Clean Up* yang merupakan aksi bersih bersih pantai pulau pramuka, budi daya *maggot* untuk pengelolaan sampah organik, pembatasan penggunaan botol plastik mineral sekali pakai dan penandatanganan poster AKSI di seluruh *network*.
2. Peningkatan Ergonomi dan Produktivitas Kerja
 - Penyediaan kursi dan meja kerja ergonomis untuk mendukung postur kerja yang ideal.
 - Pengaturan durasi kerja yang seimbang untuk menjaga produktivitas.
3. Kesehatan dan Kebugaran Karyawan
 - Kampanye kesehatan melalui program-program olahraga karyawan untuk meningkatkan kesadaran akan gaya hidup sehat melalui FIFIRSTEP
 - Aktivitas rutin seperti stretching dan drinking time untuk meningkatkan kebugaran.
 - Pemeriksaan kesehatan pra-kerja dan berkala (MCU) untuk pencegahan penyakit.
4. Keselamatan Kerja
 - Penyediaan alat keselamatan seperti alat pemadam api ringan (APAR), detektor asap, alarm kebakaran, kotak P3K serta tanda-tanda keselamatan kerja.

Maintaining a Decent and Safe Working

Environment [OJK F.21][GRI 3-3]

FIFGROUP is committed to creating a safe, healthy, and decent work environment for all employees as a form of responsibility for the welfare of human capital. The Company complies with various national and international regulations, such as Law No. 1 Year 1970 concerning Occupational Safety, Government Regulation No. 50 Year 2012 concerning the Implementation of Occupational Health and Safety Management Systems (OHSMS), Financial Services Authority Regulation No. 50 of 2017 concerning Sustainable Finance, as well as supporting Astra 2030 *Sustainability Aspirations* and the Sustainable Development Goals (SDGs).

As a proactive measure, the Company identifies potential health and safety risks in all operational activities. This process is managed by the competent EHSSR & *Sustainability Management* team. The following are some of the strategic initiatives implemented to create a safer and more productive work environment:

1. Office Environment Management:
 - Collaboration with waste banks to improve the management of plastic and non-plastic waste
 - Monitoring environmental licensing and management of B3 and non-B3 waste.
 - Implementation of work climate measurement and pest control.
 - Implementation of 5R/5S (Sort, Set in Order, Shine, Standardize, and Sustain)
 - Waste management campaign to raise environmental awareness, including Let's Reduce National Waste/ Ayo Kurangi Sampah Indonesia (AKSI) with the Beach Clean Up program which is a beach clean-up action on the Pramuka Island, maggot farming for organic waste management, restrictions on single-use plastic bottles, and the signing of the AKSI posters across the network.
2. Ergonomic and Productivity Enhancement
 - Provision of ergonomic chairs and desks to support ideal working postures.
 - Balanced work duration management to maintain productivity.
3. Employee Health and Fitness
 - Health campaigns through employee sports programs to raise awareness of healthy lifestyles through FIFIRSTEP
 - Regular activities such as stretching and drinking time to improve fitness.
 - Pre-employment and periodic medical check-ups (MCU) for disease prevention.
4. Workplace Safety
 - Provision of safety equipment such as fire extinguishers (APAR), smoke detectors, fire alarms, first aid kits, and workplace safety signs.



- Pelatihan tanggap darurat seperti simulasi bencana, pelatihan *floor warden*, dan pertolongan pertama.
 - Implementasi EHS *Golden Rules* (PEKA, PASTI, PATUH) dan *Launching* "Maskot Bung Aman" sebagai inisiatif dalam memastikan standar dan program keselamatan terlaksana di seluruh *network* FIFGROUP.
 - Peluncuran kampanye *safety riding* FIFGROUP dengan nama FIFGROUP Aman Berlalu Lintas" yang terdiri dari berbagai rangkaian kegiatan seperti *training safety riding*, inspeksi *safety riding*, *video competition safety riding*, *campaign safety riding* di acara FIFGROUP 35th Localicious dan IMOS, pengecekan *fit to work*, dan monitoring berkendara karyawan lapangan (*field*) yang dilakukan oleh FABL Champion menggunakan aplikasi *action*.
 - Pelaksanaan EHS Patrol ke beberapa *network* FIFGROUP untuk memastikan kondisi dan kelengkapan sarana dan prasana keselamatan kerja di *network* FIFGROUP dalam kondisi optimal.
5. Penilaian dan Peningkatan K3

Pemenuhan standar K3 berdasarkan *Assessment Astra Green Company* (AGC), yang mencakup manajemen sistem, titik kritis (*critical points*), serta kepatuhan hukum. Pada tahun 2024, penilaian AGC dilakukan di 2 cabang yakni Ciledug dan Bandung 2 dengan hasil predikat GOLD.

- Emergency response training, including disaster simulations, floor warden training, and first aid.
 - Implementation of EHS *Golden Rules* (PEKA, PASTI, PATUH) and the launch of "Bung Aman" mascot as an initiative in ensuring safety standards and programs are implemented throughout the FIFGROUP's network.
 - The launch of FIFGROUP's *safety riding* campaign under the name FIFGROUP Aman Berlalu Lintas (FIFGROUP Safe Traffic), which consists of various activities such as *safety riding* training, *safety riding* inspections, *safety riding* video competition, *safety riding* campaigns at FIFGROUP 35th Localicious and IMOS events, *fit to work* checking, and field employees' driving behavior monitoring by FABL Champion using the *action* application.
 - Implementation of EHS Patrol to several FIFGROUP networks to ensure the condition and completeness of occupational safety facilities and infrastructures in FIFGROUP network are in optimal condition.
5. OHS (Occupational Health and Safety) Assessment and Improvement

Fulfillment of OHS standards based on the Astra Green Company (AGC) Assessment, including system management, critical points, and legal compliance. In 2024, AGC assessments were carried out at 2 branches namely Ciledug and Bandung 2 with the result of the GOLD predicate.





Sebagai hasil dari komitmen ini, sepanjang tahun 2024, tidak tercatat adanya kecelakaan kerja fatal maupun penyakit akibat kerja (PAK) yang menyebabkan hari hilang di lingkungan operasional FIFGROUP. Hal ini menjadi bukti nyata keberhasilan Perseroan dalam menciptakan tempat kerja yang aman dan kondusif. [GRI 403-9, 403-10]

FIFGROUP akan terus meningkatkan standar keselamatan dan kesehatan kerja guna mendukung keberlanjutan bisnis sekaligus meningkatkan kesejahteraan karyawannya.

As a result of this commitment, throughout 2024, there were no fatal work accidents or occupational diseases that caused lost days in FIFGROUP's operational environment. This serves as clear evidence of the Company's success in creating a safe and conducive workplace. [GRI 403-9, 403-10]

FIFGROUP will continue to enhance occupational safety and health standards to support business sustainability while improving the welfare of its employees.



FIFGROUP Aman Berlalu Lintas

FIFGROUP Aman Berlalu Lintas

FIFGROUP meluncurkan program FIFGROUP Aman Berlalu Lintas (FABL) dengan slogan "Prioritaskan Keselamatan di Setiap Perjalanan". Program yang ditujukan untuk karyawan internal dan eksternal ini meliputi berbagai materi berkendara secara aman (*safety riding*) di antaranya aspek keselamatan berkendara, faktor penyebab kecelakaan, hingga teknik berkendara seperti pengereman, menikung, dan mengantisipasi potensi bahaya. Program pelatihan ini telah terlaksana dalam dua gelombang dan berhasil menjangkau 88 karyawan.

FIFGROUP launched the FIFGROUP Aman Berlalu Lintas (FABL) Program with the slogan "Prioritize Safety in Every Journey." This program, aimed at both internal and external employees, covers various aspects of safe riding, including road safety, accident risk factors, and riding techniques such as braking, cornering, and anticipating potential hazards. The training program has been organized in two batches and has successfully reached 88 employees.

Pelatihan dan Pendidikan Karyawan [OJK F.21][GRI 3-3]

FIFGROUP memberikan perhatian besar terhadap pengembangan sumber daya manusia melalui pelatihan, pendidikan lanjutan, sertifikasi, dan *in-house training* yang terintegrasi dalam platform FIFGROUP Academy. Didirikan pada tahun 2016, FIFGROUP Academy telah menjadi pusat unggulan dalam membangun kompetensi karyawan untuk mendukung operasional dan pencapaian tujuan strategis Perseroan. Kurikulum pengembangan yang ditawarkan dirancang secara sistematis, mencakup tiga kategori utama:

- **Regular Training**
Pelatihan rutin yang diselenggarakan secara berkala oleh kantor pusat dan cabang. Jadwal pelatihan ini dituangkan dalam Training Catalog atau Kalender

Employee Training and Education [OJK F.21][GRI 3-3]

FIFGROUP places great emphasis on human capital development through training, further education, certification, and in-house training integrated in the FIFGROUP Academy platform. Established in 2016, FIFGROUP Academy has become a leading center for building employee competencies to support the Company's operations and achievement of strategic goals. The development curriculum offered is systematically designed, covering three main categories:

- **Regular Training**
Regular training organized periodically by the head office and branch offices. This training schedule is outlined in the Training Catalog or Training Calendar which is



Pelatihan yang dirancang untuk memenuhi kebutuhan spesifik karyawan berdasarkan posisi dan tanggung jawab mereka.

- *Irregular Training*
Pelatihan ini mencakup program yang diselenggarakan di luar jadwal rutin, baik secara internal maupun eksternal. Pelatihan ini memungkinkan karyawan untuk mengikuti kursus atau lokakarya publik guna memperdalam kompetensi tertentu sesuai kebutuhan operasional atau individu.
- *Knowledge Sharing Forum*
Program berbagi pengetahuan yang dilakukan secara rutin setiap bulan. Forum ini dirancang untuk mendorong budaya kolaborasi dan transfer ilmu antar karyawan sehingga dapat memperkuat pemahaman kolektif dalam berbagai bidang.

FIFGROUP berkomitmen untuk mengurangi kesenjangan kompetensi di antara karyawan, memastikan semua individu dapat berkembang secara merata untuk mendukung pencapaian target jangka panjang perusahaan.

Pada tahun 2024, FIFGROUP Academy telah berhasil merealisasikan anggaran pelatihan dan pengembangan SDM sebesar Rp26.429.211.002 atau setara dengan 243,24% dari total rencana anggaran yang telah ditetapkan sebesar Rp10.865.568.570. Terdapat beberapa jenis pelatihan dan program pendidikan yang dilaksanakan, seperti pelatihan reguler, pelatihan teknis, dan *knowledge sharing forum*, mencakup topik teknis, manajerial, hingga keberlanjutan. Dari seluruh program tersebut, total jam pelatihan yang diikuti karyawan mencapai 220.587 jam dan rata-rata jam pelatihan per karyawan adalah 17,92 jam.

Sebagai bagian dari komitmen pada keberlanjutan, FIFGROUP juga menyelenggarakan pelatihan terkait keuangan berkelanjutan. Pelatihan ini bertujuan untuk meningkatkan kesadaran dan pemahaman karyawan tentang isu-isu keberlanjutan, memastikan mereka mampu berkontribusi secara aktif dalam mendukung strategi keberlanjutan Perseroan.

Dengan berbagai upaya ini, FIFGROUP memastikan bahwa setiap karyawan memiliki akses yang adil terhadap kesempatan pengembangan kompetensi, memperkuat kinerja organisasi sekaligus membangun daya saing yang berkelanjutan.

designed to meet the specific needs of employees based on their positions and responsibilities.

- *Irregular Training*
This training includes programs organized outside of the regular schedule, both internally and externally. This training allows employees to attend public courses or workshops to sharpen specific competencies according to operational or individual needs.
- *Knowledge Sharing Forum*
A knowledge sharing program conducted regularly every month. This forum is designed to encourage a culture of collaboration and knowledge transfer among employees, thus strengthening collective understanding in various fields.

FIFGROUP is committed to reducing the competency gap among employees, ensuring all individuals can develop equally to support the achievement of the Company's long-term targets.

In 2024, FIFGROUP Academy has successfully realized a training and development budget of Rp26,429,211,002 or equivalent to 243.24% of the total budget plan set at Rp10,865,568,570. There are several types of training and education programs implemented, such as regular training, technical training, and knowledge sharing forums, covering technical, managerial, and sustainability topics. From all of these programs, the total training hours attended by employees reached 220,587 hours and the average training hours per employee was 17,92 hours.

As part of its commitment to sustainability, FIFGROUP also organizes training related to sustainable finance. The training aims to raise employees' awareness and understanding of sustainability issues, ensuring that they can actively contribute to supporting the Company's sustainability strategy.

With these efforts, FIFGROUP ensures that every employee has fair access to competency development opportunities, strengthening organizational performance while building sustainable competitiveness.



Rata-rata Jam Pelatihan Per Tahun Per Karyawan [GRI 401-1]

Average Training Hours Per Year Per Employee [GRI 401-1]

Uraian Description	2024			2023			2022		
	Jumlah Jam Pelatihan Number of Training Hours	Jumlah Karyawan yang Menerima Pelatihan Number of Employees Receiving Training	Rata-rata Jam Average Hours	Jumlah Jam Pelatihan Number of Training Hours	Jumlah Karyawan yang Menerima Pelatihan Number of Employees Receiving Training	Rata-rata Jam Average Hours	Jumlah Jam Pelatihan Number of Training Hours	Jumlah Karyawan yang Menerima Pelatihan Number of Employees Receiving Training	Rata-rata Jam Average Hours
Keseluruhan Overall	220.587	12.311	17.92	213.628	12.021	14.10	196.194	12.160	14.06
Berdasarkan Jenis Kelamin By Gender									
Laki-laki Male	173.172	9.674	17.90	167.709	9.437	17.8	154.022	9.546	16.1
Perempuan Female	47.415	2.637	17.94	45.919	2.584	17.8	42.172	2.614	16.1
Berdasarkan Level Jabatan By Position Level									
Managerial*	21.849	861	25.37	21.160	841	25.17	19.433	850	22.85
Non-Managerial	198.891	11.450	17.37	192.616	11.180	17.23	176.897	11.310	15.64

Penilaian Kinerja Karyawan [GRI 404-3]

Dalam rangka mendorong kinerja optimal dari setiap individu di FIFGROUP, Perseroan menerapkan sistem evaluasi kinerja yang berbasis prinsip keadilan, transparansi, dan objektivitas. Evaluasi ini mencakup pengukuran terhadap integritas, tanggung jawab, sikap profesional, performa, dan produktivitas karyawan. Hasil dari proses evaluasi ini menjadi dasar untuk berbagai keputusan strategis, seperti penghargaan kinerja, pengelolaan karir (promosi golongan, sub-golongan, dan jabatan), manajemen talenta (*Talent Management*), hingga pemberian sanksi disiplin jika diperlukan.

Tahapan dan Metode Penilaian Kinerja

Penilaian kinerja karyawan di FIFGROUP dilakukan melalui proses yang terstruktur, dimulai sejak awal tahun. Proses ini terdiri atas tiga tahap utama:

1. *Individual Activity Plan* (IAP): Penetapan rencana kerja individu yang menjadi acuan target aktivitas sepanjang tahun.
2. *Individual Performance Plan* (IPP): Penyusunan parameter spesifik untuk mengukur keberhasilan pelaksanaan pekerjaan.
3. *Individual Development Plan* (IDP): Rencana pengembangan individu yang mencakup peningkatan *technical* dan *soft skills*.

Employee Performance [GRI 404-3]

In order to encourage optimal performance of each individual in FIFGROUP, the Company implements a performance evaluation system based on the principles of fairness, transparency, and objectivity. This evaluation includes measurement of the employee's integrity, responsibility, professional attitude, performance and productivity. The results of this evaluation process become the basis for various strategic decisions, such as performance awards, career management (promotion of class, sub-class, and position), talent management, and disciplinary sanctions if necessary.

Performance Appraisal Stages and Methods

Employee performance appraisal in FIFGROUP is done through a structured process, starting from the beginning of the year. This process consists of three main stages:

1. *Individual Activity Plan* (IAP): Establishment of an individual work plan that serves as a reference for activity targets throughout the year.
2. *Individual Performance Plan* (IPP): Formulation of specific parameters to measure the successful execution of the work.
3. *Individual Development Plan* (IDP): Individual development plan that includes the enhancement of technical and soft skills.



Progres dan pelaksanaan ketiga komponen ini dimonitor melalui mekanisme *review* bulanan dan *coaching & counseling*.

- *Review* Bulanan: Evaluasi formal terhadap IAP dan IPP, yang hasilnya didokumentasikan dalam *Problem Identification Corrective Action* (PICA) serta pemantauan *Key Performance Indicators* (KPI).
- *Performance & Development Feedback* (PDF): Dilaksanakan dua kali setahun, proses ini mencakup diskusi mendalam antara karyawan dan atasan terkait pencapaian kinerja serta potensi pengembangan. PDF menjadi dasar untuk menyusun langkah-langkah pengembangan, seperti *coaching* dan konseling.

Penilaian Akhir dan Komite Evaluasi

Pada penghujung tahun, di bulan Desember, dilakukan penilaian akhir melalui proses berjenjang:

- *Self-Appraisal*: Karyawan mengevaluasi diri mereka sendiri berdasarkan pencapaian KPI, proses kerja, dan penerapan nilai-nilai inti Perseroan dalam keseharian.
- Komite Penilaian: Hasil *self-appraisal* dikaji oleh komite penilaian secara berjenjang untuk memastikan objektivitas dan akurasi dalam menentukan hasil akhir.

Penilaian ini memberikan dasar yang jelas dan terukur untuk pengambilan keputusan terkait pengembangan karier, pengelolaan kinerja, dan pemberian apresiasi kepada karyawan yang berprestasi.

Hingga 31 Desember 2024, sebanyak 9.852 karyawan FIFGROUP atau 69,70% dari jumlah seluruh karyawan telah menjalani proses evaluasi kinerja. Sistem evaluasi yang terintegrasi ini diharapkan tidak hanya mendorong individu untuk memberikan kontribusi terbaiknya, tetapi juga memperkuat daya saing dan kemajuan FIFGROUP secara keseluruhan. Proses ini mencerminkan komitmen Perseroan terhadap pengelolaan SDM yang berorientasi pada keberlanjutan dan keberhasilan jangka panjang.

The progress and implementation of these three components are monitored through monthly reviews and coaching & counselling mechanisms.

- *Monthly Review*: Formal evaluation of IAPs and IPPs, with the results documented in the *Problem Identification Corrective Action* (PICA) and monitoring of *Key Performance Indicators* (KPIs).
- *Performance & Development Feedback* (PDF): Conducted twice a year, this process includes in-depth discussions between employees and their supervisors on performance achievements and development potential. The PDF serves as the foundation for formulating development steps, such as coaching and counseling.

Final Assessment and Evaluation Committee

At the end of the year, in December, a final assessment is implemented through a tiered process:

- *Self-Appraisal*: Employees evaluate themselves based on their KPIs achievement, work processes, and the application of the Company's core values in their daily work.
- *Assessment Committee*: The self-appraisal results are reviewed by the assessment committee on a tiered basis to ensure objectivity and accuracy in determining the final results.

This assessment provides a clear and measurable basis for decision-making regarding career development, performance management, and rewarding outstanding employees.

As of December 31, 2024, a total of 9,852 FIFGROUP employees or 69.70% of all employees have undergone the performance evaluation process. This integrated evaluation system is expected not only to encourage individuals to give their best contribution, but also strengthen the FIFGROUP'S overall competitiveness and progress. This process reflects the Company's commitment to HC management that is oriented towards sustainability and long-term success.



Menjaga Layanan Berkualitas

Maintaining Quality Service



FIFGROUP senantiasa menjaga kualitas layanan dengan menghadirkan solusi responsif terhadap kebutuhan pelanggan melalui saluran komunikasi yang mudah diakses dan melakukan evaluasi berkala terhadap sistem pelayanan serta menindaklanjuti setiap masukan untuk memastikan kepuasan pelanggan tetap terjaga di tingkat optimal.

FIFGROUP consistently maintains service quality by providing responsive solutions to customer needs through easily accessible communication channels and conducting periodic evaluations of the service system, and following up on any input to ensure customer satisfaction remains at an optimal level.

Melindungi Keamanan Data dan Privasi Pelanggan

[OJK F.28][GRI 3-3]

Dalam era digital yang terus berkembang, ancaman terhadap keamanan data dan privasi pelanggan semakin kompleks. FIFGROUP berkomitmen untuk melindungi informasi pelanggan secara menyeluruh dari risiko seperti pencurian data, kejahatan siber, dan penipuan. Perseroan memastikan bahwa setiap data dikelola dengan integritas tinggi dan hanya digunakan sesuai dengan kebutuhan serta ketentuan yang berlaku. Komitmen ini diwujudkan melalui kepatuhan pada peraturan, termasuk POJK Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan serta POJK Nomor 4/POJK.05/2021 tentang Manajemen Risiko dalam Penggunaan Teknologi Informasi.

Untuk memperkuat perlindungan, FIFGROUP terus mengembangkan infrastruktur teknologi informasi dan mengimplementasikan sistem keamanan yang mutakhir. Langkah-langkah strategis yang dilakukan meliputi penerapan standar internasional ISO 27001:2013, penguatan akses melalui *Multi-Factor Authentication* (MFA), serta penyelenggaraan pelatihan rutin kepada karyawan untuk meningkatkan kesadaran dan kemampuan mereka dalam menjaga keamanan data di perangkat elektronik. Perseroan juga aktif mengedukasi pelanggan melalui sosialisasi kebijakan privasi yang tersedia di berbagai kanal, termasuk situs resmi <https://www.fifgroup.co.id/kebijakan-privasi>.

Selain itu, FIFGROUP secara konsisten mengadopsi kebijakan dan prosedur baru untuk menghadapi ancaman yang terus berkembang dan menginvestasikan sumber daya dalam teknologi keamanan informasi terbaru. Berkat pendekatan komprehensif ini, sepanjang tahun 2024 tercatat tidak ada pelanggaran privasi, kebocoran data, atau pengaduan pelanggan terkait keamanan informasi atau 0%. [GRI 418-1] [SASB FN-CF-220a.2, FN-CF-230a.1, FN-CF-230a.2, FN-CF-230a.3]

Protecting Data Security and Customer Privacy

[OJK F.28][GRI 3-3]

In the constantly evolving digital age, threats to data security and customer privacy are increasingly complex. FIFGROUP is committed to thoroughly protect customer information from risks such as data theft, cybercrime, and fraud. The Company ensures that every data is managed with high integrity and only used in accordance with the needs and applicable regulations. This commitment is realized through compliance with regulations, including POJK No. 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector and POJK No. 4/POJK.05/2021 concerning Risk Management in the Use of Information Technology.

To strengthen protection, FIFGROUP continues to develop information technology infrastructure and implement advanced security systems. Strategic measures taken include the implementation of the ISO 27001:2013 international standard, strengthening access through *Multi-Factor Authentication* (MFA), and organizing regular training for employees to increase their awareness and ability to maintain data security on electronic devices. The Company also actively educates customers by disseminating privacy policy information through various channels, including its official website: <https://www.fifgroup.co.id/kebijakan-privasi>.

Additionally, FIFGROUP consistently adopts new policies and procedures to deal with evolving threats and invests resources in the latest information security technologies. As a result of this comprehensive approach, there were no privacy breaches, data leaks, or customer complaints related to information security in 2024, achieving 0% incident rate. [GRI 418-1] [SASB FN-CF-220a.2, FN-CF-230a.1, FN-CF-230a.2, FN-CF-230a.3]



Inovasi dan Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan [OJK F.26]

FIFGROUP terus berkomitmen untuk memperkuat ekosistem digitalnya melalui berbagai inovasi yang mendukung kemudahan dan kepuasan pelanggan. Salah satu inisiatif unggulan adalah FIFGROUP Intelligence Personal Assistant (FIONA), layanan berbasis *artificial intelligence* (AI) yang diperkenalkan sejak 2019. FIONA berfungsi sebagai *virtual contact center* yang tersedia 24 jam untuk memberikan informasi produk, layanan, status kontrak, hingga menangani keluhan pelanggan secara efisien. Kehadiran FIONA menjadi solusi praktis yang mempercepat interaksi dengan pelanggan di era digital.

Melengkapi FIONA, FIFGROUP menghadirkan FIFGROUP Mobile Customer (FMC), sebuah aplikasi inovatif yang mempermudah pelanggan dan calon pelanggan dalam mengakses layanan pembiayaan. FMC menawarkan berbagai fitur, seperti pelacakan pengajuan pembiayaan, informasi kontrak, dan program loyalitas yang memungkinkan pengguna mengumpulkan serta menukarkan poin. Di tahun 2025, dengan FMC, pengalaman pelanggan menjadi lebih terintegrasi, aman, dan menguntungkan.

Sebagai langkah selanjutnya, FIFGROUP dengan bangga akan meluncurkan FIFGO, versi terbaru dari FMC yang hadir dengan tampilan yang lebih segar dan tambahan fitur unggulan. FIFGO dirancang untuk menyempurnakan perjalanan pelanggan, dari proses *discovery*, pembelian, penggunaan, hingga pengelolaan loyalitas, memberikan pengalaman yang lebih optimal, efisien, dan bernilai.

Innovation and Development of Sustainable Financial Products and/or Services [OJK F.26]

FIFGROUP remains committed to strengthening its digital ecosystem through various innovations that enhance customer convenience and satisfaction. One of its flagship initiatives is FIFGROUP Intelligence Personal Assistant (FIONA), an artificial intelligence (AI)-based service introduced in 2019. FIONA functions as a virtual contact center available 24 hours to provide information on products, services, contract status, as well as efficiently handle customer complaints. FIONA's presence offers a practical solution that accelerates customer interaction in the digital era.

In addition to FIONA, FIFGROUP has introduced FIFGROUP Mobile Customer (FMC), an innovative application that facilitates access to financing services for both existing and prospective customers. FMC offers various features, including financing application tracking, contract information, and a loyalty program that allows users to collect and redeem points. In 2025, the customer experience with FMC becomes more integrated, secure, and rewarding.

As the next step, FIFGROUP is proud to launch FIFGO, the latest version of FMC with a refreshed interface and additional premium features. FIFGO is designed to enhance the customer journey from discovery to purchase, usage, and loyalty management, delivering a more optimized, efficient, and valuable experience.





Melalui beragam inovasi digital dan pembiayaan berkelanjutan, FIFGROUP semakin mengukuhkan perannya sebagai perusahaan yang adaptif terhadap perubahan teknologi dan kebutuhan masyarakat.

Tanggung Jawab Produk dan Layanan [OJK F.27, F.29]

FIFGROUP berkomitmen untuk memberikan layanan produk yang setara dan berkualitas kepada seluruh konsumen, dengan memastikan bahwa setiap produk dan layanan yang ditawarkan memenuhi standar keamanan, kesehatan, dan kelayakan. Hal ini dilakukan sesuai dengan ketentuan yang diatur dalam Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Semua produk dan layanan FIFGROUP (100%) telah melalui proses evaluasi ketat, di mana aspek keamanannya ditelaah dan disetujui oleh pihak berwenang.

Perseroan menjamin transparansi dan aksesibilitas informasi produk bagi konsumen. Informasi mengenai produk dan layanan tersedia melalui berbagai saluran, termasuk media cetak, platform digital, dan langsung melalui petugas di kantor cabang. Dalam proses pemasaran, FIFGROUP secara tegas memastikan bahwa persetujuan konsumen diperoleh sebelum transaksi dilakukan, sejalan dengan prinsip perlindungan konsumen.

Hingga akhir tahun 2024, tidak ada produk atau layanan yang ditarik dari pasar, dikenai sanksi, atau menyebabkan insiden terkait komunikasi pemasaran yang dapat membahayakan kesehatan dan keselamatan konsumen. Pencapaian ini mencerminkan upaya konsisten FIFGROUP dalam menjaga integritas produk, menghormati hak konsumen, dan mematuhi regulasi yang berlaku. [GRI 2-27, 416-1, 416-2, 417-1, 417-2, 417-3]

Through various digital innovations and sustainable financing, FIFGROUP further solidifying its role as a Company that is adaptive to technological changes and community needs.

Product and Service Responsibilities [OJK F.27, F.29]

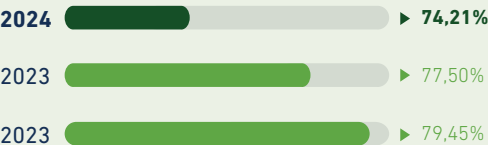
FIFGROUP is committed to providing equal and quality product services to all consumers, by ensuring that every product and service offered meets safety, health, and feasibility standards. This is done in accordance with the provisions stipulated in the Regulation of the Financial Services Authority of the Republic of Indonesia No. 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector. All FIFGROUP products and services (100%) have undergone a rigorous evaluation process, in which the security aspects have been reviewed and approved by the authorities.

The Company guarantees transparency and accessibility of product information for consumers. Information on products and services is available through various channels, including print media, digital platforms, and directly through officers at branch offices. In the marketing process, FIFGROUP strictly ensures that consumer consent is obtained before the transaction is conducted, in line with consumer protection principles.

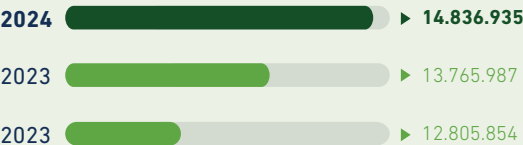
By the end of 2024, no product or service have been withdrawn from the market, subjected to sanctions, or caused incidents related to marketing communications that could endanger consumer health and safety. This achievement reflects FIFGROUP's consistent efforts in maintaining product integrity, respecting consumer rights, and complying with applicable regulations. [GRI 2-27, 416-1, 416-2, 417-1, 417-2, 417-3]

[SASB FN-CF-270A.2, FN-CF-270A.3]

Tingkat Persetujuan Produk Pembiayaan Level of Approval of Financing Products



Rata-rata jumlah Rekening Pembiayaan Average Number of Financing Accounts





Survei Kepuasan Konsumen [OJK F.30]

FIFGROUP secara konsisten melaksanakan Survei Kepuasan Konsumen untuk meningkatkan kualitas layanan dan memastikan kepuasan pelanggan. Survei ini dirancang tidak hanya untuk mengevaluasi kepuasan, tetapi juga untuk mengidentifikasi area yang memerlukan perbaikan, sehingga menjadi dasar penyusunan strategi peningkatan pelayanan yang berkelanjutan.

Penilaian dilakukan melalui sistem *real-time feedback* menggunakan perangkat mesin antrian pintar (FIONA-SIAP) yang tersedia di cabang-cabang FIFGROUP, dengan skala penilaian 1-5. Pada tahun 2024, survei mencatat hasil tingkat kepuasan konsumen sebesar 4,93, yang mengindikasikan kategori sangat memuaskan (*very satisfied*). Survei ini melibatkan partisipasi aktif dari 558.855 konsumen, mencerminkan peningkatan *Growth Participation Rate* sebesar 69,3% dibandingkan tahun sebelumnya. Sebagai perbandingan, pada 2023 jumlah responden yang memberikan rating mencapai 330.102 konsumen.

Melalui survei ini, FIFGROUP tidak hanya memantau pencapaian kepuasan, tetapi juga memperkuat komitmen dalam memberikan pengalaman pelanggan yang unggul dan berorientasi pada kebutuhan konsumen.

Consumer Satisfaction Survey [OJK F.30]

FIFGROUP consistently conducts Customer Satisfaction Surveys to improve service quality and ensure customer satisfaction. These surveys are designed not only to evaluate satisfaction, but also to identify areas requiring improvement, thus serving as the foundation for developing sustainable enhancement strategies.

The assessment is done through a real-time feedback system using smart queue devices (FIONA-SIAP) available at FIFGROUP branches, with a rating scale of 1-5. In 2024, the survey recorded a customer satisfaction level of 4.93, indicating a “very satisfied” category. The survey involved active participation from 558,855 consumers, reflecting an increase in the Growth Participation Rate of 69.3% compared to the previous year. For comparison, in 2023 the number of respondents providing ratings reached 330,102 consumers.

Through this survey, FIFGROUP not only monitors the achievement of satisfaction, but also reinforces the commitment to delivering superior customer experiences that is focused on consumer needs.

Uraian Description	2024	2023	2022
Hasil Survei Survey Results	4,93	4,91	4,93
% Pencapaian Hasil Survei terhadap Target % Achievement of Survey Results to Target	140,72	140,36	140,88



Mekanisme Pengelolaan Pengaduan [OJK F.16, F.24][GRI 2-25]

FIFGROUP senantiasa berkomitmen untuk meningkatkan kualitas layanan dengan menyediakan berbagai saluran bagi pelanggan untuk menyampaikan pengaduan, saran, atau masukan. Pengaduan yang diterima mencakup beragam aspek, seperti permintaan informasi terkait biaya administrasi, provisi, atau transaksi, keterlambatan atau kegagalan transaksi, perbedaan perhitungan bunga dan pokok, asuransi obyek pembiayaan, serta sistem layanan informasi keuangan.

Tidak hanya bagi pelanggan, FIFGROUP juga membuka akses bagi masyarakat untuk mengajukan keluhan atau laporan terkait pelaksanaan program Tanggung Jawab Sosial dan Lingkungan (TJSL) serta pengaduan terkait isu lingkungan hidup. Pengaduan ini dapat disampaikan melalui berbagai media, termasuk media cetak dan elektronik, Aplikasi Portal Perlindungan Konsumen (APPK) OJK, hingga surat yang dikirimkan ke kantor cabang atau pusat.

Seluruh pengaduan yang diterima ditangani oleh *Customer Relation Executive* (CRE), yang bertanggung jawab untuk mengevaluasi dan memastikan penyelesaian sesuai prosedur. Sepanjang tahun 2024, FIFGROUP mencatat tidak ada pengaduan terkait implementasi TJSL maupun isu lingkungan hidup serta tidak ada kerugian moneter sebagai akibat dari proses hukum terkait dengan penjualan dan layanan produk. Seluruh pengaduan yang diterima juga telah diselesaikan dengan tuntas, mencerminkan efektivitas sistem penanganan pengaduan yang diimplementasikan oleh Perseroan. [SASB FN-CF-270a.4, FN-CF-270a.5]

Grievance Management Mechanism [OJK F.16, F.24][GRI 2-25]

FIFGROUP is always committed to improving service quality by providing various channels for customers to submit complaints/grievance, suggestions, or feedback. The complaints received cover a wide range of aspects, such as requests for information related to administrative fees, provisions, or transactions, delays or failures in transactions, discrepancies in interest and principal calculations, financing object insurance, and financial information service systems.

Not only for customers, FIFGROUP also provides access for the public to submit complaints or reports related to the implementation of the Social and Environmental Responsibility (CSR) programs, as well as complaints related to environmental issues. These complaints can be submitted through various media, including print and electronic media, the FSA's Consumer Protection Portal Application (APPK), and letters sent to branch or head offices.

All received complaints are handled by the Customer Relation Executive (CRE), that is responsible for evaluating and ensuring resolution in accordance with procedures. Throughout 2024, FIFGROUP recorded no complaints related to the implementation of CSR or environmental issues, and no monetary losses due to legal proceedings related to product sales and services. All received complaints have also been resolved thoroughly, reflecting the effectiveness of the complaint handling system implemented by the Company. [SASB FN-CF-270a.4, FN-CF-270a.5]



Kontak pengaduan pelanggan | Customer complaint contact :

Call Center

HaloFIF 1500-343

WhatsApp & SMS

Virtual Customer Service (Fiona) - **webchat**

E-mail

(0895-21500-343)

Media sosial | Social media

halofif@fifgroup.astra.co.id

FIFCLUB



Meningkatkan Kesejahteraan Masyarakat [OJK F.23, F.25]

Improving Community Welfare [OJK F.23, F.25]



FIFGROUP berkontribusi dalam meningkatkan kesejahteraan masyarakat melalui program-program CSR 4 Pilar Utama dan 1 Pilar Pendukung yaitu FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, FIFGROUP Lestari, serta program filantropi melalui FIFGROUP Peduli. Melalui inisiatif tersebut, Perseroan berharap dapat menciptakan dampak positif yang nyata bagi kualitas hidup masyarakat dan keberlanjutan lingkungan di berbagai wilayah operasional.

FIFGROUP contributes to improving community welfare through its CSR programs based on 4 Main Pillars and 1 Supporting Pillar, namely FIFGROUP Sehat, FIFGROUP Pintar, FIFGROUP Sejahtera, FIFGROUP Lestari, and philanthropic programs under FIFGROUP Peduli. Through these initiatives, the Company aims to create a tangible positive impact on the quality of life of the community and environmental sustainability across its operational areas.

Perseroan terus meningkatkan program-program dengan berkolaborasi 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. 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, FIFGROUP memiliki pedoman yang bertujuan agar pelaksanaan kegiatan dan program sesuai dengan nilai dan tujuan Perusahaan. Adapun pedoman yang digunakan diantaranya:

1. *Sustainable Development Goals* (SDG's)
2. ISO 26000;
3. UU No. 40 Tahun 2007 tentang Perseroan Terbatas;
4. Peraturan Pemerintah No. 47 tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas;
5. Peraturan Otoritas Jasa Keuangan No. 51 tahun 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik; dan
6. ASTRA 2030 *Sustainability Aspirations*.

The Company continues to enhance its programs by collaborating with the community to create a good relationship, thereby expanding sustainable positive impacts. FIFGROUP acknowledges that its presence within community has both positive and negative impacts, whether directly or indirectly. Therefore, FIFGROUP strives to manage negative impacts on both the community and the environment, by implementing corporate social responsibility (CSR) programs.

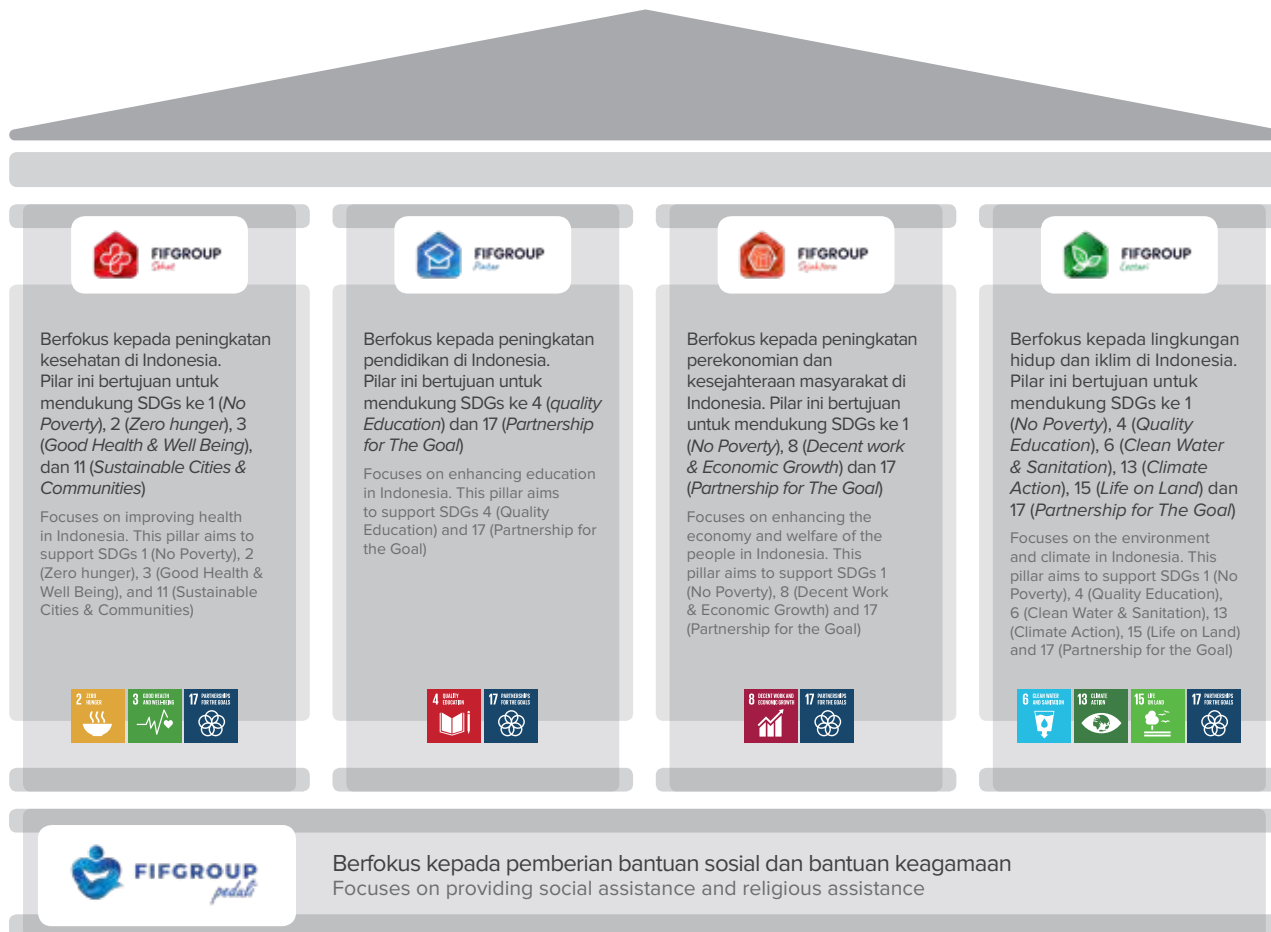
In the implementation of CSR activities, FIFGROUP follows established guidelines to ensure that activities and programs align with the values and objectives of the Company. The guidelines include:

1. Sustainable Development Goals (SDG's)
2. ISO 26000;
3. Law no. 40 of 2007 concerning Limited Liability Companies;
4. Government Regulation No. 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies;
5. Financial Services Authority Regulation No. 51 of 2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies; and
6. ASTRA 2030 Sustainability Aspirations.



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

The implementation of the 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:

1. *External Organizational Analysis;*
2. *Internal Analysis;*
3. *Forming Strategic Vision;*
4. *Strategy Formulation;*
5. *Strategy Implementation;* dan
6. *Strategy Evaluation.*

Hasil dari *monitoring* dan evaluasi program akan dilaporkan kepada manajemen untuk ditindaklanjuti agar pelaksanaan program TJSL selanjutnya berjalan lebih efektif dan efisien.

Mengenai penjelasan dan laporan lebih lanjut mengenai seluruh kegiatan CID, tercantum pada CID Report 2024.

All CSR programs implemented by the Company have gone through several stages, including:

1. External Organizational Analysis;
2. Internal Analysis;
3. Forming Strategic Vision;
4. Strategy Formulation;
5. Strategy Implementation; and
6. Strategy Evaluation.

The results of program monitoring and evaluation will be reported to management for follow-up actions to ensure more effective and efficient future CSR program implementations.

Further explanations and reports on all CID activities are included in the CID Report 2024.



● FIFGROUP SEHAT [GRI 203-1]


FIFGROUP
Sehat


Dalam meningkatkan derajat kesehatan masyarakat, Perseroan mendukung melalui program posyandu di sekitar area cabang. Dukungan yang diberikan FIFGROUP melalui kegiatan Posyandu adalah pemberian imunisasi gratis melalui kerja sama dengan Puskesmas setempat. Pemberian imunisasi gratis ini juga sejalan dengan program pemerintah. Imunisasi wajib pada balita hingga anak usia sekolah dapat mencegah penyakit yang dapat dicegah dengan imunisasi atau PD3I.

Perseroan juga 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 ketika imunisasi berlangsung, serta memberi dukungan finansial kepada kader posyandu.

Pada tahun 2024, program posyandu telah dilaksanakan di 37 titik lokasi dengan total penerima manfaat sebanyak 1.984 anak balita.

Sepanjang tahun 2024 Program Sehat Ceria Tanpa Stunting (SeCanting) telah dilaksanakan di 7 lokasi yang tersebar di seluruh Indonesia. Dengan total penerima manfaat sebanyak 808 anak dengan stunting, 250 ibu hamil, 150 remaja, dan 100 calon pengantin, sehingga total penerima manfaat dari program ini sebanyak 1.308 orang.

FIFGROUP tidak hanya berfokus pada program kesehatan ibu dan anak, Perseroan juga mengimplementasikan program donor darah karyawan dan masyarakat. Melalui program ini FIFGROUP di tahun 2024 telah mendapatkan 21.425 kantong darah yang berasal dari 82 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. Fasilitas yang terdapat pada rumah singgah ini yakni kebutuhan

In improving the health status of the community, the Company supported posyandu (integrated health posts) programs around the branch areas. FIFGROUP contributed to posyandu activities by providing free immunizations in collaboration with local Puskesmas (community health centers). This free immunization initiative was in line with government programs, ensuring that mandatory immunization for toddlers and school-age children helped prevent vaccine-preventable diseases or PD3I.

The Company also enhanced facilities and infrastructure by providing weighing scales, blood pressure monitors, and personal protective equipment (PPE). FIFGROUP also supplied food for mothers and children during immunization sessions and offered financial support to posyandu cadres.

In 2024, the posyandu program was carried out in 37 locations, benefiting a total of 1,984 children under five.

Throughout 2024, the Healthy and Cheerful Without Stunting/Sehat Ceria Tanpa Stunting (SeCanting) program was carried out in 7 locations across Indonesia. This program benefited 808 children with stunting, 250 pregnant women, 150 teenagers, and 100 brides-to-be, bringing the total number of beneficiaries to 1,308 individuals.

FIFGROUP not only focused on maternal and child health programs but also included employee and community blood donation programs. Through this program, FIFGROUP collected 21,425 blood bags from 82 locations across Indonesia in 2024. Before the implementation, the Company made announcements and conducted dissemination about the program. FIFGROUP also provided additional support, such as souvenirs and snacks for blood donors.

Another health program implemented by the Company was the rumah singgah (patient family accommodation) program, in collaboration with RSU Hermina Depok. This accommodation is available for families of patients from various regions who are awaiting medical treatment for their loved ones. The accommodation is equipped with basic food supplies, drinking



makanan pokok, air minum, tempat tidur, dapur, dan kamar mandi yang dilengkapi dengan penjaga rumah. Pada tahun 2024, jumlah penerima manfaat dari program ini yaitu 15 keluarga pasien. Dengan rata-rata durasi tinggal mencapai 9 hari dan total hari tinggal sepanjang 103 hari.

Untuk pengembangan kedepannya, FIFGROUP akan menambah jumlah rumah singgah di rumah sakit lainnya agar dapat menjangkau lebih banyak pasien dan keluarga pasien yang membutuhkan.

water, beds, a kitchen, and a bathroom, and is managed by a housekeeper. In 2024, this program benefited 15 patient families, with an average stay of 9 days and a total accumulated stay of 103 days.

For future development, FIFGROUP plans to increase the number of this accommodation in other hospitals to support more patients and their families in need.

● FIFGROUP PINTAR [GRI 203-2]



Sebagai salah satu lembaga keuangan, FIFGROUP berkewajiban dan bertekad untuk turut mendukung upaya meningkatkan pengetahuan masyarakat terkait literasi keuangan sesuai dengan POJK No. 76 tahun 2016. Selain itu, FIFGROUP berupaya untuk berkontribusi pada Revitalisasi Pendidikan Vokasi dan Pelatihan Vokasi, sesuai Peraturan Presiden Republik Indonesia Nomor 68 Tahun 2022.

Program MENYALA 2024 adalah program CSR Pilar FIFGROUP Pintar yang berkelanjutan dengan melibatkan sekolah, guru, dan siswa dalam meningkatkan semangat literasi.

Program MENYALA terdiri dari Pelatihan Guru, Jam Mengajar, *Teacher Summit*, *Talent Pool*, dan *Teacher Community*. Diawali dengan *Link and Match* dengan Kemendikti Saintek. Rangkaian program MENYALA dilaksanakan sejak April 2024 hingga Januari 2025. Dengan total 200 lokasi sekolah meliputi SMK, Vokasi, dan Universitas. Melibatkan 14.512 siswa dan 5.056 guru.

Untuk Pelatihan Guru Literasi Keuangan, FIFGROUP melakukan train of trainer kepada 5.056 guru secara daring/*online* yang terbagi ke dalam 28 *batch*. *Training* akan dilakukan selama 4 jam dengan metode *Active Learning*.

Beasiswa FIFGROUP Young Leader (FYL) 2024 merupakan inisiatif program yang mendukung tujuan Pembangunan Berkelanjutan (SDGs) ke-4, *Quality Education*, dengan fokus pada peningkatan akses pendidikan yang berkualitas dan merata di Indonesia. Melalui program ini, 35 mahasiswa

As a financial institution, FIFGROUP is obligated and determined to support efforts in improving public knowledge of financial literacy in accordance with POJK No. 76 of 2016. FIFGROUP also strives to contribute to the Revitalization of Vocational Education and Vocational Training, as outlined in Presidential Regulation of the Republic of Indonesia No. 68 of 2022.

The MENYALA 2024 program was a sustainable CSR initiative under the FIFGROUP Pintar pillar, engaging schools, teachers, and students in enhancing the spirit of literacy.

The MENYALA program consisted of Teacher Training, Teaching Hours, Teacher Summit, Talent Pool, and Teacher Community. It began with a Link and Match activity with the Ministry of Higher Education, Science, and Technology. The MENYALA program was conducted from April 2024 to January 2025, covering 200 educational institutions, including Vocational High School (SMK), Vocational Schools, and Universities. This program involved 14,512 students and 5,056 teachers.

For the Financial Literacy Teacher Training, FIFGROUP conducted train of trainers to 5,056 teachers through online sessions, divided into 28 batches. Each training session lasted 4 hours and employed the Active Learning method.

The FIFGROUP Young Leader (FYL) 2024 scholarship program was an initiative that supported the Sustainable Development Goal (SDGs) Goal 4: Quality Education, with a focus on expanding access to quality and equitable education in Indonesia. Through this program, 35 university



sebagai penerima manfaat mendapatkan bantuan sebesar Rp9 juta yang diberikan secara bertahap.

Selain dukungan finansial, para penerima beasiswa juga mengikuti rangkaian program seperti *Development Journey*, *In Class Training*, *Team Building* dan *Business Plan Competition* selama satu tahun yang dirancang untuk mengembangkan kompetensi mereka. Program ini bertujuan mempersiapkan para *Young Leader* agar memiliki keterampilan unggul dan siap menghadapi tantangan dunia kerja modern melalui berbagai pelatihan intensif dan kegiatan pengembangan.

students as beneficiaries received financial assistance of Rp9 million, which was disbursed in stages.

In addition to financial support, the scholarship recipients also participated in a series of programs such as *Development Journey*, *In Class Training*, *Team Building*, and *Business Plan Competition* for one year, designed to develop their competencies. The program aimed to prepare Young Leaders to possess superior skills and be ready to face the challenges of the modern workforce through various intensive trainings and development activities.

● FIFGROUP SEJAHTERA [GRI 203-2]



FIFGROUP
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 Rp2-25 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 assisted the community in developing businesses through the implementation of the revolving fund program. This program provided financing for MSMEs entrepreneurs to help them increase capital, expand, and grow their businesses. The financing was interest-free, with loan amounts ranging from Rp2 million to Rp25 million. In the financing process, the Company applied certain criteria and FIFGROUP utilized a verification mechanism along with Identity Governance and Administration (IGA) System to facilitate monitoring through 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.

Not only providing loans, the Company also offered training or workshops on MSMEs strategy literacy for MSMEs entrepreneurs, covering topics such as digital technology adoption, Upgrading Culinary MSMEs (UMKM Kuliner Naik Kelas), MSMEs Go Digital, basic MSMEs financial bookkeeping, and digital wallet optimization.

Selain pelatihan, Perseroan juga mendampingi langsung UMKM. Sepanjang tahun 2024, total keseluruhan penerima manfaat dari program dana bergulir sebanyak 800 UMKM. Berdasarkan jumlah penerima manfaat tersebut, realisasi pembiayaan pada periode ini sebesar Rp2,76 miliar

The Company also provided direct mentoring for MSMEs. Throughout 2024, the total number of beneficiaries of the revolving fund program reached 800 MSMEs. Based on this number, the total financing disbursed during this period amounted to Rp2.76 billion

Pada 2024, 21 UMKM binaan FIFGROUP juga ikut serta dalam FIFestival pada tanggal 28 sampai 29 November 2024. Melalui FIFestival, para UMKM binaan FIFGROUP dapat menjual produk unggulan mereka sehingga mampu meningkatkan pendapatan. Salah satu keunggulan dari

In 2024, 21 FIFGROUP-assisted MSMEs also participated in the FIFestival, held from November 28 to 29, 2024. Through FIFestival, FIFGROUP-assisted MSMEs were able to sell their flagship products, allowing them to increase their income. One of the highlights of this activity was the diversity of



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 Rp116.990.000 dengan jumlah pengunjung sebanyak 1.242 orang.

participating MSMEs, with the Company even providing opportunities for MSMEs entrepreneurs with disabilities to take part. From this event, transactions recorded through the MSMEs bazaar reached Rp116,990,000, with 1,242 visitors.

● FIFGROUP LESTARI



FIFGROUP
Lestari



Perseroan berkontribusi dalam menjaga dan melestarikan lingkungan salah satunya melalui kegiatan penanaman pohon tersentralisasi yaitu "Hutan FIFGROUP" yang berlokasi di Desa Jayamekar, Kabupaten Garut. Jumlah bibit pohon yang ditanam adalah sebanyak 25.000 batang pohon yang terdiri dari bibit pohon kehutanan, tanaman endemik, dan tanaman produktif. Dalam program penanaman ini, FIFGROUP berkolaborasi dengan Institut Pertanian Bogor (IPB), Koperasi Al-Bayyinah dan SMKN 4 Garut. Hasil panen dari tanaman yang ada di Hutan FIFGROUP akan dikelola oleh Koperasi Al-Bayyinah sehingga dapat meningkatkan ekonomi dari masyarakat sekitar.

The Company contributed to maintaining and preserving the environment, one of which was through a centralized tree-planting initiative called "Hutan FIFGROUP" (FIFGROUP Forest), located in Jayamekar Village, Garut Regency. A total of 25,000 tree seedlings were planted, consisting of forestry tree seedlings, endemic plants, and productive plants. In this planting program, FIFGROUP collaborated with the Bogor Agricultural University (IPB), Al-Bayyinah Cooperative, and SMKN 4 Garut. The harvest from the plants in Hutan FIFGROUP will be managed by Al-Bayyinah Cooperative, thereby boosting the local community's economy.

● FIFGROUP PEDULI [GRI 203-1]



FIFGROUP
peduli

Melalui FIFGROUP Peduli, Perseroan menyalurkan bantuan spiritualitas seperti Tebar Alkitab, Tebar Kurban Nusantara, dan Tebar Takjil Ramadhan serta bantuan bencana dan sosial seperti bus sosial, bantuan Yayasan, dan lain-lain.

Through FIFGROUP Peduli, the Company distributed spirituality assistance such as Tebar Alkitab (Bible Distribution), Tebar Kurban Nusantara (Nusantara Qurban Animal Distribution), and Tebar Takjil Ramadhan (Ramadhan Takjil Distribution), as well as disaster and social aid, including social buses, foundation donations, and more.



Pada momen bulan Ramadhan 2024, FIFGROUP menyemarakkan ibadah puasa dengan membagikan sejumlah takjil di 243 cabang dan *Head Office* FIFGROUP dengan nilai Rp350 juta.

Pada Idul Adha 2024, total hewan kurban yang FIFGROUP serahkan adalah sejumlah 3 ekor sapi dan 453 ekor kambing yang diberikan kepada masyarakat di sekitar Menara FIF, 243 cabang, hingga beberapa instansi seperti Komandan Rayon Militer (Koramil) Cilandak, Kepolisian Sektor (Polsek) Cilandak, dan Kelurahan Lebak Bulus. Total dana yang dikeluarkan untuk mendukung pelaksanaan kegiatan ini adalah sejumlah Rp1,825 miliar.

Dalam rangka menyambut Hari Raya Natal 2024, FIFGROUP menggelar kegiatan dengan membagikan sebanyak 880 Alkitab untuk 8 gereja yang tersebar di 8 lokasi cabang.

Sebagai rasa syukur dalam momen peringatan ulang tahun FIFGROUP ke-35, perusahaan memberikan bantuan berupa 10 kaki palsu dengan total bantuan senilai Rp250 juta. Bantuan diberikan melalui Yayasan Visi Maha Karya (YVMK). Bantuan ini sejalan dengan SDGs Poin 10, Berkurangnya Kesenjangan.

Selain itu, bertepatan dengan rangkaian penyelenggaraan Rapat Pimpinan (RAPIM) 2025 pada 11 November 2024 di FIFGROUP Denpasar, FIFGROUP memberikan bantuan untuk 6 rumah ibadah. Bantuan yang diberikan untuk setiap rumah ibadah adalah sebesar Rp35 juta. Sesuai dengan usia FIFGROUP yaitu 35 tahun. Total dana yang diberikan adalah sejumlah Rp210 juta. Kegiatan ini sejalan dengan SDGs Poin ke-11 yaitu Kota dan Pemukiman yang Berkelanjutan.

Bus yang kami sediakan memiliki kapasitas 27 penumpang yang dilengkapi dengan berbagai fasilitas seperti sound system, laci penyimpanan, pintu darurat, dispenser, dan sebagainya. Saat ini, kami mengelola total 8 unit bus sosial, yang ditempatkan di berbagai kantor FIFGROUP, yakni: 3 *Head Office*, 1 Yogyakarta, 1 Surabaya, 1 Manado, 1 Medan, dan 1 Denpasar. Seluruh bus sosial yang tersedia dapat digunakan untuk transportasi masyarakat tanpa dipungut bayaran apapun dengan mengikuti prosedur yang telah ditetapkan oleh Perusahaan.

Bus sosial FIFGROUP telah membantu masyarakat yang memerlukan sarana transportasi untuk kegiatan mereka. Masyarakat dapat mengurangi biaya sewa bus, sehingga anggaran yang dimiliki dapat dialokasikan untuk keperluan lainnya. Program ini diterima dengan baik oleh masyarakat karena memberikan manfaat besar bagi mereka sendiri.

During the month of Ramadhan in 2024, FIFGROUP celebrated the holy month by distributing takjil (iftar meals) across 243 FIFGROUP branch offices and Head Office, with a total value of Rp350 million.

Throughout Eid al-Adha in 2024, FIFGROUP provided 3 cows and 453 goats as qurban animals, which were distributed to communities around FIF Tower, 243 branch offices, and several institutions such as the Cilandak Military Sub-District Command (Koramil), Cilandak Sector Police (Polsek), and Lebak Bulus Village. The total funds allocated to support this activity amounted to Rp1.825 billion.

In welcoming Christmas in 2024, FIFGROUP held an event to distribute 880 Bibles to 8 churches located across 8 branch areas.

As a gesture of gratitude for FIFGROUP's 35th anniversary, the Company provided 10 prosthetic legs, with a total value of Rp250 million, distributed through the Visi Maha Karya Foundation (YVMK). This initiative aligned with SDGs Goal 10: Reduced Inequalities.

In conjunction with the 2025 Leadership Meeting (RAPIM) on November 11, 2024, at FIFGROUP Denpasar, FIFGROUP provided assistance to 6 places of worship. Each place of worship received Rp35 million, symbolizing FIFGROUP's 35th anniversary. The total funds disbursed amounted to Rp210 million. Furthermore, this initiative supported SDGs Goal 11: Sustainable Cities and Communities.

The buses we provide have a capacity of 27 passengers and are equipped with a variety of facilities such as a sound system, storage compartments, emergency exits, dispensers, and more. Currently, we manage a total of 8 social buses, stationed at various FIFGROUP offices: 3 at the Head Office, 1 in Yogyakarta, 1 in Surabaya, 1 in Manado, 1 in Medan, and 1 in Denpasar. All available social buses can be used by the community for transportation free of charge, following the procedures established by the Company.

FIFGROUP's social buses have assisted communities in need of transportation for their activities. The community can reduce bus rental costs, allowing their budgets to be allocated to other needs. This program has been well-received by the community as it provides significant benefits. Throughout 2024, the social buses were utilized for 1,584



Selama tahun 2024, bus sosial telah digunakan sebanyak 1.584 kali perjalanan oleh masyarakat. Total penumpang dari peminjaman bus sosial selama tahun 2024 mencapai 36.221 penumpang.

trips by the community. The total number of passengers from the social bus rentals in 2024 reached 36,221 passengers.



Employee Volunteering Program

Employee Volunteering Program



Pada tahun 2024, FIFGROUP melaksanakan program *Employee Volunteering* sebagai bagian dari komitmen perusahaan dalam membangun jiwa sosial dan kepedulian karyawan terhadap masyarakat dan lingkungan. Program ini memberikan kesempatan bagi karyawan untuk terlibat langsung dalam berbagai kegiatan CSR perusahaan, di antaranya *Beach Clean Up*, *Rumah Singgah*, dan *FIFGROUP Cancer Fighter*.

Melalui program ini, sebanyak 200 karyawan dari berbagai divisi ikut serta secara aktif, menunjukkan semangat kolaborasi dan empati dalam membantu sesama. Kegiatan *Beach Clean Up* berfokus pada pelestarian lingkungan pesisir dengan aksi bersih Pantai dan *coral transplantation*, sementara *Rumah Singgah* menjadi wadah bagi karyawan untuk berbagi kebahagiaan dengan keluarga pasien rumah sakit. Selain itu, melalui *FIFGROUP Cancer Fighter*, karyawan berperan dalam mendukung dan memberikan semangat kepada para *survivor* dan *warrior* kanker melalui kampanye dan kegiatan *Pink Walk*.

In 2024, FIFGROUP carried out the Employee Volunteering Program as part of the Company's commitment to fostering a spirit of social responsibility and care among employees towards the community and the environment. This program provided employees with the opportunity to actively participate in a variety of corporate social responsibility (CSR) activities, including Beach Clean Up, Rumah Singgah, and FIFGROUP Cancer Fighter.

Through this program, 200 employees from various divisions actively took part, demonstrating a spirit of collaboration and empathy in helping others. The Beach Clean Up initiative focused on coastal conservation through beach cleaning activities and coral transplantation. Meanwhile, Rumah Singgah served as a platform for employees to share joy with families of hospital patients. Through FIFGROUP Cancer Fighter, employees played a role in supporting and encouraging cancer survivors and warriors through awareness campaigns and Pink Walk activities.



Menjaga Kelestarian Lingkungan

Preserving Environmental Sustainability



FIFGROUP berkomitmen yang kuat dalam menjaga kelestarian lingkungan sebagai bentuk tanggung jawab sosial. Perseroan menyadari pentingnya keberlanjutan lingkungan untuk masa depan, baik bagi masyarakat maupun generasi yang akan datang. FIFGROUP terus berupaya memberikan dampak positif kepada bumi dan iklim melalui pengurangan dampak terhadap lingkungan.

Sebagai komitmen dalam mencapai net zero atas emisi **Scope 1 dan 2 pada tahun 2050**, perusahaan bertekad untuk memperkuat praktik bisnis yang ramah lingkungan melalui **optimalisasi efisiensi energi, transisi menuju sumber energi terbarukan, penerapan teknologi rendah karbon, serta inovasi berkelanjutan dalam operasional dan rantai pasok**. Langkah ini sejalan dengan strategi dekarbonisasi global serta mendukung pencapaian target keberlanjutan dan ketahanan iklim.

FIFGROUP has a strong commitment in preserving the environment as a form of social responsibility. The Company recognizes the importance of environmental sustainability for the future, both for society and future generations. FIFGROUP continues to strive to make a positive impact on the earth and climate by reducing its impact on the environment.

As a commitment to achieve net zero emissions for **Scope 1 and 2 by 2050**, the Company is determined to strengthen environmentally friendly business practices through **optimization of energy efficiency, transition to renewable energy sources, implementation of low-carbon technologies, and sustainable innovation in operations and supply chains**. These steps align with the global decarbonization strategies and support the achievement of sustainability and climate resilience goals.

Inisiatif Green Lifestyle Green Lifestyle Initiatives

1. Mengurangi emisi gas rumah kaca melalui efisiensi energi dan optimalisasi bahan bakar ramah lingkungan serta melakukan penanaman pohon pada satu Lokasi sebagai strategi *carbon offset* perusahaan
Reducing greenhouse gas emissions through energy efficiency and optimization of environmentally friendly fuels and planting trees in one location as the company's carbon offset strategy
2. Meningkatkan penggunaan energi baru terbarukan melalui program pemasangan *solar panel* dengan total di 30 cabang
Increasing the use of renewable energy through a solar panel installation program across 30 branches
3. Menggunakan produk ramah lingkungan, yakni lampu Light Emitting Diode (LED) di seluruh cabang Perusahaan
Using environmentally friendly products, namely Light Emitting Diode (LED) lights throughout the Company's Branches
4. Mendorong pengurangan intensitas pengambilan air permukaan dan air tanah serta meningkatkan pengelolaan daur ulang air
Encouraging the reduction of surface and groundwater withdrawal intensity and improving water recycling management
5. Mengelola limbah padat melalui kolaborasi dengan 62 bank sampah
Managing solid waste through collaboration with 62 waste banks
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*
Conducting educational activities to raise employee awareness in supporting a green lifestyle through social media communication campaigns and fostering a green lifestyle work culture

Dalam mengelola upaya mitigasi dan adaptasi terhadap perubahan iklim, FIFGROUP terus berupaya meningkatkan inisiatif-inisiatif ramah lingkungan dalam mendukung peningkatan efisiensi energi, pengurangan emisi karbon, dan pengelolaan air serta limbah. Melalui partisipasi aktif seluruh karyawan melalui penghematan penggunaan listrik, penerapan sumber energi terbarukan, dan intensitas pengambilan air, dan daur ulang serta *recovery* limbah padat. Selain itu, FIFGROUP juga menggunakan material ramah lingkungan di antaranya *solar panel* pada operasional. Perseroan meyakini dengan langkah-langkah kecil yang berkelanjutan dapat menciptakan lingkungan yang lebih hijau di masa yang akan datang. Melalui program ini, FIFGROUP berharap dapat mendorong masyarakat untuk

In managing mitigation and adaptation efforts to climate change, FIFGROUP continues to improve environmentally friendly initiatives in support of improving energy efficiency, reducing carbon emissions, and managing water and waste. Through active participation of all employees in saving electricity usage, implementing renewable energy sources, and reducing water withdrawal intensity, as well as recycling and recovering solid waste. In addition, FIFGROUP also uses environmentally friendly materials, including using solar panels in its operations. The Company believes that small, sustainable steps can create a greener environment in the future. Through this program, FIFGROUP hopes to encourage people to prefer an environmentally friendly lifestyle. Until the end of 2024, the environmental costs incurred by the Company amounted to



lebih memilih gaya hidup ramah lingkungan. Hingga akhir tahun 2024, biaya lingkungan hidup yang dikeluarkan oleh Perseroan adalah sebesar Rp11,04 miliar yang di peruntukan untuk kegiatan lingkungan seperti pemasangan solar panel, pengolahan limbah plastik, kegiatan penanaman pohon, 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.

Rp11.04 billion, allocated for environmental activities such as the installation of solar panels, plastic waste processing, tree planting activities, purchase of Renewable Energy Certificates (REC), optimization of B30 and LED, as well as investment in environmentally friendly vehicles (electric vehicles) for Company operations. The Company did not receive any environmental-related complaints during the reporting period.

Uraian Description	2024	2023	2022
Biaya Lingkungan Hidup (Rp juta) Environmental Costs (Rp million)	11.040	12.120*	8.370*

Perseroan telah menetapkan target untuk mengelola kinerja keberlanjutan terkait aksi perubahan iklim. Pengukuran yang digunakan terkait konsumsi energi, emisi, air, limbah, dan upaya pelestarian lingkungan dijabarkan sebagai berikut.

The Company has set targets for managing sustainability performance related to climate change actions. The measurements used regarding energy consumption, emissions, water, waste, and environmental conservation efforts are described as follows.

Emisi Gas Rumah Kaca dan Bauran Energi Baru Terbarukan [OJK F.7, F.12][GRI 3-3]

Selaras dengan ASTRA 2030 *Sustainability Aspirations*, FIFGROUP senantiasa berupaya untuk menurunkan emisi gas rumah kaca (GRK) dan meningkatkan 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 2024, FIFGROUP menggunakan energi listrik sebanyak 23.071.738,89 kWh, naik 8,75% dibandingkan pada tahun 2023 di mana FIFGROUP menggunakan energi listrik sebanyak 21.215.009,63 kWh. Sementara itu, konsumsi energi dari bahan bakar baik stationer maupun *mobile* mencapai 48.066.150 mega joule, turun 0,53% dibandingkan pada tahun 2023 mencapai 48.322.750 mega joule. Kenaikan penggunaan energi listrik dan bahan bakar dikarenakan Perseroan yang senantiasa bertumbuh mengoptimalkan proses bisnis dan meningkatkan produktivitas. Selain itu, Intensitas penggunaan energi sebesar 0,50 GJ per karyawan per bulan. [GRI 302-1]

Greenhouse Gas Emissions and Renewable Energy Mix [OJK F.7, F.12][GRI 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 2024, FIFGROUP used 23,071,738.89 kWh of electrical energy, an increase of 8.75% compared to 2023 when FIFGROUP used 21,215,009.63 kWh of electrical energy. Meanwhile, energy consumption from both stationary and mobile fuels reached 48,066,150 mega joules, an increase of 0.53% compared to 48,322,750 mega joules in 2023. The growth in electricity and fuel usage is due to the Company's continuous growth in optimizing business processes and increasing productivity. In addition, the energy use intensity is 0.50 GJ per employee per month. [GRI 302-1]

Konsumsi Energi Berdasarkan Sumber (MJ) [OJK F.6][GRI 302-1]

Energy Consumption By Source (MJ) [OJK F.6][GRI 302-1]

Sumber Energi Energy Source	2024	2023
Energi Tidak Terbarukan Non-Renewable Energy		
Pembakaran Bahan Bakar Stasioner Stationary Fuel Combustion	2.158.100	2.134.070
Pembakaran Bahan Bakar Mobile Mobile Fuel Combustion	45.908.050	46.188.680
Jumlah Konsumsi Energi Tidak Terbarukan Total Non-Renewable Energy Consumption	48.066.150	48.322.750



Sumber Energi Energy Source	2024	2023
Energi Baru Terbarukan New Renewable Energy		
Biofuels (Bahan Bakar Stasioner) Biofuels (Stationary Fuel)	833.320	824.040*
Pembangkit Listrik Terbarukan (Solar PV) Renewable Power Generation (Solar PV)	1.144.080	763.050
Pembelian REC REC Purchase	15.503.000	5.472.130
Jumlah Konsumsi Energi Terbarukan Total Renewable Energy Consumption	17.480.400	7.059.220
Energi Tidak Terbarukan yang dibeli Non-Renewable Energy purchased		
Listrik PLN PLN Electricity	83.058.260	76.370.800
Jumlah Konsumsi Energi (MJ) Total Energy Consumption (MJ)	148.604.810	131.752.770

Intensitas Penggunaan Energi [OJK F.6][GRI 302-3] Energy Use Intensity [OJK F.6][GRI 302-3]

Uraian Description	Satuan Unit	2024	2023	2022
Volume Penggunaan Listrik Electricity Usage Volume	kWh	23.072.715,97	21.215.009,63	20.063.697,88
	GJ	83.058,26	76.370,80	72.226,26
Intensitas Penggunaan Listrik Electricity Usage Intensity	kWh per karyawan per bulan kWh per employee per month	136,04	128,10	119,76
	GJ per karyawan per bulan GJ per employee per month	0,50	0,46	0,43

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 2024, jumlah emisi yang dihasilkan FIFGROUP yaitu sebesar 22.959,35 tonCO₂ eq. [GRI 305-3]

The use of electricity and fuel has an impact on the amount of emissions produced. Therefore, the Company supports climate change mitigation and adaptation efforts by calculating Greenhouse Gas (GHG) emissions scope 1 & 2. The Company is currently developing the calculation of GHG emissions scope 3. In 2024, the amount of emissions generated by FIFGROUP is 22,959.35 tons CO₂ eq. [GRI 305-3]





FIFGROUP x GRAB: Mendorong Mobilitas Berkelanjutan Melalui Inisiatif Carbon Neutral



FIFGROUP x GRAB: Promoting Sustainable Mobility Through Carbon Neutral Initiative

Sebagai bagian dari komitmen terhadap keberlanjutan dan pengurangan emisi karbon, FIFGROUP berkolaborasi dengan GRAB dalam sebuah inisiatif *Carbon Neutral Mobility*. Program ini bertujuan untuk mengurangi dampak lingkungan dari perjalanan karyawan dengan mengoptimalkan penggunaan kendaraan rendah emisi (LEV) serta mengalokasikan dana untuk *carbon credit* guna mengimbangi jejak karbon yang dihasilkan. Pada tahun fiskal 2024, program ini telah mencatat 1.349 perjalanan dengan total jarak tempuh 6.348 km, menghasilkan emisi CO₂ sebesar 0,66 ton CO₂e dengan rata-rata emisi 0,49 kg CO₂e per km. Untuk mengurangi dampak ini, sebanyak 456 perjalanan telah di-offset melalui skema *carbon credit*, yang berhasil mengompensasi 0,23 ton CO₂e. Selain itu, penggunaan kendaraan rendah emisi (LEV) dalam 44 perjalanan turut berkontribusi pada penurunan emisi sebesar 0,02 ton CO₂e.

Melalui inisiatif ini, FIFGROUP tidak hanya mendorong mobilitas ramah lingkungan, tetapi juga secara aktif berpartisipasi dalam upaya dekarbonisasi melalui mekanisme carbon credit. Ke depan, kolaborasi ini akan terus dikembangkan dengan menambah opsi perjalanan hijau, meningkatkan efisiensi transportasi, serta memperluas dukungan terhadap ekosistem transportasi berkelanjutan di Indonesia.

As part of its commitment to sustainability and carbon emission reduction, FIFGROUP collaborated with GRAB in a Carbon Neutral Mobility initiative. This program aims to minimize the environmental impact of employee travel by optimizing the use of low-emission vehicles (LEVs) and allocating funds for carbon credits to offset the carbon footprint generated. In the 2024 fiscal year, the program recorded 1,349 trips with a total distance of 6,348 km, resulting in 0.66 tons of CO₂e emissions, with an average emission of 0.49 kg CO₂e per km. To mitigate this impact, 456 trips were offset through a carbon credit scheme, successfully compensating 0.23 tons of CO₂e. The use of low-emission vehicles (LEVs) in 44 trips contributed to an emission reduction of 0.02 tons of CO₂e.

Through this initiative, FIFGROUP is not only promoting environmentally friendly mobility but also actively participating in decarbonization efforts through the carbon credit mechanism. In the future, this collaboration will continue to expand by introducing more green travel options, enhancing transportation efficiency, and strengthening support for a sustainable transportation ecosystem in Indonesia.

Jumlah Emisi Cakupan 1 & 2 (Ton Co₂ Eq) [OJK F.11][GRI 305-1, 305-2] Total Scope 1 & 2 Emissions [OJK F.11][GRI 305-1, 305-2]

Cakupan Emisi GRK GHG Emission Scope	2024	2023	2022
Cakupan 1 Scope 1			
- Pembakaran Bahan Bakar Fuel Combustion - Fugitif (Refrigerant & Fire Suppresion) Fugitive (Refrigerant & Fire Suppresion)	6.632,81	6.936,63	7.638,01
Cakupan 2 Scope 2			
Listrik dan Energi yang dibeli Electricity and Energy purchased	20.073,26	18.457,06	17.455,42
Total Emisi GRK Total GHG Emissions	26.706,07	25.393,69	25.093,43
Pembelian REC REG Purchase	3.746,72	1.322,49	1.186,63
Total Emisi GRK setelah Pembelian REC Total GHG Emissions after REC Purchase	22.959,35	24.071,20	23.906,80

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 FIFGROUP.

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 FIFGROUP network.



Intensitas Emisi [OJK F.11][GRI 305-4] Emission Intensity [OJK F.11][GRI 305-4]

Uraian Description	Satuan Unit	2024	2023	2022
Jumlah Emisi GRK (Cakupan 1 dan 2) Total GHG Emissions (Scope 1 and 2)	Ton CO ₂ eq	22.959,35*	24.071,20*	23.906,80*
Pendapatan Operasional Operating Income	Rp miliar Rp billion	13.350	10.416	8.963
Intensitas Emisi Emission Intensity	Ton CO ₂ eq/Rp miliar Ton CO ₂ eq/Rp billion	1,72	2,31	2,67

* Penyajian Kembali

* Restatement

Untuk mengurangi konsumsi energi dan emisi yang dihasilkan, FIFGROUP menerapkan inisiatif-inisiatif di antaranya menghemat penggunaan listrik khususnya yang bersumber dari *Air Conditioner* (AC), menggunakan produk ramah lingkungan yaitu lampu *Light Emitting Diode* (LED) di seluruh jaringan perusahaan, membeli *Renewable Energy Certificate* (REC) PLN sejumlah 15.503 GJ pada tahun 2024, dan memasang panel surya dengan kapasitas 10,8 kWp di 30 kantor cabang. Pemasangan panel surya sebagai Energi Baru Terbarukan (EBT) ini menjadi upaya optimalisasi dan mengurangi emisi GRK yang dihasilkan dari kegiatan operasional Perseroan. [OJK F.7][GRI 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 FIFGROUP 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 Institut Pertanian Bogor, Koperasi daerah setempat serta Sekolah Menengah Kejuruan (SMK) Pertanian di Indonesia. Sepanjang tahun 2024, jumlah pohon yang berhasil ditanam oleh Perseroan sebanyak 25.000 pohon. [OJK F.12][GRI 304-1, 304-2, 304-3, 304-4]

Pengelolaan Air [OJK F.8][GRI 3-3]

Penggunaan air untuk operasional Perseroan bersumber dari PDAM untuk memenuhi keperluan domestik dan memelihara lingkungan. Sepanjang tahun 2024, FIFGROUP menggunakan air sebanyak 238.079 m³, naik sebesar 11% dibandingkan tahun 2023 sebanyak 211.312 m³. Kenaikan ini disebabkan oleh adanya penambahan jumlah cabang karena Perseroan yang senantiasa bertumbuh mengoptimalkan proses bisnis dan meningkatkan produktivitas.

To reduce energy consumption and emissions, FIFGROUP implements initiatives such as saving electricity use, especially from Air Conditioner (AC), using environmentally friendly products such as Light Emitting Diode (LED) lamps across all Company networks, purchasing PLN Renewable Energy Certificate (REC) of 15,503 GJ in 2024, and installing solar panels with a capacity of 10.8 kWp in 30 branch offices. The installation of solar panels as New Renewable Energy (EBT) is an effort to optimize and reduce GHG emissions generated from the Company's operational activities. [OJK F.7][GRI 305-5, 306-5]

In addition, to reduce GHG emissions, the Company also carries out tree planting activities. This activity is also a form of support for maintaining biodiversity. Although none of the head office or branch building locations of FIFGROUP are located or adjacent to protected areas or areas with high biodiversity, so there is no negative impact on the surrounding biodiversity and national and IUCN Red List species.

These trees planting activities have been held since 2018 until present. The implementation of tree planting performed in collaboration with Bogor Agricultural University, Local cooperatives and Agricultural Vocational High Schools in Indonesia. Throughout 2024, the number of trees successfully planted by the Company was 25,000 trees. [OJK F.12][GRI 304-1, 304-2, 304-3, 304-4]

Water Management [OJK F.8][GRI 3-3]

Water usage for the Company's operations is sourced from PDAM (Indonesian Water Utilities) to fulfill domestic needs and maintain the environment. Throughout 2024, FIFGROUP used 238,079 m³ of water, an increase of 11% compared to 2023 of 211,312 m³. This increase was due to the addition of branches as the Company continues to grow to optimize business processes and improve productivity.



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. [GRI 303-1, 303-3, 303-5]

As an important part of ASTRA 2030 Sustainability Aspirations, the Company continues to enhance water use efficiency initiatives by encouraging a reduction in the intensity of surface and groundwater withdrawals and managing water recycling. The Company also developed the utilization of automatic taps and implemented a wise water use campaign at both branch and head offices. [GRI 303-1, 303-3, 303-5]

Sumber Air Water Source	2024	2023	2022
Air PDAM (M ³) PDAM Water (M ³)	238.079	211.312	193.436

Pengelolaan Sampah [GRI 3-3]

Selain mengelola penggunaan air, FIFGROUP juga melakukan pengelolaan limbah padat domestik nonplastik dan limbah plastik yang dihasilkan dari kegiatan operasional Perseroan. Sepanjang tahun 2024, jumlah limbah padat domestik non-plastik sebanyak 24.239 kg dan limbah plastik sebanyak 7.926 kg. Limbah tersebut dikelola FIFGROUP dengan bekerja sama bersama bank sampah di 62 titik jaringan FIFGROUP. Dari pengelolaan bank sampah tercatat 10.225 kg atau 31,79% limbah padat domestik non-plastik dan 4.453 kg atau 13,84% limbah padat plastik berhasil dikelola dengan baik. Pada tahun 2024, tidak terdapat tumpahan limbah yang terjadi. [OJK F.15]

Waste Management [GRI 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 2024, the amount of non-plastic domestic solid waste was 24,239 kg and plastic waste was 7,926 kg. The waste is managed by FIFGROUP in collaboration with waste banks at 62 FIFGROUP network points. From the waste bank management, 10,225 kg or 31.79% of non-plastic domestic solid waste and 4,453 kg or 13.84% of plastic solid waste were successfully managed. In 2024, no waste spills occurred. [FSA F.15]

Perseroan menerapkan program Ayo Kurangi Sampah Indonesia (AKSI) dengan melakukan upaya-upaya diantaranya: [OJK F.13][GRI 2-27, 306-1, 306-2]

- Program Komitmen AKSI yang ditandatangani oleh Kepala cabang di 102 cabang milik FIFGROUP.
- Pada kegiatan HUT FIFGROUP 2024, program FIFGROUP *Beach Clean Up* berhasil mengumpulkan 258 kg sampah botol plastik yang didapatkan dari 90 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*.
- Mengelola limbah organik.

The Company implements Let's Reduce National Waste/ Ayo Kurangi Sampah Indonesia (AKSI) program by making efforts including: [OJK F.13][GRI 2-27, 306-1, 306-2]

- AKSI Commitment Program signed by the Heads of branches in 102 branches owned by FIFGROUP.
- During the FIFGROUP 2024 Anniversary event, the FIFGROUP Beach Clean Up program successfully collected 258 kg of plastic bottle waste obtained from 90 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.
- Managing organic waste.





Jumlah Limbah Padat Yang Dihasilkan (Kg) [OJK F.13][GRI 306-3, 306-4, 306-5]

Total Solid Waste Generated (Kg) [OJK F.13][GRI 306-3, 306-4, 306-5]

Uraian Description	2024			2023			2022		
	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	14.014	10.225	24.239	16.752,00	7.838,00	24.590,00	23.906,64	7.019,36	30.926
Limbah Padat Plastik Plastic Solid Waste	3.473	4.453	7.926	3.331,00	3.057,00	6.388,00	2.810,57	2.757,01	5.567,58
Jumlah Total	17.487	14.678	32.165	20.083,00	10.895,00	30.978,00	26.717,21	9.776,37	36.493,58

Mekanisme pengolahan limbah padat yang dihasilkan yaitu menunjuk pihak ketiga yang memiliki sertifikasi untuk membuang limbah ke Tempat Pembuangan Sampah Sementara, untuk selanjutnya disortir sebelum diangkut ke Tempat Pembuangan Akhir. [OJK F.13]

The mechanism for processing solid waste involves appointing a certified third party to dispose of the waste at the Temporary Waste Disposal Site (TPS), in which it is sorted before being transported to the Final Disposal Site (TPA). [FSA F.13]

Upaya Pelestarian Lingkungan [OJK F.9, F.10]

Sebagai wujud komitmen terhadap upaya pelestarian lingkungan hidup, Perusahaan secara resmi meluncurkan program penanaman pohon tersentralisasi yaitu Hutan FIFGROUP pada tanggal 22 Oktober 2024.

Environmental Conservation Efforts [OJK F.9, F.10]

As a manifestation of its commitment to environmental conservation efforts, the Company officially launched a centralized tree-planting program, namely Hutan FIFGROUP (FIFGROUP Forest), on October 22, 2024.

Hutan FIFGROUP yang terletak di Wilayah Perhutanan Sosial Desa Jayamekar, Kabupaten Garut, Jawa Barat ini memiliki luas 20 hektar. Dalam program tersebut, lebih dari 25.000 bibit pohon ditanam oleh FIFGROUP bersama masyarakat sekitar untuk mendukung keberlanjutan lingkungan.

Located in the Social Forestry Area of Jayamekar Village, Garut Regency, West Java, Hutan FIFGROUP spans 20 hectares. In this program, over 25,000 tree seedlings were planted by FIFGROUP together with the local community to support environmental sustainability.

Hutan FIFGROUP merupakan bagian dari Pilar FIFGROUP Lestari sebagai upaya perusahaan dalam mendukung pelestarian lingkungan dan mengurangi dampak perubahan iklim, seperti meningkatnya suhu global dan penurunan kualitas lingkungan. Program ini sejalan dengan *Paris Agreement* dan *Sustainable Development Goals* (SDGs), khususnya SDGs ke-13 tentang Penanganan Perubahan Iklim serta SDGs ke-15 mengenai Keberlanjutan Ekosistem Daratan.

Hutan FIFGROUP is part of the FIFGROUP Lestari Pillar, reflecting the Company's effort to support environmental preservation and mitigate the impacts of climate change, such as rising global temperature and declining environmental quality. This program aligns with the Paris Agreement and the Sustainable Development Goals (SDGs), particularly SDG 13 on Climate Action and SDG 15 on Life on Land.

Acara peresmian Hutan FIFGROUP ditandai dengan penandatanganan prasasti sebagai simbol kolaborasi dalam upaya pelestarian lingkungan dan peningkatan kesejahteraan masyarakat sekitar. Kegiatan peresmian Hutan FIFGROUP dihadiri oleh Sekretaris Dinas Lingkungan Hidup Garut, Kepala Pengendalian Ekosistem Hutan Cabang Dinas Kehutanan Wilayah V Garut, Direktur Pengembangan Masyarakat Agromaritim IPB University, Wakil Kepala Sekolah Menengah Kejuruan Negeri (SMKN) 4 Garut, dan Direktur FIFGROUP, Esther Sri Harjati.

The inauguration of Hutan FIFGROUP was marked by the signing of an inscription as a symbol of collaboration in environmental conservation and surrounding community welfare enhancement efforts. The inauguration of Hutan FIFGROUP was attended by the Secretary of Garut Environmental Service, Head of Forest Ecosystem Control of Garut Region V Forestry Service Branch, Director of Agromaritime Community Development of IPB University, Deputy Head of State Vocational High School (SMKN) 4 Garut, and Director of FIFGROUP, Esther Sri Harjati.



Berkolaborasi dengan Institut Pertanian Bogor, Hutan FIFGROUP menerapkan teknik agroforestri yang mengkombinasikan penanaman bibit pohon kehutanan, tanaman endemik, dan tanaman produktif. Pendekatan ini memungkinkan kawasan Hutan FIFGROUP untuk ditanami berbagai jenis pohon produktif seperti alpukat, kopi, hingga durian. Sehingga, selain memperkaya biodiversitas hutan, pada masa panen nanti Hutan FIFGROUP juga diharapkan memberikan dampak ekonomi yang berkelanjutan bagi masyarakat melalui hasil panen yang diperoleh.

Melalui program ini, FIFGROUP juga turut berperan aktif dalam upaya pengurangan emisi karbon melalui *carbon offset*. Langkah ini diambil untuk membantu mengurangi dampak buruk emisi gas rumah kaca yang berkontribusi pada pemanasan global. Kolaborasi dengan Institut Pertanian Bogor ini memastikan setiap tahap pelaksanaan dilakukan secara profesional, mulai dari penanaman hingga monitoring dan perawatan, sehingga dapat mendukung evaluasi efektivitas program secara berkelanjutan.

In collaboration with Bogor Agricultural Institute, Hutan FIFGROUP applies agroforestry techniques that combine the planting of forestry tree seedlings, endemic plants, and productive crops. This approach allows the Hutan FIFGROUP area to be planted with various types of productive trees such as avocados, coffee, and durian. Thus, in addition to enriching forest biodiversity, Hutan FIFGROUP is also expected to provide sustainable economic benefits to the community through the harvest yields.

Through this program, FIFGROUP also actively contributes to carbon emission reduction efforts via carbon offsetting. This step is taken to help mitigate the adverse effects of greenhouse gas emissions that contribute to global warming. The collaboration with Bogor Agricultural Institute ensures that every implementation stage is conducted professionally, from planting to monitoring and maintenance, thereby supporting the sustainable evaluation of the program's effectiveness.



Lain-lain

Others

VERIFIKASI TERTULIS DARI PIHAK INDEPENDEN

[OJK G.1]

Meskipun penggunaan *external assurance* oleh pihak ketiga yang independen dapat memastikan kualitas dan kehandalan informasi yang disampaikan dalam laporan ini. Namun, atas pertimbangan tertentu dari manajemen, saat ini Perseroan belum melakukan verifikasi tertulis dari pihak ketiga yang independen dikarenakan hawl tersebut bukan merupakan persyaratan agar dapat “sesuai” dengan Pedoman. Namun demikian, kami menjamin bahwa seluruh informasi yang diungkapkan di dalam laporan ini adalah benar, akurat, dan faktual.

WRITTEN VERIFICATION BY AN INDEPENDENT PARTY [OJK G.1]

The use of external assurance by an independent third party can ensure the quality and reliability of the information presented in this report. However, due to certain management considerations, the Company has not yet conducted a written verification by an independent third party, as it is not a requirement to be “in accordance” with the Guidelines. Even so, we assure that all information disclosed in this report is true, accurate, and factual.



Lembar Umpan Balik [OJK G.2]

Feedback Form [OJK G.2]

Terima kasih kepada Bapak/Ibu/Saudara yang telah berkenan membaca Laporan Keberlanjutan 2024 PT Federal Indonesia Finance. Guna meningkatkan isi Laporan Tahunan Terintegrasi pada tahun-tahun mendatang, kami berharap Bapak/Ibu/Saudara bersedia untuk mengisi Lembar Umpan Balik ini dengan melingkari salah satu jawaban dan mengisi titik-titik yang tersedia, kemudian mengirimkannya kepada kami.

Thank you to our esteemed readers for taking the time to read the 2024 Sustainability Report of PT Federal Indonesia Finance. To improve the content of our Integrated Annual Report in the coming years, we would greatly appreciate your participation in completing this Feedback Form by circling one of the provided answers and filling out the form. Kindly return the completed form to us.

- 1 Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai kinerja ekonomi, sosial, dan lingkungan Perseroan:
This Sustainability Report has provided clear information on the Company's economic, social, and environmental performance:
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak tahu | Not sure
- 2 Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai pemenuhan tanggung jawab sosial dan lingkungan Perseroan:
This Sustainability Report has provided clear information on the Company's fulfillment of social and environmental responsibilities:
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak tahu | Not sure
- 3 Materi dan data dalam Laporan Tahunan Keberlanjutan ini mudah dimengerti dan dipahami:
The materials and data in this Sustainability Report are easy to understand and comprehend:
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak tahu | Not sure
- 4 Materi dan data dalam Laporan Tahunan Keberlanjutan ini sudah cukup lengkap:
The materials and data in this Sustainability Report are sufficiently comprehensive:
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak tahu | Not sure
- 5 Apakah desain, tata letak, grafis, dan foto-foto dalam Laporan Keberlanjutan ini sudah bagus?
Are the design, layout, graphics, and photos in this Sustainability Report appealing?
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak tahu | Not sure
- 6 Informasi apa yang paling bermanfaat dari Laporan Keberlanjutan ini?
What information in this Sustainability Report do you find most useful?

- 7 Informasi apa yang paling bermanfaat dari Laporan Keberlanjutan ini?
What information in this Sustainability Report do you find most useful?

- 8 Informasi apa yang dinilai masih kurang dari Laporan Keberlanjutan ini dan perlu ditambahkan pada Laporan Keberlanjutan mendatang?
What information do you think is lacking in this Sustainability Report and should be added in the next report?

Identifikasi menurut kategori pemangku kepentingan Identification according to stakeholder category

☐ Nasabah dan Klien Customer and Client	☐ Investor Investor	☐ Regulator (OJK/BI) Regulator (FSA/BI)	☐ Komunitas Masyarakat Community
☐ Media Media	☐ Karyawan Employee	☐ Lain-lain, mohon disebutkan Others, please specify	

Identitas Pengirim Sender Identity

Nama | Name

.....

Surel | Email

.....

Mohon formulir ini dikirimkan kembali ke :
Please return this form to :

Menara FIF | FIF Tower

Jl. TB. Simatupang, Kav. 15, Cilandak,
Jakarta Selatan | South Jakarta 12440, Indonesia

Telp | Phone : +6221-769 8899

Faks. | Fax : +6221-759 055 99

Email : corpsecretary@fifgroup.astra.co.id

Website : www.fifgroup.co.id



Tanggapan terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya [OJK G.3]

Response to Feedback on The Previous Year's Sustainability Report [OJK G.3]

Selama tahun 2024, Perseroan tidak menerima tanggapan spesifik terkait Laporan Keberlanjutan Tahun 2023 untuk perbaikan laporan tahun berikutnya. Namun demikian, Perseroan telah berupaya melakukan berbagai penyempurnaan dan perbaikan agar laporan ini memenuhi ketentuan POJK No.51/POJK.03/2017 dan No.16/SEOJK.04/2021 yang menjadi rujukan penulisan laporan ini. Kami berharap laporan ini dapat menjadi sumber informasi yang berguna bagi para pemangku kepentingan.

Throughout 2024, the Company did not receive specific feedback regarding the 2023 Sustainability Report for improvements in the following year's report. Nevertheless, the Company has made various enhancements and refinements to ensure this report complies with the provisions of POJK No. 51/POJK.03/2017 and No. 16/SEOJK.04/2021, which serve as the reference for preparing this report. We hope this report can be a valuable source of information for all stakeholders.

Daftar Pengungkapan Sesuai POJK Nomor 51/POJK.03/2017 [OJK G.4]

List of Disclosures According to POJK NO. 51/POJK.03/2017 [OJK G.4]

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Sustainability Accounting Standard Board (SASB) – Financial Sector

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FN-CF-220a.2	Jumlah total kerugian moneter sebagai akibat dari proses hukum yang terkait dengan privasi nasabah Total amount of monetary losses as a result of legal proceedings associated with customer privacy	100
Keamanan Data Data Security		
FN-CF-230a.1	(1) Jumlah pelanggaran data, (2) persentase pelanggaran data pribadi, (3) jumlah pemegang rekening yang terkena dampak (1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	100
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Indeks Konten GRI

GRI Content Index

Pernyataan Penggunaan Statement of Use

PT Federal International Finance telah melaporkan informasi yang dikutip pada indeks konten GRI untuk periode 1 Januari hingga 31 Desember 2024 dengan merujuk kepada Standar GRI.
PT Federal International Finance has reported the information cited in this GRI content index for the period January 1 to December 31, 2024 with reference to the GRI Standards.

GRI 1 Digunakan GRI 1 Used

GRI 1: Landasan 2021
GRI 1: Foundation 2021

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