



LAPORAN  
KEBERLANJUTAN 2017  
2017 SUSTAINABILITY REPORT

# Membentuk Masa Depan Perbankan yang Berkelanjutan

Shaping the Future of Sustainable Banking

# MEMBENTUK MASA DEPAN PERBANKAN YANG BERKELANJUTAN

## SHAPING THE FUTURE OF SUSTAINABLE BANKING

BRI meyakini pelaksanaan prinsip-prinsip keuangan berkelanjutan (*sustainable finance/SF*) dapat meningkatkan daya tahan dan daya saing perusahaan dalam menghadapi tantangan dunia perbankan yang semakin dinamis. Untuk itu BRI senantiasa adaptif dan proaktif memenuhi kebutuhan masyarakat melalui pengembangan produk dan/atau jasa keuangan sesuai dengan prinsip SF. BRI mulai menjalankan proyek-proyek hijau (green product), seperti pengembangan green IT dan pembangunan kantor dengan konsep *green building*.

BRI believes the implementation of sustainable finance (SF) principles can increase durability and competitiveness of the company in facing the increasingly dynamic challenges of the banking industry. Therefore, BRI is continuously adaptive and proactive in meeting the needs of the public through financial products and/or services development in accordance with SF principles. BRI has started implementing green projects, such as the development of green IT and office construction with the green building concept.

# 2017

Direktur  
BRI

K



Melalui program CSR dan PKBL yang berorientasi mendukung tujuan pembangunan berkelanjutan (sustainable development goals / SDGs), BRI turut berperan mengurangi kesenjangan sosial, mengurangi dan mencegah kerusakan lingkungan hidup, dan mendorong efisiensi pemanfaatan sumber daya alam. Keseluruhan inisiatif keberlanjutan BRI tersebut dirangkum menjadi tema Laporan Keberlanjutan, yaitu: Membentuk Masa Depan Perbankan Yang Berkelanjutan.

Through the CSR and PKBL programs oriented to support sustainable development goals (SDGs), BRI plays a role in decreasing the social gap, reducing and preventing environmental damage, and encouraging the efficiency of natural resources utilization. The overall BRI sustainability initiative is summarized within the Sustainability Report theme: Shaping the Future of Sustainable Banking.

# DAFTAR ISI

Tema	1
Inisiatif Keberlanjutan	5
Sambutan	21

**MEMBENTUK PERBANKAN  
BERKELANJUTAN **27****

Pelayanan Berbasis Teknologi	28
Menjaga Kepuasan Nasabah	41

**MEMBENTUK EKONOMI  
BERKELANJUTAN **47****

Pembiayaan Pembangunan	
Berkelanjutan	48
Kontribusi dan Distribusi Ekonomi	57

**MEMBENTUK INSAN  
BRI HANDAL **61****

Human Capital Management	62
Mempersiapkan	
Pemimpin Masa Depan	69
Menjamin Kesejahteraan Pekerja	77

**MEMBENTUK SINERGI  
MASYARAKAT DAN ALAM **81****

Pengembangan Masyarakat	82
Menjaga Kelestarian Bersama	94

**MEMBENTUK TATA KELOLA  
BERKELANJUTAN **99****

Praktik Tata Kelola Berkelanjutan	100
Pelanggaran Kode Etik dan Anti Korupsi	104
Pengelolaan Risiko	109
Bersama Pemangku Kepentingan	112
Profil Perusahaan	116
Profil Laporan	122
Independence Assurance Statement	135
Referensi POJK dan	
Indeks Isi Standar GRI	139
Lembar Umpan Balik	143



# TABLE OF CONTENTS

Theme	1
Sustainability Initiative	5
Message	21

## **SHAPING SUSTAINABLE BANKING** 27

Technology-Based Services	28
Maintaining Customer Satisfaction	41

## **SHAPING SUSTAINABLE ECONOMY** 47

Financing Sustainable Development	48
Economic Contribution and Distribution	57

## **SHAPING EXCELLENT BRI PERSONNEL** 61

Human Capital Management	62
Preparing Future Leaders	69
Ensuring Employee Welfare	77

## **SHAPING SYNERGY BETWEEN PEOPLE AND NATURE** 81

Community Development	82
Collectively Maintaining Preservation	94

## **SHAPING SUSTAINABLE GOOD GOVERNANCE** 99

Sustainable Good Governance Practices	100
Violation of The Codes Of Conduct and Anti-Corruption	104
Risk Management	109
Together with Stakeholders	112

Company Profile	116
Report Profile	122

Independence Assurance Statement	135
References to OJK Regulations and GRI Standards Content Index	139
Feedback Form	143



MEMBENTUK PERBANKAN BERKELANJUTAN  
SHAPING SUSTAINABLE BANKING



MEMBENTUK EKONOMI BERKELANJUTAN  
SHAPING SUSTAINABLE ECONOMY



MEMBENTUK INSAN BRI HANDAL  
SHAPING EXCELLENT BRI PERSONNEL

# INISIATIF KEBERLANJUTAN

SUSTAINABILITY INITIATIVES



Keuangan berkelanjutan sebagai pendekatan kinerja baru dalam dunia perbankan di Indonesia, mendorong BRI untuk melakukan penyesuaian kebijakan dalam kegiatan usahanya. Penyesuaian visi dan misi BRI pada tataran kebijakan operasional telah mencakup inisiatif keberlanjutan menuju *green banking*. Sejauh ini BRI telah melaksanakan konsep keuangan berkelanjutan (*sustainable finance/SF*) dan menyatakan berkomitmen terhadap pelaksanaan prinsip SF, sehingga terpilih sebagai salah satu "First Mover Sustainable Banking" oleh Otoritas Jasa Keuangan (OJK).

#### **Komitmen BRI sebagai First Mover Sustainable Finance : [102-12, FS2, FS3]**

1. Memiliki kebijakan dan konsisten mengimplementasikannya dalam bentuk pemberian kredit pada sektor-sektor usaha yang ramah lingkungan dan telah tersertifikasi pengelolaan analisis dampak lingkungan.
2. Tidak memberikan pembiayaan kredit pada usaha yang merusak lingkungan.
3. Mengelola operasional perusahaan yang efisien, ramah dan tidak merusak lingkungan.
4. Berpartisipasi dalam pembinaan, pendidikan, pelatihan, dan pemberdayaan masyarakat untuk menciptakan lingkungan yang bersih misalkan penanaman, pelestarian, dan konservasi lingkungan.

Sustainable finance, as the new performance approach in the banking industry in Indonesia, encourages BRI to perform policy adjustments in its business activities. The adjustment of BRI vision and mission on the operational policy level has included the sustainability initiative towards green banking. Hitherto, BRI has implemented the sustainable finance (SF) concept and stated its commitment to the implementation of SF principles, prompting its appointment as one of the "First Movers on Sustainable Banking" by the Financial Services Authority (OJK).

#### **BRI commitments as a First Mover on Sustainable Banking: [102-12, FS2, FS3]**

1. Having policies and implementing them consistently in the form of granting credit to environmentally-friendly business sectors with environmental impact analysis management certification.
2. Not granting credit financing to business that damage the environment.
3. Managing efficient, hospitable, and environmentally sound company operations.
4. Participating in community development, education, training, and empowerment to create a clean environment, such as tree-planting, preservation, and environmental conservation.

Sebagai salah satu First Mover Sustainable Banking, inisiatif keberlanjutan BRI sepanjang tahun 2017, antara lain: meningkatkan kapasitas pekerja, menyusun strategi, implementasi proyek hijau (*green project*), dan membuat laporan keberlanjutan sejak tahun 2012 hingga sekarang. Untuk mendorong percepatan implementasi SF, BRI menerbitkan Kebijakan Umum Keberlanjutan yang diatur pada SK Direksi BRI Nomor S.16-DIR/DMR/04/2017, kebijakan mengenai Strategi Implementasi Keuangan Berkelaanjutan yang diatur pada SK Direksi Nomor S.17-DIR/DMR/04/2017, dan penerapan manajemen risiko lingkungan, sosial, dan tata kelola pada subsektor kelapa sawit yang diatur pada SE Direksi Nomor S.24-DIR/DMR/04/2017. [FS1]

As one of the First Movers on Sustainable Banking, BRI sustainability initiatives in 2017, among which, were: building employee capacity, composing strategies, implementing green projects, and developing a sustainability report since 2012 up to now. To urge the acceleration of SF implementation, BRI issued the General Policies of Sustainability as stipulated in the Decision Letter of the BRI Board of Directors No. S.16-DIR/DMR/04/2017, policies regarding the Sustainable Finance Implementation Strategies as stipulated in the Decision Letter of the BRI Board of Directors No. S.17-DIR/DMR/04/2017, and implementation of environmental, social, and governance risk management on the Palm Oil Business Sector regulated in SE Directors No. S.24-DIR/DMR/04/2017. [FS1]

#### Inisiatif Peningkatan Kompetensi Keuangan Berkelaanjutan Kepada Pekerja [FS4]

1. Peningkatan kapasitas (*capacity building*) pekerja BRI, khususnya di kantor pusat dengan menyelenggarakan *workshop green banking* yang diikuti perwakilan divisi dari kantor pusat.
2. BRI bekerjasama dengan WWF Indonesia SF dan menyelenggarakan *in-house training* kelapa sawit berkelanjutan untuk perwakilan pekerja jajaran kredit kantor pusat.
3. BRI bekerjasama dengan Transformasi Untuk Keadilan (TUK) Indonesia menyelenggarakan pelatihan *green banking* dan *sustainability report*.

#### The Sustainable Finance Competence to Employees Improvement Initiative [FS4]

1. Capacity building of BRI employees, especially at the head office, by organizing a green banking workshop participated in by division representatives from the head office.
2. In cooperation with WWF Indonesia SF, BRI organized sustainable palm oil in-house training for representatives from the credit officers of the head office.
3. In cooperation with Transformation for Justice (TuK) Indonesia, BRI organized green banking and sustainability report training.

#### Inisiatif Penyusunan Strategi Keuangan Berkelaanjutan dalam 3 Bidang: [FS1]

1. Aset: Portofolio aset BRI yang besar dan jumlah debitur yang signifikan diharapkan dapat memberikan dampak positif dalam mendukung kegiatan pelestarian lingkungan di Indonesia.
2. Operasional dan Human Capital: Jaringan unit kerja BRI dan jumlah pekerja yang besar dapat memberikan dampak signifikan dalam proses peningkatan kesadaran pelestarian lingkungan di Indonesia.
3. Liabilities: Portofolio liabilities BRI sebagai bank dengan jumlah *consumer based* terbesar di Indonesia dapat berdampak positif dalam mendorong percepatan implementasi SF di Indonesia.

#### The Sustainable Finance Strategic Composition Initiative in 3 Sectors: [FS1]

1. Asset: The large BRI asset portfolio and significant number of debtors are expected to provide positive impact in supporting environmental conservation activities in Indonesia.
2. Operational and Human Capital: the BRI taskforce network and large number of employees are able to give significant impact in the environmental conservation awareness improvement process in Indonesia.
3. Liabilities: The BRI liabilities portfolio as a bank with the largest consumer-based number in Indonesia can bring positive impact in encouraging the acceleration of SF implementation in Indonesia.

### Inisiatif Proyek Hijau:

1. Pengembangan *green information technology* (Green IT)
2. Pembangunan gedung Kanwil BRI Pekanbaru dan Menara BRI Gatot Subroto Jakarta, berdasarkan konsep *green building*.

### The Green Projects Initiative:

1. Development of green information technology (Green IT)
2. Construction of the BRI Pekanbaru Regional Office building and the BRI Tower Gatot Subroto, Jakarta based on the green building concept.



**BUMN**  
*Hadir untuk negeri*

**BANK BRI**

# DARI KITA UNTUK GENERASI SELANJUTNYA

Bank BRI berkomitmen untuk senantiasa menyeimbangkan aspek lingkungan, sosial, dan tata kelola yang baik serta prinsip-prinsip berkelanjutan.

Mari Dukung Lingkungan Lestari Bersama BANK BRI.

**BRI GREEN BANKING**

CONTACT BRI 14017 / 1500017 | [www.bri.co.id](http://www.bri.co.id) |  BANK BRI |  @promo\_BRI

Selain inisiatif keberlanjutan, saat ini BRI mempersiapkan pelaksanaan prinsip SF dengan mengintegrasikan aspek lingkungan, sosial, dan tata kelola dalam kegiatan usaha perbankan. BRI sedang menyusun peta jalan (*roadmap*) implementasi SF sesuai prinsip: [FS1]

1. Prinsip investasi bertanggung jawab.
2. Prinsip strategi dan praktik bisnis berkelanjutan.
3. Prinsip pengelolaan risiko sosial dan lingkungan hidup.
4. Prinsip tata kelola.
5. Prinsip komunikasi yang informatif.
6. Prinsip inklusif.
7. Prinsip pengembangan sektor unggulan prioritas.
8. Posisi koordinasi dan kolaborasi.

Aside from sustainability initiative, BRI is currently preparing the implementation of SF principles by integrating environmental, social, and good governance aspects in the banking business activities. BRI is composing the SF implementation roadmap in accordance with: [FS1]

1. The responsible investment principle.
2. The sustainable business strategies and practices.
3. The social and environmental risks management principle.
4. The good governance principle.
5. The informative communication principle.
6. The inclusivity principle.
7. The priority excellent sector development principle.
8. The coordination and collaboration principle.



BRI melanjutkan fokus pada pencapaian kinerja keberlanjutan dalam lima fokus. Kinerja keberlanjutan ini berorientasi pada pencapaian tujuan pembangunan berkelanjutan (Sustainable Development Goals/SDGs).

BRI continues to focus on the achievement of sustainability performance in five focuses. This sustainability performance is oriented towards the achievement of the sustainable development goals (SDGs).

## 17 PARTNERSHIPS FOR THE GOALS



### Mewujudkan Inklusi Melalui Digitalisasi Realizing Inclusion Through Digitalization

Kami mewujudkan inklusi keuangan (*financial Inclusion*) berbasis teknologi digital yang menjangkau batas-batas Indonesia dan bersentuhan langsung kepada masyarakat untuk menjaga kepuasan nasabah.

We realize digital technology-based financial inclusion reaching the boundaries of Indonesia and in direct contact with the public to maintain customer satisfaction.

## 11 SUSTAINABLE CITIES AND COMMUNITIES



### Membangun Indonesia Berkelanjutan Building Sustainable Indonesia

Kami mewujudkan *financial Inclusion* di Indonesia yang berfokus pada MKM dengan berpedoman pada prinsip prudential banking dan menerapkan kebijakan operasional perbankan yang ramah lingkungan.

We realize financial inclusion in Indonesia, focusing on Micro, Small, and Medium Scale (MKM) by referring to the prudential banking principles and implementing environmentally-friendly banking operational policies.

## 4 QUALITY EDUCATION



### Membangun Keunggulan Insan BRI Building the Excellence of BRI Personnel

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

We educate employees and guarantee employee benefits to maintain the quality of service in the midst of business growth.

## 17 PARTNERSHIPS FOR THE GOALS



### Bersinergi Bersama Lingkungan dan Masyarakat Synergizing with the Environment and Community

Kami ikut serta membangun masyarakat sejahtera melalui pelaksanaan Program PKBL. We participate in developing community welfare through the implementation of the PKBL program.

## 17 PARTNERSHIPS FOR THE GOALS



### Tata Kelola Berkelanjutan Sustainable Good Governance

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

We realize good governance management by considering aspects of company sustainability.

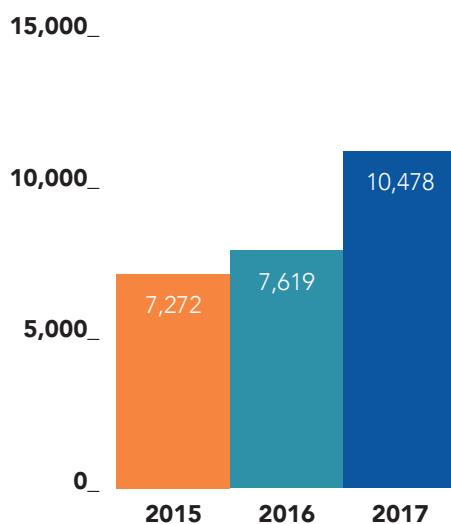


# PROSPERITY

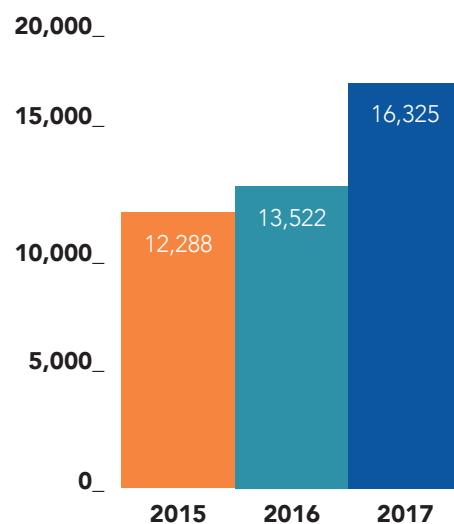
## Distribusi Manfaat pada Ekonomi Indonesia (Rp Miliar)

Distribution of Benefits to Indonesian Economy (Billion Rp)

### Pembayaran Kepada Penyandang Dana Interest Loan and Dividends



### Pajak Kepada Pemerintahan\* Tax to the Government\*



\* Data yang disajikan berasal dari database modul Penerimaan Negara Kementerian Keuangan RI.  
Metode yang digunakan adalah metode cash basis

\* Presented data originated from the State Revenue module database of the  
Finance Ministry of the Republic of Indonesia.  
The method used was the cash basis method.

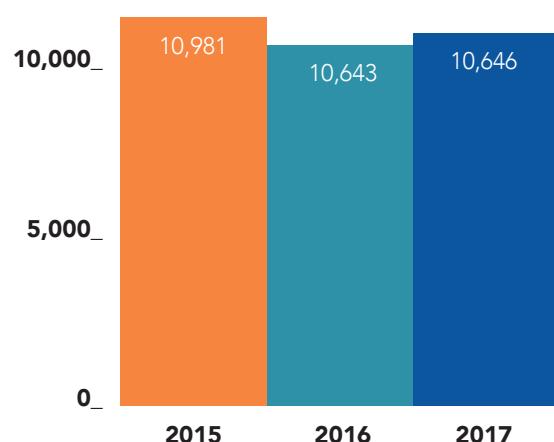
## Keberadaan Pasar

Market Location

### Jumlah Unit Kerja Dalam Negeri

Number of Domestic Taskforce

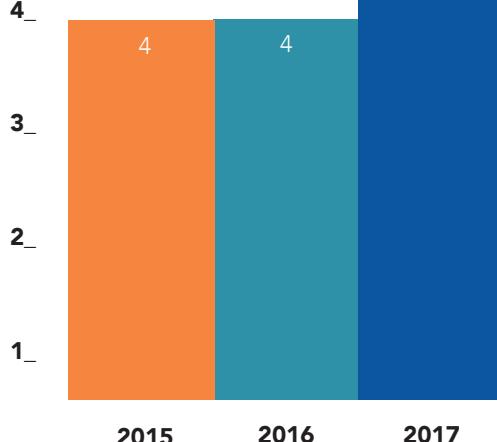
15,000



### Jumlah Unit Kerja Luar Negeri

Number of Overseas Taskforce

5



# 9.87%

Kenaikan Pendapatan  
Income Increase

# 3

Kenaikan Jumlah  
Unit Kerja dalam Negeri  
The Increase in Domestic Taskforce

# 1

Kenaikan Jumlah  
Unit Kerja luar Negeri  
The Increase in Overseas Taskforce

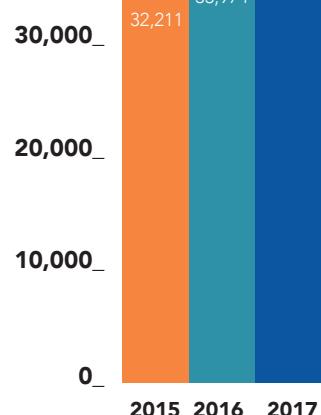
## Kinerja Finansial (Rp Miliar)

Financial Performance (Billion Rp)

### Laba Sebelum Beban Pajak

Profit Before Tax

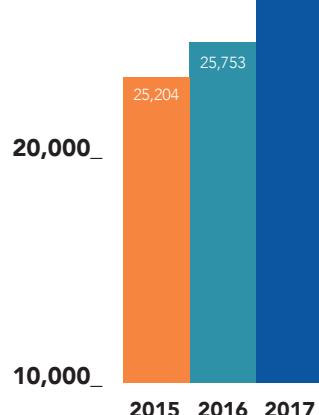
40,000



### Laba Bersih

Net Profit

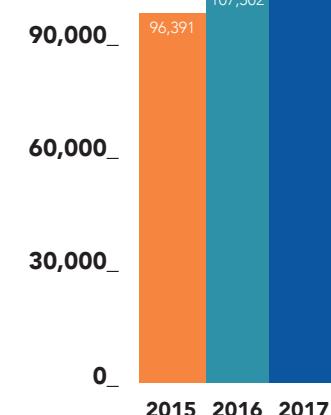
30,000



### Pendapatan

Revenue

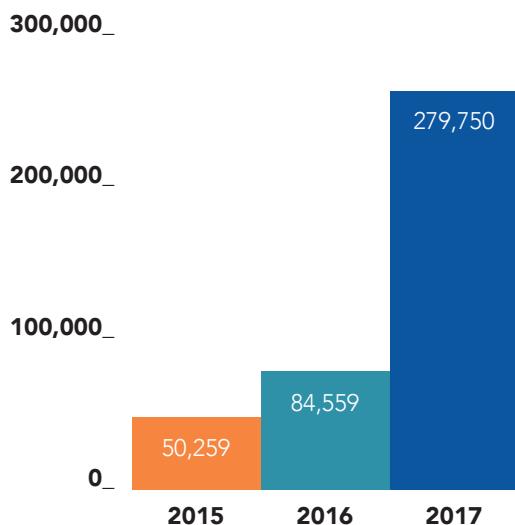
120,000



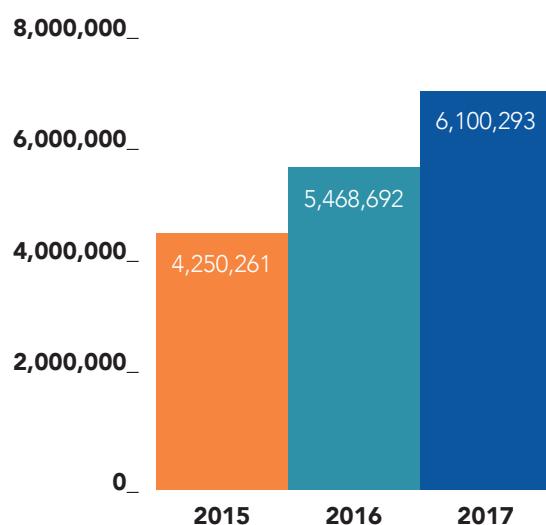


# PARTNERSHIP

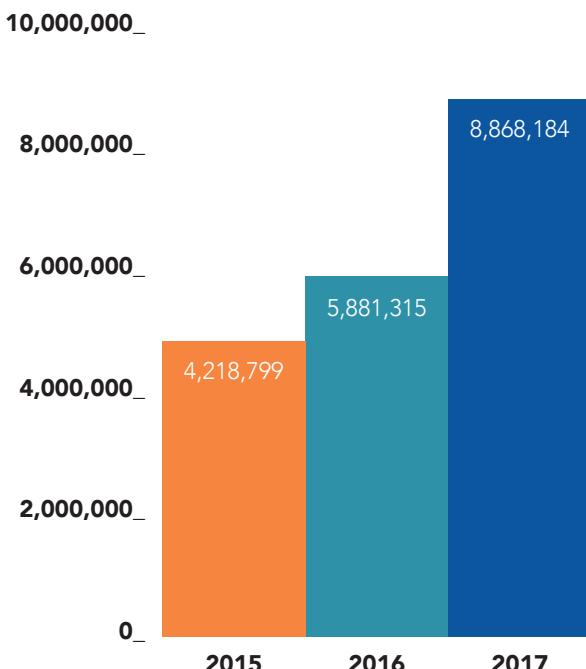
**Jumlah Agen BRILink (Laku Pandai)**  
The Number of BRILink Agents (Laku Pandai)



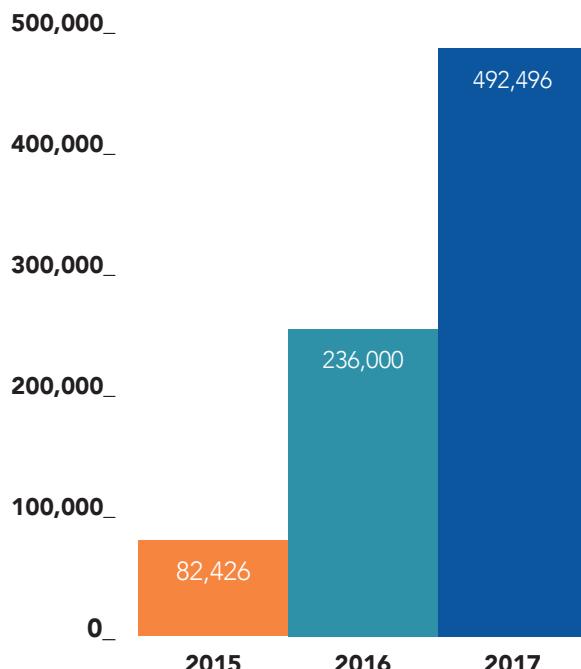
**Jumlah Transaksi BRIFast Remittance**  
The Number of BRIFast Remittance Transactions



**Jumlah Merchant Brizzi**  
The Number of Brizzi Merchants



**Jumlah Transaksi e-pay (belanja online)**  
The Number of E-pay Transactions (online shopping)



# 3 JUTA (MILLION)

**Kenaikan Merchant Brizzi**  
The Increase of the number of  
Brizzi Merchants

# 109%

**Kenaikan Transaksi E-pay**  
The Increase in E-pay Transactions

# 230.87%

**Kenaikan Jumlah Agen BRILink**  
The Increase of the number of  
BRILink Agents





# PEOPLE

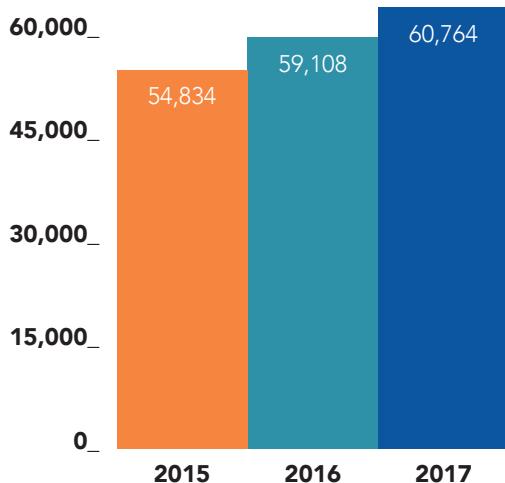
## Keberagaman Pekerja

Employee Diversity

### Jumlah Pekerja

Number of Employees

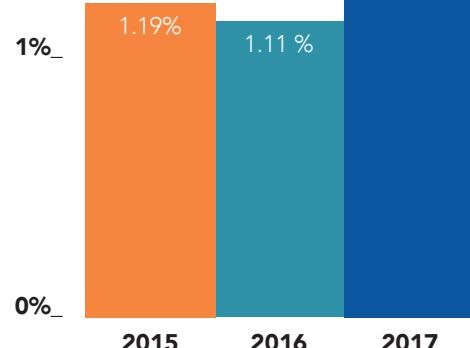
75,000



## Tingkat Pergantian Pekerja

Level of Employee Turnover

2%



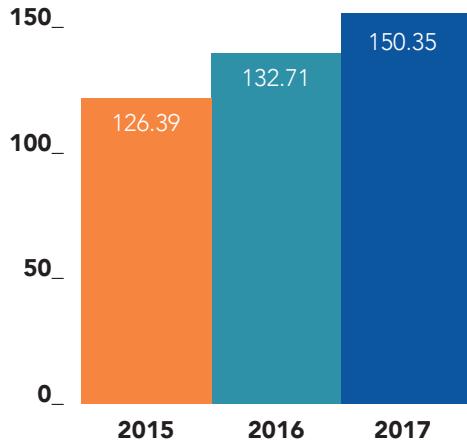
## Investasi Masyarakat

Public Investment

### Dana Program BRI Peduli yang disalurkan (Rp Miliar)

Disbursed BRI Peduli Program Funds (Billion Rp)

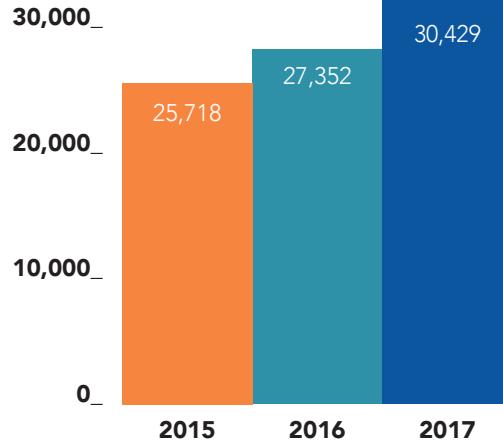
200



### Mitra Binaan Usaha Mikro

Micro Enterprise Development Partners

40,000



# 1,656

Kenaikan Pekerja Tetap  
The Increase of Permanent Employees

# 1.22%

Tingkat Pergantian Pekerja  
The Level of Employee Turnover

### Penyaluran KUR Mikro (dalam Rp Triliun)

Credit for Micro Business Disbursement (in Trillion Rp)

75

50

25

0

24.24

58.38

69.17

2015

2016

2017

### Penyaluran Kupedes (dalam Rp Triliun)

General Rural Credit (Kupedes) Disbursement  
(in Trillion Rp)

200

150

100

50

0

145.55

159.90

180.22

2015

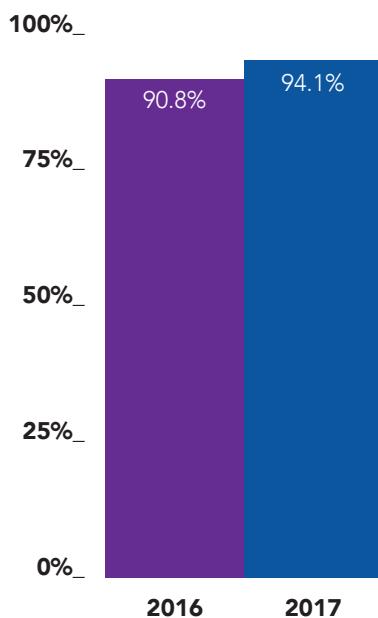
2016

2017

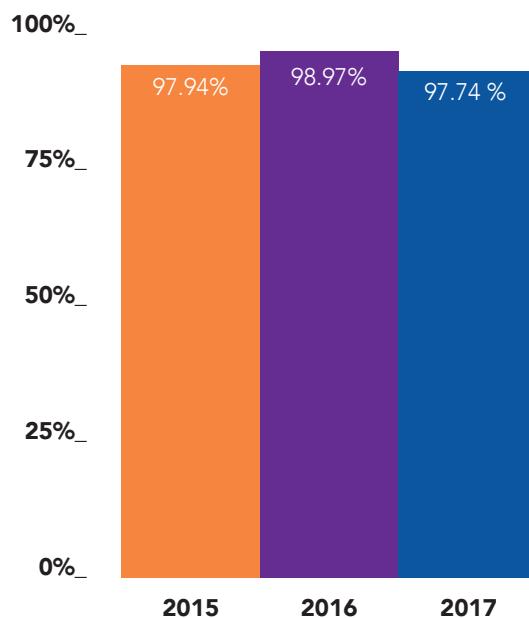


# PEACE

**Tingkat kepuasan nasabah**  
Level of customer satisfaction



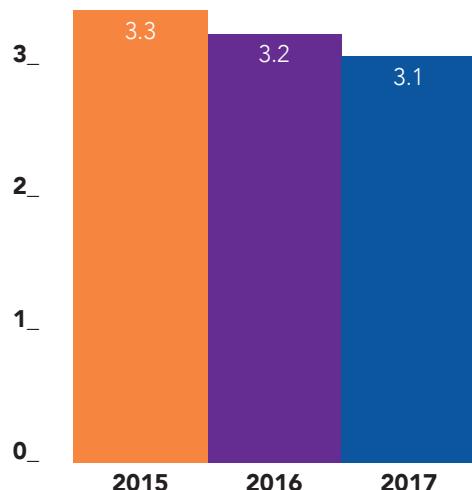
**Tingkat penyelesaian keluhan nasabah**  
Level of customer complaint resolution



### Tingkat kepuasan pekerja BRI

Level of BRI employee satisfaction

4

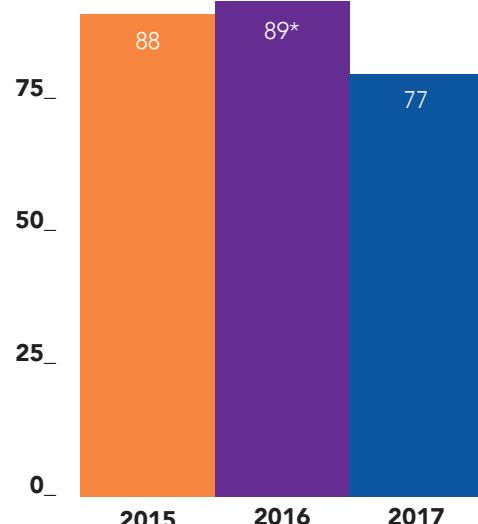


### Percentase pengaduan (whistleblowing)

yang telah ditindaklanjuti

Percentage of followed-up whistleblowing reports

100



\* Terdapat perubahan data dari tahun sebelumnya karena perbedaan perhitungan [102-48]

\* There are data changes from the previous year due to difference in calculation [102-48]

# 94.1%

Tingkat Kepuasan Nasabah  
Level of Customer Satisfaction

# 97.74%

Tingkat penyelesaian keluhan  
Level of customer complaint resolution

# 77%

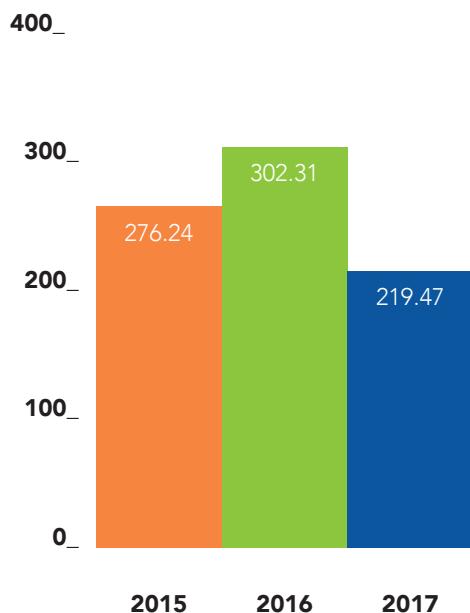
Jumlah Pengaduan (whistleblowing)  
yang Telah Ditindaklanjuti  
Number of Followed-Up Whistleblowing Reports



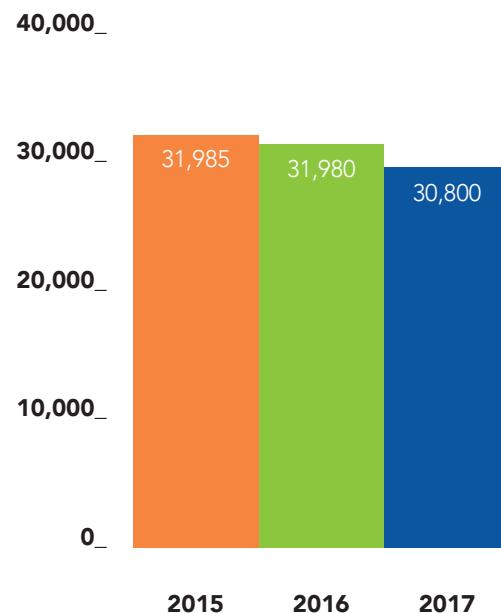


# PLANET

**Energi: Volume PERTAMAX (KiloLiter)**  
Energy: PERTAMAX Volume (Kiloliter)



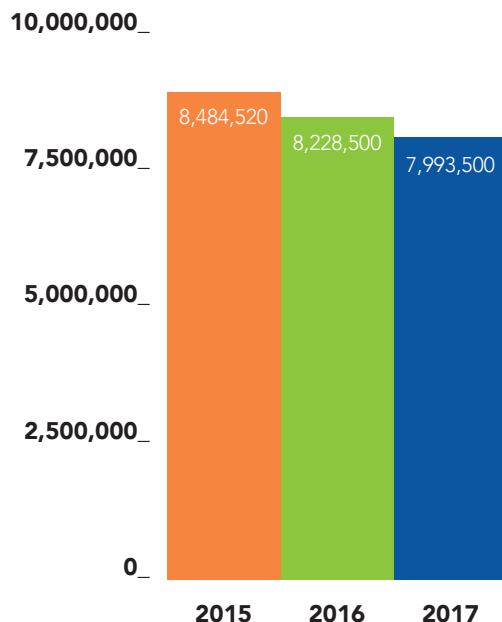
**Volume Kertas (Rim)**  
Paper Volume (Ream)



Keterangan: BRI belum mengidentifikasi produk ramah lingkungan dan belum melakukan perhitungan emisi

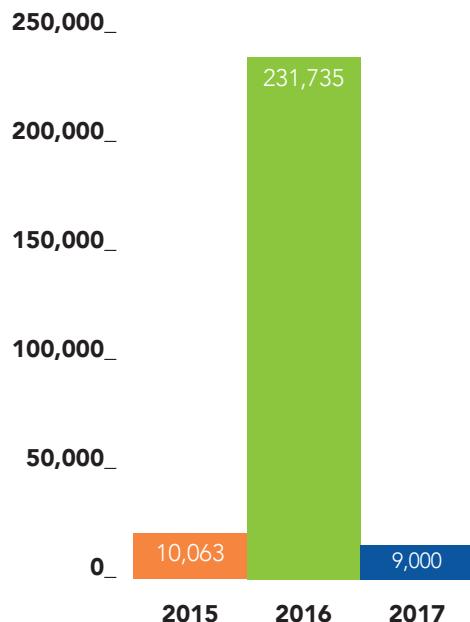
### Konsumsi Listrik (KWh)

Electricity Consumption (KWh)



### Jumlah Pohon yang Ditanam

Number of Planted Trees



# 1,634

Daur Ulang Mesin ATM  
ATM Recycling

# 1,980 RIM

Penurunan pemakaian kertas  
Decreased in paper usage



SAMBUTAN / MESSAGE [102-14]

# MEMPERKUAT LANDASAN KEUANGAN BERKELANJUTAN

STRENGTHENING THE FOUNDATION OF SUSTAINABLE FINANCE



Assalamualaikum Wr. Wb.

Pemangku kepentingan yang kami hormati,

Kami panjatkan puji syukur atas rahmat dan karunia ke hadirat Tuhan Yang Maha Esa sehingga BRI mampu menghadapi tantangan kondisi perekonomian sepanjang tahun 2017. Selama ini pertumbuhan BRI dipengaruhi situasi eksternal berupa iklim ekonomi global dan domestik. Aktivitas perekonomian global mulai meningkat sejak tahun 2016 dan berlanjut hingga tahun 2017. Peningkatan ini menunjukkan adanya pertumbuhan permintaan domestik di negara maju dan Tiongkok sehingga menjadi pendorong bagi kinerja ekonomi negara-negara *emerging market* lainnya.

Di dalam negeri, Pemerintah berupaya memperkuat kondisi fundamental perekonomian melalui pembangunan infrastruktur dan reformasi kebijakan untuk kemudahan investasi. Pertumbuhan perekonomian domestik menunjukkan angka 5,05%, atau masih di bawah asumsi dalam APBNP sebesar 5,2%.

Di masa mendatang, kondisi perekonomian diprediksi akan semakin dinamis. Untuk itu BRI memperkuat landasan kinerja perusahaan dengan melaksanakan prinsip-prinsip keuangan berkelanjutan (*sustainable finance/SF*). Sebagai salah satu 'First Mover on Sustainable Finance', BRI mulai mengimplementasikan secara bertahap strategi keberlanjutan yang diharapkan dapat berdampak positif dalam mendorong percepatan implementasi SF di Indonesia.

Strategi keberlanjutan BRI berfokus pada tiga bidang, yaitu: *liabilities*, *aset*, serta operasional dan *human capital*. Ketiga bidang tersebut menunjukkan kinerja yang cemerlang sepanjang tahun 2017. Dari sisi *liabilities*, BRI mampu menghimpun Dana Pihak Ketiga sebesar Rp803 triliun atau tumbuh 11%. BRI telah menyalurkan kredit sebesar Rp708,01 triliun atau tumbuh 11%. Kualitas *aset* produktif pun terjaga dengan baik, terlihat dari NPL netto sebesar 2,1% dengan NPL gross netto sebesar 0,88%.

Kinerja positif tersebut memberikan kontribusi laba bersih sebesar Rp28,40 triliun dan mempertahankan posisi BRI sebagai bank dengan laba terbesar di Indonesia selama 12 tahun berturut-turut. Pencapaian ini akan terus ditingkatkan melalui implementasi strategi operasional dan *human capital* yang berkelanjutan. Kegiatan operasional di seluruh unit kerja BRI harus menjadi wadah talenta-talenta terbaik bangsa Indonesia.

Assalamualaikum Wr. Wb.

Our most respected stakeholders,

We express gratitude for the gifts and blessings of the God Almighty, that BRI was able to face challenges of economic conditions throughout 2017. Hitherto, BRI growth has been influenced by external situations in the forms of global and domestic economic climate. Activities in global economy started increasing since 2016 and continued to 2017. This increase showed growth in domestic demand in developed countries and China, which propelled the economic performance of other emerging market countries.

Domestically, the Government attempted to strengthen fundamental conditions of the economy through infrastructure development and policy reformation to facilitate investment. The domestic economy growth showed 5.05%, or still under the assumption in the Revised State Budget of 5.2%.

In the future, economic conditions are predicted to be more dynamic. Therefore, BRI reinforces the foundations of company performance by implementing sustainable finance (SF) principles. As one of the 'First Mover on Sustainable Finance', BRI began to gradually implement sustainability strategies expected to bring positive impacts in encouraging the acceleration of SF implementation in Indonesia.

The BRI sustainability strategies focused on three sectors: liabilities, assets, and operational and human capital. The three sectors showed brilliant performance throughout 2017. From the liabilities aspect, BRI was able to accumulate Third Party Funds of Rp803 trillion or an 11% growth. BRI disbursed Rp708.01 trillion in credit or an 11% growth. The quality of productive assets was also well-maintained, as evidenced by 2.1% of net NPL with a gross NPL of 0.88%.

The positive performance gave a net profit contribution of Rp28.40 trillion and maintained BRI's position as the bank with the largest profit in Indonesia for 12 years running. This achievement will continue to be enhanced through the implementation of sustainable operational strategies and human capital. Operational activities at all BRI business units must be the vessel for Indonesia's best talents.

## KONTRIBUSI BRI

Implementasi strategi keberlanjutan BRI sejalan dengan *roadmap green banking* yang berorientasi pada pencapaian tujuan pembangunan berkelanjutan (SDGs) 2030. Salah satu kontribusi besar BRI pada SDGs adalah pada pencapaian tujuan pertama, yaitu mengurangi tingkat kemiskinan melalui pemberdayaan UMKM untuk meningkatkan pertumbuhan ekonomi.

Konsistensi BRI dalam pemberdayaan UMKM di Indonesia mendapatkan penghargaan dari Bank Indonesia (BI), yaitu Peringkat Pertama Bank Pendukung UMKM Terbaik 2017 kategori Buku III dan Buku IV. Bank BRI juga menerima penghargaan sebagai Bank Terbaik dalam mendukung sirkulasi peredaran rupiah di daerah terpencil, terluar, dan terdepan (3T) melalui Kantor Cabang Bank BRI Waingapu, Sumba Timur.

## PROGRAM INKLUSI KEUANGAN

Kehadiran BRI di daerah 3T tidak lepas dari dukungan infrastruktur layanan digital yang semakin mumpuni sejak diluncurkan satelit BRI (BRISat) pada tahun 2016. BRISat menjadi *backbone* jaringan untuk membentuk *financial ecosystem* yang menyatukan negeri. Selang setahun peluncuran, BRISat telah terkoneksi dengan 12.775 jaringan kerja BRI yang tersebar di seluruh Indonesia.

BRISat diharapkan semakin meningkatkan program inklusi keuangan dan literasi keuangan berbasis teknologi digital, seperti BRILink dan Teras Kapal. Fokus layanan BRILink adalah sektor mikro atau masyarakat yang belum terlayani oleh bank (*unbankable*) di seluruh Indonesia. Pada tahun 2017, BRI telah memiliki 279,750 agen Laku Pandai (BRILink) dengan jumlah transaksi mencapai 826 juta dan volume transaksi Rp298 triliun.

Kinerja BRILink tersebut akan terus ditingkatkan seiring optimisme BRI melihat perkembangan *financial technology* (fintech) yang cepat dan perubahan gaya hidup yang mewarnai perilaku para nasabah dalam bertransaksi. Untuk itu BRI meluncurkan BRILink Mobile pada Februari 2017 agar agen BRILink mempunyai alternatif pilihan cara bertransaksi dari sebelumnya yang hanya menggunakan mesin Electronic Data Capture (EDC). Keunggulan BRILink Mobile ini menjadikan nasabah memiliki *one stop solution* untuk memenuhi kebutuhan jasa dan layanan perbankan yang ditawarkan BRI.

## BRI CONTRIBUTION

Implementation of the BRI sustainability strategies is in line with the green banking roadmap which orients towards the achievement of the 2030 Sustainable Development Goals (SDGs). One of the major BRI contributions to SDGs is in the achievement of the first goal, which is to reduce the level of poverty through the empowerment of micro, small, and medium enterprise (UMKM) to improve economic growth.

BRI's consistency in UMKM empowerment in Indonesia received an award from Bank Indonesia (BI), which was First Place in the 2017 Best UMKM Supporting Bank for the Buku III and Buku IV category. BRI also accepted an award as the Best Bank in supporting rupiah circulation in remote, outermost, and frontier (3T) regions through the Waingapu, East Sumba BRI Branch Office.

## THE FINANCIAL INCLUSION PROGRAM

BRI's presence in 3T regions is closely related to the infrastructure support of more advanced digital services since the launch of BRI satellite (BRISat) in 2016. BRISat is the network's backbone in creating a financial ecosystem which unites the country. In the year following the launch, BRISat has been connected to 12,775 BRI networks spread across Indonesia.

BRISat is expected to further improve digital technology-based financial inclusion and financial literacy programs, such as BRILink and Teras Kapal. The focus of BRILink service is the micro sector or communities not yet served by banks (*unbankable*) throughout Indonesia. In 2017, BRI had 279,750 Laku Pandai agents (BRILink) with 826 million in number of transactions and Rp298 trillion in transaction volume.

BRILink performance will continue to be improved in line with BRI's optimism in observing rapid developments in financial technology (fintech) and changes in lifestyle which influence customer behavior in transacting. Therefore, BRI launched BRILink Mobile in February 2017 for BRILink agents to have an alternative transaction method than before, which only used the Electronic Data Capture (EDC) machine. The advantage of BRILink Mobile is giving customers a one stop solution to fulfill the needs for banking services offered by BRI.

## PEMBIAYAAN HIJAU

Sebagai lembaga jasa keuangan, BRI memiliki peran strategis menyalurkan pembiayaan untuk membangun perekonomian nasional tumbuh secara stabil, inklusif dan berkelanjutan. BRI memiliki komitmen untuk meningkatkan portofolio pembiayaan kepada usaha yang ramah lingkungan. Komitmen BRI tersebut didukung melalui inisiatif BRI dalam penyempurnaan kebijakan perkreditan yang memperhatikan prinsip-prinsip keuangan berkelanjutan.

Prioritas pembiayaan BRI kepada usaha ramah lingkungan dapat mencegah terjadinya resistensi sosial dan kerusakan lingkungan akibat dampak negatif dari kegiatan operasional debitur, terutama pembiayaan korporasi yang memanfaatkan sumber daya alam.

Pencapaian pembiayaan pada portofolio hijau tersebut akan terus ditingkatkan seiring diterbitkannya Peraturan OJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. BRI meyakini POJK Keuangan Berkelanjutan ini mampu mendorong perusahaan pada masa mendatang untuk mengintegrasikan aspek lingkungan dan sosial ke dalam strategi bisnisnya, mencapai keunggulan bersaing dan menciptakan efisiensi.

## PENGENDALIAN RISIKO

BRI terus meningkatkan kompetensi jajaran kredit agar dapat melayani debitur portofolio hijau lebih baik. Selama tahun 2017, BRI menugaskan 75 pekerja, sebagian besar dari kantor pusat untuk mengikuti pelatihan terkait keuangan berkelanjutan. Peningkatan kompetensi ini juga sebagai antisipasi BRI menghadapi tantangan implementasi keuangan berkelanjutan, terutama semakin meningkatnya isu lingkungan dan sosial di masa mendatang. Para analis kredit BRI harus memahami isu tersebut karena dari sudut pandang risiko, menyalurkan pembiayaan kepada perusahaan yang mengabaikan isu lingkungan dan sosial akan rentan gagal bayar.

## GREEN FINANCING

As a financial services institution, BRI has the strategic role of disbursing financing to develop stable, inclusive, and sustainable national economic growth. BRI has the commitment to increase financing portfolio to environmentally-friendly businesses. BRI's commitment is supported by BRI initiatives in perfecting credit policies which consider sustainable finance principles.

The priority of BRI financing towards environmentally-friendly businesses can prevent social resistance and environmental damage due to negative impacts of the debtors' operational activities, particularly financing of corporations utilizing natural resources.

The achievement of financing in the green portfolio will continue to be increased in line with the issuance of the OJK Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. BRI believes this Sustainable Finance OJK Regulation is able to urge the company in the future to integrate the environmental and social aspects in its business strategies, achieving an edge in competition and generating efficiency.

## RISK CONTROL

BRI continues to improve competence of line of credit to be able to better serve green portfolio debtors. In 2017, BRI assigned 75 employees, mainly from the head office to participate in sustainable finance-related trainings. This competence improvement was also BRI's anticipation to face the challenges of sustainable finance implementation, particularly with the increase in environmental and social issues in the future. BRI credit analysts must understand said issues because from the risk perspective, disbursing financing to companies that ignore environmental and social issues will be vulnerable to non-performance.



BRI berusaha mengendalikan risiko lingkungan dan sosial dari kegiatan operasional melalui pelaksanaan CSR dan PKBL. Pada tahun 2017, BRI telah merealisasikan dana kegiatan PKBL sebesar Rp372,4 miliar, naik 67,37% dari tahun sebelumnya sebesar Rp 222,47 miliar. Komitmen berupa dana CSR merupakan salah satu wujud kesadaran BRI bahwa pertumbuhan dan kelangsungan bisnisnya sangat bergantung pada kondisi lingkungan yang menopang kegiatan ekonomi dan taraf hidup masyarakat.

## TATA KELOLA BERKELANJUTAN

Keseluruhan kinerja keberlanjutan BRI yang positif menunjukkan keberhasilan pelaksanaan praktik tata kelola perusahaan yang baik (GCG). BRI meraih Peringkat Komposit 2. Hal ini mencerminkan bahwa BRI telah menerapkan GCG dengan baik dan telah memenuhi semua prinsip-prinsip GCG.

Prestasi tahun 2017 ini akan menjadi pijakan kuat bagi BRI untuk memanfaatkan peluang pertumbuhan ekonomi Indonesia tahun depan. Dalam APBN 2018, pertumbuhan ekonomi Indonesia ditargetkan mencapai 5,4% atau lebih optimis dibandingkan target 5,2% dalam APBN Perubahan 2017.

BRI attempts to control the environmental and social risks from operational activities through the implementation of CSR and PKBL. In 2017, BRI realized funds from PKBL activities of Rp372.4 billion, a 67.37% increase from Rp222.47 billion of the previous year. Commitment in the form of CSR funds is a form of BRI's awareness that its growth and business continuity are highly dependent on environmental conditions which support economic activities and standards of living of the people.

## SUSTAINABLE GOOD GOVERNANCE

The entirety of BRI's positive sustainability performance shows the success of Good Corporate Governance (GCG) practices implementation. BRI achieved the Composite 2 Rank. This reflects that BRI has implemented GCG well and has fulfilled all GCG principles.

This 2017 accomplishment will be a solid foundation for BRI to harness opportunities of the Indonesian economic growth in the following year. In the 2018 State Budget, the Indonesian economic growth is targeted to reach 5.4% or more optimistic compared to the 5.2% target in the 2017 Revised State Budget.

**“ Selama tahun 2017, terdapat 75 pekerja BRI yang mengikuti pelatihan terkait keuangan berkelanjutan.**

**During 2017, there were 75 BRI employees attending sustainable finance trainings.**



## LANGKAH KE DEPAN

Strategi utama BRI tahun 2018 di antaranya adalah *strengthen foundation and defend core business*. BRI akan fokus pada mempertahankan pangsa pasar segmen mikro, meningkatkan *market share* segmen usaha kecil dan menengah yang diikuti oleh perbaikan operasional bank. Dari sisi pendukung, BRI akan memperkuat penggunaan IT (digitalisasi) serta peluncuran produk dan layanan bank berbasis IT.

Strategi yang telah ditetapkan diyakini akan menuai prestasi lebih baik pada tahun depan. Optimisme ini dibangun dengan komitmen kuat menjaga integrasi aspek lingkungan, sosial dan tata kelola dalam kegiatan usaha bisnis untuk menghadapi tantangan dunia perbankan yang semakin kompleks. Hasil pemetaan sementara terkait tantangan utama kinerja keberlanjutan tahun 2018 masih terkait dengan *disruptive technology* yang menyebabkan pergeseran tren di sektor perbankan.

Perubahan akan terus mengalir dan sebagai insan BRI harus selalu siap mengikuti perubahan sebagai keniscayaan. Perubahan adalah "DNA" BRI sehingga mampu "Melayani dengan Setulus Hati" lebih dari satu abad. Untuk itu BRI perlu melakukan transformasi *from good to great*. Gerakan ini kami sebut dengan "BRIvolution"

Bagi seluruh insan BRI, ijinkan saya mengajak seluruh pekerja BRI bersama-sama mendukung dan berperan aktif di dalam transformasi ini. Pada akhirnya, atas nama jajaran Direksi, kami memberikan apresiasi tinggi dan terima kasih kepada insan BRI, para nasabah setia kami, dan seluruh pemangku kepentingan.

Wassalamualaikum Wr. Wb.

Hormat Kami

Jakarta, Februari 2018

**SUPRAJARTO**

Direktur Utama

## STEPPING FORWARD

The 2018 BRI key strategies are, among which, strengthening the foundation and defending core business. BRI will focus on maintaining the micro segment market share, increasing the small and medium segment market share followed by the bank's operational improvement. From the supporting aspect, BRI will bolster IT use (digitalization) as well as launch IT-based bank products and services.

The established strategies are believed to reap better achievements in the following year. This optimism is built with a strong commitment to maintaining the integration of environmental, social, and good governance aspects in business activities to face the increasingly complex challenges of the banking industry. Temporary mapping results regarding the main challenges of the 2018 sustainability performance are still related to disruptive technology which caused a shift in trends in the banking sector.

Changes will continue to come and BRI personnel must be ready to keep pace with changes as an absolute. Change is BRI's "DNA" to be able to "Serve Sincerely" for more than a century. Therefore, BRI needs to perform a 'from good to great' transformation. We refer to this initiative as "BRIvolution".

To all BRI personnel, allow me to invite all BRI employees to collectively support and take an active role in this transformation. Lastly, on behalf of the Board of Directors, we express the highest appreciation and gratitude to all BRI personnel, our loyal customers, and all stakeholders.

Wassalamualaikum Wr. Wb.

Respectfully,

Jakarta, February 2018

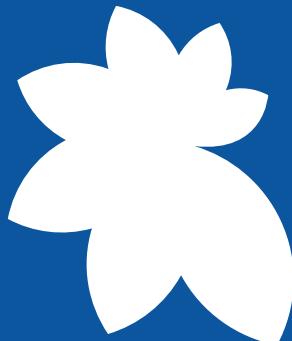
**SUPRAJARTO**

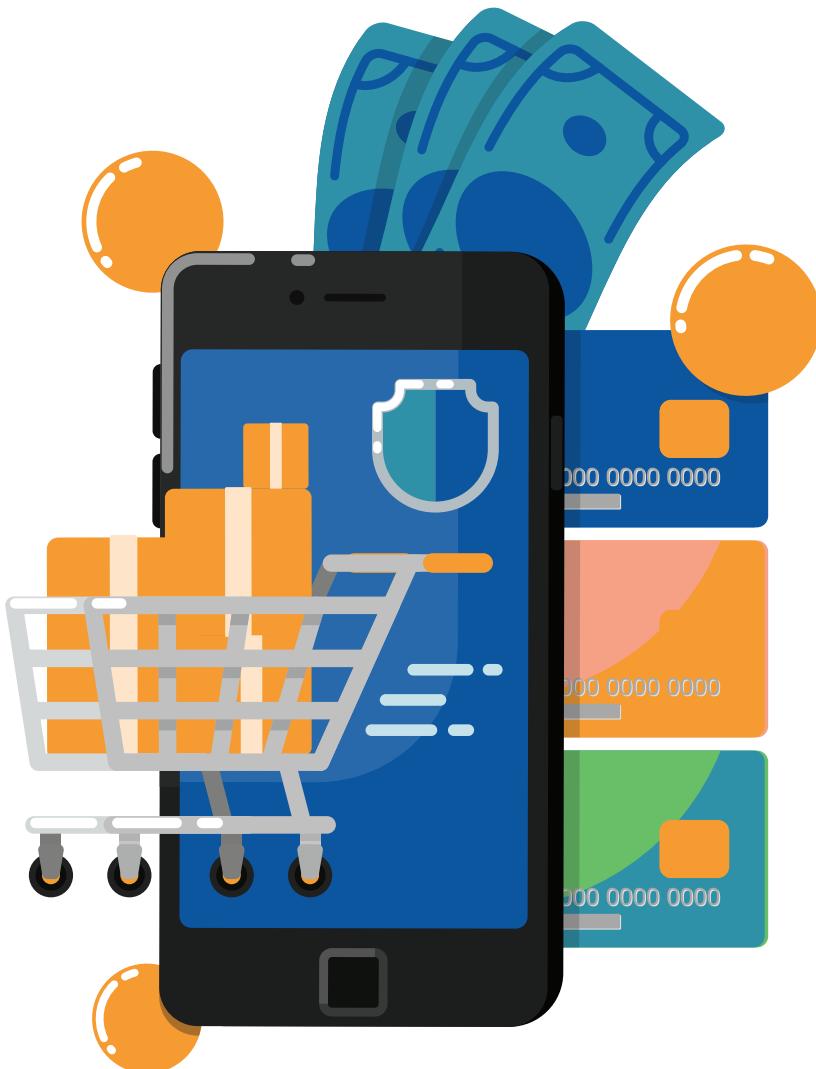
President Director



# MEMBENTUK PERBANKAN BERKELANJUTAN

# SHAPING SUSTAINABLE BANKING





## PELAYANAN BERBASIS TEKNOLOGI TECHNOLOGY-BASED SERVICE

BRI terus mengembangkan program inklusi keuangan berbasis teknologi digital seperti BRILink dan Teras BRI Digital untuk menjangkau masyarakat luas. Pelaksanaan program didukung infrastruktur layanan digital canggih, sejak diluncurkan satelit BRI (BRIsat) pada tahun 2016. Sejauh ini seluruh jaringan kerja BRI di pelosok negeri telah terhubung secara *real time online*.

BRI continues to develop a digital technology-based financial inclusion programs, such as BRILink and Teras BRI to reach the general public. Program implementation is supported by advanced digital service infrastructure since the launch of the BRI satellite (BRIsat) in 2016. Hitherto, all BRI network throughout the country has been connected in real time online.

## Unit Kerja Operasional BRI

BRI Operational Taskforce

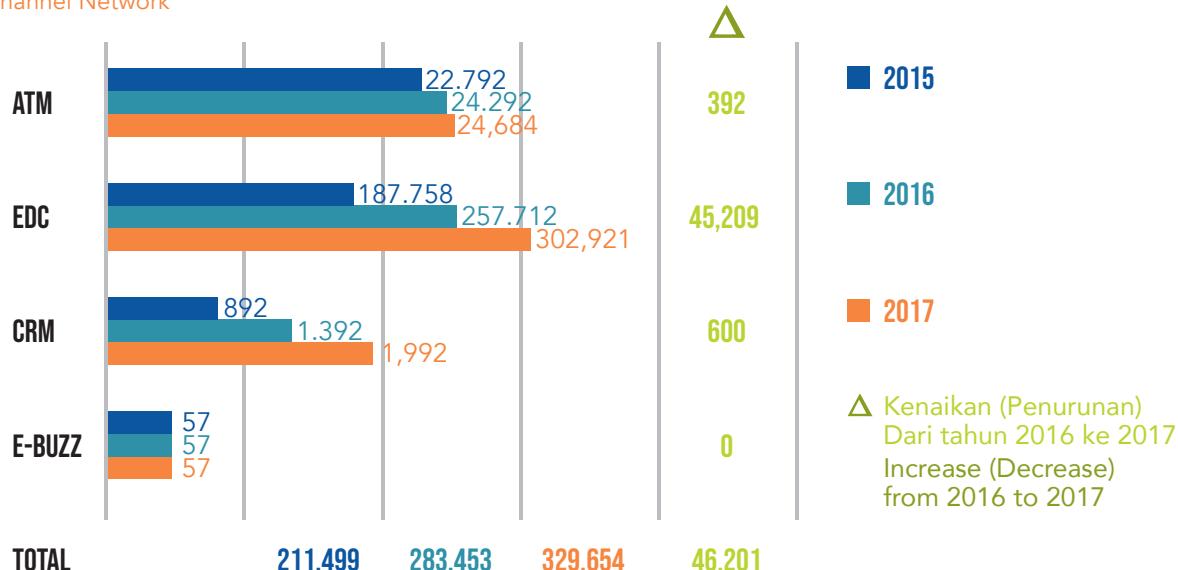
Outlet	2015	2016	2017	Kenaikan / Penurunan Dari tahun 2016 ke 2017 Increase / Decrease from 2016 to 2017
Kantor Pusat <b>Head Office</b>	1	1	1	0
Kantor Wilayah <b>Regional Office</b>	19	19	19	0
Kantor Cabang Khusus <b>Special Branch Office</b>	1	1	1	0
Kantor Cabang Cabang (termasuk 4 Unit Kerja Luar Negeri) <b>Branch Branch Office including 4 Overseas Taskforce</b>	466	466	467	1
Kantor Cabang Pembantu <b>Sub-Branch Office</b>	603	609	610	1
BRI Unit	5,360	5,380	5,382	2
Kantor Kas <b>Cash Office</b>	983	984	992	8
Teras BRI <b>Teras BRI</b>	2,543	2,545	2,536	(9)
Teras BRI Keliling <b>Mobile Teras BRI</b>				
- Mobil	631	635	635	0
- Car				
- Kapal	1	3	3	0
- Boat				
<b>Jumlah Unit Kerja Operasional Number of Operational Taskforce</b>	10,612	10,643	10,646	3

BRI melayani nasabah yang tersebar di seluruh wilayah Indonesia melalui 10.646 unit kerja dan 329.654 jaringan e-channel. Untuk mendukung peningkatan transaksi perbankan dan memberikan keleluasaan transaksi bagi nasabah, BRI melakukan penambahan 16% jaringan e-channel dari tahun sebelumnya.

BRI serves customers where distributed throughout the regions of Indonesia through more than 10,646 taskforces and 329,654 e-channel network. To support increased banking transactions and provide transaction flexibility for customers, BRI added 16% of its e-channel network from the previous year.

## Jaringan E - Channel

E-Channel Network



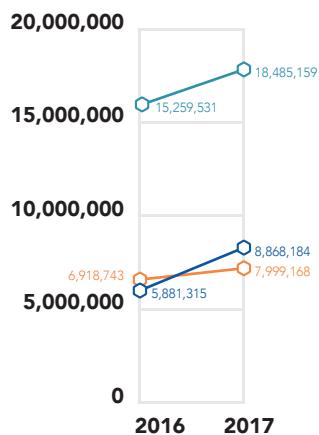
BRI mendorong transaksi non tunai di lingkungan masyarakat (*Less Cash Society/LCS*) melalui pengembangan fitur e-banking, seperti BRIZZI, e-Pay, mobile banking dan internet banking. Frekuensi transaksi Brizzi 8,9 juta kali transaksi, naik dari tahun sebelumnya 5,8 juta. Peningkatan ini salah satunya didorong pemasaran yang masif merespon penggunaan uang elektronik pasca penetapan elektronifikasi jalan tol 31 Oktober 2017.

BRI juga mengembangkan produk e-pay untuk memudahkan nasabah dan merchant dalam bertransaksi melalui e-commerce. Pada tahun 2017, E-pay BRI telah didukung lebih dari 182 merchant online dengan beragam jenis usaha diseluruh Indonesia. Transaksi E-pay BRI mencapai 492.496 pada tahun 2017, naik 109% dibandingkan dengan tahun sebelumnya yang 236.000 transaksi.

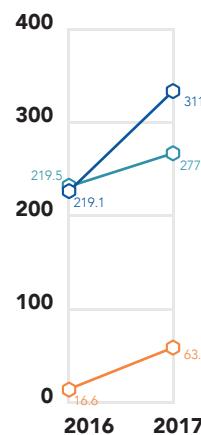
BRI encourages non-cash transactions in the public environment (*Less Cash Society/LCS*) through the e-banking feature development, such as BRIZZI, e-Pay, mobile banking, and internet banking. The frequency of Brizzi transactions was 8.9 million transactions, an increase from 5.8 million of the previous year. This increase was encouraged, among which, by marketing which massively responded to the use of electronic money post the implementation of toll road electronification on 31 October 2017.

BRI also developed e-pay product to ease customers and merchants in transacting through e-commerce. In 2017, BRI e-Pay was supported by 182 online merchants with various businesses throughout Indonesia. The BRI e-Pay transactions reached 492,496 in 2017, a 109% increase compared to 236,000 transactions of the previous year.

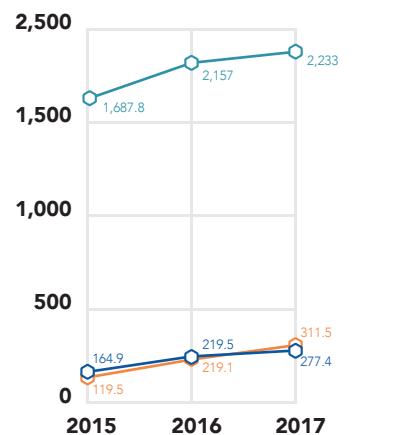
**Jumlah Layanan Transaksi Digital**  
Number of Digital Transaction Services



**Jumlah Transaksi ( Dalam Ribuan )**  
Number of Transactions (in Thousands)



**Jumlah Transaksi E-Banking (Rp Juta)**  
Number of e-Banking Transactions (Million Rp)



● Mobile Banking  
○ Internet Banking  
◆ Brizzi

● Mobile Banking  
○ Internet Banking  
◆ Brizzi

● ATM  
○ Internet Banking  
◆ Mobile Banking



## Digitalisasi BRILink Menjangkau Pelosok Negeri [FS13, FS14] BRILink Digitalization Reaching the Corners of the Country

Dalam rangka mendukung program Laku Pandai yang dicetuskan oleh OJK pada tahun 2014, BRI telah mengembangkan layanan perbankan nir-kantor bernama BRILink. Salah satu program inklusi keuangan ini melibatkan nasabah sebagai agen BRI berdasarkan konsep pembagian komisi (*fee sharing*). Agen BRILink melayani kebutuhan masyarakat bertransaksi secara *real time online* menggunakan perangkat mini ATM atau EDC BRI, maupun aplikasi BRILink Mobile yang diluncurkan pada Februari 2017.

BRILink mobile merupakan aplikasi smartphone berbasis Android yang dikembangkan BRI untuk digunakan oleh Agen BRILink dalam rangka meningkatkan kemudahan melayani transaksi keuangan kepada masyarakat. Salah satu keunggulan BRILink mobile adalah kemudahan penambahan fitur dan lebih aman dari risiko kejahatan *skimming* kartu. Aplikasi BRILink Mobile menggunakan *mobile device* sehingga lebih fleksibel. Beragam fitur dan layanan yang disediakan oleh BRILink Mobile memudahkan agen BRILink dalam menggunakan jasa dan layanan perbankan.

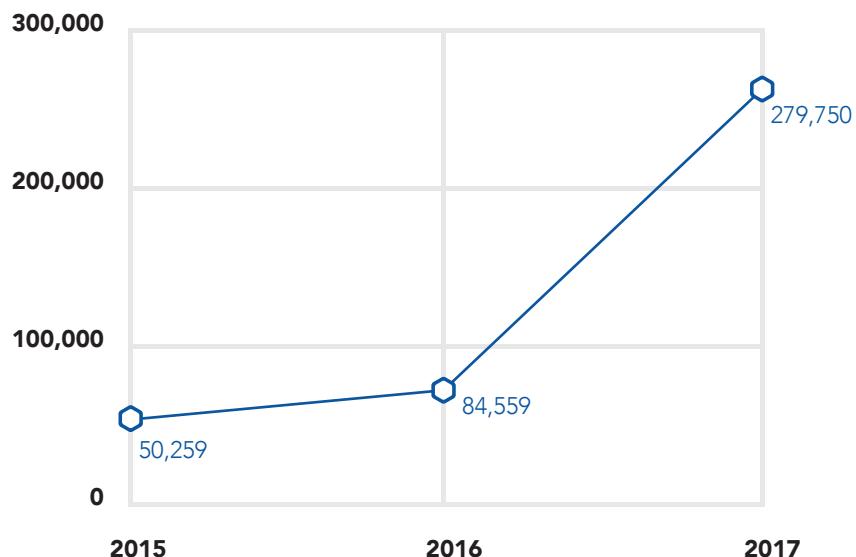
To support the Laku Pandai program created by OJK in 2014, BRI has developed a non-office banking service titled BRILink. One of the programs of this financial inclusion involves customers as BRI agents based on fee sharing concept. BRILink agents serve the transactional needs of the public in real time online using mini ATM equipment or BRI EDC, or the BRILink Mobile application launched in February 2017.

BRILink mobile is an application Android-based smartphone developed by BRI for BRILink Agent in order to improve the ease of serving financial transactions to the public. One of the advantages of BRILink mobile is the ease of adding features and safer from card skimming crime. BRILink Mobile app using mobile devices to make it more flexible. A variety of features and services provided by BRILink Mobile makes it easy for BRILink agent in using the services and banking services.

Pada tahun 2017, BRI telah memiliki 279.750 agen BRILink yang melayani nasabah BRI maupun non-nasabah BRI. Jumlah transaksi mencapai Rp202,07 juta dengan volume transaksi Rp298 triliun. Kinerja BRILink ini menunjukkan peningkatan dibandingkan tahun lalu, yaitu 231% dari jumlah agen, 105% dari jumlah transaksi dan 114% dari volume transaksi. Peningkatan signifikan BRILink tersebut juga didukung oleh pengembangan struktur organisasi.

In 2017, BRI had 279,750 BRILink agents serving BRI customers and non-customers. The amount of transactions reached Rp202.07 million with the transaction volume of Rp298 trillion. This BRILink performance showed an increase compared to the previous year, which was 231% in number of agents, 105% in number of transactions, and 114% in transaction volume. The significant increase in BRILink was supported by organizational structure development of BRI.

**Peningkatan Jumlah Agen BRILink**  
Increase in Number of BRILink Agents



BRI akan terus meningkatkan kinerja BRILink dengan memperluas *delivery channel* menambah jumlah agen menjadi 450.000, dan meningkatkan jumlah transaksi menjadi Rp748,6 juta sebagai target tahun 2018. Selain itu BRI akan terus meningkatkan kualitas layanan dengan menambah pilihan perangkat, fitur dan menyediakan saluran khusus (contact center : 08001014017) bebas biaya untuk melayani permasalahan transaksi, jaringan maupun perangkatnya.

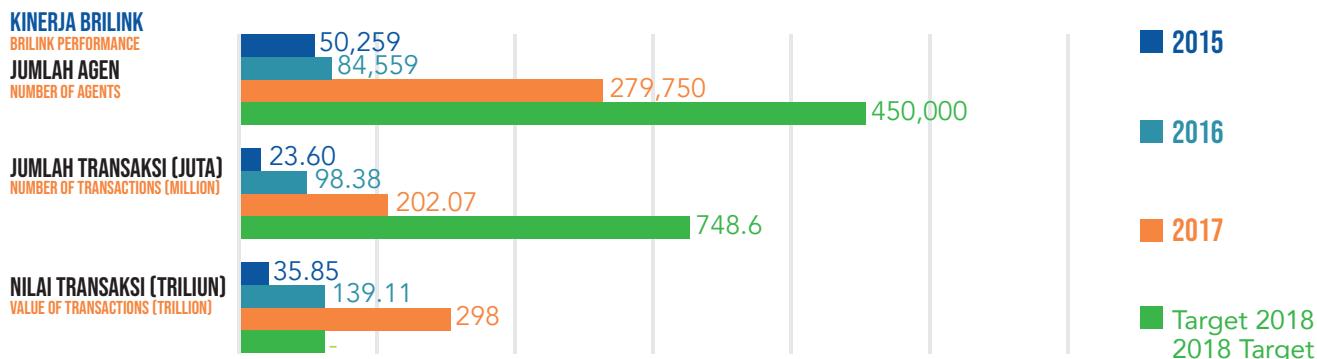
Sejalan dengan penambahan jumlah agen, BRI membentuk komunitas atau paguyuban Agen BRILink untuk meningkatkan loyalitas dan kinerja para agen. Komunitas juga berfungsi untuk memberikan edukasi perbankan kepada anggota baru. Hingga akhir tahun 2017, tercatat 466 komunitas/ paguyuban Agen BRILink yang telah terbentuk di seluruh Indonesia.

BRI will continue to improve BRILink performance by expanding the delivery channels and up to 450,000 agents, increasing the number of transactions to Rp748.6 million as the 2018 target. Furthermore, BRI will continue to increase service quality by adding options of equipment, features, and providing a toll-free specialized channel (contact center: 08001014017) to handle transaction, network, and equipment issues.

In line with the increase of number of agents, BRI formed a community of BRILink agents to increase agent loyalty and performance. The community also functions to confer banking education to new members. Until the end of 2017, 466 BRILink Agent communities were recorded to have formed throughout Indonesia.

## Realisasi dan Target Program BRILink

BRILink Program Realization and Target



Sesuai dengan program Laku Pandai OJK yang tertuang pada POJK No.19/POJK.03/2014, agen BRILink membantu masyarakat untuk membuka tabungan BSA (Basic Saving Account), layanan kredit mikro, asuransi mikro, dan produk keuangan lainnya yang disetujui oleh OJK. Program ini bertujuan untuk memberikan akses keuangan kepada masyarakat yang belum mengenal, menggunakan, dan mendapatkan layanan perbankan atau layanan keuangan lainnya.

Salah satu indikator kesuksesan program Laku Pandai adalah banyaknya tabungan BSA baru yang dibuat. Tabungan BSA adalah tabungan yang tidak dikenakan biaya pembukaan ataupun penutupan rekening, bebas biaya administrasi tabungan tetapi masih mendapat bunga dari bank, tidak ada minimum saldo tetapi memiliki maksimum saldo, dapat tetap dibuatkan kartu ATM, dan memiliki nilai maksimum transaksi debet per bulan. Salah satu syarat pembukaan rekening Tabunganku BSA adalah nasabah belum memiliki produk tabungan apapun di bank manapun. Dengan demikian, Bank BRI turut menyuksekan program Laku Pandai dengan memberikan akses keuangan kepada masyarakat yang tadinya belum mengenal, menggunakan, atau mendapatkan layanan perbankan.

Produk tabungan BSA Bank BRI dikenal dengan nama 'Tabunganku BSA'. Hingga akhir tahun 2017 jumlah Tabunganku BSA adalah 2.649.249 rekening. Jumlah ini naik pesat 2.492.424 dibanding jumlah Tabunganku BSA pada tahun 2016 yang hanya 156.825 rekening.

In accordance with the OJK Laku Pandai program formulated in the OJK Regulation No.19/POJK.03/2014, BRILink agents assist the public in opening BSA (Basic Savings Account), micro credit services, micro insurance, and other OJK-approved financial products. This program has the objective of providing financial access to the public that has not known, used, and received banking services or other financial services.

One of the indicators of the success of the Laku Pandai program is the high number of newly opened BSAs. BSA is a savings that is exempt from the opening or closing fees of the account, exempt from savings administration fees but still receiving interest from the bank, no minimum balance but with a maximum balance, can have an ATM card, and has a maximum monthly debit transaction value. One of the requirements of Tabunganku BSA is for the customer to not have any previous savings product at any bank. Therefore, Bank BRI participates in the success of the Laku Pandai program by giving financial access to the public that formerly had not known, used, or received banking services.

The Bank BRI BSA product is known as 'Tabunganku BSA'. Until the end of 2017, the number of Tabunganku BSA was 2,649,249 accounts. This number rapidly increased by 2,492,424 compared to the number of Tabunganku BSA in 2016 of 156,825 accounts.

## Digitalisasi Teras BRI Layani Sektor Mikro [FS13]

### Digitalisasi Teras BRI Layani Sektor Mikro [FS13]

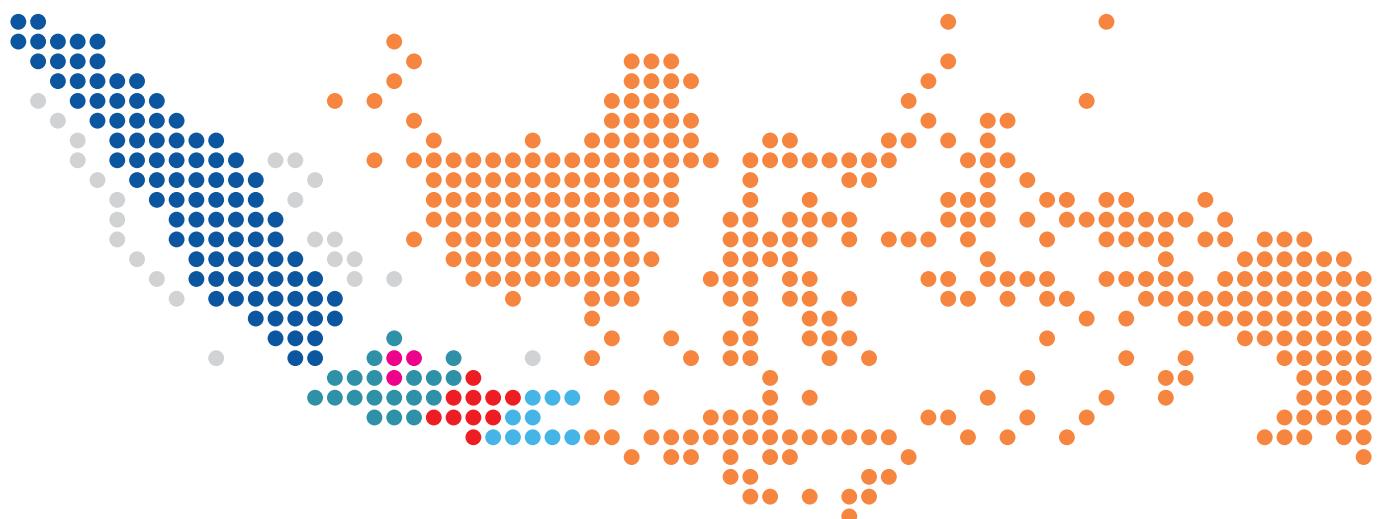
Sejalan dengan program inklusi keuangan yang dicanangkan permerintah, BRI terus berupaya mengoptimalkan Teras BRI untuk melayani sektro mikro. Sepanjang tahun 2017, BRI meningkatkan 2 Teras BRI menjadi BRI Unit dan melakukan penambahan 13 Teras BRI.

In line with the financial inclusion program established by the government, BRI continues to optimize Teras BRI in serving the micro sector. Through 2017, BRI promoted 2 Teras BRI to BRI Unit and added 13 Teras BRI.



### Distribusi Teras BRI, Teras Keliling dan Teras Kapal Tahun 2017 [FS13]

Teras BRI, Mobile Teras, and Boat Teras Distribution in 2017



#### JAKARTA

Teras BRI	Teras BRI Keliling	Teras BRI Kapal
Teras BRI	Mobile Teras BRI	Boat Teras BRI
313	62	1

#### SUMATERA

Teras BRI	Teras BRI Keliling	Teras BRI Kapal
Teras BRI	Mobile Teras BRI	Boat Teras BRI
557	185	0

#### JAWA BARAT

Teras BRI	Teras BRI Keliling	Teras BRI Kapal
Teras BRI	Mobile Teras BRI	Boat Teras BRI
278	42	0

#### JAWA TENGAH & DIY

Teras BRI	Teras BRI Keliling	Teras BRI Kapal
Teras BRI	Mobile Teras BRI	Boat Teras BRI
374	60	0

#### JAWA TIMUR

Teras BRI	Teras BRI Keliling	Teras BRI Kapal
Teras BRI	Mobile Teras BRI	Boat Teras BRI
406	63	0

#### WILAYAH INDONESIA TENGAH & TIMUR

Teras BRI	Teras BRI Keliling	Teras BRI Kapal
Teras BRI	Mobile Teras BRI	Boat Teras BRI
608	223	2

#### TOTAL

Teras BRI	Teras BRI Keliling	Teras BRI Kapal
Teras BRI	Mobile Teras BRI	Boat Teras BRI
2.536	635	3

### Rute Operasional Teras BRI Kapal [FS13]

Rute Operasional Teras BRI Kapal [FS13]



#### BAHTERA SEVA I

Muara Angke  
**Muara Angke**  
Pulau Pramuka  
**Pramuka Island**  
Pulau Panggang  
**Panggang Island**  
Pulau Kelapa & Harapan  
**Kelapa & Harapan Island**  
Pulau Tidung  
**Tidung Island**  
Pulau Untung Jawa  
**Untung Jawa Island**

#### BAHTERA SEVA II

Pulau Flores  
Pulau Flores  
Pulau Longis  
Pulau Longis  
Pulau Boleng  
Pulau Boleng  
Pulau Seraya Besar  
Pulau Seraya Besar  
Pulau Seraya Kecil  
Pulau Seraya Kecil  
Pulau Messah  
Pulau Messah  
Pulau Kukusan  
Pulau Kukusan  
Pulau Rinca  
Pulau Rinca  
Pulau Komodo  
Pulau Komodo  
Pulau Papagaran  
Pulau Papagaran

#### BAHTERA SEVA III

Pulau Bacan  
**Bacan Island**  
Pulau Batang Lomang  
**Batang Lomang Island**  
Pulau Mandioli  
**Mandioli Island**  
Pulau Madapololo  
**Madapololo Island**  
Pulau Halmahera  
**Halmahera Island**  
Pulau Kayoa  
**Kayoa Island**  
Pulau Kasiruta  
**Kasiruta Island**

## Layanan Remitansi [FS7]

### Remittance Service [FS7]

BRI berupaya memberikan kemudahan bagi tenaga kerja indonesia (TKI) melalui layanan BRIfast Remittance. Layanan ini menawarkan pengiriman uang melalui sistem *host to host* dengan counterpart atau remittance company di berbagai negara, baik bank ataupun non-bank. Hingga akhir 2017, jumlah transaksi remitansi TKI dari luar negeri ke tanah air yang dilakukan melalui BRI sebanyak 6.100.293 transaksi dengan nilai USD63,6 miliar. Remitansi terbesar berasal dari TKI yang bekerja di beberapa negara, diantaranya Uni Emirat Arab, Malaysia, Taiwan, dan Hongkong. Dengan tersebarnya unit kerja BRI hingga pelosok Indonesia, layanan remittance BRI membantu para TKI mengirimkan uang kepada keluarganya secara *real time*.

BRI attempts to provide ease for Indonesian migrant workers (TKI) through the BRIfast Remittance service. This service offers money sending through host to host system with counterpart or remittance company in various countries, whether bank or non-bank. Until the end of 2017, the number of TKI remittance transactions from overseas to the country performed through BRI was 6,100,293 transactions with the value of USD63.6 billion. The largest remittance came from TKI working in several countries, including United Arab Emirates, Malaysia, Taiwan, and Hong Kong. With the distribution of BRI taskforce to the corners of Indonesia, the BRI remittance service helps TKI to send money to their families in real time.



**Dengan tersebarnya unit kerja BRI hingga pelosok Indonesia, layanan remittance BRI membantu para tenaga kerja yang berkarya di luar Indonesia.**

**With the spread of BRI's work units to remote areas in Indonesia, BRI's remittance service helps workers who work outside Indonesia.**



## BRIsat Memaksimalkan Inklusi dan Literasi Keuangan [FS13, FS14]

### BRISat Supports Financial Inclusion and Literacy [FS13, FS14]

Jangkauan BRISat mendukung BRI untuk berkontribusi dalam menyukseskan program inklusi dan literasi keuangan yang dicanangkan pemerintah.

**12.775**

jumlah koneksi

BRISat dengan jaringan kerja BRI di seluruh Indonesia sejak tahun 2016

**12**

pekerja ahli satelit

**131**

pekerja profesional

**40%**

Tingkat efisiensi penggunaan BRISat disbanding menyewa satelit

Efisiensi melalui pengoperasian BRISat akan terus ditingkatkan dengan mengintegrasikan setelit ke seluruh jaringan yang ada, dan ditargetkan menjangkau seluruh jaringan BRI pada akhir tahun 2018.

BRIsat coverage supports BRI in contributing to the success of the financial inclusion and literacy program established by the government

**12.775**

number of connections

BRISat with BRI network throughout Indonesia since 2016

**12**

satellite expert employees

**131**

professional employees

**40%**

Level of BRISat use efficiency compared with renting a satellite

Efficiency through BRISat operations will continue to be increased by integrating the satellite with all existing networks, and targeted to reach all BRI networks in 2018.

## Meningkatkan Efisiensi dan Keandalan Teknologi Informasi

### Improving Efficiency and Excellence of Information Technology

Kegiatan operasional BRI sempat mengalami *downtime* akibat gangguan listrik (*power*) pada Juli 2017. Agar kejadian serupa tidak terulang lagi, BRI mulai mengimplementasi standar internasional infrastruktur data center (Tier 3) dengan target *availability* sistem sebesar 99,98 % atau setara dengan total *downtime* 1,5 jam per tahun. Tindakan pencegahan lainnya dilakukan dengan menggunakan layanan premium platinum PLN. Selain itu BRI berupaya menjaga ketersediaan (*availability*) dan keandalan (*reliability*) sistem operasional teknologi informasi melalui penerapan disiplin operasional sesuai standar ISO 9001:2015.

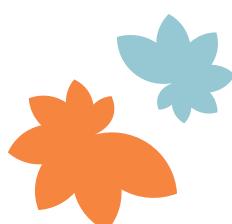
Upaya meningkatkan efisiensi dan keandalan teknologi informasi lainnya adalah mengimplementasikan Green IT, di antaranya pengembangan sistem aplikasi perbankan dan server virtual (*cloud server*). Hingga tahun 2017, BRI telah mengembangkan 22 aplikasi/modul untuk mempermudah kegiatan operasional perbankan sekaligus mendukung program *paperless* BRI. Peningkatan kinerja berbagai aplikasi diantisipasi dengan mempersiapkan migrasi server konvensional menuju server virtual (*cold server*). Pengoperasian server virtual ditargetkan mulai 2018 dan diharapkan dapat mengurangi konsumsi energi dan menghemat ruang server daripada penggunaan server konvensional.

Selain green IT, BRI juga mengembangkan produk Cash Management System (CMS) untuk memudahkan nasabah bertransaksi secara mandiri melalui *web-based service* tanpa mengunjungi unit kerja. Nasabah CMS meningkat dari 11.745 nasabah pada tahun 2016 menjadi 15.010 nasabah pada tahun 2017. Peningkatan jumlah nasabah pengguna CMS ini secara tidak langsung mendukung BRI mewujudkan *green banking* dengan turut mengurangi konsumsi energi dan emisi nasabah akibat penggunaan transportasi.

BRI operational activities experienced downtime due to power disturbance in July 2017. To avoid similar occurrence, BRI began to implement the data center infrastructure international standard (Tier 3) with the system availability target of 99.98% or equal to a total of 1.5 hour per year downtime. Another prevention measure is conducted by using the PLN platinum premium service. Furthermore, BRI attempts to maintain availability and reliability of the information technology operational system through the operational discipline implementation in accordance with ISO 9001:2015 standards.

Another effort to improve information technology efficiency and excellence is the implementation of Green IT, such as the development of the banking application system and cloud server. Until 2017, BRI has developed 22 applications/modules to ease the banking operational activities as well as support the BRI paperless program. The performance increase of various applications is anticipated by preparing the conventional server migration to cloud server. Cloud server operations are targeted to begin in 2018 and expected to reduce energy consumption and save server space compared to the use of conventional server.

Aside from green IT, BRI also developed the Cash Management System (CMS) product to ease customers in independently transacting through web-based service without visiting a business unit. CMS customers increased from 11,745 customers in 2016 to 15,010 customers in 2017. This CMS-users customer increase indirectly supports BRI in realizing green banking by reducing customer energy consumption and emission due to transport use.



## Inovasi Perkembangan Bisnis Business Development Innovation

Bank BRI mewujudkan aspirasi BRI untuk menjadi "Leading SME & Digital Bank di Indonesia pada Tahun 2018". Untuk mencapai aspirasi ini, BRI melakukan *re-design business process* kredit segmen bisnis mikro, konsumen, ritel dan menengah melalui digitalisasi proses kredit, di antaranya :

1. BRI Sistem Perkreditan Online Terpadu (BRI-SPOT), yaitu digitalisasi proses kredit berbasis internet untuk kredit mikro dan My BRI untuk segmen bisnis konsumen.
2. Trust Management System, merupakan sistem layanan yang disediakan untuk nasabah *trust and corporate service*.
3. BRIPENS Gen 2, merupakan aplikasi pelayanan pembayaran gaji nasabah pensiunan PT Taspen.
4. New Cash Management System untuk mendukung pengelolaan dana korporasi.

Aspirasi tersebut merupakan langkah untuk mendukung aspirasi BRI 2022 untuk menjadi "*The Most Valuable Bank in Southeast Asia and Home to The Best Talent*".

Selain itu, untuk mengembangkan bisnis dan budaya inovasi, BRI mempunyai BRI Innovation Center yang merupakan *pioneer* inovasi perbankan di Indonesia. Selama tahun 2017, BRI Innovation Center telah dikunjungi oleh 1.500 pengunjung dan menghasilkan 234 ide inovasi yang bisa diaplikasikan. Selain itu, BRI Innovation Center menjadi tujuan studi banding dari praktisi perbankan negara lain, yaitu India, Vietnam, Chili, dan Thailand.

Bank BRI realizes BRI aspiration to be the "Leading SME & Digital Bank in Indonesia in 2018". To achieve this aspiration, BRI performs business process redesign of the micro enterprise, consumer, retail, and medium credit segments through credit process digitalization, among which:

1. BRI Integrated Online Credit System (BRISPOT), which is the digitalization of internet-based credit process for micro credit and My BRI for the consumer business segment.
2. Trust Management System, which is a service system provided for trust and corporate service customers.
3. BRIPENS Gen 2, which is an application for customer salary payment service of PT Taspen pensioners.
4. New Cash Management System to support the management of corporation funds.

That aspiration is a step to support the 2022 BRI aspiration to be "*The Most Valuable Bank in South East Asia and Home to the Best Talent*".

Furthermore, to develop business and innovation culture, BRI has the BRI Innovation Center as the pioneer of banking innovations in Indonesia. In 2017, BRI Innovation Center was visited by 1,500 visitors and created 234 applicable innovation ideas. Furthermore, BRI Innovation Center is a comparative study destination for banking practitioners from other countries, such as India, Vietnam, Chile, and Thailand.

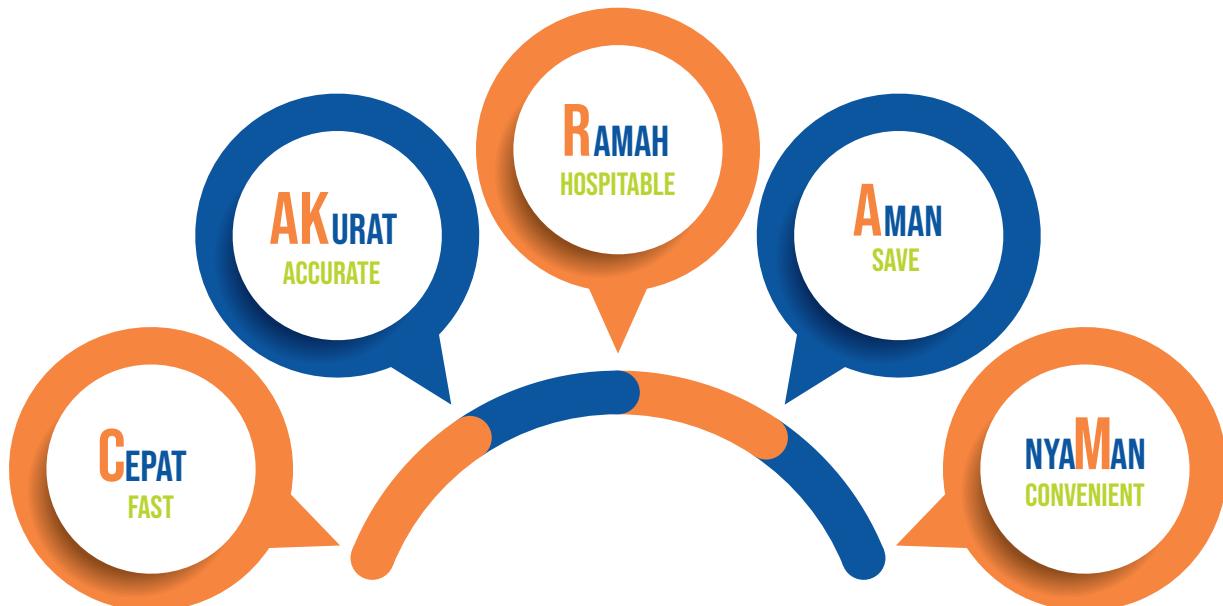




## MENJAGA KEPUASAN NASABAH MAINTAINING CUSTOMER SATISFACTION

Menjaga kepuasan nasabah menjadi bagian dari budaya layanan BRI yang disebut CAKRAM:

Maintaining customer satisfaction is part of the BRI service culture referred to as CAKRAM:



## Pengawasan Layanan Nasabah Customer Service Monitoring

BRI menerima dan mengelola setiap keluhan melalui *multi contact channel* yang selanjutnya disentralisasi dalam *complaint handling*. Setiap keluhan diselesaikan mengacu pada *service level agreement* (SLA), yaitu maksimal 20 (dua puluh) hari kerja. Pada tahun 2017, BRI memiliki 273 agen layanan *contact center* yang dikelola mandiri, dan menambahkan 170 agen layanan *contact center* melalui mekanisme alih daya kepada pihak ketiga. Untuk mengurangi antrian dan mempercepat layanan nasabah, BRI menyediakan fasilitas e-form generasi ke dua.

BRI receives and processes each complaint through multi contact channel further centralized in complaint handling. Each complain is resolved by referring to the service level agreement (SLA), which is a maximum of 20 (twenty) workdays. In 2017, BRI had 273 independently-managed contact center service agents, and added 170 contact center service agents through the third-party outsourcing mechanism. To lessen queue and accelerate customer service, BRI provides the second generation e-form facility.



**Untuk mengurangi antrian dan mempercepat layanan nasabah,  
BRI menyediakan fasilitas e-form.**

**To reduce the queue and  
accelerate customer service,  
BRI provides e-form facility.**



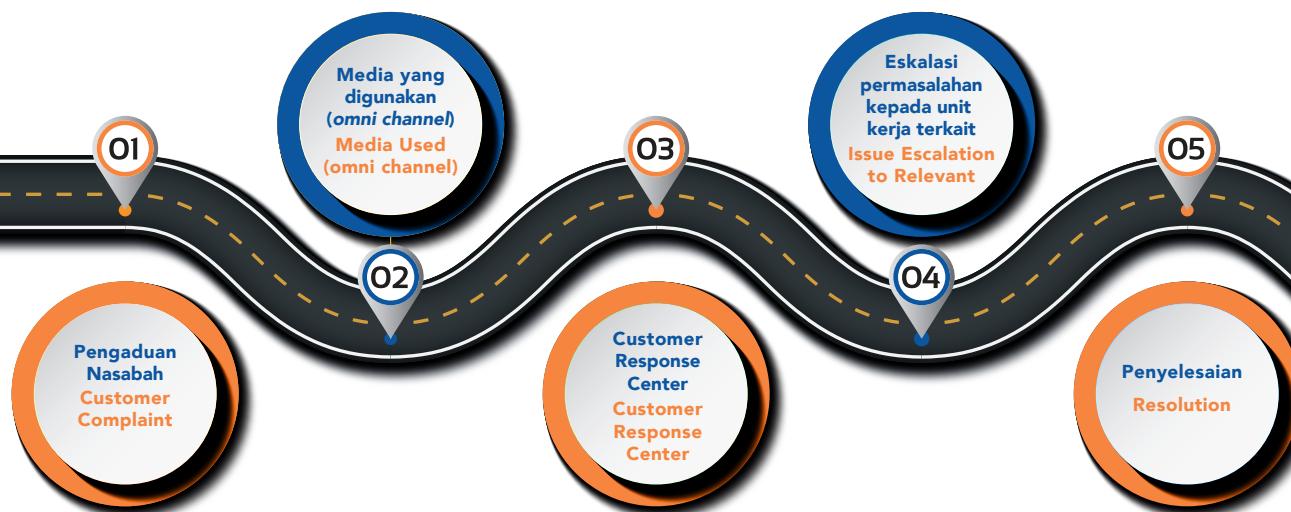
### **Saluran (channel) nasabah menyampaikan keluhan :**

1. Tatap muka melalui Customer Service di seluruh Unit kerja operasional BRI;
2. Telepon melalui 14017, 1500017, dan 021-57987400/Premium call melalui 021-5758899 dan 08001017017;
3. Webchat melalui website [www.bri.co.id](http://www.bri.co.id);
4. Email di [callbri@bri.co.id](mailto:callbri@bri.co.id);
5. Internet banking di <https://ib.bri.co.id>;
6. Media sosial twitter di @kontakbri;
7. Media sosial facebook di Bank BRI official;
8. Telegram dan SMS di 081 2121 4017.

### **Customer channels to file a complaint :**

1. Face-to-face through Customer Service at all BRI operational business units;
2. Telephone through 14017, 1500017, and 021-57987400/Premium call through 021-5758899 and 08001017017;
3. Webchat through the HYPERLINK "<http://www.bri.co.id>" [www.bri.co.id](http://www.bri.co.id) website;
4. Email at HYPERLINK "mail to : [callbri@bri.co.id](mailto:callbri@bri.co.id)";
5. Internet banking at <https://ib.bri.co.id>;
6. Twitter social media at @kontakbri;
7. Facebook social media at Bank BRI Official;
8. Telegram and SMS at 081 2121 4017

## Proses Penanganan Pengaduan Pelanggan di BRI Customer Complaint Handling Process at BRI



### Hasil Kinerja Pengawasan Layanan Results of Service Monitoring Performance

Industri Perbankan  
Banking Industry



Kinerja BRI  
BRI Performance



\* Sumber: Service Quality Index By CAREE  
\* Source: Service Quality Index by CAREE

Wujud komitmen BRI untuk selalu menjaga kualitas layanan nasabah tercermin dari nilai Service Quality Index BRI yang selalu berada di atas rata-rata nilai Service Quality Index Industri Perbankan.

The form of BRI commitment to continuously maintain customer service quality is reflected in the BRI Service Quality Index value being constantly above the average Banking Industry Service Quality Index value.

## Rincian Penyelesaian Keluhan

Detail of Complaint Resolution

Jenis Keluhan Type of Complaint	2015		2016		2017	
	Jumlah Keluhan Number of Complaints	Keluhan Diselesaikan Resolved Complaints	Jumlah Keluhan Number of Complaints	Keluhan Diselesaikan Resolved Complaints	Jumlah Keluhan Number of Complaints	Keluhan Diselesaikan Resolved Complaints
Keuangan <b>Financial</b>	626,847	613,914	725,657	714,904	831,586	759,718
Ketersediaan Informasi <b>Information Ability</b>	680,499	676,355	735,051	734,767	888,687	884,065
Non Keuangan <b>Non-Financial</b>	996,569	947,553	1,183,413	1,177,845	1,272,962	1,284,117
Kualitas Layanan <b>Service Quality</b>	436	430	4,239	4,193	5,719	3,263
Lain-lain <b>Others</b>	59	59	0	0	0	0
Jumlah <b>Total</b>	<b>2,304,410</b>	<b>2,238,311</b>	<b>2,648,363</b>	<b>2,631,709</b>	<b>2,998,954</b>	<b>2,931,163</b>

## Perlindungan Informasi Nasabah [418-1]

Protection of Customer Information

BRI memiliki ketentuan internal tentang pengaduan nasabah yang menegaskan adanya perlindungan data nasabah BRI. Ketentuan ini tertuang dalam Surat Divisi Layanan No. B.425-LYN/KPO/05/2015, tanggal 5 Mei 2015. Dari catatan Divisi Layanan di bawah Direktur SEVP Direktorat Jaringan dan Layanan, sepanjang tahun 2017 terdapat 8 keluhan terkait pelanggaran kerahasiaan nasabah dan semua keluhan tersebut telah diselesaikan. Angka ini mengalami kenaikan dari tahun 2016 sebanyak 3 keluhan. Keluhan ini tidak melibatkan organisasi lain dan badan regulator.

BRI has internal stipulations regarding customer complaints which assert the presence of BRI customer data protection. These stipulations are formulated in the Letter of the Service Division No. B.425-LYN/KPO/05/2015 of 5 May 2015. From the records of the Service Division under the SEVP Director of the Directorate of Network and Service, in 2017 there were 8 resolved complaints concerning a breach in customer confidentiality. This number experienced an increase from 2016 of 3 complaints. The complaints did not involve other organizations and regulator agencies.



## Survei Kepuasan Nasabah Customer Satisfaction Survey

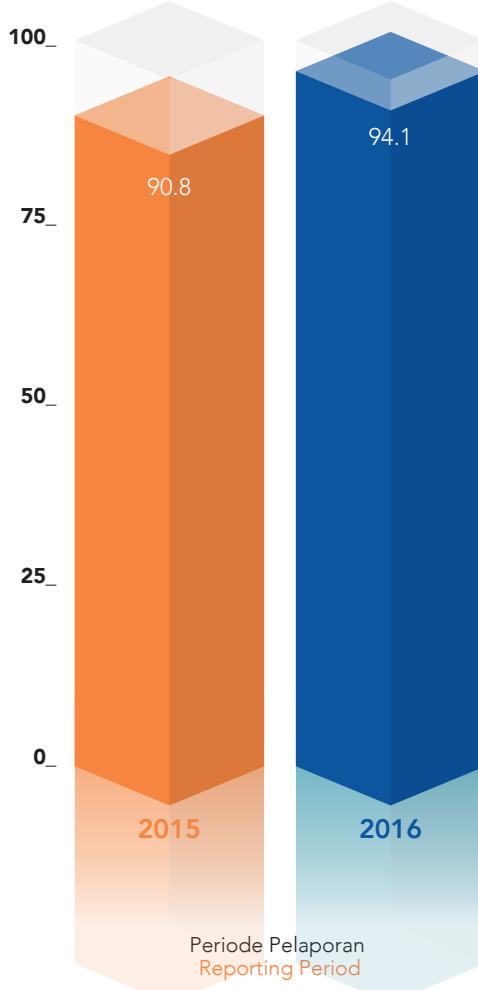
BRI menyelenggarakan survei secara periodik untuk mengetahui tingkat kepuasan nasabah dan melakuan evaluasi perbaikan kualitas layanan nasabah. Pelaksanaan survei menggunakan dua metode, yaitu survei internal yang dilakukan oleh fungsi Assurance di Kantor Pusat, bekerja sama dengan fungsi Assurance di Kantor Wilayah BRI Selindo, dan survei eksternal yang dilakukan oleh lembaga independen.

Berdasarkan survei indeks kepuasan nasabah yang dilakukan oleh lembaga riset Roy Morgan, tingkat kepuasan nasabah Bank BRI pada Q3 tahun 2017 mencapai 94,1% atau naik 3,3% dari tahun sebelumnya. Angka capaian ini telah berhasil mencapai *passing grade* untuk industri perbankan.

BRI periodically holds a survey to ascertain the level of customer satisfaction and conducts customer service quality improvement evaluation. Survey performance uses two methods, which are the internal survey conducted by the Assurance function at the Head Office, in cooperation with the Assurance function at the BRI Selindo Regional Office, and the external survey conducted by an independent agency.

Based on customer satisfaction index survey conducted by Roy Morgan research institute, customer satisfaction rate of BRI in Q3 of 2017 reached 94.1% or up 3.3% from the previous year. This achievement figure has successfully reached the passing grade for the banking industry.

**Nilai indeks kepuasan nasabah**  
Customer Satisfaction Index Score



## Tanggung Jawab Produk [FS15, 416-2] Product Responsibility

Untuk memastikan produk dan layanan sesuai dengan perundang-undangan serta peraturan yang ditentukan oleh pihak regulator terkait, BRI melakukan tinjauan risiko setiap produk yang dirilis ke masyarakat. Tanggung jawab ini berada di Divisi Manajemen Risiko. Dengan demikian, penarikan kembali produk yang telah dirilis dapat diminimalkan. Tindakan preventif ini menjadikan BRI tidak memiliki catatan pelanggaran maupun peristiwa penarikan, terkait produk dan jasa selama periode laporan di tahun 2017.

To ensure products and services are in accordance with laws and regulations established by relevant regulators, BRI conducts a risk evaluation of each product released to the public. This responsibility falls under the Risk Management Division. Therefore, retraction of released products can be minimized. This preventive measure enabled BRI to not have any violation record or retraction occurrence in regards to products and services for the 2017 reporting period.



# MEMBENTUK EKONOMI BERKELANJUTAN

SHAPING SUSTAINABLE ECONOMY





# PEMBIAYAAN PEMBANGUNAN BERKELANJUTAN [FS1] FINANCING SUSTAINABLE DEVELOPMENT

BRI sebagai bank Badan Usaha Milik Negara (BUMN) turut berperan membangun perekonomian nasional tumbuh secara stabil, inklusif dan berkelanjutan lebih dari satu abad. Peran BRI tidak lepas dari kesungguhan menjalankan bisnis berdasarkan prinsip SF dan berorientasi pada pembangunan berkelanjutan. Inisiatif BRI dalam SF ini diakomodir dalam Kebijakan Umum Keberlanjutan (Sustainability BRI) sesuai SK Direksi BRI Nomor S.16-DIR/DMR/04/2017 dan telah disahkan oleh Direktur Kepatuhan dan Wakil Direktur Utama. Strategi implementasi dari kebijakan tersebut diatur dalam Surat Keputusan (SK) Direksi Nomor S.17-DIR/DMR/04/2017.

As a State-Owned Enterprise (SOE), BRI has participated in building stable, inclusive, and sustainable national economy for more than a century. The role of BRI is connected to the earnestness in conducting business based on SF principles and oriented to sustainable development. BRI initiative in SF is accommodated in the Sustainability General Policies (BRI Sustainability) in accordance with the Decision Letter of the BRI Board of Directors No. S.16-DIR/DMR/04/2017 and ratified by the Director of Compliance and the Vice President Director. Implementation strategies of said policies are governed in the Decision Letter of the Board of Directors No. S.17-DIR/DMR/04/2017.

## Penilaian Sektor Usaha [FS2] Assessment of Business Sectors

BRI memberikan pembiayaan pada sektor usaha ramah lingkungan serta memiliki efek pengganda tinggi yang sejalan dengan Peta Jalan SF untuk periode jangka menengah (2015-2020) dan akan dilanjutkan hingga jangka panjang (2015-2024). Sebelum menyalurkan pembiayaan, BRI melakukan penilaian risiko lingkungan dan sosial dalam bertransaksi dengan calon nasabah atau debitur, terutama kepada segmen menengah dan korporasi.

Persyaratan permohonan pinjaman melalui *pre-screening* sesuai dengan pasar sasaran dan kriteria risiko yang dapat diterima :

1. Tidak termasuk dalam *negative list* BKPM/GAPENSI/GAPEKNAS/ARDIN/Peringkat Hitam PROPER/Asosiasi profesional lainnya.
2. Setiap jenis usaha dan/atau kegiatan berdampak lingkungan hidup harus dilengkapi dengan perijinan sesuai dengan ketentuan yang berlaku, antara lain dokumen UKL, UPL, AMDAL, kajian/dokumen mengenai mutu/kriteria baik kerusakan lingkungan, izin lingkungan, dokumen kajian pembuangan air
3. Telah menerapkan sistem sertifikasi kelapa sawit berkelanjutan Indonesia (Indonesian Sustainability Palm Oil System/ISPO) sesuai dengan peraturan yang berlaku, khusus untuk debitur dengan bidang usaha perkebunan kelapa sawit.

Requirements for loan application through pre-screening are in accordance with the target market and acceptable risk criteria :

1. Not included in the negative list of BKPM/GAPENSI/GAPEKNAS/ARDIN/PROPER Blacklist/other professional associations.
2. Each business type and/or activity with environmental impact must be equipped with licensing in accordance with prevailing laws, among which UKL, UPL, AMDAL documents, study/document on the quality/criteria whether of environmental damage, environmental license, water disposal study document.
3. Has implemented the Indonesian Sustainability Palm Oil System (ISPO) in accordance with prevailing regulations, particularly for debtors with the palm oil plantation business sector.

Guna mendukung perkembangan industri kelapa sawit Indonesia dalam menerapkan prinsip keberlanjutan, BRI menerbitkan SE Direksi Nomor S.27-DIR/DMR/04/2017. Kebijakan ini mengatur prinsip-prinsip yang perlu dipertimbangkan dalam pengelolaan kelapa sawit dan untuk memastikan debitur telah mengelola isu lingkungan dengan baik agar potensi gagal bayar pinjaman dapat dikendalikan sejak dini. Bagi debitur kelapa sawit yang saat ini belum memiliki sertifikasi ISPO atau RSPO, Relationship Manager BRI melakukan pembinaan dan terus mendorong debitur untuk dapat memenuhi persyaratan yang ditentukan, setidaknya setiap peninjauan ulang kredit.

BRI grants financing to environmental-friendly business sectors and has a high multiplier effect in line with the SF Roadmap for the mid-term period (2015-2020) and will be continued to long-term period (2015-2024). Prior to disbursing financing, BRI performs an assessment of environmental and social risks in transacting with potential customers or debtors, particularly to the medium and corporate segments.

To support the development of the Indonesian palm oil industry in implementing sustainability principles, BRI issued the Circular Letter of the Board of Directors No. S.27-DIR/DMR/04/2017. This policy regulates principles to be considered in palm oil management and to ensure debtors have managed environmental issues well for the early control of non-performing loans. For palm oil debtors currently without ISPO or RSPO certification, the BRI Relationship Manager conducts fostering and continues encouraging debtors to fulfill established requirements, at least every credit reassessment.

## Peninjauan Ulang Pembiayaan [FS3, FS5] Payment Reassessment

Untuk memastikan para debitur konsisten menjalankan prinsip SF, BRI melakukan peninjauan ulang terhadap syarat-syarat yang harus dipenuhi perusahaan penerima pinjaman melalui kegiatan monitoring/pengawasan secara berkala. Instrumen utama pengawasan implementasi SF adalah laporan perusahaan terkait lingkungan dan sosial. Komponen pelaporan yang menjadi perhatian, antara lain masih berlakunya dokumen-dokumen lingkungan. Khusus sektor perkebunan kelapa sawit, BRI sebagai salah satu 'first movers sustainable banking' berkerjasama dengan WWF Indonesia melakukan pelaksanaan SF sejak November 2015 sampai Juli 2017.

To ensure debtors are consistently implementing SF principles, BRI conducts reassessment of the requirements that loan receiving companies must fulfill through periodic monitoring/supervision activity. The key instrument of SF implementation monitoring is the environmental and social company report. The highlighted reporting component, among which, is the validity of environmental documents. Particularly for the palm oil plantation sector, BRI as one of the 'first movers on sustainable banking' cooperated with WWF Indonesia in SF implementation since November 2015 to July 2017.

## Tim Implementasi dan Tantangan Keuangan Berkelanjutan [FS4, FS5] Implementation Team and Challenges of Sustainable Finance

Pelaksanaan prinsip *sustainable finance* (SF) BRI didukung Tim Pendampingan Implementasi SF yang dibentuk berdasarkan Surat Keputusan no. S.140-DIR/DMR/02/2016, pada 18 Februari 2016. Tim ini bertugas mengidentifikasi penerapan SF di BRI, menyempurnakan kebijakan sektoral pembiayaan untuk industri yang ramah lingkungan, serta melakukan koordinasi secara regular bersama instansi terkait (OJK dan WWF) dalam pelaksanaan proyek percontohan "Indonesian First Mover on Sustainable Banking".

Pelaksana utama prinsip SF BRI dilakukan oleh Divisi Enterprise Risk and Portofolio Management dan bertanggung jawab kepada Direktur Manajemen Risiko. Untuk meningkatkan kompetensi tim pelaksana SF, BRI aktif berpartisipasi dalam berbagai kegiatan seminar dan pelatihan SF.

Sebagai pemimpin tertinggi yang bertanggung jawab terhadap implementasi SF, Direktur Manajemen Risiko telah mengikuti 1 kali pelatihan terkait integrasi aspek lingkungan dan sosial dalam kegiatan bisnis BRI pada tahun 2017. BRI juga menugaskan 75 pekerja dari berbagai Divisi, di antaranya Manajemen Risiko, Jajaran Bisnis, dan Analisa Risiko untuk mengikuti pelatihan terkait SF.

The implementation of BRI sustainable finance (SF) principles is supported by the SF Implementation Stewardship Team established based on the Decision Letter No. S.140-DIR/DMR/02/2016 on 18 February 2016. This team is responsible for identifying SF implementation at BRI, perfecting sectoral policies of financing for environmentally-friendly industries, as well as regularly coordinating with relevant agencies (OJK and WWF) in the implementation of the "Indonesian First Mover on Sustainable Banking" pilot project.

The main executor of BRI SF principles is the Risk Enterprise and Portfolio Management Division responsible to the Risk Management Director. To improve competence of the SF executor team, BRI actively participates in various SF seminar and training activities.

As the highest leader responsible for SF implementation, the Risk Management Director participated in 1 training regarding the integration of environmental and social aspects in BRI business activities in 2017. BRI also appointed 75 employees from various Divisions, among which, Risk Management, Business Officers, and Risk Analysis to participate in SF-related training.

Dalam menjalankan prinsip SF, salah satu tantangan yang dihadapi adalah kurangnya pemahaman dan kompetensi *human capital* yang masih cenderung menganggap bahwa perbankan selalu berhubungan dengan kinerja ekonomi. Hal ini dikarenakan konsep SF dalam industri perbankan relatif baru. Strategi BRI menghadapi tantangan ini adalah dengan terus mendorong pemahaman pekerja maupun debitur terhadap nilai tambah penerapan prinsip SF, diantaranya meminimalkan risiko lingkungan dan sosial dari kegiatan usaha.

In implementing SF principles, one of the challenges faced is the lack of human capital understanding and competence that tend to consider that banking is always related to economic performance. This is because the SF concept in the banking industry being relatively new. BRI strategy in facing this challenge is by continually urging employee and debtor understanding towards the added value of SF principles implementation, such as minimizing the environmental and social risks from business activities.

## Pembiayaan Sektor Ramah Lingkungan [FS8] Financing Environmentally-Friendly Sectors

Pembiayaan di sektor ramah lingkungan, seperti energi terbarukan, efisiensi energi, pengolahan limbah, pertanian dan perikanan berkelanjutan, bangunan hijau, dan pariwisata berkelanjutan sudah dilakukan dan pada saat ini sedang dipetakan untuk dikategorikan sebagai pembiayaan berkelanjutan. BRI mempunyai target untuk mengembangkan sistem pemetaan pembiayaan berkelanjutan secara otomasi hingga 2019.

Saat ini, seluruh (100%) perusahaan yang mengajukan permohonan pinjaman sesuai prinsip SF telah melalui proses screening maupun monitoring, walaupun jumlahnya belum dapat dihitung secara pasti karena masih menggunakan manual dan tersebar di beberapa Divisi.

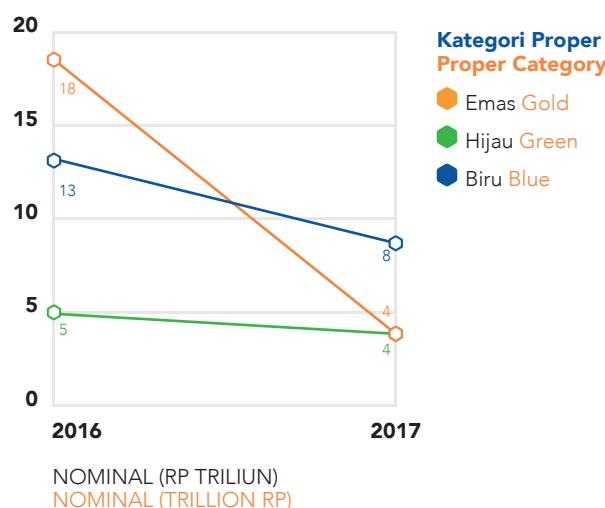
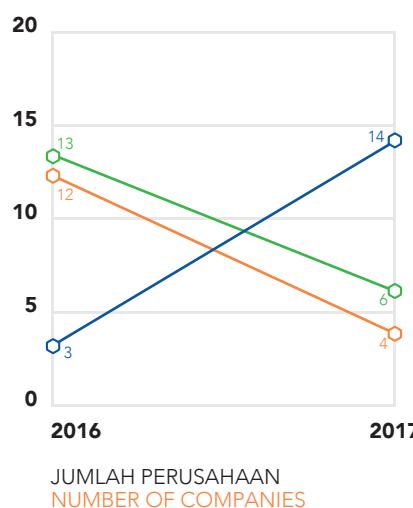
Financing in environmentally-friendly sectors, such as renewable energy, energy efficiency, waste management, sustainable agriculture and fishery, green building, and sustainable tourism has been performed and is currently being mapped to be categorized as sustainable financing. BRI has the target to develop automatization of sustainable financing mapping system until 2019.

Currently, all (100%) of companies proposing loan application in accordance with SF principles have passed the screening and monitoring process, despite the number to yet be definitively calculated due to the use of manual processing and distributed across several divisions.

However, until the end of 2017, BRI recorded the composition of loans disbursed to corporations with the minimum PROPER assessment of Blue. There were no credit approvals for companies with Red PROPER.

Namun demikian, hingga akhir 2017, BRI sudah mencatat komposisi pinjaman yang disalurkan ke korporasi yang memperoleh penilaian PROPER minimal Biru. Tidak ada pemberian kredit kepada perusahaan yang mendapatkan PROPER merah.

## Komposisi Pinjaman Korporasi dengan Penilaian PROPER [FS10] Composition of Corporate Loans with PROPER Assessment

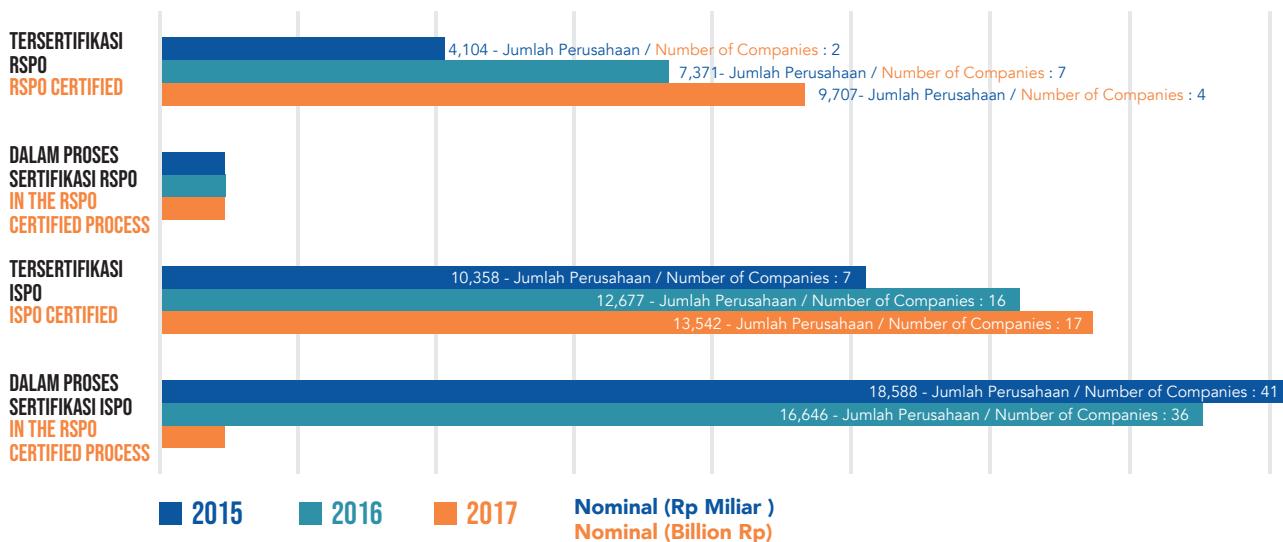


Selain sektor pembiayaan untuk korporasi yang mendapat penilaian PROPER, BRI juga memberikan pembiayaan kepada debitur perusahaan kelapa sawit bersertifikat RSPO/ISPO, pada tahun 2017 diberikan kepada 21 perusahaan nominal Rp23,24 miliar. Angka ini menurun 36,64% dibandingkan tahun sebelumnya yang berjumlah Rp36,70 miliar. Penurunan ini dikarenakan banyaknya perusahaan kelapa sawit yang sedang dalam antrian untuk mendapatkan sertifikasi RSPO atau ISPO tersebut.

Aside from the financing sector for corporations with PROPER assessment, BRI also granted financing to palm oil company debtors with the RSPO/ISPO certification, which in 2017 was given to 21 companies at the nominal of Rp23.24 billion. This number decreased by 36.64% compared to the previous year of Rp36.70 billion. This decrease was due to the number of palm oil companies in the queue to receive RSPO or ISPO certification.

### Komposisi Pinjaman untuk Korporasi Bersertifikat RSPO/ISPO [FS8]

Composition of Loans to RSPO/ISPO Certified Corporations



### Pemerataan Pembangunan Berkelanjutan

The Even Distribution of Sustainable Development

Sejalan dengan program inklusi keuangan, BRI terus memperkokoh posisinya sebagai bank dengan penyaluran kredit terbesar di Indonesia. Bahkan BRI juga menyalurkan kredit usaha di luar negeri seperti di New York, Singapura dan Timor Leste.

BRI memberikan kredit kepada sektor usaha yang mempunyai efek pengganda tinggi (*multiplier effect*), seperti UMKM, pertanian, pertambangan, pengolahan, dan konstruksi. Pemberian kredit diberikan melalui penerapan prinsip kehati-hatian dengan menjaga rasio kredit bermasalah (*non performing loan/NPL*).

Sepanjang tahun 2017, kredit yang diberikan BRI naik 11,45% dari Rp 635,29 triliun pada tahun 2016 menjadi Rp 708,01 triliun. Kenaikan kredit karena adanya kenaikan kategori kredit ritel yang mencapai 91% dari tahun sebelumnya.

In line with the financial inclusion program, BRI continues to strengthen its position as the bank with the largest credit distribution in Indonesia. BRI even disburses business credit overseas, such as in New York, Singapore, and Timor Leste.

BRI grants credit to business sectors with high multiplier effect, such as UMKM, agriculture, mining, processing, and construction. Credit granting is given through the implementation of prudence principles by maintaining the ratio of non-performing loans (NPL).

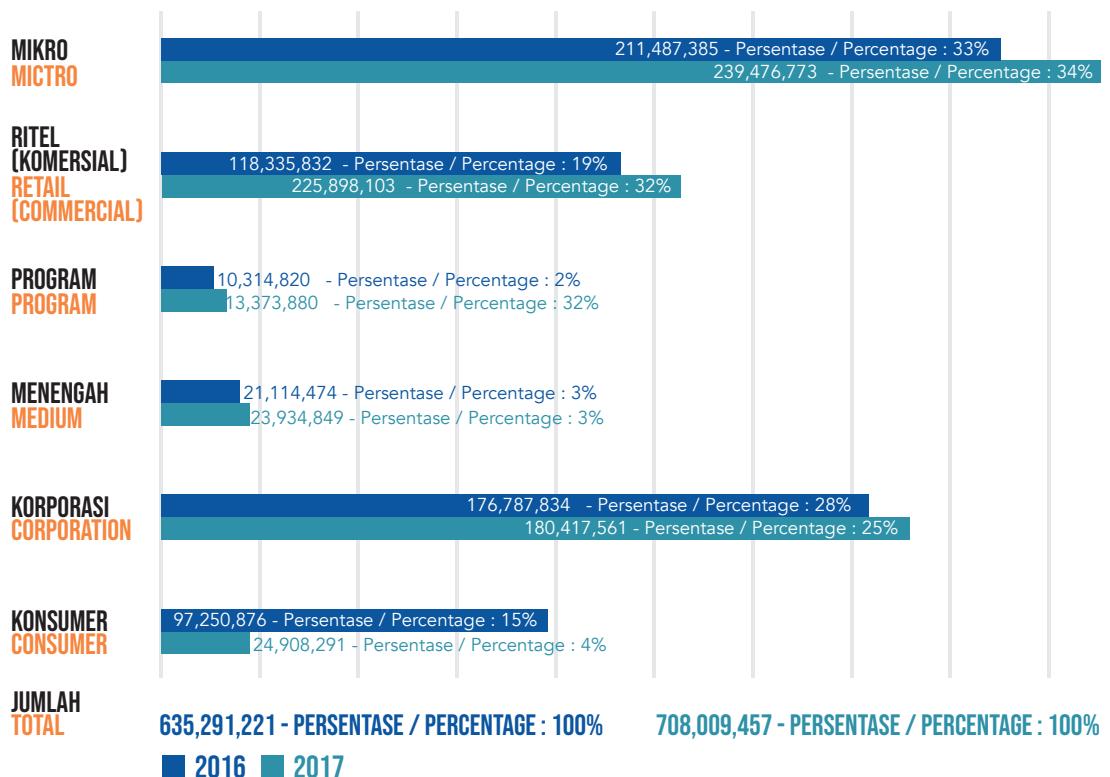
Throughout 2017, credit granted by BRI increased by 11.45% from Rp635.29 trillion in 2016 to Rp708.01 trillion. This credit increase was due to a rise in the retail credit category reaching 91% from the previous year.

Tingkat NPL mencapai 2,10% pada akhir tahun 2017, lebih tinggi dibanding akhir tahun 2016 yaitu 2,03%. Kolektibilitas kredit terlihat dari total NPL dan BRI mampu menjaga kualitas kredit yang ditunjukkan dari rendahnya NPL di bawah ambang batas oleh Bank Indonesia sebesar 5%.

NPL level reached 2.10% by the end of 2017, higher compared to the end of 2016 of 2.03%. Credit collectability is shown from the NPL total and BRI was able to maintain credit quality as evidenced by the low NPL under the 5% limit established by Bank Indonesia.

### Komposisi Pinjaman Berdasarkan Kategori Kredit (Rp Juta) [FS6]

Loan Composition Based on Credit Category (Million Rp)



### Pinjaman Kredit Berdasarkan Wilayah Indonesia (Rp Triliun) [FS6]

Credit Loan Based on Indonesian Region (Trillion Rp)

Unit Kerja Business Unit	2016		2017	
	Nilai Tercatat Recorded Value	Baki Debet Outstanding	Nilai Tercatat Recorded Value	Baki Debet Outstanding
Wilayah Jakarta Jakarta Region	204.37	203.59	223.53	203.59
Wilayah Sumatera Sumatera region	104.63	101.44	116.05	101.44
Wilayah Jawa Barat West Java Region	49.25	47.70	57.36	47.70
Wilayah Jawa Tengah & DIY Central Java & DIY Region	64.88	62.82	71.94	62.82
Wilayah Jawa Timur East Java Region	65.00	63.06	74.24	63.06
Wilayah Indonesia Timur dan Tengah Eastern and Central Indonesia Region	137.84	133.36	155.09	133.36
Lainnya Others	9.37	9.38	9.80	9.38
Jumlah Total	<b>635.34</b>	<b>621.35</b>	<b>708.01</b>	<b>621.35</b>



### Komposisi Kredit Berdasarkan Wilayah Luar Negeri (USD) [FS6]

Credit Composition Based on Overseas Region (USD)

Unit Kerja BRI Business Units	2015	2016	2017
New York	234,603,828	261,771,623	261,815,409
Cayman Island	296,610,219	273,785,712	221,669,089
Singapore	7,300,601	23,222,055	45,313,169**
Timor Leste*	N/A	N/A	6,431,151

\* Belum menyalurkan kredit karena pembukaan Timor Leste pada 2017

\* Not yet disbursing credit due to the 2017 opening in Timor Leste

\*\* Khusus dalam mata uang SGD

\*\* Specifically in SGD

### Komposisi Kredit Berdasarkan Sektor Ekonomi (Rp Juta) [FS6]

Credit Composition Based on Economic Sector (Million Rp)

Sektor Usaha / Business Sector	2015	2016	2017
	Jumlah Kredit Disalurkan (Rp Juta) / Amount of Credit Disbursed (Million Rp)		
Pertanian <i>Agriculture</i>	59,382,793	59,382,793	59,382,793
Pertambangan <i>Mining</i>	7,156,194	7,156,194	7,156,194
Pengolahan <i>Processing</i>	59,612,836	59,612,836	59,612,836
Listrik, Gas dan Air <i>Electricity, Gas, and Water</i>	21,428,971	21,428,971	21,428,971
Konstruksi <i>Construction</i>	16,757,258	16,757,258	16,757,258
Perdagangan, Restoran dan Hotel <i>Commerce, Restaurant, and Hotel</i>	193,707,174	193,707,174	193,707,174
Transportasi dan Komunikasi <i>Transportation and Communication</i>	15,824,781	15,824,781	15,824,781
Jasa Usaha <i>Business Service</i>	27,357,966	27,357,966	27,357,966
Jasa Sosial <i>Social Service</i>	14,223,727	14,223,727	14,223,727
Lain-lain <i>Others</i>	149,028,838	149,028,838	149,028,838
Jumlah Total	<b>564,480,538</b>	<b>564,480,538</b>	<b>564,480,538</b>

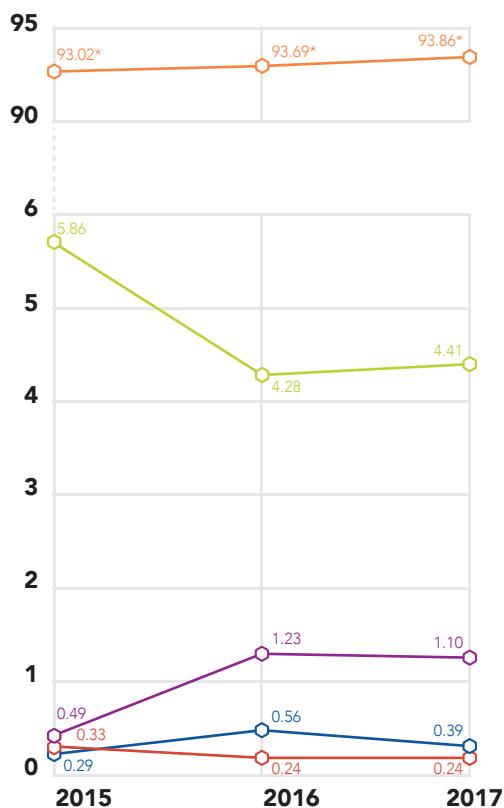
## Prioritas Sektor Mikro [FS7] Micro Sector Priority

Pengembangan sektor mikro BRI didukung 11.473 mantri Kredit Usaha Rakyat (KUR), naik dari sebelumnya sebanyak 10.515 mantri KUR. Kinerja KUR Mikro BRI sepanjang tahun 2017 mencapai Rp69,17 triliun dengan jumlah debitur 5,3 juta, naik dari sebelumnya sebesar Rp58,38 triliun dengan jumlah debitur 4,3 juta.

Selain KUR Mikro, BRI juga mengembangkan Kupedes yang selama ini terbukti mampu meningkatkan omzet dan laba usaha debitur, serta penyerapan tenaga kerja. Kinerja Kupedes BRI sepanjang tahun 2017 mencapai Rp180,22 naik dari sebelumnya sebesar Rp159,90 triliun.

Keberpihakan BRI kepada sektor mikro ini memiliki dampak positif terhadap peningkatan taraf hidup masyarakat, khususnya melalui program pemberdayaan ekonomi masyarakat. Selain itu sebagai wujud dukungan BRI terhadap peningkatan porsi pendanaan untuk mencapai rencana pembangunan jangka panjang dan menengah, yaitu RPJP 2005-2025 dan RPJM 2015-2019.

### Kategori Kredit Berdasarkan Kolektibilitas (%) Credit Category Based on Collectability (%)

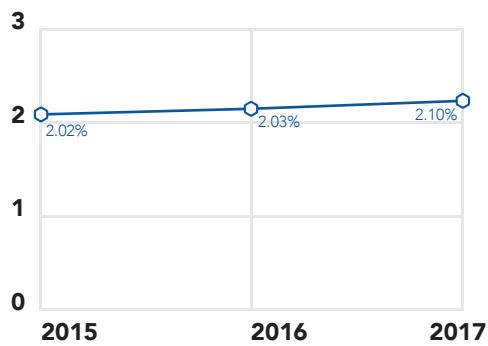


Development of the BRI micro sector was supported by 11,473 micro credit (KUR) marketing (mantri) which increased from the previous 10,515 mantri KUR. The performance of BRI Micro KUR throughout 2017 reached Rp69.17 trillion with 5.3 million debtors, an increase from the previous Rp58.38 trillion with 4.3 million debtors.

Aside from Micro Kur, BRI also developed Kupedes which has been proven capable to increase debtors' turnover and business profits, as well as manpower absorption. The BRI Kupedes performance throughout 2017 reached Rp180.22, increasing from the previous Rp159.90 trillion.

BRI partiality towards the micro sector has a positive impact on the improvement of people's standard of living, especially through the community economic empowerment program. Furthermore, it is a form of BRI support towards the increase of the financing portion in achieving the long and mid-term development plans, which are RPJP 2005-2025 and RPJM 2015-2019.

### Tingkat Non Performing Loan (NPL) Level of Non-Performing Loan (NPL)



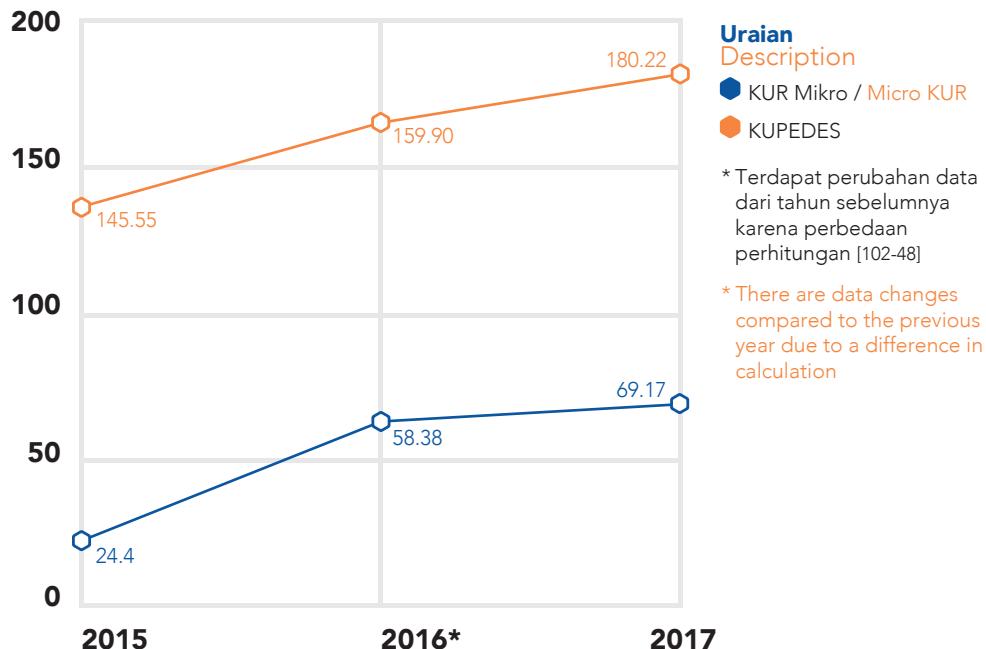
#### Uraian Description

- Lancar / Current
- Dalam Perhatian Khusus / In Special Attention
- Kurang Lancar / Substandard
- Diragukan / Doubtful
- Macet / Loss



### Realisasi Penyaluran KUR Mikro dan Kupedes (Rp Triliun)

Realization of Micro KUR and Kupedes Disbursement (Trillion Rp)



### Penyaluran KUR Untuk Program Perikanan Berkelanjutan [FS-10, FS-13]

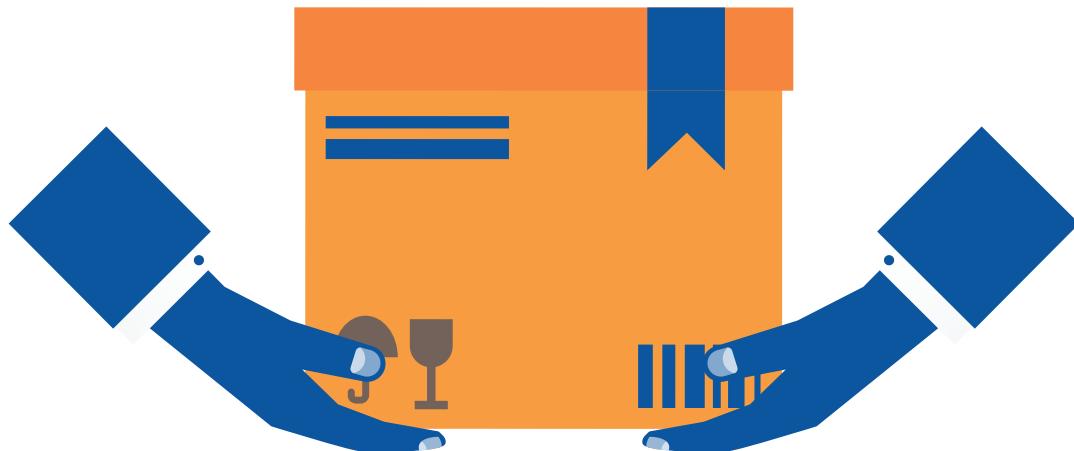
BRI bekerjasama dengan Kementerian Kelautan dan Perikanan membuka Gerai Permodalan Nelayan (Gemonel) untuk meningkatkan skala usaha nelayan, termasuk mendorong implementasi program perikanan berkelanjutan. Sasaran Gemonel adalah seluruh nelayan, terutama nelayan eks cantrang/arad yang membutuhkan permodalan (usaha dan/atau investasi) dengan berbagai skim KUR Mikro dan KUR Ritel.

Sejak diluncurkan pada 14 November 2016, Gemonel telah diselenggarakan di 14 daerah di Indonesia. Jumlah kredit yang telah disalurkan melalui kegiatan Gemonel kepada 229 debitur nelayan mencapai Rp19,5 miliar. Selain mendapatkan kredit, debitur nelayan mendapatkan bantuan alat tangkap ramah lingkungan untuk mendukung pemberantasan aktivitas penangkapan ikan illegal.

### KUR Disbursement for Sustainable Fishery Program [FS-10, FS-13]

BRI cooperates with the Ministry of Maritime Affairs and Fisheries in opening the Fishermen's Capital Outlet (Gemonel) to increase the business scale of fishermen, including to encourage the implementation of sustainable fishery program. The targets of Gemonel are all fishermen, particularly ex-cantrang/small bottom trawl fishermen who need capital (business and/or investment) with various Micro KUR and Retail KUR schemes.

Since launched on 14 November 2016, Gemonel has been organized in 14 regions in Indonesia. The amount of credit disbursed through Gemonel activities to 229 fishermen debtors reached Rp19.5 billion. Aside from receiving credit, fishermen debtors accepted environmentally-friendly fishing gear to support the eradication of illegal fishing activities.



## KONTRIBUSI DAN DISTRIBUSI EKONOMI [201-1] ECONOMIC CONTRIBUTION AND DISTRIBUTION

Kinerja ekonomi BRI sepanjang 2017 menunjukkan hasil meningkat dibandingkan tahun 2016. BRI membukukan laba bersih sebesar Rp28,40 triliun atau naik 10,29% dibandingkan dengan tahun 2016 sebesar Rp25,75 triliun. Pencapaian ini sesuai dengan target pertumbuhan laba Perseroan di kisaran 7,8% untuk tahun 2017.

BRI juga turut berkontribusi lewat pembayaran pajak penghasilan kepada pemerintah sebesar Rp16,32 triliun, naik dibanding tahun sebelumnya sebesar Rp13,52 triliun. Selain itu BRI menginvestasikan dana untuk masyarakat melalui berbagai kegiatan bina lingkungan sebesar Rp150 miliar, naik dibandingkan tahun sebelumnya Rp133 miliar.

The BRI economic performance in 2017 showed increasing results compared to 2016. BRI recorded a net profit of Rp28.40 trillion or a 10.29% increase compared to Rp25.75 trillion in 2016. This achievement is in accordance with the Company profit growth target at around 7.8% for 2017.

BRI also contributes through income tax payment to the government of Rp16.32 trillion, an increase compared to Rp13.52 trillion of the previous year. Furthermore, BRI invested funds for the community through various community development activities at Rp150 billion, an increase compared to Rp133 billion of the previous year.



## Distribusi Nilai Ekonomi (Rp Juta) [201-1]

Economic Value Distribution (Million Rupiah)

Uraian / Description	2015	2016****	2017
	Periode Pelaporan / Reporting Period		
<b>Nilai Ekonomi Langsung yang Diterima / Received Direct Economic Value</b>			
Hasil pendapatan <i>Revenue</i>	96,391,495	106,709,859	117,148,259
Tambahan <i>Additional</i>			
Hasil pendapatan lainnya <i>Other Revenues</i>	500,261	15,199	201,644
Keuntungan (Kerugian) selisih kurs <i>Foreign Exchange Gain (Loss)</i>	457,939	(271,661)	175,351
Jumlah Nilai Ekonomi Langsung yang Diterima <i>Amount of Received Direct Economic Value</i>	97,349,695	106,453,397	117,525,254
<b>Nilai Ekonomi Langsung yang Didistribusikan / Distributed Direct Economic Value</b>			
Biaya operasional <i>Operating cost</i>	13,927,784	15,379,722	16,876,097
Biaya tenaga kerja <i>Personnel expenditure</i>	15,961,035	17,648,351	19,436,502
Pembayaran dividen <i>Dividends</i>	7,272,494	7,619,322	10,478,000
Bunga pinjaman dan bunga bank <i>Loan interest and bank interest</i>	25,710,162	26,920,380	27,825,233
Pembayaran kepada Pemerintah: <i>Payment to the Government:</i>			
Indonesia****	12,288,233	13,522,473	16,325,518
New York	13,419	38,213	25,923
Singapore*	N/A**	933	2,406
Hongkong***	N/A	N/A	N/A
Timor Leste****	N/A	N/A	N/A
Pengeluaran investasi kepada masyarakat <i>Investment expenditure to the public</i>	126,391	132,708	150,348
Jumlah Nilai Ekonomi Langsung Didistribusikan <i>Amount of Distributed Direct Economic Value</i>	75,299,518	79,953,868	91,120,027
Nilai Ekonomi Langsung yang Ditahan <i>Direct Economic Value Retained</i>	22,050,177	26,499,529	26,405,227

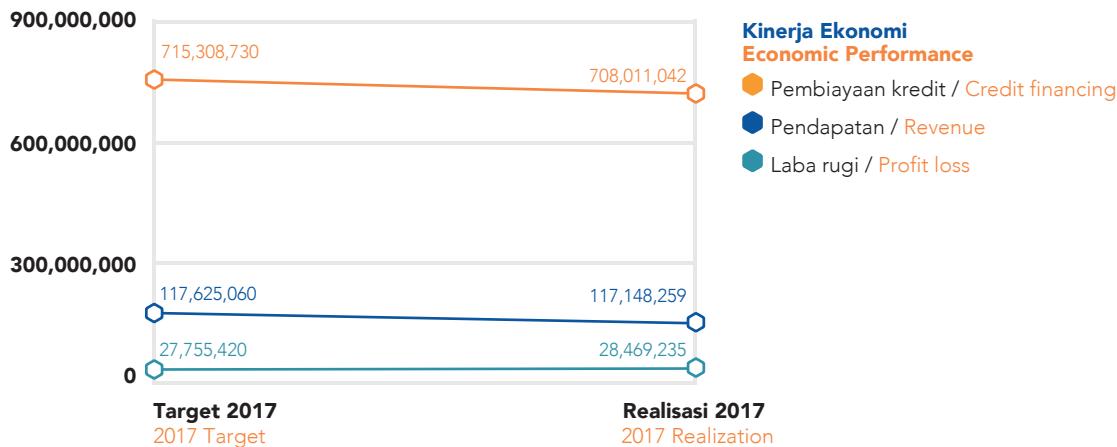
Keterangan :

- \* Unit kerja Singapura mulai beroperasi tahun 2015
- \*\* Tahun 2015, unit kerja Singapura tidak membayarkan corporate tax karena masih mencatat kerugian
- \*\*\* Unit kerja Hongkong belum beroperasi.
- \*\*\*\* Unit kerja Timor Leste mulai beroperasi tahun 2017 dan tidak membayarkan corporate tax karena masih mencatat kerugian
- \*\*\*\*\* Mencakup PPh Potong/Pungut, PPN, Bea Materai & PPh Badan
- \*\*\*\*\* Terdapat perubahan data pendapatan, biaya operasional, dan bunga pinjaman dan bunga bank tahun 2016 dari tahun sebelumnya karena perbedaan perhitungan [102-48]

Information :

- \* The Singapore business unit began operations in 2015
- \*\* In 2015, the Singapore business unit did not pay corporate tax due to still recording loss
- \*\*\* The Hongkong business unit is not yet in operation
- \*\*\*\* The Timor Leste business unit began operations in 2017 and did not pay corporate tax due to still recording loss
- \*\*\*\*\* Includes Income Tax / Pick-Up, VAT, Stamp Duty & Corporate Income Tax
- \*\*\*\*\* There are data changes of revenue, operating cost, loan interest and bank interest in 2016 from the previous year due to difference in calculation [102-48]

### Target dan Realisasi Kinerja Ekonomi 2017 (dalam juta) Economic Performance Target and Realization in 2017 (in million Rp)



Pada tahun 2017, BRI belum mempunyai target khusus mengenai rencana SF. Namun demikian, BRI akan membentuk tim rencana aksi keuangan berkelanjutan (RAKB) untuk merumuskan rencana pelaksanaan SF.

In 2017, BRI was yet to have a specific target regarding SF plans. However, BRI will form a sustainable finance action plan (RAKB) team to formulate SF implementation plans.

### Kontribusi Sosial dari Dana Kemitraan [FS7] Social Contribution from Partnership Funds

Program Kemitraan BRI memiliki metode penyaluran kredit yang sama seperti layaknya penyaluran kredit bank pada umumnya, mulai dari analisis karakter hingga kemampuan penyerapan tenaga kerja lokal. Namun program ini menjadi berbeda karena BRI maupun pihak ketiga yang ditunjuk memberikan pembinaan kepada mitra strategis disesuaikan dengan kebutuhannya. Pembinaan ini bertujuan meningkatkan produktivitas maupun perkembangan usaha mitra binaan. Bentuk pembinaan berupa pendidikan, pelatihan, pemagangan, pemasaran, promosi, dan program lainnya dengan tujuan untuk meningkatkan kemandirian.

The BRI Partnership Program has a similar credit disbursement method as general bank credit distribution, from character analysis to local manpower absorption capability. However, this program differs in that BRI or the appointed third party provides development for strategic partners according to their needs. This development has the objective of increasing productivity and growth of development partners. The forms of development are education, training, internship, marketing, promotion, and other programs with the goal of improving independence.



**BRI memberikan pembinaan kepada mitra strategis untuk meningkatkan produktivitas maupun pengembangan usaha mitra.**

**BRI provides guidance to strategic partners to improve productivity and partners' business development.**



### Rincian Penyaluran Dana Program Kemitraan [201-1]

Details of the Partnership Program Funds Distribution

Sektor Ekonomi Economic Sector	2015	%	2016	%	2017	%
Industri Industry	5,152	11.10	5,882	6.55	7,490	4.53
Jasa Services	3,199	6.90	6,329	7.05	14,429	8.72
Perdagangan Commerce	28,899	62.29	59,168	65.92	108,728	65.72
Perikanan Fishery	1,537	3.31	3,580	3.99	4,112	2.49
Perkebunan Plantation	415	0.89	1,886	2.10	4,333	2.62
Pertanian Agriculture	2,405	5.18	3,645	4.06	5,080	3.07
Peternakan Livestock	4,788	10.32	9,269	10.33	21,270	12.68
<b>Sub Total</b>	<b>46,395</b>	<b>100.00</b>	<b>89,759</b>	<b>100.00</b>	<b>165,442</b>	<b>100.00</b>
Sinergi BUMN SOE Synergy	8,072		0		56,658	
Dana Pembinaan Development Funds	34		0		0	
<b>Total</b>	<b>54,501</b>		<b>89,759</b>		<b>222,100</b>	





MEMBENTUK PERBANKAN BERKELANJUTAN  
SHAPING SUSTAINABLE BANKING



MEMBENTUK EKONOMI BERKELANJUTAN  
SHAPING SUSTAINABLE ECONOMY

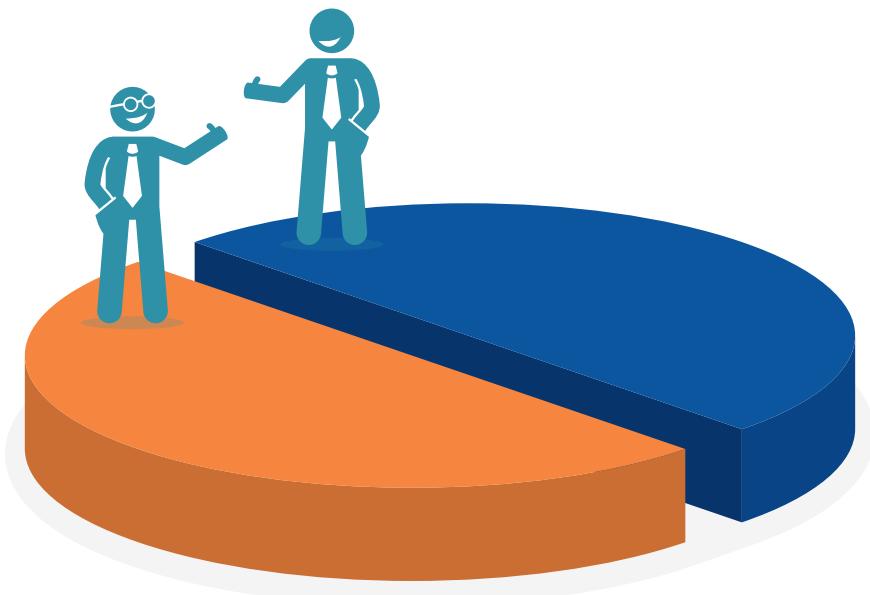


MEMBENTUK INSAN BRI HANDAL  
SHAPING EXCELLENT BRI PERSONNEL

# MEMBENTUK INSAN BRI HANDAL

SHAPING EXCELLENT BRI PERSONNEL





## HUMAN CAPITAL MANAGEMENT

### HUMAN CAPITAL MANAGEMENT

[103-1]

Ketenagakerjaan merupakan salah satu faktor penting bagi BRI karena pekerja menentukan tumbuh dan berkembangnya bisnis BRI. Pengelolaan ketenagakerjaan BRI mengacu pada peraturan nasional dan praktik terpuji internasional. BRI juga memiliki kebijakan ketenagakerjaan yang dirumuskan bersama Serikat Pekerja dalam Perjanjian Kerja Bersama (PKB) yang berlaku 2 tahun sekali dan maksimum perpanjangan 1 tahun. PKB yang saat ini berlaku adalah PKB Periode tahun 2017-2019. Selain itu, BRI mengatur hak dan kewajiban pekerja melalui kebijakan-kebijakan internal, meliputi: pengembangan karir, kompensasi dan keuntungan, manajemen kinerja dan hubungan industrial.

Human capital is one of the important factors for BRI because employees determine the growth and development of BRI business. BRI human capital management refers to national regulations and international best practices. BRI also has human capital policies formulated with the Workers' Union in a Cooperation Agreement (PKB) with a validity period of 2 years and maximum extension of 1 year. The current prevailing PKB is the 2017-2019 Period PKB. Furthermore, BRI regulates employee rights and obligations through internal policies, which include: career development, compensations and benefits, performance management, and industrial relations.

## Implementasi Revitalisasi Budaya Kerja [102-16] Implementation of Work Culture Revitalization

BRI telah melakukan revitalisi budaya kerja sebagai bagian dari 78 Inisiatif Transformasi. Revitalisasi budaya yang dilakukan adalah membangun budaya berbasis kinerja (*Performance Driven Culture*).

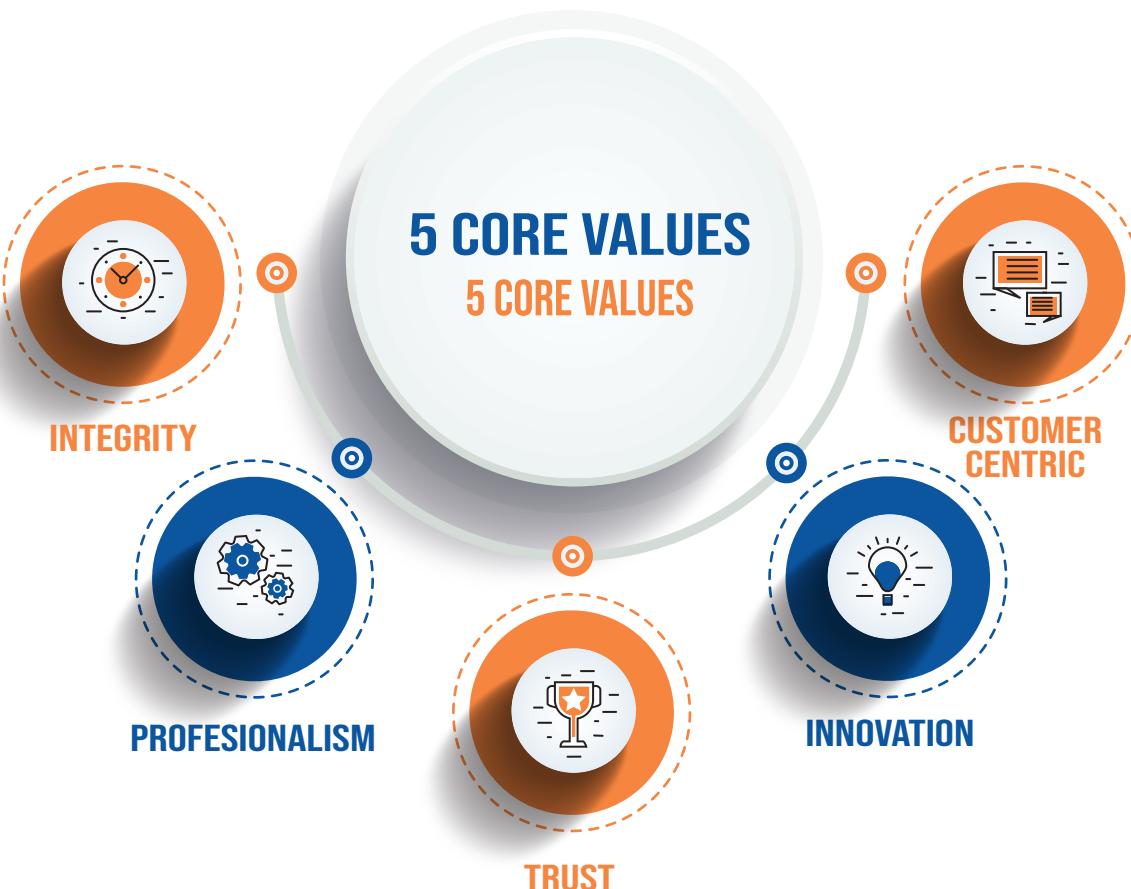
Implementasi revitalisasi budaya kerja BRI dirumuskan dalam lima nilai (BRILiaN), 10 Sikap Perilaku, 20 Indikator Perilaku dan 20 Tindakan Budaya Kerja. Nilai-nilai utama dalam budaya perusahaan ini merupakan pedoman bagi pekerja dalam bersikap dan berperilaku, baik dalam berhubungan dengan nasabah, sesama pekerja serta pihak eksternal lainnya. Konsistensi dalam mengimplementasikan revitalisasi budaya perusahaan ini merupakan salah satu landasan utama untuk mencapai keberlanjutan perusahaan.

Untuk menjawab target dan tantangan bisnis pada Aspirasi BRI 2022, maka salah satu upaya untuk mendukung Transformasi BRI (BRIvolution) telah dirumuskan New Culture BRI (BRILiaN) yang meliputi 5 Core Values BRI.

BRI has performed work culture revitalization as part of the 78 Transformation Initiatives. The conducted culture revitalization is building performance-driven culture.

Implementation of the BRI work culture revitalization is formulated in five values (BRILiaN), 10 Codes of Conduct, 20 Conduct Indicators, and 20 Work Culture Practices. The key values in this corporate culture are guidelines for employees in conduct and behavior, whether in relations with customers, colleagues, as well as other external parties. Consistency in implementing corporate culture revitalization is one of the main foundations in achieving company sustainability.

To respond to business targets and challenges in the 2022 BRI Aspiration, one of the efforts to support BRI Transformation (BRIvolution) has been formulated as BRI New Culture (BRILiaN), which includes the 5 BRI Core Values.



## Rekrutmen dan Komposisi Pekerja

### Recruitment and Employee Composition

BRI mengoptimalkan intensitas proses rekrutmen dan seleksi calon pekerja sejalan dengan Arsitektur Sumber Daya Manusia (SDM) BRI. Arsitektur SDM BRI disusun secara komprehensif, sistematis dan terukur mencakup aktivitas: perencanaan; rekrutmen, seleksi dan penempatan; pengembangan SDM; menjaga dan mempertahankan; manajemen kinerja; dan pengakhiran hubungan. Rekrutmen pekerja secara selektif dilakukan melalui jalur program pengembangan staf (PPS), non staf dan *professional hiring*. Dari hasil proses rekrutmen dan seleksi calon pekerja, BRI memastikan tidak adanya tenaga kerja paksa maupun tenaga kerja anak.

BRI optimizes the intensity of the recruitment and selection process of future employees in line with the BRI Human Capital (SDM) Architecture. The BRI SDM Architecture was composed comprehensively, systematically, and measurably, which include the activities of: planning; recruitment, selection, and placement; SDM development; maintaining and preserving; performance management; and termination. Employee recruitment is selectively performed through the channels of staff development program (PPS), non-staff, and professional hiring. From the results of future employee recruitment and selection, BRI ensures there are no forced or underage labor.

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

Further information regarding career opportunities and BRI employees is available at  
<http://e-recruitment.bri.co.id>

Pada tahun 2017, BRI merekrut 8.126 pekerja baru, naik dari tahun sebelumnya sebanyak 7.089 orang. Saat ini komposisi pekerja BRI sebanyak 92.858 orang, turun dari tahun sebelumnya sebanyak 93.333 orang. Dari total pekerja BRI, hampir 30% pekerja BRI merupakan pekerja alih daya (*outsource*) dan tidak ada pekerja yang bekerja berdasarkan musiman. Keseluruhan (100%) pekerja tetap BRI, diwakili serikat pekerja telah menandatangi perjanjian kerja sama (PKB) periode tahun 2015-2017. Pekerja yang tergabung dalam serikat pekerja BRI, yaitu sebanyak 25.221 orang. [GRI 102-8, 102-41, 401-1]

In 2017, BRI recruited 8,126 new employees, increasing from 7,089 of the previous year. Currently, the composition of BRI employees is 92,858 people, a decrease from 93,333 people of the previous year. From the total of BRI employees, almost 30% are outsourced and there are no seasonal employees. All (100%) of BRI permanent employees are represented by the workers' union which has signed the 2015-2017 period cooperation agreement (PKB). Employees who are members of the BRI workers' union are 25,221 people. [GRI 102-8, 102-41, 401-1]



### Komposisi Pekerja Berdasarkan Status Kerja [102-8]

Employee Composition Based on Employment Status

Status	2015		2016		2017	
	Pria / Male	Wanita / Female	Pria / Male	Wanita / Female	Pria / Male	Wanita / Female
Pekerja Tetap <i>Permanent Employee</i>	36,807	18,052	39,595	19,412	41,020	19,744
Pekerja Kontrak <i>Contract Employee</i>	14,880	22,571	12,824	21,438	11,338	20,656
Trainee <i>Trainee</i>	180	84	55	9	76	24
Subtotal	51,867	40,707	52,474	40,859	52,434	40,424
Total	<b>92,574</b>		<b>93,333</b>		<b>92,858</b>	

### Komposisi Pekerja Berdasarkan Wilayah [102-8]

Employee Composition Based on Region

Unit Kerja / Business Unit	2015		2016		2017	
	Pria / Male	Wanita / Female	Pria / Male	Wanita / Female	Pria / Male	Wanita / Female
Wilayah Jakarta <i>Jakarta Region</i>	8,308	6,965	7,980	6,666	10,447	7,293
Wilayah Sumatera <i>Sumatera Region</i>	10,748	7,751	10,931	7,744	10,702	7,620
Wilayah Jawa Barat <i>West Java Region</i>	5,283	3,358	5,570	3,485	5,540	3,376
Wilayah Jawa Tengah & DIY <i>Central Java &amp; DIY Region</i>	7,894	7,187	7,982	7,286	7,984	7,047
Wilayah Jawa Timur <i>East Java Region</i>	6,460	5,609	6,973	6,010	6,997	5,901
Indonesia Timur & Tengah <i>Eastern and Central Indonesia Region</i>	10,714	9,194	10,609	9,053	10,699	9,158
Lainnya <i>Others</i>	2,460	643	2,429	15	65	29

### Komposisi Pekerja Baru Berdasarkan Usia [401-1]

New Employee Composition Based on Age

Usia / Age	2015		2016		2017	
	Pria / Male	Wanita / Female	Pria / Male	Wanita / Female	Pria / Male	Wanita / Female
<31	4,364	3,951	3,602	3,417	5534	2,093
31 – 40	130	46	53	10	274	209
41 – 50	2	2	4	0	5	1
> 50	5	1	3	0	7	3
Subtotal	4,501	4,000	3,662	3,427	5,820	2,306
Jumlah Total	<b>8,501</b>		<b>7,089</b>		<b>8,126</b>	

## Komposisi Manajemen Berdasarkan Gender [102-8] [401-1]

Management Composition Based on Gender

Kelompok Jabatan / Position Group	2015	2016		2017	
		Pria / Male	Wanita / Female	Pria / Male	Wanita / Female
Senior Executive Vice President	4	4	0	5	0
Executive Vice President	50	78	8	85	13
Vice President	198	165	28	189	20
Assistant Vice President	395	326	54	290	55
Senior Manager	738	596	151	589	146
Manager	731	923	325	982	349
<b>Total Management</b>	<b>2,116</b>	<b>2,092</b>	<b>566</b>	<b>2,140</b>	<b>583</b>
Assistant Manager	4,331	4,031	961	4,286	1,124
Officer	11,837	8,484	3,730	8,257	3,746
Assistant	74,290	37,867	35,602	37,751	34,971
<b>Sub Total</b>	<b>90,458</b>	<b>50,382</b>	<b>40,293</b>	<b>52,434</b>	<b>40,424</b>
<b>Total Pekerja</b>	<b>92,574</b>		<b>93,333</b>		<b>92,858</b>
<b>Total Employees</b>					

## Komposisi Pekerja Baru Berdasarkan Wilayah [401-1]

New Employee Composition Based on Region

Wilayah Kerja / Business Region	2015		2016		2017	
	Pria / Male	Wanita / Female	Pria / Male	Wanita / Female	Pria / Male	Wanita / Female
Wilayah Sumatera	1,061	816	556	535	1,073	346
<b>Sumatera Region</b>						
Wilayah Jakarta	980	875	729	659	819	359
<b>Jakarta Region</b>						
Wilayah Jawa Barat	271	239	418	356	882	143
<b>West Java Region</b>						
Wilayah Jawa Tengah & DIY	492	529	343	441	988	399
<b>Central Java &amp; DIY Region</b>						
Wilayah Jawa Timur	478	492	590	747	897	524
<b>East Java Region</b>						
Wilayah Indonesia Timur & Tengah	1,067	995	443	535	1,161	535
<b>Eastern &amp; Central Indonesia Region</b>						
Lainnya	152	54	33	10	0	0
<b>Others</b>						

## Penerimaan Pekerja Baru [401-1]

New Employee Recruitment

Jalur Penerimaan	2016			2017		
	Pria / Male	Wanita / Female	Jumlah / Total	Pria / Male	Wanita / Female	Jumlah / Total
Jumlah PPS*	54	5	59	51	22	73
Number of PPS						
Jumlah Tenaga Pemasar, Admin, & Frontliner	3,594	3,414	7,008	5,739	2,276	8,014
Number of Marketers, Admin, & Frontliners						
Lain-lain	0	4	4	22	6	28
Others						
Total Lulusan Baru		7,071				8,116
Total Fresh Graduates						
Total Berpengalaman		18				10
Total Experienced						
<b>Grand Total</b>	<b>7,089</b>			<b>8,126</b>		

\*PPS : Program Pengembangan Staf \*PPS : Staff Development Program

## Pekerja Berhenti [401-1]

Resigning Employees

Latar Belakang Background	2016					2017				
	Gender		Kelompok Usia / Age Group			Gender		Kelompok Usia / Age Group		
	Pria / Male	Wanita / Female	<30 Tahun	31 – 55 Tahun	>56 Tahun	Pria / Male	Wanita / Female	<30 Tahun	31 – 55 Tahun	>56 Tahun
Pensiun Normal Normal Retirement	641	81	0	722	0	644	108	0	752	0
Pensiun Dini Alasan Kesehatan Health Reasons Early Retirement	20	10	12	3	15	8	5	7	4	2
Mengundurkan Diri Resigned	984	1,426	1,592	12	806	1,179	1,447	1,557	133	936
Meninggal Dunia Passed Away	76	31	31	5	71	105	26	35	31	65
Lain-lain Others	1,802	2,136	3,526	0	412	282	118	233	11	156
<b>Subtotal</b>	<b>3,523</b>	<b>3,684</b>	<b>5,161</b>	<b>742</b>	<b>1,304</b>	<b>2,218</b>	<b>1,704</b>	<b>1,832</b>	<b>931</b>	<b>1,159</b>
<b>Jumlah</b> <b>Total</b>	<b>7,207</b>			<b>7,207</b>			<b>3,922</b>			<b>3,922</b>

## Perputaran Pekerja Employee Turnover

Untuk mengoptimalkan kinerja perusahaan, BRI melakukan perhitungan secara rutin tingkat turnover pekerja berdasarkan usia, gender dan wilayah. Secara umum tingkat perputaran (turnover) SDM BRI di tahun 2017 mencapai 1,22 %, naik dibandingkan tahun sebelumnya sebesar 1,11%.

To optimize company performance, BRI performs routine calculations of employee turnover levels based on age, gender, and region. In general, the turnover rate of BRI SDM in 2017 reached 1.22%, an increase compared to 1.11% of the previous year.

## Tingkat Perputaran Pekerja [401-1]

Employee Turnover Rates

Uraian / Description	2015	2016	2017
Penerimaan Pekerja Baru New Employee Recruitment	7,924	7,089	8,126
Pekerja Berhenti Resigning Employee	645	707	3,922
Jumlah Pekerja Di Akhir Tahun Number of Employees at End of Year	54,834	59,108	60,764
Rasio Perputaran Pekerja Employee Turnover Ratio	1.19%	1.11%	1.22%

\*Jumlah rasio perputaran pekerja didapat dari pekerja yang keluar atas permintaan sendiri dibagi dengan pekerja tetap

\*Number of employee turnover ratios is obtained from resigning employee divided by permanent employee

## Tingkat Perputaran Pekerja Berdasarkan Usia [401-1]

Employee Turnover Rates Based on Age

Latar Belakang / Background	2016				2017			
	Pria Male	Wanita Female	Jumlah Total	Presentase Percentage	Pria Male	Wanita Female	Jumlah Total	Presentase Percentage
<31	135	128	263	37.20%	585	972	1,557	59.29%
31 – 40	152	113	265	37.48%	385	302	687	26.16%
41 – 50	52	56	108	15.28%	107	107	214	8.15%
>50	52	19	71	10.04%	102	66	168	6.40%
Jumlah	391	316	707	100%	1,179	1,447	2,626	100.00%

## Tingkat Perputaran Pekerja Berdasarkan Wilayah Tahun 2017 [401-1]

Tingkat Perputaran Pekerja Berdasarkan Wilayah Tahun 2017

Wilayah Kerja Business Region	Jumlah Pekerja Number of Employees	Jumlah Perputaran Pekerja Number of Employee Turnover	Percentase Percentage
Wilayah Jakarta Jakarta Region	17,740	566	3.19%
Wilayah Sumatera Sumatera Region	18,322	530	2.89%
Wilayah Jawa Barat West Java Region	8,916	404	4.53%
Wilayah Jawa Tengah & DIY Central Java & DIY Region	15,031	295	1.96%
Wilayah Jawa Timur East Java Region	12,898	340	2.64%
Wilayah Indonesia Timur & Tengah Eastern & Central Indonesia Region	19,857	490	2.47%
Lainnya Others	94	1	1.06%

## Keterikatan Pekerja

Employee Attachment

Untuk mengukur seberapa besar rasa keterikatan pekerja terhadap Perusahaan, BRI menyelenggarakan survei keterikatan pekerja. Hasil survei tahun 2017 menunjukkan 3,1 dari skala 4, turun 0,1 poin dibandingkan tahun sebelumnya sebesar 3,2. Namun hasil survei keterikatan kerja oleh pihak eksternal, yaitu Korn Ferry HayGroup dan majalah SWA menunjukkan keterikatan pekerja BRI masih berada di atas rata-rata industri. Kedua hasil survei ini semakin memacu BRI terus melakukan evaluasi dan penyempurnaan kebijakan *human capital* agar dapat meningkatkan keterikatan pekerja BRI.

To measure the degree of the sense of employee attachment to the Company, BRI holds an employee attachment survey. The 2017 survey result showed 3.1 out of 4, a decrease of 0.1 point compared to 3.2 of the previous year. However, the workplace attachment survey by an external party, Korn Ferry HayGroup and SWA magazine showed that the BRI employee attachment was still above the industry average. Both these survey results spur BRI to continue evaluating and perfecting human capital policies in order to increase BRI employee attachment.



## MEMERSIAPKAN PEMIMPIN MASA DEPAN PREPARING FUTURE LEADERS

BRI menyiapkan calon pemimpin masa depan dengan memberikan bekal pendidikan dan pelatihan kepada seluruh pekerja melalui Corporate University dan Campus BRI yang tersebar di tujuh kota di Indonesia. Melalui program pendidikan dan pelatihan BRI, setiap pekerja dengan bidang yang telah ditekuninya ditargetkan mengikuti pelatihan minimal 1 kali dalam setahun dan telah terpenuhi selama tahun 2017.

BRI prepares future leaders by giving education and training to all employees through the BRI Corporate University and Campus spread across seven cities in Indonesia. Through the BRI education and training program, each employee with their field of concentration is targeted to participate in a minimum of 1 training per year, which has been fulfilled throughout 2017.

## Pendidikan dan Pelatihan [404-1] Education and Training

BRI menyelenggarakan pendidikan dan pelatihan kepada seluruh pekerja di semua lapis jabatan, baik melalui *public course* maupun dengan pola *in-class learning* dan *e-learning*.

BRI organizes education and training for all employees on all levels of the job, whether through public course or with in-class learning and e-learning patterns.

**158,211**

Kenaikan peserta in-class learning tahun 2017 dibanding 2016  
Increase in the 2017 in-class learning participants compared to 2016

**45**

Kenaikan jumlah modul materi e-learning tahun 2017 dibanding 2016  
Increase in the 2017 e-learning material modules compared to 2016

**420,455**

Kenaikan peserta e-learning tahun 2017 dibanding 2016  
Increase in the 2017 e-learning participants compared to 2016

### Rerata Jam Pendidikan Per Pekerja [404-1] Average of Education Hours per Employee

Tahun Year	Jumlah ( jam ) Amount (Hours)	Jumlah Pekerja Peserta Pendidikan / Number of Education Participant Employees			Rerata ( jam ) Average (Hours)
		Pria / Male	Wanita / Female	Jumlah / Total	
2016	7,684,685	60,233	48,022	108,255	71
2017	8,328,936	61,555	46,613	108,168	77

### Peserta Pendidikan Berdasarkan Jabatan [404-1] Education Participants Based on Position

Jenis Kelamin Gender	Jenjang Jabatan/Golongan							
	2016				2017			
	Top Management (VP s/d SEVP) (VP to SEVP)	Middle Management (AM s/d AVP) (AM to AVP)	Operation (Assistant s/d Officer) (Assistant to Officer)	Jumlah Total	Top Management (VP s/d SEVP) (VP to SEVP)	Middle Management (AM s/d AVP) (AM to AVP)	Operation (Assistant s/d Officer) (Assistant to Officer)	Jumlah Total
Pria Male	248	5,875	46,355	52,478	279	6,147	46,008	52,434
Wanita Female	36	1,492	39,338	40,866	33	1,674	38,717	40,424
Jumlah Total	<b>284</b>	<b>7,367</b>	<b>85,693</b>	<b>93,344</b>	<b>312</b>	<b>7,821</b>	<b>84,725</b>	<b>92,858</b>



Untuk meningkatkan kompetensi pekerja, BRI memberikan 2 jenis pelatihan, yaitu Program Pendidikan Aplikasi (*Enhancement*) dan Program Pendidikan Pengembangan (*Development*). *Enhancement* bertujuan meningkatkan kompetensi dalam menjalankan tugas saat ini, baik yang diselenggarakan oleh internal (FPK/FGD dan sosialisasi) perusahaan maupun pihak ketiga (*public course, sertifikasi*). *Development* bertujuan meningkatkan kompetensi dalam rangka persiapan menduduki jabatan yang lebih tinggi.

To increase employee competence, BRI provides 2 types of training, which are the Application Education Program (*Enhancement*) and the Development Education Program (*Development*). *Enhancement* has the purpose of improving competence in performing current duties, whether organized internally (FPK/FGD and socialization) by the company or a third party (*public course, certification*). *Development* has the objective of improving competence for the preparation of holding a higher position.

#### Jumlah Jam Pelatihan Berdasarkan Jenis Pendidikan Tahun 2017

Amount of Training Hours Based on Type of Education in 2017

Jenis Pendidikan / Type of Education	Total Jam Pendidikan / Total Training Hours
Enhancement (in class dan e-learning)/internal BRI	5,611,144
Development	872,102
Public Course (pihak ketiga) (third party)	152,614
Sertifikasi Certification	68,068
<b>Total</b>	<b>6,703,928</b>

#### Jumlah Peserta Berdasarkan Jenis Pendidikan Tahun 2017

Number of Participants Based on Type of Education in 2017

Jenis Pendidikan / Type of Education	Total Peserta / Total Participants
Enhancement	1,604,946
Development	11,326
FPK/FGD	93,691
Sosialisasi Socialization	63,231
Sertifikasi Certification	915
<b>Total</b>	<b>1,773,194</b>



## PEMBELAJARAN MELALUI WEBINAR, SMART TUBE DAN BRI SHINE [404-1]

Melalui Webinar, BRI dapat menyelenggarakan seminar untuk pekerja via internet yang diakses melalui PC, laptop, tablet, maupun smartphone. Sejak diluncurkan pada 8 Februari 2017, Webinar diikuti 53.116 peserta dengan 19 materi. BRI juga memberikan pembelajaran kepada pekerja melalui Smartube, yaitu channel video yang berfungsi sebagai salah satu media *collaborative learning* dan *knowledge management*. Aplikasi ini diluncurkan pada 16 Desember 2017 bertepatan dengan HUT BRI ke-122.

Selain itu, BRI berupaya membangun budaya berbagi ilmu dan pengetahuan pekerja melalui BRIShare dan BRIShine. BRIShare merupakan aplikasi yang memiliki sarana untuk menatakerjakan aset-aset intelektual pekerja BRI, sedangkan BRIShine adalah wadah komunikasi untuk berbagai ilmu dan pengetahuan (*tacit knowledge*) yang terdokumentasi (*explicit knowledge*) sehingga menjadi pengetahuan bersama.

## EDUCATION THROUGH WEBINAR, SMART TUBE, AND BRI SHINE [404-1]

Through Webinar, BRI can organize seminars for employees via the internet to be accessed through PC, laptop, tablet, or smartphone. Since its launch on 8 February 2017, Webinar has been participated in by 53,116 participants with 19 materials. BRI also gives education to employees through Smart Tube, a video channel which functions as one of the collaborative learning and knowledge management media. This application was launched on 16 December 2017, coinciding with the 122nd BRI Anniversary.

Furthermore, BRI attempts to build an employee knowledge sharing culture through BRIShare and BRIShine. BRIShare is an application with the service to organize the intellectual assets of BRI employees, while BRIShine is a communication means for various documented knowledge to be shared knowledge.

## KONTRIBUSI PENDIDIKAN KEPADA MASYARAKAT SEKITAR [413-1]

BRI Corporate University tidak hanya memberikan pelatihan kepada pekerja, lebih dari itu memberikan pelatihan kepada masyarakat di sekitarnya. Pada 28 Desember 2017, Campus BRI Bandung memberikan pelatihan "Service Excellent" kepada Perangkat Desa Lembang Kecamatan Bandung Barat. Pelatihan ini dihadiri 17 orang perangkat desa dan 1 orang Lurah dari desa tersebut. Pelatihan dilaksanakan dalam 1 hari dalam 2 sesi dengan pengajar dari Lecturer TOS Campus BRI Bandung. Manfaat dari pelatihan diantaranya melatih perangkat desa agar dapat memberikan pelayanan prima kepada masyarakat.

## EDUCATIONAL CONTRIBUTION TO LOCAL COMMUNITIES [413-1]

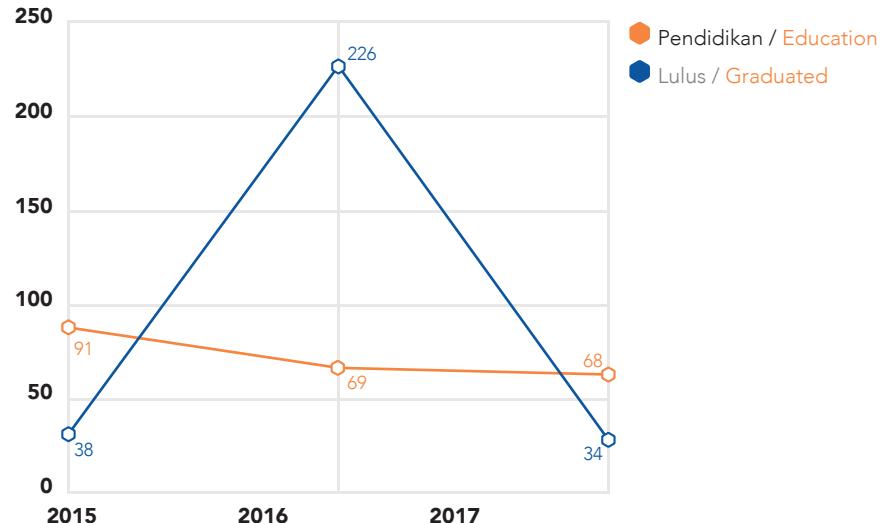
BRI Corporate University does not only provide training for employees. More than that, it provides training for surrounding communities. On 28 December 2017, the BRI Bandung Campus gave "Excellent Service" training to Lembang Village Instruments of the West Bandung Sub-District. The training was attended by 17 village instruments and 1 administrative village head from the village. The training was conducted in 1 day in 2 sessions with a teacher from the BRI Bandung Campus TOS Lecturer. The benefit from training, among which, was to train village instruments in giving excellent service to the public.

## Program Pengembangan Staf (PPS) Staff Development Program (PPS)

BRI membuka kesempatan bagi putra-putri daerah untuk menjadi keluarga besar BRI dengan status pekerja tetap melalui Program Pengembangan Staf (PPS) dan Program Pengembangan Residen Staf (PPRS). Sejak tahun 2011, program ini terbuka bagi warga negara Indonesia hingga wilayah terluar Indonesia, khususnya di Nusa Tenggara Timur, Maluku dan Papua. Melalui seleksi ketat dengan kualifikasi terbaik, BRI masih belum dapat menarik pekerja dari jalur PPRS pada tahun 2017.

BRI opens the opportunity for local sons and daughters to be part of the large BRI family with the permanent employee status through the Staff Development Program (PPS) and Resident Staff Development Program (PPRS). Since 2011, the programs are open for Indonesian citizens to the farthest outreach of Indonesia, particularly in East Nusa Tenggara, Maluku, and Papua. Through a strict selection with the best qualifications, BRI had not managed to recruit employees from the PPRS channel in 2017.

**Pendidikan Program Pengembangan Staf**  
Staff Development Program Education



## Penilaian Kinerja Pekerja [404-3] Assessment of Employee Performance

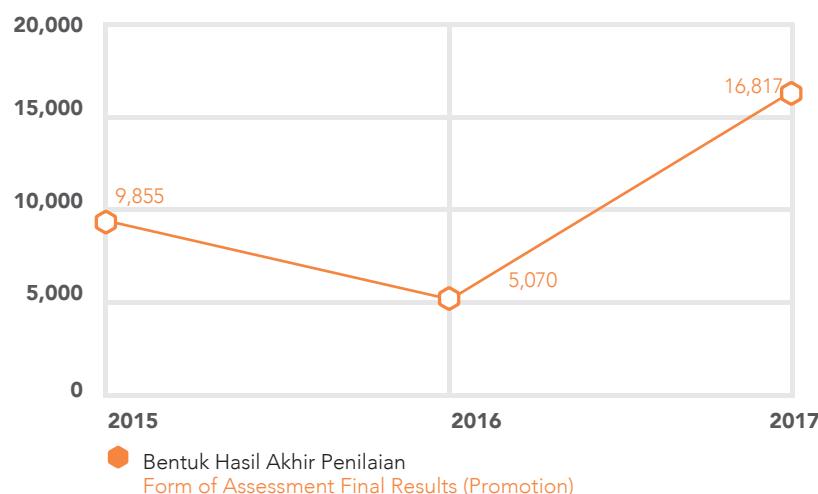
BRI melakukan evaluasi kinerja kepada seluruh (100%) pekerja tetap pria dan wanita di semua lapisan jabatan secara berkala setiap tahun. Penilaian kinerja pekerja tetap dilakukan secara terpadu berbasis Balanced Score Card (BSC) melalui Sistem Manajemen Kinerja (SMK), sedangkan pekerja alih daya (*outsource*) dilakukan secara manual.

Selain SMK, penilaian kinerja dilakukan melalui kegiatan pertemuan rutin tahunan antar sesama pekerja dan manajemen dalam Forum Peningkatan Kinerja (FPK). Penilaian kinerja pekerja tetap mencakup dua sisi, yakni pencapaian *key performance indicators* (KPI) dan pencapaian standar kompetensi.

BRI conducts periodic annual performance evaluation on all (100%) male and female permanent employees on all levels of the job. Employee performance assessment is still integrally performed based on the Balanced Score Card (BSC) through the Performance Management System (SMK), while for outsourced employees is it performed manually.

Aside from SMK, performance assessment is conducted through annual routine meeting activity among colleagues and management in the Performance Improvement Forum (FMK). Employee performance assessment still includes two sides, which are the achievement of key performance indicators (KPI) and the achievement of competence standards.

### Penilaian Kinerja [404-3] Performance Assessment



## Disabilitas Berkarya Productive Disability

BRI memberikan kesempatan berkarya bagi pekerja yang mempunyai keterbatasan atau penyandang disabilitas. Peluang kerja penyandang disabilitas disesuaikan dengan tingkat keahlian dan keterampilan masing-masing, seperti petugas administrasi, *call center*, *help desk*.

BRI gives the opportunity to be productive for employees with limitations or disabilities. Work opportunities for the disabled are adjusted to each expertise and skill level, such as administrative officer, call center, help desk.

# 30 ORANG / PEOPLE

Peningkatan pekerja penyandang keterbatasan di tahun 2017  
Increase in disabled employees in 2017

## Realisasi Anggaran Pendidikan Education Budget Realization

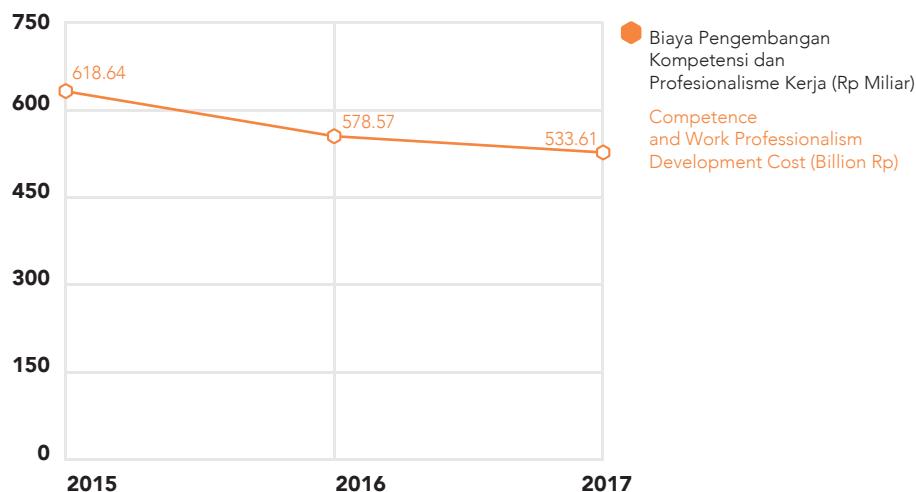
Realisasi total anggaran pengembangan kompetensi pekerja sebesar Rp533,6 miliar, turun dari tahun sebelumnya Rp577 miliar. Penurunan terjadi karena adanya keberhasilan efisiensi pelatihan berbasis teknologi digital.

The total realization of the employee competence development budget was Rp533.6 billion, a decrease from Rp577 billion of the previous year. This decrease occurred due to the success of digital technology-based training efficiency.

### Realisasi dan Rerata Anggaran Pendidikan Per Peserta Realization and Average of the Education Budget per Participant

Tahun Year	Total Anggaran (Rp Miliar) Total Budget (Billion Rp)	2016			Jumlah Total
		Pria Male	Wanita Female	Jumlah Total	
2015	617.5	497,995	291,782	789,777	781,852
2016	577	830,536	661,886	1,492,423	386,683
2017	533.6	1,136,617	636,577	1,773,194	300.934

### Biaya Pengembangan Kompetensi Competence Development Cost





## BRI Excellence Award

### BRI Excellence Award

BRI Excellence Award (BEA) telah dimulai sejak tahun 2014 dan secara konsisten diselenggarakan sebagai apresiasi terhadap insan dan unit kerja BRI yang berprestasi. Pada tahun 2017, BEA memberikan beberapa kategori penghargaan, yaitu Best Innovator, Best Employee, Best Service, Best Unit Kerja, dan Best Culture. Penghargaan yang diberikan mendorong pekerja BRI untuk memberikan kinerja terbaiknya dan menciptakan atmosfer budaya berprestasi di lingkungan BRI.

BRI Excellence Award (BEA) was started in 2014 and has consistently been organized as appreciation towards accomplished personnel and business units. In 2017, BEA gave several award categories, which were Best Innovator, Best Employee, Best Service, Best Business Unit, and Best Culture. The awards given encourage BRI employees to give their best performance and create an accomplished culture atmosphere at BRI.





# MENJAMIN KESEJAHTERAAN PEKERJA [401-2, 401-3]

## ENSURING EMPLOYEE WELFARE

BRI memiliki kebijakan remunerasi dan manfaat yang telah disesuaikan dengan ketentuan perundungan yang berlaku, termasuk Upah Minimum Provinsi (UMP) yang diberikan kepada pekerja BRI di seluruh unit kerja di Indonesia. Kebijakan remunerasi dan manfaat pekerja BRI disesuaikan dengan fungsi jabatan, masa kerja, serta capaian kinerja, tanpa membedakan gender. Kebijakan ini berlaku di seluruh unit kerja Perusahaan diseluruh Indonesia, dengan demikian tidak ada perbedaan dengan wilayah operasi lainnya. BRI memberikan imbalan atas jasa pekerja tetap di tingkat terendah dengan rata-rata lebih tinggi 183% dari UMP yang ditetapkan oleh pemerintah daerah.

BRI memberikan kompensasi secara adil dan kompetitif kepada seluruh pekerja dengan memperhatikan strategi dan perkembangan bisnis perusahaan. Jaminan kerja kembali diberikan bagi pekerja perempuan yang mengambil cuti 3 bulan istirahat sebelum dan setelah melahirkan. Selama cuti, Perusahaan tetap memberikan kompensasi dan tunjangan. Jaminan serupa juga diberikan kepada pekerja yang pergi menuaiakan ibadah haji.

BRI has remunerations and benefits policies adjusted with prevailing regulations, including the Provincial Minimum Wage (UMP) given to BRI employees at all business units in Indonesia. The BRI employee remunerations and benefits policies are adjusted with the job title function, term of office, as well as performance achievement, without differentiating between genders. These policies apply in all business units of the Company in Indonesia, therefore there are no differences with other operational regions. BRI rewards employee services at the lowest level with an average of 183% higher than the UMP determined by local governments.

BRI gives fair and competitive compensations to all employees by considering company business strategies and development. Job security is given to female employees who take the 3-month maternity leave prior and post childbirth. During the leave, the Company still gives compensations and benefits. Similar guarantee is also given to employees on leave for Hajj pilgrimage.

### Jenis Remunerasi dan Manfaat Berdasarkan Status Pekerja\*

Type of Remunerations and Benefits Based on Employee Status\*

Jenis Remunerasi dan Manfaat Diterima Type of Remuneration and Benefit	Pekerja Tetap Permanent Employee	Pekerja Tidak Tetap Non-permanent Employee
Gaji dan Upah <i>Salary and Wage</i>	Ada Provided	Ada Provided
BPJS <i>Social Security</i>	Ada Provided	Ada Provided
Santunan Kematian dan Uang Duka <i>Death Benefit and Bereavement pay</i>	Tidak No	Tidak No
Insentif dan Tunjangan <i>Incentives and Benefits</i>	Ada Provided	Ada Provided
Bantuan Bencana Alam dan Musibah <i>Natural Disaster Relief</i>	Ada Provided	Ada Provided
Tunjangan Hari Tua <i>Old Age Benefit</i>	Ada Provided	Tidak No
Tunjangan Penugasan/Kesetaraan <i>Assignment/Equality Allowance</i>	Ada Provided	Tidak No
Tunjangan Perumahan <i>Housing Allowance</i>	Tidak No	Tidak No
Cuti Melahirkan/Keguguran <i>Maternity/Miscarriage Leave</i>	Ada Provided	Ada Provided
Cuti Haid <i>Menstrual Leave</i>	Ada Provided	Ada Provided
Cuti Menunaikan / Menjalankan Kewajiban Beragama <i>Religious Obligation Leave</i>	Ada Provided	Ada Provided
Cuti Pensiuin <i>Retirement Leave</i>	Tidak No	Tidak No
Pesangon <i>Severance Pay</i>	Ada Provided	Tidak No
Upah Kerja Lembur <i>Overtime Fees</i>	Ada Provided	Ada Provided
Jaminan Pemeliharaan Kesehatan dan Pengobatan <i>Healthcare and Medical Treatment Security</i>	Ada Provided	Ada Provided
Asuransi Jiwa dan Kecelakaan <i>Life and Accident Insurance</i>	Ada Provided	Ada Provided
Program Pensiuin Manfaat Pasti (PPMP)		
Program Pensiuin Iuran Pasti (PPIP) <i>Defined Benefit Pension Plan (PPMP)</i>	Ada Provided	Tidak No
<i>Defined Contribution Pension Plan (PPIP)</i>		
Cuti Tahunan <i>Annual Leave</i>	Ada Provided	Ada Provided
Cuti Besar <i>Sabbatical Leave</i>	Ada Provided	Tidak No

\*Mencakup pekerja kontrak, trainee, dan MPP

\*Including contract employees, trainees, and MPP

## Realisasi Anggaran Pengelolaan Ketenagakerjaan

Realization of the Human Capital Management Budget

Komponen / Component	Besaran Biaya (Rp Juta) / Amount of Funds (Million Rp)		
	2015	2016	2017
Gaji, Upah, dan Tunjangan <i>Salary, Wage, and Benefits</i>	8,208,441	8,542,413	9,075,806
Bonus, Insentif dan Tantiem <i>Bonus, Incentives, and Royalties</i>	4,929,883	5,816,691	6,234,128
Pendidikan dan Pengembangan <i>Education and Development</i>	618,641	578,568	534,097
Tunjangan Kesehatan <i>Health Insurance</i>	295,453	358,918	367,134
Jaminan Jamsostek <i>Jamsostek Insurance</i>	431,471	522,249	606,823
Pemutusan Hubungan Kerja <i>Termination of Employment</i>	196,040	153,281	3,204
Pensiun Iuran Pasti <i>Fixed Contribution Pension</i>	198,322	231,105	256,675
Cuti Besar <i>Extended Leave</i>	264,713	308,429	289,150
Pensiun Imbalan Pasti <i>Fixed Benefit Pension</i>	543,325	513,384	457,552
Penghargaan Tanda Jasa <i>Award for Service</i>	76,718	150,349	155,894
Lain-lain <i>Others</i>	198,028	472,964	1,774,263
<b>Total</b>	<b>15,961,035</b>	<b>17,648,351</b>	<b>19,754,726</b>
<b>Total</b>			

## Keamanan dan Kelayakan Bekerja

Occupational Safety and Acceptability

Penciptaan lingkungan kerja yang aman, nyaman dan sehat menjadi perhatian utama BRI. BRI membentuk Tim Pemelihara Manajemen Kelangsungan Usaha (TPMKU) untuk menunjang pelaksanaan program manajemen kelangsungan usaha dan meminimalisasi kemungkinan timbulnya kepanikan pekerja akibat gangguan maupun bencana.

Salah satu tugas TPMKU adalah membekali pemahaman serta keterampilan pekerja jika terjadi gangguan atau bencana, yakni melalui aktivitas/program *business continuity management (BCM)*. Implementasi BCM diantaranya memberikan pelatihan simulasi kebakaran, termasuk memastikan berfungsiya peralatan keamanan gedung yang dilakukan minimal satu tahun sekali. BRI juga menyelenggarakan pelatihan *floor warden*, yaitu penanggung jawab setiap lantai sehingga jika terjadi bencana ada yang bertugas mengarahkan orang untuk dievakuasi ke tempat yang aman (*assembly point*).

The creation of a safe, comfortable, and healthy work environment is a main focus of BRI. BRI formed the Business Continuity Management Maintenance Team (TPMKU) to support the implementation of the business continuity management program and minimize potential employee panic due to disturbance or disaster.

One of the duties of TPMKU is equipping employees with the understanding and skills in the occurrence of disturbance or disaster through the business continuity management (BCM) activity/program. BCM implementation is, among which, through giving fire simulation training, including ensuring the functionality of building safety equipments once per year at the minimum. BRI also organizes floor warden training, who is the person in charge of each floor in the occurrence of disaster, with the duty of directing people for evacuation to safety (assembly point).

Terkait keamanan dan kesehatan pekerja, BRI memiliki kebijakan Keselamatan dan Kesehatan Kerja (K3) di peraturan pengelolaan K3 dalam PKB Periode 2017-2019 Bab IX Tentang Perlindungan Kerja. Pelaksanaan K3 di area bisnis BRI difasilitasi pengelola gedung, sedangkan di luar area bisnis difasilitasi pengelola proyek.

Adapun keselamatan di area bisnis, setiap gedung setidaknya memiliki perlengkapan fasilitas dengan peralatan dasar keselamatan yang relevan dan memadai, termasuk tabung Oksigen (O2), APAR dan kotak obat P3K. Dalam PKB juga menjelaskan kewajiban Perusahaan menetapkan standar tempat kerja yang memberikan keselamatan, kesehatan, dan rasa kenyamanan pekerja dalam bekerja. Untuk memberikan kenyamanan bekerja BRI, khususnya pekerja perempuan, BRI menyediakan fasilitas daycare dan nursery room. Setiap semester BRI melakukan monitoring terhadap pemenuhan standar tempat kerja yang telah ditetapkan.

In regards to employee safety and health, BRI has the Occupational Health and Safety (K3) policies in the K3 management regulations within the 2017-2019 Period PKB Chapter IX on Work Protection. K3 implementation in the BRI business area is facilitated by building management, while outside the business area it is facilitated by project management.

Safety in the business area requires each building to at least have the facility of relevant and sufficient basic safety equipment, including Oxygen (O2) tank, APAR, and P3K medicine box. PKB also explains Company responsibility in establishing workplace standards which provide employee safety, health, and comfort in working. To provide BRI occupational comfort, particularly for female employees, BRI provides daycare and nursery room facilities. Each semester, BRI conducts a monitoring of the fulfillment of established workplace standards.



# MEMBENTUK SINERGI MASYARAKAT DAN ALAM

SHAPING SYNERGY BETWEEN PEOPLE AND NATURE





## PENGEMBANGAN MASYARAKAT COMMUNITY DEVELOPMENT

BRI melaksanakan kegiatan pengembangan masyarakat melalui dua kegiatan utama, yaitu: Program Kemitraan dan Program Bina Lingkungan atau PKBL. Pelaksanaan program tanggung jawab sosial (CSR) dan Bina Lingkungan BRI kemudian disebut Program BRI Peduli dengan tagline "Bangga Berindonesia".

BRI performs community development activity through two main activities, which are: Community Development Program and the Partnership Program or PKBL. The implementation of BRI Corporate Social Responsibility (CSR) program and Community Development is referred to as the BRI Peduli Program with the tagline "Proud to be Indonesian"



## Pengendalian Dampak Kegiatan Utama [413-1] Control of the Impacts of Main Activity

Kegiatan tanggung jawab sosial perusahaan dilakukan oleh BRI dalam Program Kemitraan dan Bina Lingkungan (PKBL). Program ini diawali dengan pertimbangan positif dan negatif atas dampak yang ditimbulkan oleh program.

Melalui proses partisipatif, program-program PKBL BRI diarahkan agar memiliki dampak luas dalam meningkatkan taraf hidup masyarakat. Pelaksanaan program dilakukan, dipantau dan dievaluasi oleh unit kerja dan disupervisi oleh kantor wilayah. Hasil pemantauan dan evaluasi disampaikan kepada pemangku kepentingan dan dipublikasikan di media. Masyarakat dapat menyampaikan pengaduan terkait pelaksanaan program PKBL melalui *call center* dengan penanganan sesuai mekanisme yang berlaku. Pengaduan diterima oleh Layanan 'contact center' yang akan diteruskan ke bagian CSR BRI.

The corporate social responsibility activity is performed by BRI in the Partnership and Community Development Program (PKBL). This program was initiated by the positive and negative considerations of impacts caused by the program.

Through the participative process, BRI PKBL programs are directed to have a broad impact in improving the people's standard of living. Program implementation is performed, monitored, and evaluated by the business unit and supervised by the regional office. Monitoring and evaluation results are submitted to stakeholders and published in the media. The public can file complaints regarding PKBL program implementation through the call center with management in accordance with prevailing mechanism. Complaints are received by the 'contact center' Service, which are forwarded to the BRI SCR department.

## Anggaran PKBL PKBL Budget

BRI telah merealisasikan dana kegiatan PKBL pada tahun 2017 sebesar Rp372,45 miliar, naik 67,42% dari tahun sebelumnya sebesar Rp222,47 miliar. Besaran dana tersebut terdiri dari dana Program Kemitraan sebesar Rp222,10 miliar dan Program Bina Lingkungan sebesar Rp150,35 miliar.

BRI has realized the PKBL activity budget in 2017 of Rp372.45 billion, an increase of 67.42% from the previous year of Rp222.47 billion. The amount of the funds consisted of the Partnership Program funds of Rp222.10 billion and the Community Development Program of Rp150.35 billion.

### Realisasi Anggaran BRI Peduli (Rp Jutaan) BRI Peduli Budget Realization (Million Rp)

Sektor Sector	2015	%	2016	%	2017	%
Indonesia Peduli	3,194	2.53	1,415	1.07	2,394	1.59
Indonesia Cerdas	31,029	24.55	27,028	20.37	32,990	21.94
Indonesia Sehat	17,452	13.81	22,828	17.20	21,596	14.36
Indonesia Membangun	31,397	24.84	26,463	19.94	31,455	20.92
Indonesia Taqwa	17,385	13.75	27,178	20.48	29,095	19.35
Indonesia Lestari	2,387	1.89	1,992	1.50	723	0.48
Indonesia Sejahtera	23,547	18.63	25,724	19.38	32,094	21.35
Indonesia Bermitra*	N/A		80	0.06	N/A	
Total	126,391	100.00	132,709	100.00	150,349	100.00

\*Sejak tahun 2017 Indonesia Bermitra dialihkan ke Divisi Program

\*Since 2017, Indonesia Bermitra was converted to the Program Division



## Program Pengembangan Masyarakat [413-1]

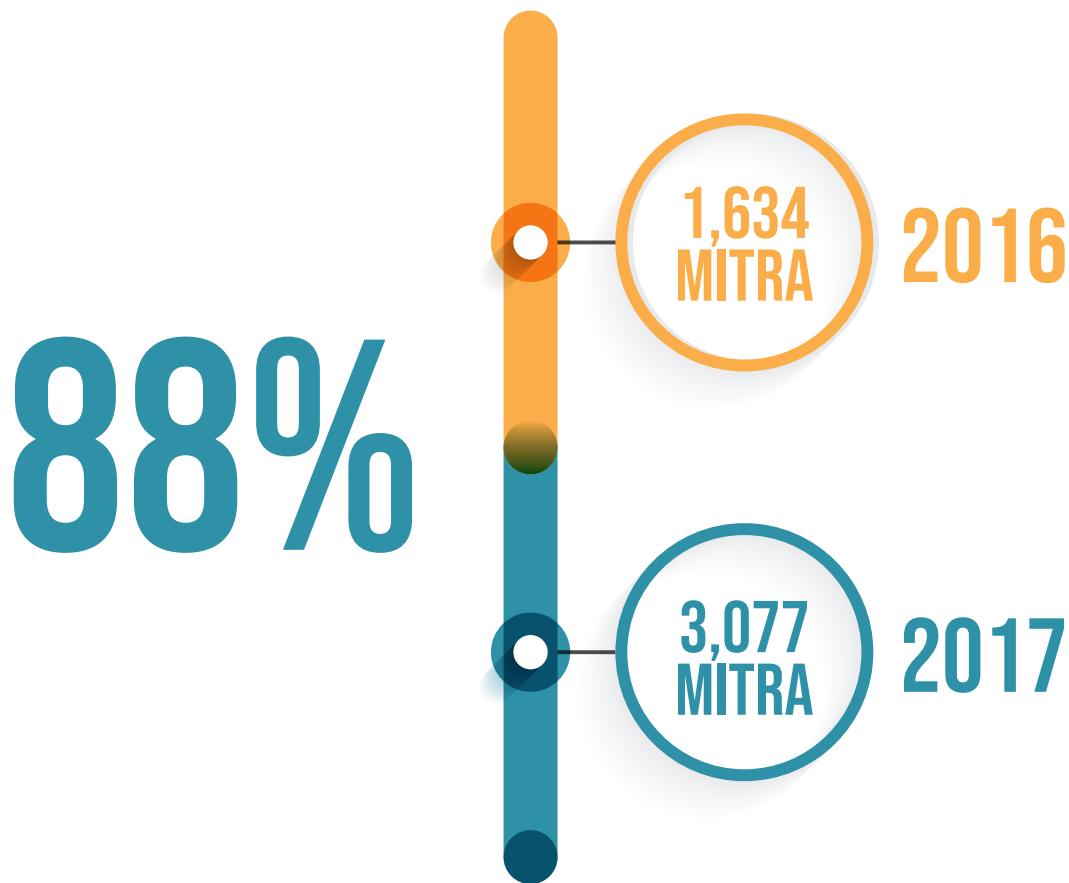
Community Development Program

Program Utama Main Program	Program Khusus Special Program	Kontribusi SDGs SDGs Contribution
Program CSR/Bina Lingkungan <b>CSR/Community Development Program</b>	Indonesia Bermitra <b>Indonesia Bermitra</b>	Pemberdayaan ekonomi masyarakat <b>Economic empowerment</b> 
	Indonesia Cerdas <b>Indonesia Cerdas</b>	Pendidikan dan pelatihan <b>Education and training</b> 
	Indonesia Sehat <b>Indonesia Sehat</b>	Peningkatan kesehatan <b>Health promotion</b> 
	Indonesia Membangun <b>Indonesia Membangun</b>	Pembangunan sarana dan prasarana umum <b>Development of public facilities and infrastructure</b> 
	Indonesia Takwa <b>Indonesia Takwa</b>	Pembangunan sarana ibadah <b>Development of religious facilities</b> 
	Indonesia Lestari <b>Indonesia Lestari</b>	Pelestarian alam <b>Nature preservation</b> 
	Indonesia Peduli <b>Indonesia Peduli</b>	Bantuan bencana alam <b>Natural disaster relief</b> 
	Indonesia Sejahtera <b>Indonesia Sejahtera</b>	Bantuan sosial pengentasan kemiskinan <b>Social assistance and poverty alleviation</b> 

## Program Kemitraan [413-1] Partnership Program

Pelaksanaan Program Kemitraan merupakan salah satu bentuk kesungguhan BRI mendukung tujuan pembangunan berkelanjutan kedelapan (Pertumbuhan Ekonomi). Melalui pinjaman dengan bunga lunak 3%, BRI berupaya menumbuhkan perekonomian masyarakat yang inklusif.

Partnership Program implementation is one of the forms of BRI earnestness in supporting Objective 8 of sustainable development (Economic Growth). Through 3% soft loan interest, BRI attempts to develop inclusive public economy.



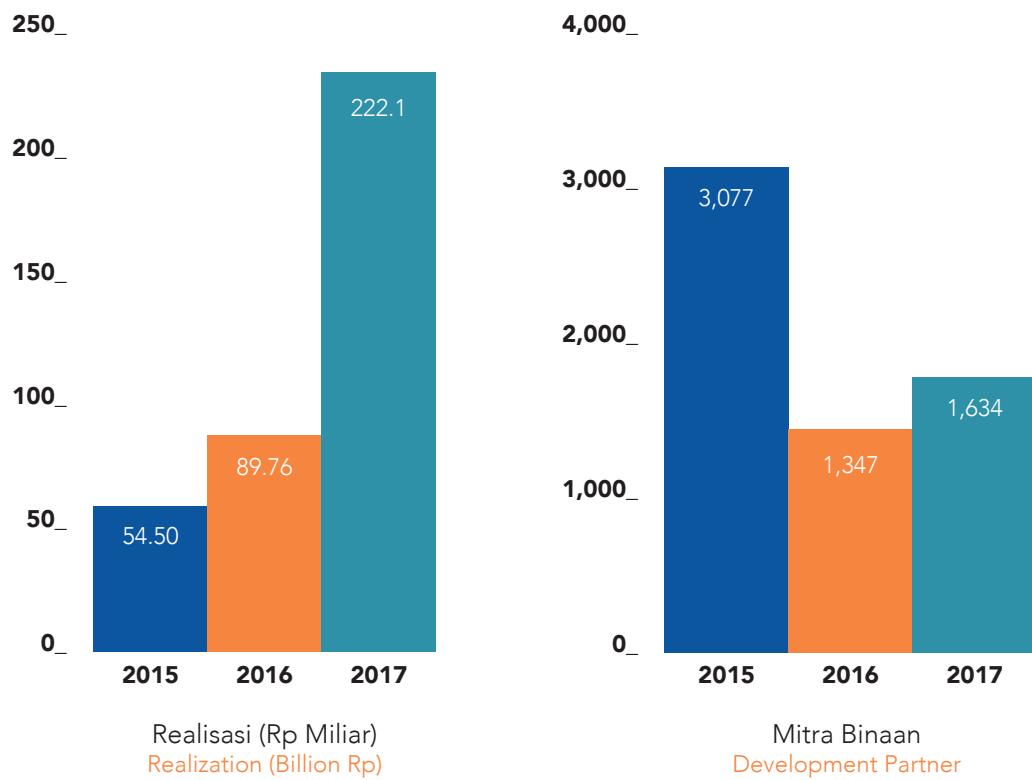
**Kenaikan akumulasi jumlah debitur tahun 2017 dibanding 2016**  
The 2017 increase of accumulated number of debtors compared to 2016

Dana yang tersedia untuk program kemitraan sebesar Rp466 miliar. Dengan target penyaluran sebesar Rp59 miliar, maka penyaluran program kemitraan telah mencapai 376%. Peningkatan debitur dan realisasi dana program kemitraan terjadi karena adanya peningkatan layanan one day service, apresiasi atau motivasi terhadap pekerja, dan perubahan suku bunga dari 6% menjadi 3% sejak Juli 2017.

Available funds for the partnership program were Rp466 billion. With the disbursement target of Rp59 billion, then partnership program disbursement reached 376%. Increase in debtors and realization of the partnership program funds occurred due to an increase in one day service, appreciation and motivation towards employees, and a change in interest rates from 6% to 3% since July 2017.

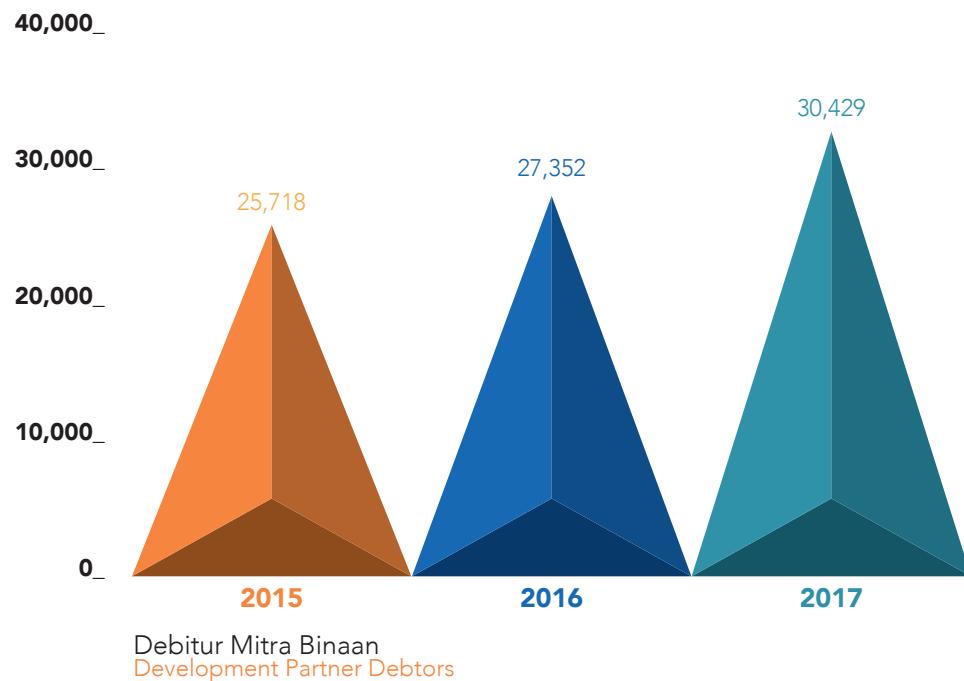
## Perkembangan Penyaluran Dana Program Kemitraan

Growth of Partnership Program Funds Disbursement



## Akumulasi Jumlah Debitur Pola Kemitraan

Accumulation of the Number of Partnership Pattern Debtors



## Program BRI Peduli [413-1] BRI Peduli Program

Program "BRI Peduli" terdiri dari tujuh sektor: Pendidikan (Indonesia Cerdas), Bencana Alam (Indonesia Peduli), Kesehatan (Indonesia Sehat), Sarana Umum (Indonesia Membangun), Sarana Ibadah (Indonesia Takwa), Pelestarian Alam (Indonesia Lestari), dan Bantuan Sosial Pengentasan Kemiskinan (Indonesia Sejahtera).

The "BRI Peduli" Program consists of seven sectors: Education (Indonesia Cerdas), Natural Disasters (Indonesia Peduli), Health (Indonesia Sehat), Public Facilities (Indonesia Membangun), Religious Facilities (Indonesia Takwa), Environmental Conservation (Indonesia Lestari), and Social Assistance for Poverty Eradication (Indonesia Sejahtera).

01

# INDONESIA CERDAS

Program 'Indonesia Cerdas' menjadi Tema Besar program BRI Peduli pada tahun 2017. Realisasi anggaran 'Indonesia Cerdas' mencapai Rp32,99 miliar. Peran BRI dalam 'Indonesia Cerdas' diwujudkan dalam beberapa program utama, yaitu BRI Mengajar, Pendidikan Anti Narkoba, Pendirian Taman Baca, Pembangunan Sarana dan Prasarana Pendidikan dan Beasiswa.

The 'Indonesia Cerdas' program became the Main Theme of BRI Peduli program in 2017. Budget realization of 'Indonesia Cerdas' reached Rp32.99 billion. BRI's participation in 'Indonesia Cerdas' is realized through several main programs, which are BRI Teaches, Anti-Drug Education, Establishment of Libraries, Education Facilities and Infrastructure Development, and Scholarship.

### Pelaksanaan Program Indonesia Cerdas Tahun 2017 [FS16]

Implementation of the Indonesia Cerdas Program in 2017

#### BRI Mengajar

Jajaran manajemen BRI menggelar kelas inspirasi bagi siswa kelas dasar di 122 kota, termasuk di sejumlah lokasi 3T (tertinggal, terdepan dan terluar) Indonesia tentang literasi keuangan dalam lingkup sederhana.

#### BRI Teaches

BRI management organized inspiration class for elementary school students at 122 towns, including several Indonesian 3T (least developed, frontier, outermost) locations regarding financial literacy in a simple scope.

### Pendidikan Anti-narkoba

BRI menyelenggarakan pendidikan anti-narkoba kepada para pelajar dan guru Sekolah Menengah Atas (SMA) atau sederajat di 19 Kanwil BRI. Kegiatan ini terselenggara atas kerjasama dengan BNN, Kepolisian dan Dinas Pendidikan Setempat.

### Anti-drug Education

BRI organized an anti-drug education for senior high school students and teachers at 19 BRI Regional Offices. This activity was held in cooperation with BNN, Indonesian National Police and Local Education Board.

### Pendirian Taman Baca

BRI telah mendirikan taman bacaan di beberapa lokasi, antara lain Aceh, NTB, NTT, Kalimantan, Gorontalo, Maluku, dan Papua.

### Establishment of Libraries

BRI established libraries in several locations, such as Aceh, NTB, NTT, Kalimantan, Gorontalo, Maluku, and Papua.



**Program 'Indonesia Cerdas' menjadi Tema Besar BRI Peduli selama tahun 2017.**

**The 'Indonesia Cerdas' program became the Main Theme of BRI Peduli in 2017.**



### Beasiswa Nusantara Cerdas

Program beasiswa BRI terlaksana atas kerjasama dengan sejumlah instansi dan lembaga pendidikan.

### Nusantara Cerdas Scholarship

The BRI scholarship program was implemented in cooperation with several educational institutions and organizations.

### Pembangunan Sarana-Prasarana

BRI turut berperan meningkatkan pendidikan dengan melakukan pembangunan sarana dan prasarana pendidikan berupa pembangunan/ renovasi sekolah dan perguruan tinggi, bantuan Bus penunjang pendidikan dan pembangunan laboratorium.

### Facilities-Infrastructure Development

BRI participated in improving education by developing educational facilities and infrastructure such as schools and universities development/ renovation, assistance for the provision of education-supporting buses, and laboratory development.

### Mencerdaskan Anak Bangsa

Educating the Nation's Children

No	Bantuan Assistance	Alokasi Anggaran (Rp Juta) Budget Allocation (Million Rp)	Jumlah Penerima Number of Recipients
1.	BRI Mencerdaskan Anak Bangsa Tahun 2017 <i>BRI Educates the Nation's Children in 2017</i>	3,280	Siswa di 122 sekolah dasar yang tersebar di seluruh Indonesia <i>Students in 122 elementary schools distributed across Indonesia</i>
2.	BRI Mengajar Tahun 2017 <i>BRI Teaches in 2017</i>	2,260	Siswa di 20 sekolah dasar yang tersebar di seluruh Indonesia <i>Students in 20 elementary schools distributed across Indonesia</i>
3.	Kampanye Sadar Bahaya Narkoba Bersama BRI <i>Drug Awareness Campaign With BRI</i>	4,180	3,580 Orang <i>3,580 People</i>

### Sarana Penunjang Pendidikan

Supporting Education Facilities

	Bantuan Assistance	Alokasi Anggaran (Rp Juta) Budget Allocation (Million Rp)	Jumlah Penerima Number of Recipients
1.	Bantuan Pembangunan dan atau Renovasi Sarana dan Prasarana Pendidikan Lainnya <i>Assistance for the Development and/or Renovation of Other Education Facilities and Infrastructures</i>	5,276	17 Lembaga Pendidikan <i>17 Educational Institutions</i>
2.	Bantuan Pemberian Bus untuk Penunjang Pendidikan <i>Assistance for the Provision of Education-Supporting Buses</i>	3,402	6 Perguruan Tinggi <i>6 Universities</i>
3.	Bantuan Pembangunan Laboratorium Pendidikan <i>Assistance for the Construction of Educational Laboratory</i>	2,487	6 Lembaga Pendidikan <i>6 Educational Institutions</i>



## 02

# INDONESIA PEDULI

Program Indonesia Peduli adalah program bantuan BRI Peduli yang terkait dengan bencana alam. Tahun 2017, BRI menyalurkan Rp2,39 miliar untuk membantu korban akibat erupsi Gunung Agung di Poso Tanah Ampo Karangasem, banjir di Pangandaran Bandung, dan banjir bandang Kota Bima, NTB. Pelaksanaan program ini bekerja sama dengan Badan Penanggulangan Bencana Daerah (BPBD), TNI, Polri, Pemerintah Daerah, dan Sinergi BUMN (Himbara, PLN, Pertamina, dan lain-lain).

The Indonesia Peduli program is a BRI Peduli assistance program relevant to natural disasters. In 2017, BRI disbursed Rp2.39 billion to assist victims of the Mount Agung eruption in Poso Tanah Ampo Karangasem, floods in Pangandaran Bandung, and flash floods in Bima, NTB. Implementation of the program was in cooperation with the Regional Disaster Management Agency (BPBD), the Indonesian National Armed Forces, the Indonesian National Police, Local Governments, and SOE Synergy (Himbara, PLN, Pertamina, and others).

### Indonesia Peduli

No	Kontribusi / Contribution	Lokasi / Location	Alokasi Anggaran (Rp Juta) Budget Allocation (Million Rp)
1.	Tanggap Darurat Banjir <i>Emergency Response to Floods</i>	Kuningan, Pati, Sumbawa, Brebes, Surakarta, Sampang, Kutacane, Pangkal Pinang, Kendari, Rababima NTB	455
2.	Tanggap Darurat Letusan Gunung Berapi <i>Emergency Response to Volcanic Eruptions</i>	Denpasar, Bali; Sinabung, Sumatra Utara; Rababima, NTB	452
3.	Tanggap Darurat Gempa Bumi <i>Emergency Response to Earthquakes</i>	Aceh, Kediri	302
4.	Tanggap Darurat Longsor <i>Emergency Response to Landslides</i>	Ponorogo, Bangli, Payakumbuh	201

## 03

# INDONESIA SEHAT

Pelaksanaan Program Indonesia Sehat mendukung pemerintah mewujudkan masyarakat Indonesia sehat dan sejahtera yang selaras dengan tujuan pembangunan berkelanjutan ketiga, yaitu kesehatan dan kesejahteraan. Program ini diimplementasikan dalam bentuk peningkatan layanan kesehatan dan bantuan akses kesehatan, di antaranya bantuan ambulance, donor darah, pengobatan gratis, operasi katarak gratis, dan operasi bibir sumbing gratis. Pada 2017, anggaran yang disalurkan di sektor ini mencapai Rp21,60 miliar.

Implementation of the Indonesia Sehat Program supports the government in realizing a healthy and prosperous Indonesian public in line with Objective 3 of sustainable development, which is health and welfare. This program is implemented in the forms of healthcare services and healthcare access assistance, among which, assistance for ambulance provision, blood donation, free medical treatment, free cataract surgery, and free cleft lip surgery. In 2017, the budget disbursed in this sector reached Rp21.60 billion.

## Indonesia Sehat

No	Bantuan Assistance	Alokasi Anggaran (Rp Juta) Budget Allocation (Million Rp)	Jumlah Penerima Number of Recipients
1.	Bantuan Pemberian Mobil Ambulance Sebanyak 43 unit <i>Provision of 43 Ambulance Cars</i>	10,906	41 Rumah Sakit/ Instansi/ Lembaga lainnya <i>41 Hospitals/ Agencies/Other Institutions</i>
2.	Bantuan Pemberian Alat Penunjang Kesehatan Rumah Sakit <i>Provision of Health Support Equipment in Hospital</i>	1,095	4 Rumah Sakit/ Poliklinik <i>4 Hospitals/Polyclinics</i>
3.	Operasi Katarak Gratis <i>Free Cataract Surgery</i>	5,940	2,000 Orang <i>2,000 People</i>
4.	Program Pemeriksaan Kesehatan dan Pengobatan Gratis <i>Free Medical Examination and Treatment Program</i>	1,379	9,942 Orang <i>9,942 People</i>
5.	Khitanan Massal <i>Mass Circumcision</i>	967	1,240 Orang <i>1,240 People</i>
6.	Operasi Bibir Sumbing <i>Cleft Lip Surgery</i>	250	75 Orang <i>75 People</i>

04

## INDONESIA MEMBANGUN

Pelaksanaan program Indonesia Membangun merupakan wujud dukungan BRI terhadap pencapaian Inovasi dan Infrastruktur sebagai salah satu tujuan kesembilan pembangunan berkelanjutan. Implementasi program ini berupa pembangunan fasilitas umum, seperti pasar di 19 wilayah operasional BRI, jembatan, perbaikan jalan, taman kota dan balai warga. Pada 2017, anggaran yang disalurkan di sektor ini mencapai Rp31,46 miliar.

Penyelenggaraan program bekerjasama dengan Kementerian RI, TNI, Polri, Pemerintah Daerah, serta lembaga lainnya. "BRI Revitalisasi Pasar" merupakan salah satu program besar BRI dalam mewujudkan bantuan pembangunan pasar. Selain itu berbagai pembangunan sarana umum juga telah dilakukan BRI, termasuk perbaikan dan pembangunan taman kota.

Implementation of the Indonesia Membangun program is a form of BRI support towards the achievement of Innovation and Infrastructure as Objective 9 of sustainable development. Implementation of this program comes in the form of public facilities development, such as markets in 19 BRI operational areas, bridges, road repairs, city parks, and community halls. In 2017, the budget disbursed in this sector reached Rp31.46 billion.

The program implementation was in cooperation with the Ministries, Armed Forces, Indonesian National Police, Local Governments, as well as other agencies. "BRI Revitalisasi Pasar" (BRI Market Revitalization) is one of BRI's major programs in realizing market development assistance. Furthermore, various public infrastructure developments have also been performed by BRI, including the repair and construction of city parks.



05

## INDONESIA TAKWA

Melalui Program Indonesia Takwa, BRI turut berkontribusi terhadap pembangunan atau renovasi sarana ibadah, termasuk dukungan untuk beberapa kegiatan keagamaan. Realisasi anggaran Program Indonesia Takwa pada tahun 2017 adalah sebesar Rp29,10 miliar. Penyelenggaraan program bekerjasama dengan Dewan Masjid Indonesia serta para pengurus rumah ibadah penerima bantuan.

Through the Indonesia Takwa Program, BRI contributes to the construction or renovation of religious facilities, including support for several religious activities. The budget realization of the Indonesia Takwa Program in 2017 was Rp29.10 billion. The program was implemented in cooperation with the Indonesian Mosque Council and the caretaker of houses of worship beneficiaries.

06

## INDONESIA LESTARI

Program Indonesia Lestari adalah wujud peran BRI untuk mendukung pelestarian lingkungan. BRI mengalokasikan biaya bina lingkungan untuk mendukung pelaksanaan Program Indonesia Lestari selama tahun 2017 sebesar Rp723,30 juta. Biaya lingkungan ini diperuntukan untuk kegiatan penghijauan dan konservasi lingkungan. Kegiatan penghijauan dilakukan melalui penanaman pohon bakau (mangrove) di NTT dan Bali, penanaman 1.000 pohon ketapang kencana oleh Pemda Poso, penanaman bibit pohon jati di Sukaraja Tasikmalaya. Selain penghijauan, BRI melakukan konservasi keanekaragaman hayati melalui kegiatan pembudidayaan kepiting di Makassar.

The Indonesia Lestari Program is a form of BRI participation in supporting environmental conservation. In 2017, BRI allocated environmental development funds of Rp723.30 million to support the implementation of the Indonesia Lestari Program. This environmental cost was intended for reforestation and environmental conservation activities. The reforestation activity was conducted through mangrove trees replantation in NTT and Bali, plantation of 1,000 Terminalia Mantaly trees by the Poso Local Government, plantation of teak seeds in Sukaraja, Tasikmalaya. Aside from reforestation, BRI performed biodiversity conservation through crab cultivation in Makassar.



07

## INDONESIA SEJAHTERA

BRI turut berkontribusi mengentaskan kemiskinan melalui pelaksanaan Program Indonesia Sejahtera, seperti bantuan gerobak untuk usaha mikro, berbagi sembako gratis, pasar murah, bedah rumah veteran, renovasi rumah tidak layak huni, dan santunan anak yatim. Realisasi anggaran yang disalurkan di sektor ini pada tahun 2017 adalah Rp 32,09 miliar.

### Indonesia Sejahtera

BRI contributes to the eradication of poverty through the implementation of the Indonesia Sejahtera Program, such as assistance for cart provision for micro enterprise, distribution of the nine basic commodities, renovation of veteran houses and inadequate houses, and orphan relief. Budget realization disbursed in this sector in 2017 was Rp 32.09 billion.

No	Kegiatan Activity	Lokasi Location	Alokasi Anggaran (Rp Juta) Budget Allocation (Million Rp)
1.	Bantuan Biaya Kegiatan Dalam Rangka Menyambut Bulan Ramadhan 1438 H yaitu Sembako Gratis, Buka Bersama dan Santunan Anak Yatim di 19 Kanwil Assistance in Activity Costs for Welcoming the Month of Ramadan 1438 H, which were Free Nine Basic Commodities, Breaking the Fast Together and Donation for Orphans in 19 Regional Offices	Wilayah supervisi Kanwil BRI Banda Aceh, Pekanbaru, Padang, Palembang, Medan, Bandar Lampung, Jakarta 1, Jakarta 2, Jakarta 3, Bandung, Semarang, Yogyakarta, Malang, Surabaya, Banjarmasin, Makassar, Manado, Denpasar, Jayapura The Banda Aceh, Pekanbaru, Padang, Palembang, Medan, Bandar Lampung, Jakarta 1, Jakarta 2, Jakarta 3, Bandung, Semarang, Yogyakarta, Malang, Surabaya, Banjarmasin, Makassar, Manado, Denpasar, and Jayapura BRI Regional Office Supervision Areas	19,247
2.	Bantuan Bedah Rumah untuk 79 Rumah Veteran Assistance for the Renovation of 79 Veteran Houses	Jawa Barat, Jawa Tengah dan Jawa Timur West Java, Central Java, and East Java	3,038
3.	Bantuan kegiatan Pasar Murah Assistance for Cheap Market Activities	Klaten, Jawa Tengah; Boyolali, Jawa Tengah; Sebatik, Nunukan, Kalimantan Utara; Bau Bau, Sulawesi Tenggara Klaten, Central Java; Boyolali, Central Java; Sebatik, Nunukan, North Kalimantan; Bau Bau, South Sulawesi	988
4.	Bantuan pembangunan Rumah Tidak Layak Huni (RTLH) sebanyak 25 Unit Assistance for the construction of 25 units of Inadequate Houses (RTLH)	Tulungagung Tulungagung	400



## MENJAGA KELESTARIAN BERSAMA COLLECTIVELY MAINTAINING PRESERVATION

BRI memiliki komitmen tinggi untuk menjaga kelestarian lingkungan bersama para pemangku kepentingan. BRI memastikan pendirian unit kerja di seluruh pelosok Indonesia telah memenuhi persyaratan lingkungan sehingga tidak memberikan dampak negatif bagi keseimbangan ekosistem di dalamnya. Tidak ada unit kerja yang didirikan di daerah konservasi atau daerah terlindung.

Sebagian unit kerja di Palembang, Pekanbaru, Bandar Lampung dan Jayapura juga memberikan dampak positif terhadap lingkungan atas pemanfaatan energi surya sebagai power supply ATM. Inisiatif ini merupakan salah satu upaya untuk mengurangi konsumsi energi listrik dari kegiatan operasional dibandingkan menggunakan listrik dari PLN. Himbauan untuk hemat energi, air, dan sumber daya alam lainnya tertuang dalam Surat Divisi JBR No. B.612-JBR/KJR/07/2013, tanggal 9 Juli 2013.

Selain itu, pada tahun 2017, BRI melakukan daur ulang 1.634 mesin ATM yang tidak terpakai untuk diambil komponen-komponen elektronik yang dapat digunakan kembali (reuse).

Pelaksanaan semua inisiatif lingkungan di tahun 2017 menjadikan BRI tidak menerima pengaduan dari pihak ketiga mengenai dampak negatif lingkungan dari kegiatan operasional BRI. Hal tersebut juga dikarenakan kegiatan operasional BRI secara langsung tidak berdampak terhadap lingkungan hidup, serta beberapa aspek lingkungan seperti keanekaragaman hayati, emisi, limbah dan efluen, tidak relevan dengan kegiatan operasional BRI. Selain itu, BRI belum mengidentifikasi secara spesifik biaya lingkungan hidup di internal.

BRI has a high commitment to maintain environmental preservation together with stakeholders. BRI ensures the construction of business units in all areas of Indonesia fulfilled environmental requirements to avoid negative impact on the ecosystem balance within. There are no business units constructed in conservation or protected areas.

Several business units in Palembang, Pekanbaru, Bandar Lampung, and Jayapura also give positive impact towards the environment for the utilization of solar power as power supply for the ATM. This initiative is one of the efforts to reduce electricity consumption from operational activities compared to using electricity from PLN. The urge to conserve energy, water, and other natural resources is formulated in the JBR Division Letter No. B.612-JBR/KJR/07/2013 of 9 July 2013.

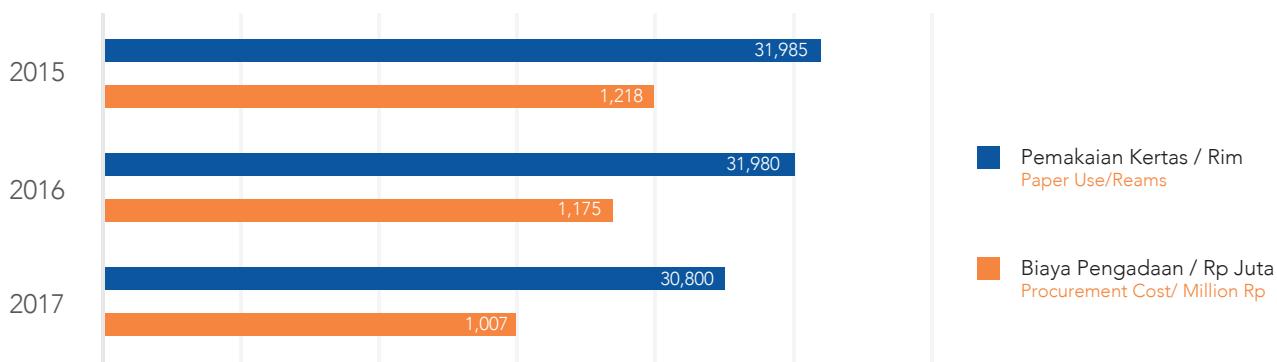
Furthermore, in 2017, BRI conducted recycling of 1,634 unused ATM machines for their reusable electronic components.

Implementation of all environmental initiatives in 2017 prevented BRI from receiving complaints from third parties regarding the negative environmental impacts from BRI operational activities. It is also because the operational activities have no impact on the environment directly, and environmental aspects such as biodiversity, emissions, effluents and effluents are irrelevant to Company operational activities. In addition, BRI has not yet identified the specific environmental costs in the internal.

## Hemat Kertas Paper Saving

Inisiatif pengurangan penggunaan kertas menuju paperless pada proses bisnis dan operasional merupakan upaya BRI dalam melakukan efisiensi biaya dan mengurangi jumlah limbah padat. Inisiatif ini didukung dengan penerapan sistem teknologi informasi yang terintegrasi untuk kepentingan internal BRI dan peningkatan layanan bagi nasabah. Sepanjang tahun 2017, BRI memakai 30.800 rim kertas dengan biaya pengadaan Rp1 miliar. Angka ini turun dibandingkan tahun 2016 dengan pemakaian 31.980 rim dan biaya pengadaan Rp1,2 miliar.

Paper use reduction initiative towards paperless in the business and operational process is BRI's attempt in performing cost efficiency and lessening the amount of solid waste. This initiative is supported by the implementation of integrated information technology system for BRI's internal interests and service improvement for customers. In 2017, BRI used 30,800 reams of paper with the procurement cost of Rp1 billion. This number decreased compared to 2016 with the use of 31,980 reams and procurement cost of Rp1.2 billion.



\*Jumlah pemakaian kertas menurun setiap tahun, walaupun jumlah pekerja meningkat  
\*Amount of paper use decreases every year, despite the increasing number of employees



**Jumlah limbah padat berupa kertas yang dihasilkan pada tahun 2017 masih belum dihitung dikarenakan keterbatasan dalam pengumpulan data dari seluruh unit kerja BRI yang tersebar, baik di dalam maupun luar negeri.**

**The amount of paper solid waste produced in 2017 is yet to be calculated due to limitations in data collection from all distributed BRI business units, whether domestic or overseas.**



“

**Selama tahun 2017, penggunaan kertas menurun sebanyak 1.180 rim, walaupun jumlah karyawan meningkat.**

**During 2017, paper usage decreased by 1,180 rim, although the number of employees increased**

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### Hemat Listrik Electricity Saving

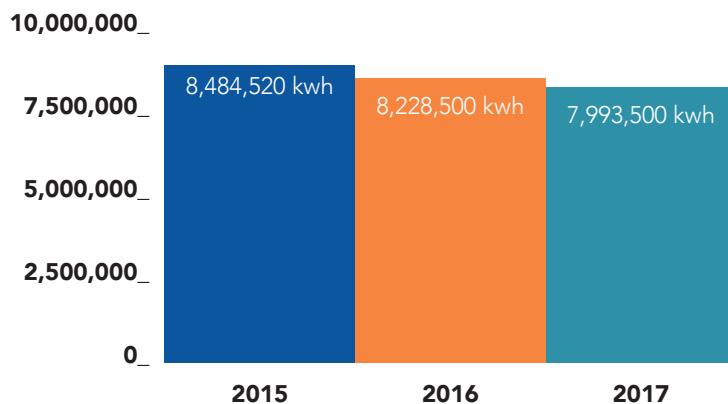
BRI meghimbau seluruh unit kerja menerapakan kebijakan penghematan konsumsi listrik melalui pemakaian lampu hemat energi, serta pengaturan suhu udara yang wajar.

BRI urges all business units to implement electricity consumption saving policies through the use of energy-saving lamps, as well as normal air temperature control.



**Penghematan listrik di tahun 2017 dibanding 2016**  
**Electricity saving in 2017 compared to 2016**

### Konsumsi Listrik Kantor Pusat Head Office Electricity Consumption



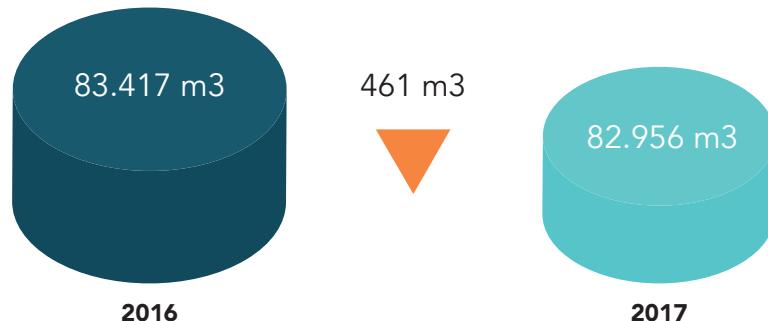
### Hemat Air Water Saving

Selama ini BRI memanfaatkan air untuk menunjang kegiatan perbankan, antara lain memenuhi kebutuhan air minum, kebersihan, sanitasi dan wudhu. Sumber air yang digunakan di area gedung perkantoran sebagian besar berasal dari PDAM dan air tanah.

Hitherto, BRI uses water to support banking activities, among which to fulfill the needs for drinking water, cleanliness, sanitation, and wudu. The water source used in the office building areas mostly originates from PDAM and ground water.

### Jumlah Penggunaan Air PDAM dan Air tanah di Kantor Pusat

Amount of PDAM Water and Ground Water Use at the Head Office



### Hemat BBM BBM Saving

Untuk meningkatkan efisiensi bahan bakar minyak (BBM), seluruh kendaraan operasional BRI menggunakan BBM jenis Pertamax. Kendaraan operasional BRI juga rutin diuji emisi gas buangnya pada saat perawatan berkala.

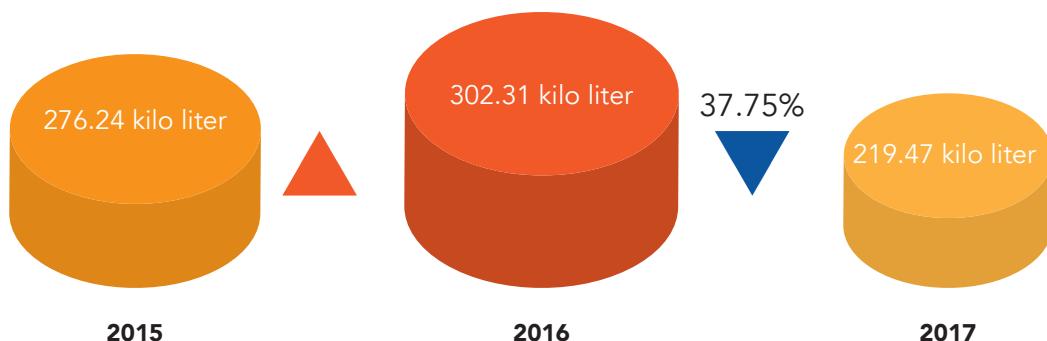
Upaya efisiensi BBM lainnya dilakukan dengan mengurangi perjalanan bisnis, jika memungkinkan dapat dilakukan melalui komunikasi langsung jarak jauh (teleconference). Saat ini BRI sedang melakukan kajian standar perhitungan emisi yang dihasilkan kendaraan operasional.

To improve fuel oil (BBM) efficiency, all BRI operational vehicles use Pertamax-type BBM. BRI operational vehicles are also routinely tested for exhaust gas emission during periodic maintenance.

Other BBM efficiency efforts are conducted by reducing business trips whenever possible, instead using teleconference. BRI is currently performing a study of calculation standards of the emission produced by operational vehicles.

### Pemakaian BBM tahun 2017

The 2017 BBM use



## BRI MENUJU GREEN BUILDING

Pada tahun 2017, BRI membangun gedung Kanwil BRI Pekanbaru dan Menara BRI Gatot Subroto Jakarta dengan konsep *green building*. Desain kedua bangunan ini mampu menghemat listrik, air, dan bahan baku, namun tetap nyaman bagi penghuninya. Pemasangan AC sistem VRV pada kedua gedung dapat menghemat 50% energi listrik daripada penggunaan AC konvensional. Pemilihan lampu LED dibanding lampu TL di kedua gedung juga dapat menghemat penggunaan listrik.

Khusus di Menara BRI Gatot Subroto, bangunan dilengkapi tanaman peredam panas sinar matahari di atap serta di sisi timur bangunan. Gedung ini juga dilengkapi sistem pengelola air, peresapan air kotor, dan peresapan air hujan langsung ke tanah sehingga mampu menghemat air dibandingkan konsep konvensional. Target pembangunan gedung Menara BRI Gatot Subroto selesai pada tahun 2020, sedangkan gedung Kanwil BRI PEKan Baru pada 2018.

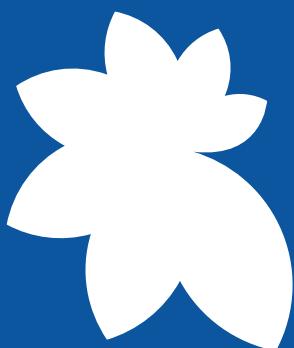
## BRI TOWARDS GREEN BUILDING

In 2017, BRI built the BRI Pekanbaru Regional Office and the BRI Tower Gatot Subroto, Jakarta buildings with the green building concept. Designs of both buildings are able to conserve electricity, water, and raw materials, but still comfortable for their residents. VRV-system AC installation in both building can conserve 50% of electricity compared to the use of conventional AC. The selection of LED lights compared to TL lamps in both buildings can also conserve electricity use.

Particularly in the BRI Tower Gatot Subroto, the building is furnished with sunlight heat reducer plants on the roof and the sides of the building. The building is also equipped with a water-processing system, waste water absorption, and rain water absorption directly to the ground, therefore making it capable of conserving water compared to the conventional concept. The BRI Tower Gatot Subroto building construction is targeted to complete in 2020, while the BRI Pekanbaru Regional Office is in 2018.

# MEMBENTUK TATA KELOLA BERKELANJUTAN

SHAPING SUSTAINABLE GOOD GOVERNANCE





## PRAKTIK TATA KELOLA BERKELANJUTAN SUSTAINABLE GOOD GOVERNANCE PRACTICES

BRI meyakini keberlanjutan perusahaan dapat tercapai dengan menerapkan tata kelola perusahaan yang baik (*good corporate governance/GCG*). Dalam praktiknya, BRI mendukung penerapan SF dengan menerapkan prinsip-prinsip dasar GCG yang mencakup *transparency, accountability, responsibility, independency*, dan *fairness*. Adapun untuk memastikan tercapainya GCG Excellent, BRI mengimplementasikan GCG melalui empat tahap, yaitu: Perumusan, Implementasi, Pengawasan & Evaluasi, serta Tujuan.

BRI believes company sustainability can be achieved by implementing good corporate governance (GCG). In practice, BRI supports SF implementation by implementing basic GCG principles, which include transparency, accountability, responsibility, independency, and fairness. To ensure the achievement of Excellent GCG, BRI implements GCG through four stages, which are: Formulation, Implementation, Monitoring & Evaluation, and Objectives.



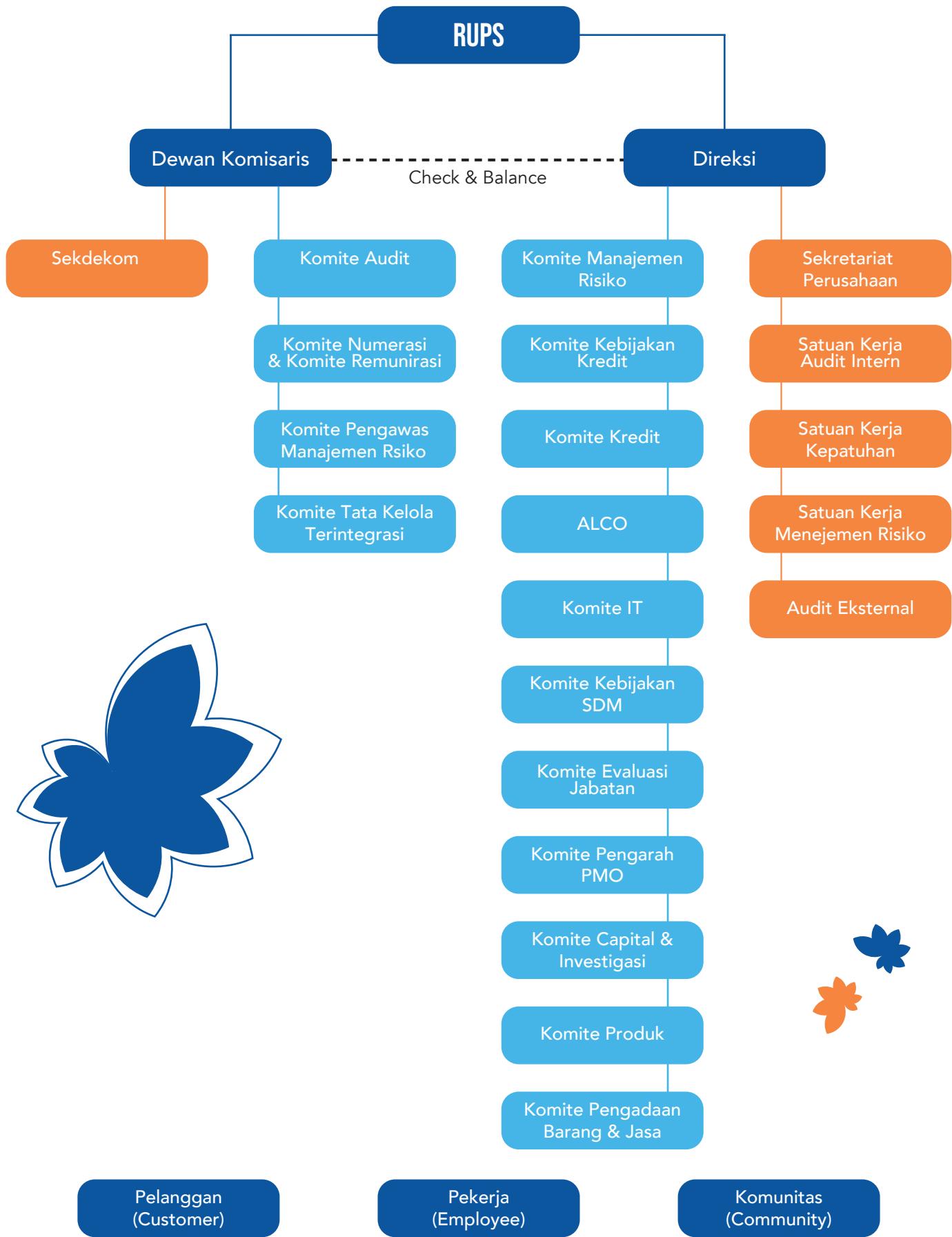
## Struktur Tata Kelola [102-18] **Good Governance Structure**

Struktur Tata Kelola BRI meliputi Organ Utama yang terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi, serta organ Pendukung yang terdiri dari Komite di bawah Dewan Komisaris, Komite Direksi, dan Unit Kerja yang mendukung penerapan Tata Kelola Perusahaan yang Baik (Good Corporate Governance/GCG). Struktur tertinggi di perusahaan adalah RUPS, dan dalam pelaksanaan operasional di tingkat paling tinggi dipegang oleh Direktur Utama yang dibantu oleh Direktur Bidang dan Komite-komite dibawahnya.

Terkait penanggung-jawab penerapan SF, Direksi memberikan keputusan atas semua kebijakan mengenai topik-topik ekonomi, sosial, dan lingkungan. Ketentuan ini berdasarkan pembagian tugas Direksi menurut bidang kerja dan bertanggung jawab secara kolektif terhadap segala keputusan maupun tindakan yang diambil dalam mengelola Perusahaan. Kemudian, Direktur Manajemen Risiko memberikan arahan dan pengawasan terhadap penerapan SF.

The BRI Good Governance Structure includes the Main Instruments which consist of the General Meeting of Shareholders (GMS), the Board of Commissioners and Directors, as well as Supporting Instruments which consist of Committees under the Board of Commissioners, the Board of Directors Committees, and Business Units which support Good Corporate Governance (GCG) implementation. The highest structure at the company is the GMS, and in operational implementation, the highest level is held by the President Director assisted by Division Directors and the Committees under them.

In regards to the person-in-charge of SF implementation, the Board of Directors decides all policies concerning economic, social, and environmental topics. This regulation is based on the duty delegation of the Board of Directors according to field of work and is collectively responsible for all decision or measures taken in managing the Company. Therefore, the Risk Management Director gives directions on and monitors SF implementation.



## Kode Etik<sup>[102-16]</sup> Codes of Conduct

Kebijakan Kode Etik BRI telah ditetapkan dalam bentuk Surat Keputusan Bersama Dewan Komisaris dan Direksi BRI Nomor: 06-KOM/BRI/12/2013 dan Nomor: S.65 DIR/DKP/12/2013 tanggal 16 Desember 2013. Kode Etik BRI berlaku bagi seluruh insan BRI di seluruh jenjang organisasi dan diimplementasikan secara berkesinambungan. BRI berupaya menegakkan kode etik untuk dapat dipahami dan dilaksanakan oleh seluruh insan BRI melalui, pernyataan kepatuhan kode etik BRI, komitmen manajemen, komitmen anti-fraud, pakta integritas, pengungkapan benturan kepentingan, kebijakan reward and punishment, serta sosialisasi.

The BRI Codes of Conduct Policies have been established in the form of the Joint Decision Letter of the BRI Board of Commissioners and Directors No. 06-KOM/BRI/12/2013 and No. S.65 DIR/DKP/12/2013 of 16 December 2013. The BRI Codes of Conduct apply to all BRI personnel on all levels of the organization and are continuously implemented. BRI attempts to uphold the codes of conduct to be understood and implemented by all BRI personnel through the compliance statement to the BRI codes of conduct, management commitment, anti-fraud commitment, integrity pact, disclosure of conflict of interest, reward and punishment policies, as well as socialization.

## Kompetensi Keuangan Berkelanjutan Sustainable Finance Competence

BRI mempersiapkan diri dengan meningkatkan kompetensi Direksi terkait SF, khususnya Direktur Manajemen Risiko selaku penanggung jawab penerapan prinsip SF, misalnya melalui seminar atau workshop.

BRI prepares itself by improving the competence of SF-relevant Directors, particularly the Risk Management Director as the person-in-charge of SF principles implementation, such as through seminars or workshops.

## Penghargaan dan Penilaian GCG GCG Award and Assessment

Sesuai hasil evaluasi Otoritas Jasa Keuangan (OJK) pada tahun 2017 terhadap penerapan GCG, BRI meraih Peringkat Komposit 2. Hal ini mencerminkan bahwa BRI telah menerapkan GCG dengan baik dan telah memenuhi semua prinsip-prinsip GCG. Selain itu, BRI berhasil meraih penghargaan The Best Overall dan 50 public listed companies dari Indonesian Institute for Corporate Directorship (IICD) serta berhasil memperoleh penghargaan sebagai Most Trusted Company dengan skor 88,48 dari Indonesian Institute for Corporate Governance (IICG).

In accordance with the 2017 evaluation results of the Financial Services Authority (OJK) on GCG implementation, BRI obtained the Composite Rank 2. This reflects that BRI has implemented GCG well and has fulfilled all GCG principles. Furthermore, BRI managed to receive The Best Overall award and 50 public listed companies from the Indonesian Institute for Corporate Directorship (IICD) as well as successfully obtaining the award for Most Trusted Company with the score of 88.48 from the Indonesian Institute for Corporate Governance (IICG).



## PELANGGARAN KODE ETIK DAN ANTI-KORUPSI VIOLATION OF THE CODES OF CONDUCT AND ANTI-CORRUPTION

BRI berkomitmen untuk menegakkan kode etik dan merespon setiap pelanggaran kode etik yang ada, termasuk juga anti korupsi. Salah satu wujud komitmen Direksi, yaitu tidak memberikan toleransi (zero tolerance) pada setiap bentuk pelanggaran kode etik baik yang berasal dari internal maupun eksternal BRI. Untuk setiap pelanggaran kode etik yang dilakukan oleh pekerja, BRI secara tegas memberi hukuman disiplin sesuai Surat Keputusan BRI Nokep: S. 152-DIR/SDM/05/2009 tanggal 11 Mei 2009 tentang Peraturan Disiplin.

BRI commits to uphold the codes of conduct and respond to each existing codes of conduct violation, including anti-corruption. One of the forms of the commitment of the Board of Directors is zero tolerance towards every form of codes of conduct violation, whether internally or externally. For every codes of conduct violation committed by employees, BRI firmly gives disciplinary punishment in accordance with the BRI Decision Letter No. S. 152-DIR/SDM/05/2009 of 11 May 2009 on Disciplinary Regulations.

## Pencegahan Fraud Fraud Prevention

BRI memiliki Pedoman Pengendalian Gratifikasi sebagai wujud komitmen upaya pemberantasan tindak pidana korupsi dan pencegahan praktik gratifikasi. Dalam pelaksanaanya, pelaporan penerimaan dan penolakan gratifikasi dikelola oleh Unit Pengendalian Gratifikasi (UPG).

Sosialisasi anti-fraud kepada pekerja dilaksanakan minimal satu tahun sekali pada saat pelaksanaan forum peningkatan Kinerja (FPK) di masing-masing unit kerja BRI di seluruh Indonesia. Sosialisasi juga dilakukan pada saat pengkinian penandatanganan komitmen anti-fraud setiap tahun oleh seluruh pekerja BRI, termasuk Direktur dan Komisaris, serta pekerja BRI. Selain itu, BRI juga melakukan sosialisasi kebijakan dan prosedur anti-fraud kepada seluruh rekanan/mitra kerja pengadaan barang maupun jasa.

Selain sosialisasi anti-fraud, BRI menyelenggarakan beberapa pelatihan yang dilakukan untuk pencegahan tindakan fraud di setiap lini bisnis dan operasional perbankan. Sepanjang tahun 2017, BRI melakukan sosialisasi dan pelatihan terkait anti fraud yang diikuti 55.168 pekerja atau 59,41% dari total pekerja yang diselenggarakan di sejumlah wilayah Indonesia.

BRI has Gratification Control Guidelines as a form of commitment to efforts of corruption criminal offense eradication and prevention of gratification practices. In its implementation, the reporting of gratification acceptance and refusal is managed by the Gratification Control Unit (UPG).

Anti-fraud socialization to employees is conducted once a year at the minimum during the Performance Improvement Forum (FPK) at each BRI business units across Indonesia. Socialization is also performed during the signature update of the anti-fraud commitment every year by all BRI employees, including the Board of Directors and Commissioners, as well as BRI employees. Furthermore, BRI also conducts socialization of anti-fraud policies and procedures to all goods and services procurement partners.

Aside from anti-fraud socialization, BRI organizes several trainings for fraud prevention in each banking business and operational line. In 2017, BRI performed anti-fraud related socializations and trainings participated in by 55,168 employees or 59.41% of total employees, organized in several Indonesian regions.



## Pendidikan In Class (Development & Enhancement) Tahun 2017

In-Class Education (Development & Enhancement)

No.	Materi Material	Program Pendidikan Education Program	Jumlah Peserta Number of Participants	Total Evaluasi Evaluation Total
1.	GCG	Seluruh Program Pendidikan Development (Mandatory)	10,549	94.18
2.	APU PPT	All Development Education Programs (Mandatory)	10,549	82.54
3.	Strategi Anti Fraud Anti-Fraud Strategies	Enhancement Special Request Implementasi Sistem Anti Money Laundering & Countering Financing of Terorism (Sistem AML & CFT)	464	73.3
4.	Manajemen Risiko Risk Management	Sertifikasi MR Level 1 - 4  MR Certification Level 1 – 4	298	80.46
		Enhancement Special Request Staf dan Pelaksanaan Manajemen Risiko  Risk Management Staff and Implementation Special Request Enhancement	46	0
		TOT MDP Materi Keuangan dan Manajemen Risiko Financial Material and Risk Management TOT MDP	29	0
		Enhancement Special Request Materi Manajemen Risiko (Aplikasi BRIOPRA) Kanwil BRI Jakarta 3 Tahun 2017  The 2017 Risk Management Material (BRIOPRA Application) for the Jakarta 3 BRI Regional Office Special Request Enhancement	79	46.92
		Enhancement Special Request Materi Manajemen Risiko Kanwil BRI banda Aceh Tahun 2017  The 2017 Risk Management Material for the Banda Aceh Regional Office Special Request Enhancement	44	0
		Enhancement Special Request Manajemen Risiko se-Kanwil Makassar  Risk Management for the Makassar Regional Office Special Request Enhancement	135	57.03



## E-Learning Tahun 2017

E-Learning in 2017

No.	Materi / Material	Program Pendidikan Education Program	Jumlah Peserta Number of Participants	Total Evaluasi Evaluation Total
1.	GCG	E-Learning	0	0
2.	APU PPT	E-Learning	31,262	76.96
3.	Strategi Anti Fraud Anti-Fraud Strategies	E-Learning	54,704	86.47
4.	Manajemen Risiko Risk Management	E-Learning Budaya Sadar Risiko Risk-Aware Culture e-Learning	57,825	94.18

Pada tahun 2017, BRI juga melakukan sosialisasi terkait manajemen risiko kepada Divisi Manajemen Risiko dan diikuti oleh 96 peserta.

BRI juga menyelenggarakan pelatihan secara khusus implementasi Anti Pencucian Uang dan Pencegahan Pendanaan Teroris (APU&PPT) terhadap Customer Due Diligence dilakukan kepada seluruh Unit Kerja dan penerapan prinsip kehati-hatian dalam pelaksanaan GCG.

In 2017, BRI also conducted socialization regarding risk management to the Risk Management Division and participated in by 96 participants.

BRI also organized special training for Anti-Money Laundering and Countering Financing of Terrorism (APU & PPT) implementation towards Customer Due Diligence at all Business Units and the implementation of prudence principles in GCG implementation.

### Pelatihan Anti-Fraud (GCG dan APU PPT)

Anti-Fraud Training (GCG and APU PPT)

Keterangan Description	Jumlah Peserta Number of Participants	2016 Presentase Percentage	2017 Jumlah Peserta Number of Participants	Presentase Percentage
Pekerja yang mengikuti pelatihan anti-fraud Employees participated in anti-fraud training	111,877	86.37%	107,528	70.27%

### Jumlah Pelanggaran Kode Etik [205-3] Employees participated in anti-fraud training

Selama tahun 2017, terdapat 255 pelanggaran kode etik, meningkat dari tahun 2016 sebesar 212 kasus. Kasus pelanggaran 2017 melibatkan 137 pekerja, sebanyak 63 pekerja telah mendapatkan sanksi pemberhentian kerja, dan 74 pekerja lainnya telah mendapatkan sanksi administratif. Namun demikian, belum ada informasi yang dapat disampaikan terkait dengan kasus pelanggaran yang melibatkan mitra kerja.

Bagi pekerja yang menghadapi gugatan dari pihak ketiga terkait kasus fraud dalam pelaksanaan tugas, tanggung jawab dan kewajibanya, BRI memberikan bantuan perlindungan hukum berdasarkan surat keputusan No. Kep : S.53-DIR/HKM/08/2013. Perlindungan pekerja ini juga diatur dalam PKB 2017-2019 di Bab XIII tentang Hak, Kewajiban, dan Larangan. Namun bantuan hukum tidak diberikan apabila pekerja jika telah dilaporkan kepada pihak berwajib oleh Perusahaan atau telah dinyatakan bersalah oleh Perusahaan.

In 2017, there were 255 codes of conduct violations, an increase from 212 cases in 2016. The 2017 violation cases involved 137 employees, 63 employees received work termination sanction, and 74 other employees received administrative sanction. However, there is yet to be information to be presented regarding violation cases involving business partners.

For employees facing charges from third parties regarding fraud cases in the performance of duties, responsibilities, and obligations, BRI gives legal protection assistance based on the Decision Letter No. S.53-DIR/HKM/08/2013. This employee protection is also regulated in the 2017-2019 PKB Chapter XIII on Rights, Obligations, and Restrictions. However, legal assistance is not given if the employees are reported to the authorities by the Company or stated guilty by the Company.

## Jumlah Tindak Lanjut Kasus Fraud Pekerja [205-3]

Number of Employee Fraud Cases Follow-Up

Uraian Description	2015		2016		2017	
	Pekerja Tetap Permanent Employee	Pekerja Tidak Tetap Non-Permanent Employee	Pekerja Tetap Permanent Employee	Pekerja Tidak Tetap Non-Permanent Employee	Pekerja Tetap Permanent Employee	Pekerja Tidak Tetap Non-Permanent Employee
Telah ditindaklanjuti atau selesai <i>Have been followed-up or resolved</i>	295	25	55	29	89	48
Sedang dalam proses hukum <i>In legal proceedings</i>	N/A	N/A	17	4	7	14
Belum ditindak lanjuti <i>Not yet followed-up</i>	0	0	0	0	0	0

“

**BRI memberikan bantuan pendampingan hukum bagi pekerja yang menghadapi permasalahan hukum.**

**BRI provides legal assistance for workers who are facing legal problems.**

”





# PENGELOLAAN RISIKO [102-11] RISK MANAGEMENT

Sebagai salah satu penerapan precautionary principle atau prinsip kehati-hatian, BRI berupaya memastikan keberlanjutan perusahaan dengan menerapkan kebijakan manajemen risiko terintegrasi berdasarkan Surat Edaran OJK No. 14/SEOJK.03/2015 tentang penerapan manajemen risiko terintegrasi bagi konglomerasi keuangan. Pengelolaan risiko bertujuan untuk meningkatkan kualitas pengelolaan bank melalui dua aspek, yaitu melindungi modal dan optimalisasi risk return.

As one of the implementations of prudence principles, BRI attempts to ensure company sustainability by implementing integrated risk management policies based on the OJK Circular Letter No. 14/SEOJK.03/2015 on the Implementation of Integrated Risk Management for Financial Conglomerates. Risk management has the objective of improving bank management quality through two aspects, which are protecting the capital and risk return optimization.

## 4 PILAR SISTEM MANAJEMEN RISIKO BRI

### 4 PILLARS OF THE BRI RISK

- Pengawasan aktif Dewan Komisaris dan Direksi  
Active monitoring by the Board of Commissioners and Directors.
- Kecukupan kebijakan, prosedur, dan penetapan limit.  
Adequacy of policies, procedures, and limit establishment.
- Proses manajemen risiko dan sistem informasi manajemen risiko.  
Risk management process and risk management information system.
- Sistem pengendalian internal manajemen risiko.  
Risk management internal control system.



## Jenis Risiko yang Dikelola BRI

### Jenis Risiko yang Dikelola BRI

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

Selain risiko di atas, BRI juga memperhatikan kinerja pemberian kredit terkait sosial dan lingkungan. Namun demikian, hingga akhir 2017 BRI belum melakukan audit terkait lingkungan alam dan sosial kepada nasabah. BRI juga belum memiliki kebijakan mengenai pemberian hak voting kepada para pemegang saham, direksi atau komisaris, terkait isu mengenai lingkungan dan sosial. Informasi lebih lanjut mengenai manajemen risiko dapat dilihat di laporan tahunan BRI.

[FS9, FS11, FS12]

Aside from the aforementioned risks, BRI also observes loan granting performance in regards to social and the environment. However, until the end of 2017 BRI has yet to perform an audit concerning the environment and social to customers. BRI also has not owned policies regarding the giving of voting rights to shareholders and the Board of Directors or Commissioners relevant to environmental and social issues. Further information regarding risk management can be viewed in the BRI Annual Report.

[FS9, FS11, FS12]



## BERSAMA PEMANGKU KEPENTINGAN [102-42] TOGETHER WITH STAKEHOLDERS

BRI mengidentifikasi pemangku kepentingan berdasarkan pendekatan kedekatan (*proximity*) dan besarnya kepentingan (*power*) yang dapat saling mempengaruhi dan dipengaruhi atas keberadaan Perusahaan. Proses keterlibatan pemangku kepentingan telah dilakukan bersama dengan penentuan topik material laporan pada 9 Januari 2018.

BRI identifies stakeholders based on the approach of proximity and power which can influence each other and influenced by the existence of the Company. The stakeholder inclusiveness process has been conducted together with the establishment of the material topic of the report on 9 January 2018.

## Identifikasi Kebutuhan dan Pendekatan Pemangku Kepentingan [102-40, 102-43, 102-44]

Identification of Stakeholders Needs and Approach [102-40, 102-43, 102-44]

Pemangku Kepentingan Stakeholder	Basis Identifikasi Basis for Identification	Topik Topic	Metode Pelibatan & Frekuensi Pendekatan Inclusiveness Method and Approach Frequency	Respons Perusahaan Company Response
Investor	Power/Proximity/ Influence	<ul style="list-style-type: none"> <li>Tata Kelola Organisasi</li> <li>Pencapaian ekonomi</li> <li><b>Organizational Good Governance Economic achievement</b></li> </ul>	<ul style="list-style-type: none"> <li>Pertemuan secara berkala minimal satu tahun sekali</li> <li><b>Periodic meeting once per year at the minimum</b></li> </ul>	<ul style="list-style-type: none"> <li>Menyediakan informasi pencapaian BRI dalam penyelenggaraan RUPS dan penerbitan laporan tahunan.</li> <li>Menjalin komunikasi secara langsung maupun melalui analisis guna memastikan penyampaian informasi material.</li> <li><b>Providing BRI achievement information in GMS organization and annual report issuance</b></li> <li><b>Building communication directly or through analysis to ensure the presentation of material information</b></li> </ul>
Nasabah <i>Customer</i>	Proximity	<ul style="list-style-type: none"> <li>Perlindungan nasabah</li> <li>Kebutuhan produk dan jasa</li> <li>Keluhan produk dan jasa</li> <li>Informasi yang jelas dan faktual</li> <li><b>Customer protection</b></li> <li><b>Needs for products and services</b></li> <li><b>Complaints regarding products and services</b></li> <li><b>Clear and factual information</b></li> </ul>	<ul style="list-style-type: none"> <li>Kunjungan nasabah yang dilakukan sesuai kebutuhan</li> <li>Customer gathering dan survei kepuasan nasabah minimal satu tahun sekali.</li> <li><b>Customer visit performed according to needs</b></li> <li><b>Customer gathering and customer satisfaction survey once per year at the minimum</b></li> </ul>	<ul style="list-style-type: none"> <li>Menyediakan produk dan jasa yang sesuai dengan kebutuhan.</li> <li>Memberikan informasi mengenai produk dan jasa secara tepat waktu, memadai, jelas dan akurat</li> <li>Mengembangkan kualitas layanan yang prima dengan selalu mengutamakan kepuasan nasabah.</li> <li>Menggunakan periklanan dan promosi yang menjunjung tinggi kejujuran.</li> <li>Melindungi data nasabah sesuai dengan peraturan.</li> <li>Menanggapi keluhan dengan cepat dan memberikan solusi.</li> <li><b>Providing products and services suitable to needs</b></li> <li><b>Providing timely, sufficient, clear, and accurate information regarding products and services</b></li> <li><b>Developing excellent service quality by always prioritizing customer satisfaction</b></li> <li><b>Using advertisement and promotion which highly uphold honesty</b></li> <li><b>Protecting customer data in accordance with regulations</b></li> <li><b>Responding to complaints quickly and providing solutions</b></li> </ul>
Pekerja <i>Employee</i>	Proximity / Influence	<ul style="list-style-type: none"> <li>Hubungan ketenagakerjaan</li> <li>Perlindungan dan kondisi kerja</li> <li>Pengembangan kompetensi</li> <li>Kesejahteraan pekerja</li> <li><b>Human capital relations</b></li> <li><b>Protection and occupational conditions</b></li> <li><b>Competence development</b></li> <li><b>Employee welfare</b></li> </ul>	<ul style="list-style-type: none"> <li>Pertemuan antara manajemen dengan serikat pekerja minimal satu tahun sekali.</li> <li>Melakukan doa pagi bersama setiap hari.</li> <li>Family gathering dalam rangka HUT BRI minimal satu tahun sekali.</li> <li>Forum peningkatan kinerja minimal satu tahun sekali.</li> <li>Silaturrahmi hari besar keagamaan setiap perayaan</li> <li><b>Meeting between management and the workers' union once per year at the minimum</b></li> <li><b>Collective morning prayers every day</b></li> <li><b>Family gathering for BRI anniversary once per year at the minimum</b></li> <li><b>Performance improvement forum once per year at the minimum</b></li> <li><b>Religious holiday get-together every celebration</b></li> </ul>	<ul style="list-style-type: none"> <li>Memperlakukan setiap insan Bank dengan objektif, transparan, adil dan setara.</li> <li>Menyediakan lingkungan kerja yang kondusif untuk meningkatkan produktivitas.</li> <li>Menyempurnakan kebijakan pengembangan karir dan assessment center.</li> <li>Melakukan review kesejahteraan pekerja.</li> <li><b>Treating each Bank personnel objectively, transparently, fairly, and equally</b></li> <li><b>Providing conducive work environment to improve productivity</b></li> <li><b>Perfecting career development policies and assessment center</b></li> <li><b>Conducting employee welfare review</b></li> </ul>

Pemangku Kepentingan Stakeholder	Basis Identifikasi Basis for Identification	Topik Topic	Metode Pelibatan & Frekuensi Pendekatan Inclusiveness Method and Approach Frequency	Respons Perusahaan Company Response
Masyarakat Setempat / Komunitas Local Community	Proximity	<ul style="list-style-type: none"> <li>• Pendidikan dan budaya</li> <li>• Teknologi dan akses infrastruktur</li> <li>• Kesejahteraan dan pendapatan</li> <li>• Education and culture</li> <li>• Technology and infrastructure access</li> <li>• Welfare and income</li> </ul>	<ul style="list-style-type: none"> <li>• Melakukan kegiatan CSR dan PKBL setiap saat diperlukan.</li> <li>• Kunjungan masyarakat setiap diperlukan.</li> <li>• Performing CSR and PKBL activities when necessary</li> <li>• Community visit when necessary</li> </ul>	<ul style="list-style-type: none"> <li>• Mendorong keterlibatan dalam kegiatan komunitas dengan program PKBL yang mencakup bidang pendidikan, budaya dan agama, kemanusiaan serta lingkungan.</li> <li>• Memberikan informasi mengenai pengetahuan keuangan.</li> <li>• Encouraging involvement in community activities with PKBL programs which include education, culture and religion, humanity, and the environment</li> <li>• Providing information regarding financial knowledge</li> </ul>
Pemerintah The Goverment	Power/Proximity/ Influence	<ul style="list-style-type: none"> <li>• Kepatuhan Bank terhadap peraturan perundang - undangan yang berlaku dan komitmen terhadap regulator perbankan</li> <li>• Komunikasi dan pelaporan yang jelas, akurat, komprehensif, dan tepat waktu</li> <li>• Bank compliance with prevailing laws and commitment towards banking regulators</li> <li>• Clear, accurate, comprehensive, and timely communication and reporting</li> </ul>	<ul style="list-style-type: none"> <li>• Melakukan pertemuan dengan otoritas dan pemerintah sesuai dengan kebutuhan.</li> <li>• Keterlibatan pada kegiatan pemerintah daerah setempat sesuai dengan kebutuhan.</li> <li>• Conducting a meeting with authorities and the government as necessary</li> <li>• Involvement in local government activities as necessary</li> </ul>	<ul style="list-style-type: none"> <li>• Penyempurnaan peraturan internal sesuai dengan peraturan pemerintah.</li> <li>• Menyampaikan laporan tepat waktu, misalnya laporan PKBL, laporan tahunan, dan laporan keberlanjutan.</li> <li>• Implementasi prinsip GCG diseluruh unit kerja.</li> <li>• Perfecting internal regulations in accordance with government regulations</li> <li>• Timely submitting reports, such as PKBL report, annual report, and sustainability report</li> <li>• Implementing GCG principles in all business units</li> </ul>





# PROFIL PERUSAHAAN

## COMPANY PROFILE

### Visi Misi [102-16] Vision and Mission

#### Visi Vision

"Menjadi The Most Valuable Bank di Asia Tenggara dan Home to The Best Talent"

"To be the Most Valuable Bank in South East Asia and Home to the Best Talent"

#### Misi Mission

1. Melakukan kegiatan perbankan yang terbaik dengan mengutamakan pelayanan kepada segmen mikro, kecil dan menengah untuk menunjang peningkatan ekonomi masyarakat.
  2. Memberikan pelayanan prima dengan fokus kepada nasabah melalui :
    - a. Sumber Daya Manusia yang profesional dan memiliki budaya berbasis kinerja (*performance-driven culture*)
    - b. Teknologi informasi yang handal dan *future ready*
    - c. Jaringan kerja konvensional maupun digital yang produktif dengan menerapkan prinsip *operational* dan *risk management excellence*.
  3. Memberikan keuntungan dan manfaat yang optimal kepada pihak-pihak yang berkepentingan (stakeholders) dengan memperhatikan prinsip keuangan berkelanjutan dan praktik *Good Corporate Governance* yang sangat baik.
- 
1. Performing the best banking activities by prioritizing service to the micro, small, and medium segments to support the improvement of public economy
  2. Providing excellent service by focusing on customers through :
    - a. Professional Human Capital with a performance-driven culture
    - b. Advanced and future-ready information technology
    - c. Productive conventional and digital network by implementing operational and risk management excellence principles
  3. Providing optimum advantages and benefits to stakeholders by considering sustainable finance principles and best *Good Corporate Governance* practices

Visi & Misi BRI telah disetujui oleh Dewan Komisaris dan Direksi berdasarkan No.Kep. 403-DIR/CDS/05/2017 tanggal 16 Mei 2017  
The BRI Vision & Mission have been approved by the Board of Commissioners and Directors based on the Decision Letter No. 403-DIR/CDS/05/2017 of 16 May 2017

## Informasi Umum Perusahaan [102-1] [102-2] [102-3] [102-4] [102-5] [102-6]

### General Information of the Company

Nama Perusahaan <i>Name of the Company</i>	PT Bank Rakyat Indonesia (Persero) Tbk
Pendirian Perusahaan <i>Establishment of the Company</i>	18 Desember 1968 <i>18 December 1968</i>
Dasar Hukum Pendirian <i>Legal Basis of Establishment</i>	Undang-Undang No 21 Tahun 1968 <i>Law No. 21 of 1968</i>
Sektor Industri <i>Industry Sector</i>	Perbankan dan Jasa Keuangan <i>Banking and Financial Services</i>
Kantor Pusat <i>Head Office</i>	Gedung BRI I Jalan Jenderal Sudirman Kav 44-46 Jakarta, 10210 No Telp : (62-21) 251-0244, 251-0254, 251-0264, 251-0269, 251-0279 No Fax : (62-21) 250-0077 Website: <a href="http://www.bri.co.id">www.bri.co.id</a>
Wilayah Operasional <i>Operational Area</i>	Di 6 negara: Indonesia, New York, Cayman Island, Hong Kong, Singapura, dan Timor Leste <i>In 6 countries: Indonesia, New York, Cayman Islands, Hong Kong, Singapore, and Timor Leste</i>
Badan Hukum dan Kepemilikan <i>Legal Entity and Ownership</i>	Perusahaan Perseroan (Persero), Perseroan Terbatas dicatatkan di Bursa Efek Jakarta pada 10 November 2003 dengan kode perdagangan BBRI. <ul style="list-style-type: none"> <li>• Pemerintah Indonesia: 56.75%</li> <li>• Publik: 43.25%</li> </ul> <i>Limited Liabilities Company (Persero), recorded at the Indonesia Stock Exchange on 10 November 2003 with the trading code of BBRI.</i> <ul style="list-style-type: none"> <li>• The Indonesian Government: 56.75%</li> <li>• The Public: 43.25%</li> </ul>
Pasar Terlayani <i>Serviced Market</i>	BRI memiliki basis nasabah terbesar dengan jumlah rekening simpanan lebih dari 60 juta. Penerima manfaat: masyarakat umum, pemerintah, dan korporat. Segmen usaha: kelompok mikro, ritel, korporasi dan lainnya. Segmen geografis: wilayah Indonesia, Asia dan Amerika Serikat <i>BRI has the largest customer base with a number of savings account of more than 60 million.</i> <i>Beneficiaries: the general public, the government, and corporate</i> <i>Business segment: micro, retail, corporate, and others group</i> <i>Geographic segment: Indonesia, Asia, and the United States</i>

Keterangan: Data entitas anak BRI dapat dilihat pada website BRI.

Information: Data for BRI subsidiary entities can be viewed on the BRI website.

## Merek, Produk dan Jasa Utama [102-2, FS14] Brand, Products, and Main Services

Informasi terkait produk dan layanan BRI dapat diakses melalui alamat website <http://bri.co.id> dan Laporan Tahunan. Saat ini BRI belum mempunyai produk khusus yang tergolong sebagai produk hijau. Namun sejalan dengan pengenalan konsep green banking, maka di tahun 2018, BRI akan mengembangkan produk dan pemberian hijau, misalnya obligasi hijau (green bond) dan pemberian hijau.

Information regarding BRI products and services can be accessed through the <http://bri.co.id> website address and the Annual Report. BRI currently is yet to have particular products categorized as green product. However, with the introduction of the green banking concept, in 2018 BRI will develop green products and financing, such as green bonds and green financing.

### Skala Perusahaan [102-7] Scale of the Company

Kategori Category	Satuan Unit	2015	2016	2017
Jumlah Pekerja Number of Employees	Orang People	92,574	93,333	92,858
Laba Bersih Net Profit	Miliar Billion	25,204	25,753	28,469
Pendapatan Revenue	Miliar Billion	96,391	106,710	117,148
Total Aset* Total Asset	Miliar Billion	845,998	964,000	1,076,438
Total Dana Pihak Ketiga Total Third Party Funds	Miliar Billion	642,774	723,845	803,327
Total Kapitalisasi Total Capitalization				
Ekuitas* Equity	Miliar Billion	112,392	145,458	165,047
Utang Debt	Miliar Billion	64,088	80,281	83,702
Jumlah Unit Kerja yang Beroperasi Number of Operational Business Units	Unit Unit	10,612	10,643	10,646
Jumlah Produk atau Jasa pada akhir Desember 2017 Number of Products or Services at the end of December 2017	Produk/Jasa Products/Services	83	83	83

\* Terdapat perubahan data dari tahun sebelumnya karena perbedaan perhitungan [102-48]

\* Terdapat perubahan data dari tahun sebelumnya karena perbedaan perhitungan [102-48]



## Keanggotaan Asosiasi [102-13] Association Membership

Keanggotaan BRI pada sejumlah asosiasi yang relevan dengan bisnisnya mempunyai arti strategis bagi perusahaan, dapat mengikuti perkembangan dunia perbankan terkini dan turut berkontribusi pengetahuan dan pengalaman kepada anggota organisasi. Namun demikian BRI tidak memberikan kontribusi secara finansial di luar iuran keanggotaan rutin.

BRI membership in some associations relevant to its business has strategic significance for the company, among which to monitor the latest development in the banking industry and to contribute knowledge and experience to members of the organization. However, BRI does not provide financial contribution aside from routine membership fees.

### Keanggotaan Organisasi [102-13] Organization Membership

Nama organisasi Name of Organization	Tujuan Objective	Posisi Keikutsertaan Membership Position
HIMBARA (Himpunan Bank Milik Negara) <b>HIMBARA</b> (Association of State-Owned Banks)	Mengembangkan pasar modal Indonesia sebagai industri yang mampu menopang perekonomian nasional. <i>Developing the Indonesian capital market as an industry capable of supporting national economy.</i>	Ketua <b>Chairman</b>
Perbanas (Perhimpunan Bank Nasional) <b>Perbanas</b> (National Banks Association)	Merumuskan kebijakan terkait dengan perbankan. <i>Formulating banking-related policies.</i>	Wakil Sekertaris Jendral <b>Deputy Secretary General</b>
FKDKP (Forum Komunikasi Direktur Kepatuhan) <b>FKDKP</b> (Communication Forum of Bank Compliance Directors)	Ajang tukar menukar informasi tentang ketentuan/peraturan Bank Indonesia maupun standard internasional perbankan. <i>Information exchange forum regarding Bank Indonesia rules/regulations or international banking standards.</i>	Bendahara <b>Treasurer</b>
ASPI (Asosiasi Sistem Pembayaran Indonesia) <b>ASPI</b> (Indonesia Payment System Association)	Mengoptimalkan fungsi dan profesionalisme di dalam penerapan tata kelola perusahaan yang baik. <i>Optimizing function and professionalism in good corporate governance implementation.</i>	Anggota Badan Pengawas <b>Member of the Supervisory Board</b>

## Rantai Pasok [102-9] Supply Chain

BRI memenuhi sebagian kebutuhan barang dan jasa penunjang kegiatan operasional melalui pemasok. BRI bekerja sama dengan dengan pihak ketiga untuk memenuhi barang dan jasa penunjang operasional perusahaan (pengadaan perangkat teknologi informasi, transportasi, catering) dan bisnis (konsultan, jasa appraisal, Kantor Akuntan Publik, notaris, pengembang sistem aplikasi). Seluruh pihak ketiga yang menjadi rekanan bisnis BRI telah memenuhi prasyarat dan sesuai dengan kebijakan manajemen aktiva tetap dan logistik (KEMAL BRI).

BRI fulfills part of the operational activity supporting goods and services needs through suppliers. BRI cooperates with third parties to meet the operational supporting goods and services of the company (information technology equipment procurement, transportation, catering) and business (consultants, appraisal services, Public Accountant Office, notary, application system developer). All third parties that are BRI's business partners have fulfilled the requirements and are in accordance with the fixed assets and logistics management policies (KEMAL BRI).



## Perubahan Signifikan [102-10] Significant Changes

Sepanjang periode pelaporan di tahun 2017 terdapat perubahan signifikan terkait perubahan struktur organisasi dan reorganisasi 31 unit kerja baru di kantor pusat. Perubahan ini disesuaikan dengan strategi pengembangan bisnis dengan memperhatikan pengendalian intern, manajemen risiko, GCG serta prinsip-prinsip organisasi yang meliputi antara lain *segregation of duty, span of control* dan *accountability*.

Perubahan signifikan lainnya adalah penyesuaian kebijakan pekerja alih daya berdasarkan ketentuan POJK Nomor 9/POJK.03/2016 tentang Prinsip Kehati-hatian Bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Kerja Kepada Pihak Lain. Terkait struktur modal, lokasi pemasok dan struktur rantai pasok pada tahun 2017 tidak ada perubahan signifikan.

Throughout the 2017 reporting period there were some significant changes related to changes in the organizational structure and reorganization of 31 new business units in the head office. These changes were adjusted to the business development strategies by considering internal control, risk management, GCG, as well as organizational principles which include, among which, segregation of duty, span of control, and accountability.

Another significant change was the adjustment of the outsourced employee policies based on OJK Regulation No. 9/POJK.03/2016 on Prudence Principles for Commercial Banks that Conduct the Transfer of Part of the Job Implementation to Another Party. In regards to capital structure, supplier location, and the supply chain structure, in 2017 there were no significant changes.



# PROFIL LAPORAN

## REPORT PROFILE

Laporan Keberlanjutan 2017 berisi kinerja keberlanjutan periode 1 Januari hingga 31 Desember 2017. Laporan ini bersifat tahunan dan merupakan kesinambungan dari Laporan Keberlanjutan 2016 yang telah diterbitkan pada bulan Maret 2017. [102-50, 102-51, 102-52]

Laporan ini telah disusun sesuai dengan Global Reporting Initiative (GRI) Standard: core option. Selain itu, laporan ini dilengkapi dengan Suplemen Sektor Jasa Keuangan (Financial Services Sector Supplement /FSSS), yang juga diterbitkan oleh GRI, serta rujukan pada Peraturan Otoritas Jasa Keuangan (POJK). [102-54]

Dalam laporan ini terdapat pernyataan kembali (restatement) data persentase pengaduan (whistleblowing) yang telah ditindak lanjuti, jumlah debitur KUR Mikro, data penyaluran KUR Mikro dan Kupedes tahun 2016, hasil pendapatan, biaya operasional, dan bunga pinjaman dan bunga bank serta jumlah laba per saham dasar tahun 2016. Selain itu terdapat perbedaan pada jumlah tindak lanjut kasus Fraud tahun 2015 dan 2016. Perubahan tersebut dikarenakan perbedaan perhitungan. [102-48]

Sejak tahun 2016, BRI melakukan proses assurance pada laporan keberlanjutan yang dilaksanakan oleh pihak eksternal independen. Tahun ini proses assurance dilakukan oleh SR Asia Indonesia, perwakilan dari India. Proses assurance dimulai dengan verifikasi sampel bukti dokumentasi dan konfirmasi kepada pihak narasumber, yang melibatkan Fungsi Manajemen Risiko dan fungsi lain yang terkait. Pemilihan assuror eksternal sesuai kebijakan perusahaan dan tidak ada benturan kepentingan dengan pihak manapun. [102-55, 102-56]

The 2017 Sustainability Report consists of the sustainability performance of the 1 January to 31 December 2017 period. This report is annual and is a continuance of the 2016 Sustainability Report which was issued in March 2017.

[102-50, 102-51, 102-52]

This report has been composed in accordance with the Global Reporting Initiative (GRI) Standard: core option. Furthermore, this report is supplemented with the Financial Services Sector Supplement (FSSS), which are also issued by GRI, as well as refers to Regulations of the Financial Services Authority (POJK). [102-54]

In this report is the restatement of the percentage data of followed-up whistleblowing, number of Micro KUR debtors, Micro KUR and Kupedes disbursement data, revenue, operating cost, loan interest and bank interest, and total of earnings per share in 2016. Furthermore, there are discrepancies in the numbers of the 2015 and 2016 Fraud cases follow-up. That change is due to differences in calculation. [102-48]

Since 2016, BRI performed the assurance process on the sustainability report conducted by an independent external party. This year, the assurance process is conducted by SR Asia Indonesia, a representative from India. The assurance process begins with sample verification of the documentation evidence and confirmation to sources, which involves the Risk Management Function and other relevant functions. The selection of external assuror is in accordance with company policies and there are no conflicts of interest with any parties. [102-55, 102-56]

## Penentuan Isi dan Kualitas Laporan Determination of Report Content and Quality

Proses penentuan isi laporan mengacu pada prinsip keterlibatan pemangku kepentingan, konteks berkelanjutan, materialitas, dan kelengkapan. Kualitas pelaporan memperhatikan prinsip keseimbangan, komparabilitas, akurasi, ketepatan waktu, kejelasan, dan keandalan. [102-46]

The determination process of report content refers to the principles of stakeholder inclusiveness, sustainability context, materiality, and completeness. Report quality considers the principles of balance, comparability, accuracy, timeliness, clarity, and excellence. [102-46]

### Tahapan Penetapan Isi Laporan: [102-46]

Stages of Report Content Determination :

#### Identifikasi

Topik keberlanjutan (*sustainability context*) yang relevan diidentifikasi berdasarkan karakteristik industri perbankan, dan pengaruhnya terhadap pemangku kepentingan.

#### Identification

Relevant sustainability context is identified based on characteristics of the banking industry and its influence on stakeholders.

#### Prioritasi

Proses penentuan topik dan isu keberlanjutan yang material (*materiality test*) dilakukan melalui wawancara dan penentuan skala prioritas kepada nasabah dan pekerja pada 11 Desember 2017 dan akademisi pada 2 Januari 2018. Konfirmasi topik material dilakukan pada 9 Januari 2018.

#### Prioritization

The material topic and sustainability issue determination (materiality test) was conducted through interview and priority scale establishment to customers and employees on 11 December 2017 and academics on 2 January 2018. The material topic confirmation was performed on 9 January 2018.





**Laporan ini sudah melalui tahap verifikasi oleh pihak eksternal yang independen.**

**This report has been verified by an independent external party.**



#### Validasi

Seluruh topik material (*completeness*) divalidasi dan disetujui oleh Direktur Kepatuhan untuk menjadi prioritas informasi yang akan disampaikan dalam laporan ini.

#### Validation

All material topics (*completeness*) are validated and approved by the Compliance Director as the priority information to be presented in this report.

#### Tinjauan

Kajian ulang atas laporan tahun sebelumnya dilakukan dengan memperhatikan masukan dari pemangku kepentingan, baik internal maupun eksternal (*stakeholder inclusiveness*). Salah satu input yang penting didapatkan melalui keikutsertaan ajang apresiasi laporan keberlanjutan.

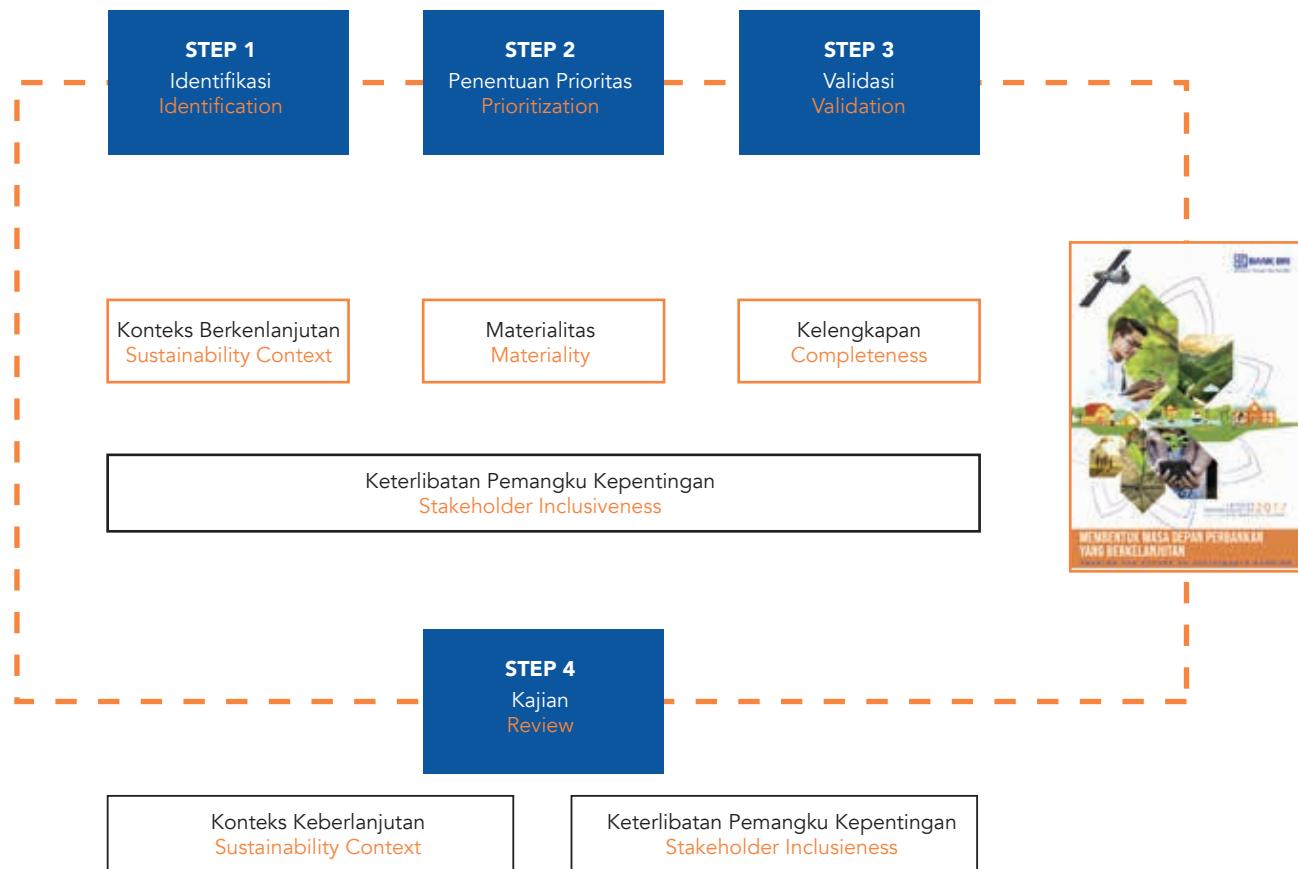
#### Review

Review of the previous year's report was conducted by considering inputs from stakeholders, whether internal or external (*stakeholder inclusiveness*). One of the important inputs were gained through the participation in the sustainability report appreciation event.

## Pelibatan Pemangku Eksternal [102-43] External Stakeholders Inclusiveness

Penyusunan Laporan Keberlanjutan 2017 memperhatikan umpan balik dari nasabah yang disampaikan melalui wawancara. Sebagian nasabah menilai laporan ini bermanfaat untuk mengetahui informasi lebih detail terkait kinerja keberlanjutan, seperti program tanggung jawab sosial. Nasabah juga menyampaikan informasi yang dibutuhkan dalam laporan seperti laporan keuangan, pinjaman, produk hijau, dan saham.

Composition of the 2017 Sustainability Report considered feedback from customers conveyed via the interview. Some customers deemed this report beneficial to ascertain a more detailed information regarding sustainability performance, such as the social responsibility program. Customers also communicated necessary information in the report, such as financial statement, loans, green products, and shares.



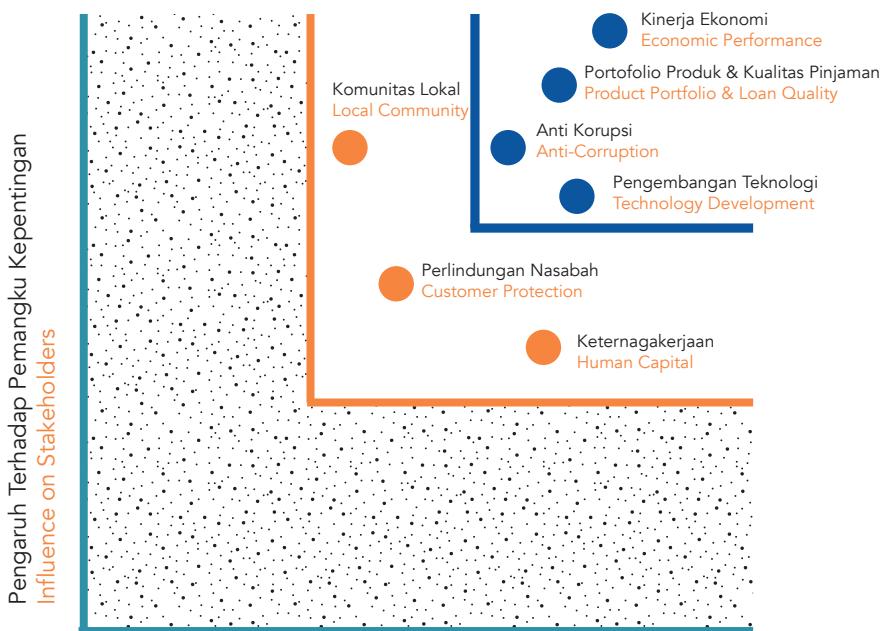


## Hasil Uji Materialitas [102-46] Results of the Materiality Test

BRI menetapkan empat informasi material yang berada pada kategori 'sangat tinggi', yaitu: Kinerja Ekonomi dan Inklusi Keuangan, Portofolio Produk & Kualitas Pinjaman, dan Pengembangan Teknologi. Informasi lainnya pada kategori 'tinggi', yaitu: Komunitas Lokal, Perlindungan Informasi Nasabah dan Ketenagakerjaan.

BRI established four material information in the 'very high' category, which are: Economic Performance and Financial Inclusion, Product Portfolio & Loan Quality, and Technology Development. Other information in the 'high' category are: Local Community, Customer Information Protection, and Human Capital.

### Matriks Materialitas Materiality Matrix



Pengaruh Terhadap Keberlanjutan Perusahaan  
Influence on Company Sustainability

## Perubahan Topik Material [102-49] Changes in Material Topics

Dalam laporan ini, tidak ada perubahan dasar periode laporan, cakupan dan batasan topik keberlanjutan yang disampaikan. Namun, terdapat perubahan pada topik material yang dipilih yaitu 'Pengaruh Ekonomi Tidak Langsung' diganti menjadi 'Komunitas Lokal'. Perubahan ini dilakukan dengan alasan bahwa topik 'pengaruh ekonomi tidak langsung' dapat dijelaskan dalam informasi 'komunitas lokal'.

In this report, there are no basic changes of the reporting period, scope, and limitation of the presented sustainability topic. However, there are changes in the selected material topic, which is the replacement of 'Indirect Economic Impact' by 'Local Community'. This is conducted with the reasoning that the 'indirect economic impact' topic can be explained in the 'local community' information.

### Perubahan Topik Material 2016 dan 2017 [102-49] Changes in the 2016 and 2017 Material Topics

## TOPIK 2016 2016 TOPIC

Pengembangan Teknologi  
Kinerja Ekonomi dan Inklusi Keuangan  
Pengaruh Ekonomi Tidak Langsung  
Ketenagakerjaan  
Portofolio Produk & Kualitas Pinjaman  
Anti Korupsi  
Perlindungan Informasi Nasabah

Technology Development  
Economic Performance and Financial Inclusion  
Indirect Economic Impact  
Human Capital  
Product Portfolio & Loan Quality  
Anti-Corruption  
Customer Information Protection

## TOPIK 2017 2017 TOPIC

Kinerja Ekonomi dan Inklusi Keuangan  
Portofolio Produk & Kualitas Pinjaman  
Pengembangan Teknologi  
Komunitas Lokal  
Perlindungan Informasi Nasabah  
Anti Korupsi  
Ketenagakerjaan

Economic Performance and Financial Inclusion  
Product Portfolio & Loan Quality  
Technology Development  
Local Community  
Customer Information Protection  
Anti-Corruption  
Human Capital

## Topik Material dan Pendekatan Manajemen [103-1, 103-2, 103-3]

### Material Topics and Management Approach

#### Kinerja Ekonomi dan Inklusi Keuangan

Pencapaian kinerja ekonomi berpengaruh signifikan terhadap keberlanjutan bisnis BRI dan menjadi dasar bagi pemangku kepentingan, terutama investor dalam menentukan keputusan. Kebijakan kinerja ekonomi BRI mengacu pada dan peraturan yang berlaku. Strategi keuangan BRI pada tahun 2017 diantaranya meningkatkan profitabilitas. Selama tahun 2017, BRI berhasil mencapai target pertumbuhan laba Perseroan di kisaran 7,8%. Kinerja ekonomi ini dipantau oleh tim audit internal audit internal dan eksternal setiap triwulan. Pengawasan dan pengelolaan keuangan menjadi tanggung jawab Direktur Keuangan.

#### Economic Performance and Financial Inclusion

Achievement of the economic performance has a significant impact on BRI business continuity and becomes the basis for stakeholders, especially investors, in decision making. The BRI economic performance policies refer to prevailing laws and regulations. The 2017 BRI financial strategy, among which, was to increase profitability. In 2017, BRI successfully reached the target of the company profit growth in the range of 7.8%. This economic performance was monitored by the internal and external audit team every quarter. Financial monitoring and management are the responsibility of the Finance Director.



### Portofolio Produk & Kualitas Pinjaman

Pengembangan portofolio produk dan kualitas pinjaman penting bagi BRI yang terus berupaya memenuhi kebutuhan nasabah dan mendukung program pemerintah. Kebijakan pengembangan portofolio produk hijau BRI salah satunya mengacu pada POJK Keuangan Berkelanjutan. Pada tahun 2017, salah satu pengembangan portofolio produk diarahkan untuk mendukung implementasi *green banking* dengan tetap memperhatikan kualitas pinjaman. Dalam hal ini Komite Produk bertugas dan bertanggung-jawab mengevaluasi kinerja produk serta memberikan rekomendasi kepada Direksi atas strategi pengembangan produk BRI. Evaluasi kinerja produk dilakukan setiap bulan.

### Product Portfolio & Loan Quality

Product portfolio and loan quality development is essential for BRI which continuously attempts to fulfill customer needs and support government programs. The BRI green product portfolio development policies, among which, refers to the Sustainable Finance OJK Regulation. In 2017, one of the product portfolio developments was directed to support green banking implementation while still considering loan quality. In this regard, the Product Committee had the duty and responsibility to evaluate product performance as well give recommendations to the Board of Directors on BRI product development strategies. Product performance evaluation was conducted every month.

### Pengembangan Teknologi

Teknologi merupakan salah satu faktor yang berdaya dukung tinggi terhadap kinerja BRI selama ini. Untuk itu, BRI senantiasa mengikuti arah perkembangan teknologi agar mampu melayani nasabah dengan setulus hati. Pengembangan teknologi yang dilakukan BRI dengan *strategic objectives*, mengarah pada visi perusahaan "Menjadi The Most Valuable Bank di Asia Tenggara". Direktur Operasional bertanggung jawab atas operasional teknologi dan sistem informasi BRI. Evaluasi pengembangan teknologi dilakukan setiap saat diperlukan.

### Technology Development

Technology is constantly one of the highly supporting factors towards BRI performance to date. Therefore, BRI always monitors the direction of technology development to be able to serve customers with sincerity. The technology development performed by BRI with strategic objectives is directed towards the company vision of "Becoming the Most Valuable Bank in South East Asia". The Operational Director is responsible for the BRI technology operations and information system. The technology development evaluation is conducted any time needed.

### Komunitas Lokal

Kepercayaan dan dukungan masyarakat merupakan kunci utama keberlanjutan bisnis BRI. Sebagai bentuk kepedulian BRI terhadap masyarakat, pelaksanaan CSR dan PKBL BRI fokus pada program-program yang memiliki dampak luas dalam meningkatkan taraf hidup masyarakat. Kebijakan CSR dan PKBL BRI mengacu pada perundangan dan peraturan yang berlaku. Pencapaian salah satu target penyaluran program kemitraan yang mencapai 376% merupakan bukti komitmen terus mengedepankan pelayanan kepada masyarakat. Namun demikian, tahun ini BRI masih belum melakukan penilaian /assessment dampak dari program PKBL terhadap para penerima manfaat atau masyarakat. Pelaksanaan kegiatan CSR dan PKBL BRI dilakukan oleh Bagian Corporate Social Responsibility, Biro Humas & CSR di bawah Divisi Sekretariat Perusahaan dan bertanggung jawab kepada Direktur Utama.

### Local Community

Public trust and support are the main keys to BRI business continuity. As a form of BRI's concern towards the community, the BRI CSR and PKBL implementation focuses on programs with extensive impact in improving the standard of living of the community. The BRI CSR and PKBL policies refer to prevailing laws and regulations. Achievement of the target from partnership program disbursement that reached 376% was evidence of the commitment to continue prioritizing service to the community. However, this year BRI is yet to perform an assessment of the impacts of the PKBL program on beneficiaries or the community. The BRI CSR and PKBL activities implementation is performed by the Corporate Social Responsibility Division, the Public Relations & CSR Bureau under the Corporate Secretariat Division and responsible to the President Director.

### Perlindungan Informasi Nasabah

Sebagai lembaga jasa keuangan, perlindungan informasi nasabah merupakan prioritas utama BRI karena berpengaruh terhadap reputasi perusahaan. Ketentuan ini tertuang dalam Surat Divisi Layanan No. B.425-LYN/KPO/05/2015, tanggal 5 Mei 2015. BRI memiliki mekanisme pengaduan dan mampu menyelesaikan 8 keluhan sesuai target yang telah ditetapkan. Divisi Layanan di bawah Direktur SEVP Direktorat Jaringan dan Layanan bertugas mengembangkan kualitas layanan yang prima dengan selalu mengutamakan kepuasan nasabah. Salah satu bentuk evaluasi perlindungan nasabah dilakukan melalui survei kepuasan nasabah setiap tahun.

### Customer Information Protection

As a financial services agency, customer information protection is a main priority for BRI due to its influence on company reputation. This regulation is formulated in the Service Division Letter No. B.425-LYN/KPO/05/2015 of 5 May 2015. BRI has a whistleblowing mechanism and is able to resolve 8 complaints in accordance with the established target. The Service Division under the SEVP Director of the Network and Service Directorate has the duty to develop excellent service quality by always prioritizing customer satisfaction. One of the forms of customer protection evaluation is conducted through the customer satisfaction survey every year.

## Anti Korupsi

Kegiatan utama BRI berkaitan erat dengan arus lalu lintas keuangan sehingga komitmen anti-fraud/antikorupsi memiliki pengaruh signifikan terhadap keberlanjutan perusahaan. Komitmen anti-fraud BRI menjadi dasar dalam penyusunan setiap kebijakan, ketentuan, ataupun aturan yang berlaku dalam penerapan prinsip GCG, Manajemen Risiko dan Sistem Pengendalian Intern. BRI menerapkan empat pilar strategi anti-fraud untuk meminimalkan tindakan fraud di setiap lini bisnis. Kebijakan strategi anti-fraud ini diatur melalui Surat Keputusan BRI No. S.25 -DIR/ DMR/12/2016. Sebagai bentuk peningkatan employee awareness dan pencegahan fraud, Direktur dan Komisaris, jajaran manajemen dan seluruh pekerja BRI menandatangani komitmen anti-fraud. Divisi Kepatuhan di bawah Direktur Kepatuhan memiliki tugas melakukan pengawasan terhadap tindakan fraud.

## Anti-Corruption

BRI's main activity is closely related to financial traffic, therefore anti-fraud/anti-corruption commitment has a significant impact on company continuity. The BRI anti-fraud commitment is the basis in composing every prevailing policy, regulation, or rule in GCG principles implementation, Risk Management, and Internal Control System. BRI applies four strategic anti-fraud pillars to minimize fraud in each business line. These anti-fraud strategy policies are regulated through the BRI Decision Letter No. S.25 -DIR/ DMR/12/2016. As a form of employee awareness improvement and fraud prevention, the Board of Directors and Commissioners, management officers and all BRI employees sign the anti-fraud commitment. The Compliance Division under the Compliance Director has the duty to monitor fraud activities.





### Ketenagakerjaan

*Human capital* berperan penting dalam meningkatkan kinerja dan merealisasikan target strategis Perusahaan. Untuk menjadikan BRI sebagai "Home to the Best Talent", dalam perspektif pengelolaan dan pengembangan *human capital*, Perusahaan telah memiliki acuan arsitektur SDM dengan pilar-pilarnya yaitu planning (perencanaan), acquiring (rekrutmen, seleksi dan penempatan), developing (pengembangan SDM), retaining and maintaining (menjaga dan mempertahankan), performance management (manajemen kinerja), dan termination (pemutusan hubungan kerja). Pelaksanaan sistem SDM dipantau oleh Divisi Kebijakan dan Pengembangan Human Capital dan diawasi langsung secara khusus oleh Direktur Human Capital. BRI melakukan evaluasi kinerja kepada seluruh pekerja tetap pria dan wanita di semua lapisan jabatan secara berkala setiap tahun.

### Human Capital

Human capital plays a significant role in increasing performance and realizing strategic targets of the Company. To make BRI "Home to the Best Talent", in the human capital management and development perspective, the Company has a referral to a Human Capital architecture with the pillars of: planning, acquiring (recruitment, selection, and placement), developing (Human Capital development), retaining and maintaining, performance management, and termination. The Human Capital system implementation is monitored by the Human Capital Policies and Development and is also directly supervised by the Human Capital Director. BRI annually performs periodic performance evaluation on all male and female permanent employees on all levels of the job.

## Ruang Lingkup Laporan [102-45]

### Scope of the Report

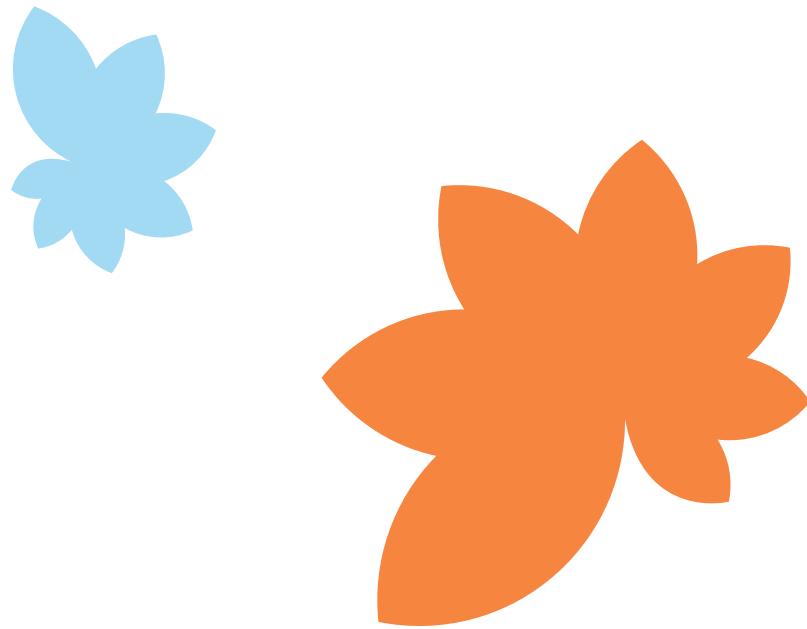
Laporan keuangan dalam Laporan Keberlanjutan 2017 bersifat konsolidasian seluruh unit kerja BRI, termasuk unit kerja luar negeri (UKLN). BRI memiliki entitas anak yang tercakup dalam laporan keuangan konsolidasian, yaitu PT Bank Rakyat Indonesia Agroniaga Tbk (BRI Agro), PT Bank BRISyariah (BRI Syariah), BRI Remittance Co. Limited Hongkong (BRI Remittance), PT Asuransi Jiwa Bringin Jiwa Sejahtera (BRI Life), dan PT BRI Multifinance Indonesia (BRI Finance). Namun demikian, informasi penggunaan listrik, air, BBM, dan kertas berasal dari BRI Kantor Pusat, Jakarta sebagai perusahaan induk.

Financial Statement in the 2017 Sustainability Report is consolidated of all BRI business units, including overseas business units (UKLN). BRI has subsidiaries included in the consolidated financial statement, which are PT Bank Rakyat Indonesia Agroniaga Tbk (BRI Agro), PT Bank BRISyariah (BRI Syariah), BRI Remittance Co. Limited Hong Kong (BRI Remittance), PT Asuransi Jiwa Bringin Jiwa Sejahtera (BRI Life), and PT BRI Multifinance Indonesia (BRI Finance). However, information on electricity, water, BBM, and paper use originated from the Head Office BRI, Jakarta as the parent company.

Batasan Dampak Topik Material* [102-47, 103-1] Material Topic Impact Limitation			Dampak Pada Pemangku Kepentingan Impact on Stakeholders	
Topik Keberlanjutan Sustainability Topic	Informasi Penting Significant Information	Topik Material GRI Standards Material Topic GRI Standards	Dalam Perusahaan Within Company	Luar Perusahaan Outside Company
Mewujudkan Inklusi Melalui Digitalisasi Realizing Inclusion through Digitalization	Pengembangan Teknologi dan Inklusi Keuangan Technology and Financial Inclusion Development	FS Komunitas Lokal Local Community FS	Pekerja & Pemegang saham Employees & Shareholders	Nasabah, Pemerintah & Investor, Masyarakat Customers, the Government & Investors, the Public
Membangun Indonesia BerkelaJutan Building Sustainable Indonesia	Perlindungan Informasi Nasabah Customer Information Protection	Keluhan Terkait Privasi Pelanggan Customer Privacy-Related Complaints	Pekerja Employees	Nasabah, Pemerintah Customers, the Government
Membangun Indonesia BerkelaJutan Building Sustainable Indonesia	Portofolio Produk & Kualitas Pinjaman Product Portfolio & Loan Quality	FS Portofolio Produk Product Portfolio FS	Pemegang saham Shareholders	Investor & Masyarakat Investor & Masyarakat
Membangun Insan BRI yang Unggul Building Excellent BRI Personnel	Kinerja Ekonomi Economic Performance	Kinerja Ekonomi Economic Performance	Pekerja & Pemegang saham Employees & Shareholders	Nasabah, Pemerintah, Investor, Masyarakat Customers, the Government & Investors, the Public
Bersinergi Bersama Masyarakat dan Lingkungan Synergizing with the Community and the Environment	Ketenagakerjaan Human Capital	Ketenagakerjaan Human Capital	Pekerja Employees	Masyarakat The Public
Tata Kelola BerkelaJutan Sustainable Good Governance	Pemberdayaan masyarakat melalui PKBL Community empowerment through PKBL	Komunitas Lokal Local Community		Masyarakat, Nasabah, Pemerintah The Public, Customers, the Government
	Komitmen Anti-fraud Anti-fraud commitments	Anti-korupsi Anti-corruption	Pekerja & Pemegang Saham Employees & Shareholders	Masyarakat, Pemerintah, & Investor, Nasabah The Public, the Government & Investors, Customers

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

\* Impact limitation describes the impact of each material aspect on stakeholders whether internally or externally.



Kontak Pelaporan [102-53]  
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Vers. 2018, pg. 1 of 4

## Independent Assurance Statement

### The 2017 Sustainability Report of PT Bank Rakyat Indonesia (Persero) Tbk

Number : 002/000-174/II/2018/SR-Asia/Indonesia  
Type : 1  
Level : Moderate

**PT Bank Rakyat Indonesia (Persero) Tbk**, or “the Reporting Organization”, engaged Social Responsibility Asia (“SR Asia”) to assure and provide an Independent Assurance Statement on its **2017 Sustainability Report** (“the Report). The Reporting Organization is an Indonesia state-owned enterprise and listed company operating in financial services industry sector. The Report only presents sustainability performance data and information that has been developed in respect to;

- (a) Sustainability Reporting Standards of the Global Reporting Initiative (“the GRI Standards”) and its Financial Services Sector Supplement (“FSSS”); and
- (b) Regulation of Indonesia Financial Services Authority No.51/POJK.03/2017 on the Implementation of Sustainable Finance for the Financial Services Organizations and the Listed and Public Companies (“POJK 51”).

SR Asia’s responsibility, as agreed with the management<sup>1</sup>, is to provide an independent assurance on the Report content and generate recommendations as described in the scope of assurance. The content and presentation of the Report is the sole responsibility of the management. Our responsibility in performing assurance work is to the management only and in accordance with the terms of reference. We do not therefore accept or assume any responsibility for any other purpose or to any other person or organization. Any dependence that third party has placed on the Report is entirely on its own risk. The assurance report should not be taken as a basis for interpreting the Reporting Organization’s overall performance or sustainability except for the areas covered in the scope of assignment.

## Scope of Assurance Service and Limitation

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

1. Data and information related to the Report for the reporting period of 1<sup>st</sup> of January up to 31<sup>st</sup> of December 2017.
2. Sustainability specific data and information related to the seven material topics that have been identified by the management; which are economic performance and financial inclusion, product portfolio and performing loan, technology development, local community, customer privacy (protection of customer information), anti corruption, and employment.
3. Evaluation on publicly disclosed information, system and process of the Reporting Organization has in place to ensure adherence to the principles.
4. Assurance on the disclosures based on type 1 and moderate level of assurance procedure; where the risks of information and conclusions of the Report being error is reduced, but not reduced to very low, but not zero.

<sup>1</sup> “The management” refers to the management of the Reporting Organization

## Exclusion

The assurance scope excludes:

1. Topics, data and information of the Report other than those mentioned under the defining materiality section and discussion on defining Report content.
2. Data and information outside the reporting period and/or in the public domain not covered in the reporting period.
3. The management's statements and claims describing expression of opinion, belief, expectation, advertisement, and future planning.
4. Financial performance data and information from the Reporting Organization's documents other than those mentioned in the Report.
5. Stakeholders' engagement, which may be involved in developing the Report.

## Methodology

Initially, the Assurance Team carried out preliminary assessment on the Report document, which was submitted by the management. As part of independent assurance, SR Asia engaged with its official partner in Indonesia to carry out broadly the following activities:

1. Visit the head office of the Reporting Organization to discuss the Report content with the management; to review the data, information and disclosures as specified that there is no misrepresentation; to identify supporting documents or evidences; to test sample of data and information; and to assess the system and procedure for data collection and gathering as well as the preparation of the Report.
2. Evaluation of the presentation of data and information against the standards, principles, and indicators of AA1000AS (2008) and AA1000APS (2008) AccountAbility, GRI Standards and its FSSS, and POJK 51.
3. Interview a "BRILink" agent; that operates a branchless bank of the Reporting Organization.

## Adherence to AA1000APS (2008) and GRI Standards

**Inclusivity** – To some extent, the management indicates commitment to manage the stakeholders and material topics inclusively, and to engage them in strategic-decision making process. The Reporting Organization is also accountable to the internal and external stakeholders for the impact from the operations. In the Report, various approaches of stakeholder engagement by different functions are presented sufficiently and its sustainability strategy is reflected in the content. Nevertheless, the management also needs to add and discuss some more stakeholders, such as business association, in the Report.

**Materiality** – The Assurance Team has assessed that adherence to materiality principle is acceptable; where seven topics are considered material by the management. They are economic performance and financial inclusion, product portfolio and performing loan, technology development, local community, customer privacy (protection of customer information), anti corruption, and employment. The Reporting Organization also considers FSSS disclosures and POJK 51 requirements are material in the Report. Technology development is material because the Reporting Organization owns and utilizes the BRIsat telecommunication satellite to connect and transform data from and to its branches and networks in

Indonesia and other countries. At different level, the Report provides adequate data and information on sustainability performance of material topics. However, the management should discuss more about the performance target and evaluation in the Report content.

**Responsiveness** – Engagement of the Reporting Organization in “the First Mover” initiative has demonstrated its responsiveness to address current issues in financial services industry sector, such as financial inclusion, green banking, and sustainable finance. Those topics are well presented to some point in the Report. The management also implements certain policies and procedures to respond grievances and disputes, especially with customers as a significant stakeholder group to the management. In connection with SDGs<sup>2</sup>, the Reporting Organization indicates its contributions to SDGs through different initiatives and community development programs.

**In “Accordance” with Core Option** – The Report follows the core option of GRI Standards where minimum one disclosure of each material topic is presented and discussed in the Report. The disclosures of management approach for each material topic in general are presented but improvements are needed for future reporting. When relevant, FSSS disclosures and POJK 51 requirements are addressed and appropriately presented.

**GRI Standards Principles** – In developing the Report content, to some extent, the management has applied the Principles for Defining Report Content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and the Principles for Defining Report Quality (balance, comparability, accuracy, timeliness, clarity, and reliability). During the visit, supporting documents were presented as the evidence. The Report identifies data and information that cannot be supported by evidence or cannot be presented due to the management discretion or the system and data administration issue, as required by GRI Standards or POJK 51. Nonetheless, the management should improve the disclosure of evidence documents to the Assurance Team in order to increase the level of accuracy and reliability of the Report content.

## Recommendation

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

1. Review the stakeholder identification and use the AA1000 Stakeholder Engagement Standard (2015) as a guideline for stakeholder engagement. An annual stakeholder management report should be developed and published as an evidence and basis to identify materiality topics in developing a sustainability report.
2. Identification of material topics should be started in the beginning of reporting period and concluded at the end of period, based on stakeholders’ engagement and feedbacks during the year.
3. Discuss more on the management approach, especially the performance target and evaluation of financial inclusion, green banking, and sustainable finance in the future sustainability reporting.
4. As POJK 51 will be a mandatory to the Reporting Organization in 2019, the management is expected to response by presenting more data and information on sustainable finance in the Report, including the action plan for sustainable finance as the basis to develop sustainability report content.

<sup>2</sup> SDGs; Sustainable Development Goals are the 17 common goals, launched by the United Nations in 2015. Visit the following:  
<https://sustainabledevelopment.un.org/>



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Vers. 2018, pg. 4 of 4

5. Perform SDGs mapping and state the management's commitments when referring to particular goals.
6. Improve the preparation and presentation of documents and evidences for the assurance process.
7. As the Reporting Organization has the adequate system and technology, the management is expected to develop a reliable data and information management system for social and environmental performance measurement, by utilizing the information and communication technology. The system must be integrated across functions and should consider methodology of data measurement and presentation in adherence to the standards and principles.

#### **Statement of Competency, Independency and Impartiality**

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

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

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

The assurance provider,

Jakarta, 28th of February 2017


**Birendra Raturi**  
International Director, SR Asia



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# REFERENSI POJK DAN INDEKS ISI STANDAR GRI<sup>[102-55]</sup>

## REFERENCES TO OJK REGULATIONS AND GRI STANDARDS CONTENT INDEX

Referensi silang GRI Standard & POJK GRI Standard & POJK References	Pengungkapan Disclosure	Halaman dan laman Page numbers & URLs	Tidak dicantumkan Omission
GRI 101: Landasan 2016 GRI 101: Foundation 2016			
Pengungkapan Umum General Disclosures	Pengungkapan Umum General Disclosures		
GRI 102: Pengungkapan Umum 2016 GRI 102: General Disclosures 2016	102-1 Nama organisasi Name of the organization	117	
	102-2 Kegiatan, merek, produk, dan jasa Activities, brands, products, & services	117, 118	
	102-3 Lokasi kantor pusat Location of headquarters	117	
	102-4 Lokasi operasi Location of operations	117	
	102-5 Kepemilikan dan bentuk hukum Ownership and legal form	117	
	102-6 Pasar yang dilayani Markets served	117	
	102-7 Skala organisasi Scale of the organization	119	
	102-8 Informasi karyawan Information of employees	64, 65, 66	
	102-9 Rantai pasokan Supply chain	120	
	102-10 Perubahan signifikan Significant changes	121	
	102-11 Pendekatan atau Prinsip Pencegahan Precautionary Principle or approach	109	
	102-12 Inisiatif eksternal External initiatives	6	
	102-13 Keanggotaan assosiasi Membership of associations	119, 120	Pengungkapan ini lengkap This disclosure cannot be omitted
	102-14 Sambutan Message	21	
	102-16 Nilai, prinsip, standar, dan norma perilaku Values, principles, standards, and norms of behavior	63, 103, 116	
	102-18 Struktur tata kelola Governance structure	101	
	102-40 Pemangku kepentingan Stakeholder groups	113	
	102-41 Perjanjian perundingan kolektif Collective bargaining agreements	64	
	102-42 Mengidentifikasi dan memilih pemangku kepentingan Identifying and selecting stakeholders	112	
	102-43 Pendekatan keterlibatan pemangku kepentingan Approach to stakeholder engagement	113, 125	
	102-44 Topik utama dan Isu Key topics and concerns raised	113	
	102-45 Entitas dalam laporan keuangan konsolidasian Entities included in the consolidated financial statements	133	
	102-46 Menetapkan isi laporan dan Batasan Defining report content and boundaries	123, 126	
	102-47 Daftar topik material List of material topics	133	
	102-48 Penyajian kembali informasi Restatements of information	18, 56, 122	
	102-49 Perubahan dalam pelaporan Changes in reporting	127	
	102-50 Periode pelaporan Reporting period	122	

	102-51 Tanggal laporan terbaru <i>Date of most recent report</i>	122	
	102-52 Siklus pelaporan <i>Reporting cycle</i>	122	
	102-53 Kontak <i>Contact</i>	154	
	102-54 Kesesuaian dengan Standar GRI <i>In accordance with the GRI Standards</i>	122	
	102-55 Indeks isi GRI <i>GRI content index</i>	122	
	102-56 Assurance oleh pihak eksternal <i>External assurance</i>	122	
POJK 51/OJK.03/2017	2. Ikhtisar kinerja aspek keberlanjutan <i>An overview of the sustainability aspect performance</i>	11-20	-
	5.a Tugas Direksi dan Dewan Komisaris terkait kinerja keberlanjutan <i>Board of Directors and Board of Commissioners duties on sustainability performance</i>	102	-
	5.b Pengembangan kompetensi anggota Direksi terkait kinerja keberlanjutan <i>Competencies development of the Board of Directors regarding to sustainability performance</i>	103	-
	5.c Prosedur dalam mengendalikan risiko keberlanjutan <i>Company procedures in controlling the risk of sustainability</i>	109	-
	5.e Permasalahan terkait kinerja keberlanjutan <i>Issues related to sustainability performance</i>	111	-
	6.a Kegiatan membangun budaya keberlanjutan <i>Activities to build a sustainability culture</i>	63	-
	6.c.2.a Kesetaraan kesempatan bekerja, tenaga kerja paksa dan tenaga kerja anak <i>Equality of employment opportunities, forced labor and child labor</i>	64	-
	6.c.2.b Persentase remunerasi <i>Percentage of remuneration</i>	77	-
	6.c.2.c Lingkungan bekerja yang layak dan aman <i>Decent and safe working environment</i>	79	-
	6.c.2.d Pelatihan dan pengembangan pegawai <i>Training and education for employees</i>	69-73	-
	6.d.1 Biaya Lingkungan Hidup <i>Environmental costs</i>	94	-
	6.d.2 Material ramah lingkungan <i>Environmentally friendly materials</i>	N/A	Pengungkapan tidak relevan <i>The disclosures are not relevant</i>
	6.d.3.a Jumlah dan intensitas energi <i>Number and intensity of energy</i>	96	-
	6.d.3.b Efisiensi energi <i>Energy efficiency</i>	94	-
	6.e.2 Kegiatan atau wilayah operasional yang menghasilkan dampak terhadap lingkungan hidup sekitar <i>Activities or operational areas that have an impact to the surrounding environment</i>	94	-
	6.e.3.a Dampak dari wilayah operasional yang dekat atau berada di daerah konservasi <i>Impacts of operational areas that are near or in conservation area</i>	94	-
	6.e.3.b Upaya konservasi keanekaragaman hayati <i>Efforts to conserve biodiversity</i>	94	-
	6.e.4.a Jumlah dan intensitas emisi <i>Number and intensity of emissions</i>	94	-
	6.e.5.a Jumlah limbah dan efluen yang dihasilkan <i>The amount of waste and effluent</i>	94	-
	6.e.5.b Mekanisme pengelolaan limbah dan efluen <i>Waste and effluent management mechanisms</i>	94	-
	6.e.5.c Tumpahan yang terjadi (jika ada) <i>Spill occurring (if any)</i>	N/A	
	6.e.6 Jumlah dan materi pengaduan lingkungan hidup <i>Number and subjects of the environment complaints</i>	94	-
	6.f.1 Inovasi dan pengembangan produk keuangan berkelanjutan <i>Innovation and development in product of sustainable finance</i>	40	-
	6.f.2 Jumlah dan persentase produk dan jasa yang sudah dievaluasi keamanannya <i>Number and percentage of products and services that have been evaluated</i>	N/A	Informasi belum tersedia untuk pengungkapan ini <i>Information has not yet available for this closure</i>
	6.f.3 Dampak positif dan dampak negatif yang ditimbulkan dari produk dan/atau jasa keuangan berkelanjutan <i>Positive and negative impact of product and / or services in sustainable finance</i>	55	-
	6.f.5 Survei kepuasan pelanggan <i>Survey of customer satisfaction</i>	45	-

GRI G4 Sektor Keuangan (Audit) GRI G4 Financial Sector (Audit)	FS9 Pengungkapan pendekatan manajemen <i>Disclosure Management Approach</i>	111	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
GRI G4 Sektor Keuangan (Kepemilikan Aktif) GRI G4 Financial Sector (Active Owner)	FS10 Jumlah perusahaan yang terlibat dalam isu sosial dan lingkungan <i>The number of company involved in social and environmental issues</i>	51	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	FS11 Persentase aset dalam screening sosial atau lingkungan <i>Percentage of assets in social or environmental screening</i>	111	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	FS12 Pengungkapan pendekatan manajemen <i>Disclosure management approach</i>	111	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
<b>Topik Material</b> <i>Material Topics</i>			
<b>Kinerja Ekonomi</b> <i>Economic Performance</i>			
GRI 103: Pendekatan Manajemen 2016 GRI 103: Management Approach 2016	103-1 Penjelasan topik material dan batasannya <i>Explanation of the material topics</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-2 Pendekatan manajemen dan komponennya <i>The management approach and its components</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-3 Evaluasi pendekatan manajemen <i>Evaluation of the management approach</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
GRI 201: Kinerja Ekonomi 2016 GRI 201: Economic Performance 2016	201-1 Nilai ekonomi langsung yang dihasilkan dan didistribusikan <i>Direct economic value generated and distributed</i>	57, 58, 60	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
POJK 51/OJK.03/2017	6.b.1 Perbandingan target dan kinerja produksi, portofolio, pembiayaan, pendapatan dan laba rugi <i>Comparison of targets and performance of production, portfolio, financing, income and profit and loss</i>	58	-
	6.b.2 Perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi hijau <i>Comparison of portfolio targets and performance, financing targets, or green investments</i>	59	-
	6.c.1 Komitmen perusahaan untuk memberikan produk dan/atau jasa keuangan berkelanjutan <i>The Company's commitment to provide products and/or services in sustainable finance</i>	46	-
	6.f.4 Jumlah produk yang ditarik kembali <i>Number of products withdrawn</i>	46	-
<b>Anti Korupsi</b> <i>Anti Corruption</i>			
GRI 103: Pendekatan Manajemen 2016 GRI 103: Management Approach 2016	103-1 Penjelasan topik material dan batasannya <i>Explanation of the material topics</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-2 Pendekatan manajemen dan komponennya <i>The management approach and its components</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-3 Evaluasi pendekatan manajemen <i>Evaluation of the management approach</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
GRI 205: Anti Korupsi 2016 GRI 205: Anti Corruption 2016	205-3 Kasus korupsi yang terkonfirmasi dan tindakan yang diambil <i>Confirmed incidents of corruption and actions taken</i>	107, 108	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
<b>Perlindungan Informasi Nasabah</b> <i>Protection of Customer Information</i>			
GRI 103: Pendekatan Manajemen 2016 GRI 103: Management Approach 2016	103-1 Penjelasan topik material dan Batasannya <i>Explanation of the material topics</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-2 Pendekatan manajemen dan komponennya <i>The management approach and its components</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-3 Evaluasi pendekatan manajemen <i>Evaluation of the management approach</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
GRI 418: Privasi Pelanggan 2016 GRI 418: Customer Privacy 2016	418-1 Pengaduan terhadap privasi pelanggan dan hilangnya data pelanggan <i>Substantiated complaints concerning breaches of customer privacy and losses of customer data</i>	44	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
<b>Komunitas Lokal</b> <i>Local Communities</i>			
GRI 103: Pendekatan Manajemen 2016 GRI 103: Management Approach 2016	103-1 Penjelasan topik material dan Batasannya <i>Explanation of the material topics</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-2 Pendekatan manajemen dan komponennya <i>The management approach and its components</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-3 Evaluasi pendekatan manajemen <i>Evaluation of the management approach</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
GRI 413: Komunitas Lokal 2016 GRI 413: Local Communities 2016	413-1 Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan <i>Operations with local community engagement, impact assessments, and development programs</i>	73, 83, 84, 85, 87	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
POJK 51/OJK.03/2017	6.c.3.b Mekanisme dan jumlah pengaduan masyarakat yang diterima dan ditindaklanjuti <i>The mechanism and number of public complaints received and acted upon</i>	83	-
	6.c.3.c TJSL pada tujuan pembangunan berkelanjutan <i>Social and environmental responsibility on sustainable development objectives</i>	83	-

Ketenagakerjaan Employment			
GRI 103: Pendekatan Manajemen 2016 <i>GRI 103: Management Approach 2016</i>	103-1 Penjelasan topik material dan Batasannya <i>Explanation of the material topics</i>	62, 128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-2 Pendekatan manajemen dan komponennya <i>The management approach and its components</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-3 Evaluasi pendekatan manajemen <i>Evaluation of the management approach</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
GRI 401: Ketenagakerjaan 2016 <i>GRI 401: Employment 2016</i>	401-1 Pekerja baru dan perputaran pekerja <i>New employee hires and employee turnover</i>	64, 65, 66, 67, 68	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	401-2 Tunjangan yang diberikan kepada karyawan purnawaktu <i>Benefits provided to full-time employees</i>	77	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	401-3 Cuti melahirkan <i>Parental leave</i>	77	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
Portofolio Produk & Kualitas Pinjaman Product Portfolio & Loan Quality			
GRI 103: Pendekatan Manajemen 2016 <i>GRI 103: Management Approach 2016</i>	103-1 Penjelasan topik material dan batasannya <i>Explanation of the material topics</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-2 Pendekatan manajemen dan komponennya <i>The management approach and its components</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-3 Evaluasi pendekatan manajemen <i>Evaluation of the management approach</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
GRI G4 Sektor Keuangan <i>GRI G4 Financial Sector</i>	FS1-FS5 Pengungkapan pendekatan manajemen <i>Disclosure Management Apporach</i>	6, 7, 9, 48, 49, 50	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	FS6 Persentase kredit berdasarkan bidang usaha <i>Percentage of the portfolio by specific sector</i>	53, 54	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	FS7 Nilai moneter untuk manfaat sosial <i>Monetary value of social benefit</i>	37, 55, 59	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	FS8 Nilai moneter untuk manfaat lingkungan <i>Monetary value of environmental benefit</i>	51, 52	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	FS15 Kebijakan untuk perancangan dan penjualan produk dan layanan <i>Policy for Design and Sales of Fair Products and Services</i>	46	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	FS16 Inisiatif Untuk Meningkatkan Literasi Keuangan Menurut Jenis Penerima Manfaat <i>Initiative to Increase Financial Literacy by Beneficiary Type</i>	87	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
Pengembangan Teknologi Technology Development			
GRI 103: Pendekatan Manajemen 2016 <i>GRI 103: Management Approach 2016</i>	103-1 Penjelasan topik material dan batasannya <i>Explanation of the material topics</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-2 Pendekatan manajemen dan komponennya <i>The management approach and its components</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	103-3 Evaluasi pendekatan manajemen <i>Evaluation of the management approach</i>	128	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
GRI G4 Sektor Keuangan <i>GRI G4 Financial Sector</i>	FS13 Akses poin di wilayah populasi atau ekonomi rendah berdasarkan Tipe <i>Access Point's in Low-Populated or Economically Disadvantaged Area by Type</i>	31, 34, 35, 38	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>
	FS14 Akses jasa keuangan untuk golongan tertinggal <i>Financial services access for disadvantaged people</i>	31, 38, 118	Pengungkapan ini lengkap <i>This disclosure cannot be omitted</i>

Keterangan: Warna indikator coklat adalah referensi POJK dan standar GRI



# LEMBAR UMPAN BALIK FEEDBACK FORM

Kami mengharapkan masukan, kritik dan saran dari Bapak/Ibu/Saudara atas Laporan Keberlanjutan BRI 2017.

We look forward to your inputs, criticisms and suggestions from you, regarding BRI 2017 Sustainability Report.

1. Laporan ini mudah dimengerti.

This report is easy to be understood

tidak setuju disagree     netral neutral     setuju agree

2. Laporan ini sudah menggambarkan informasi topik material Perusahaan.

This report has described the topic materials information of the Company

tidak setuju disagree     netral neutral     setuju agree

3. Mohon berikan saran/usul/komentar anda atas laporan ini.

Kindly provide your inputs/suggestions/comments about this report.

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## Profil Anda Your profile

Nama : .....

Name

Pekerjaan : .....

Occupation

Nama Lembaga / Perusahaan : .....

Name of Institution / Company

Mohon kirimkan kembali lembar umpan balik kepada:

Kindly send this feedback form to:

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Terima kasih

Thank you





Melayani Dengan Setulus Hati

PT. Bank Rakyat Indonesia (Persero) Tbk.