



FIFGROUP

Strong Collaboration Process Excellence

Achieve New Record!



FIFGROUP

member of **ASTRA**

SUSTAINABILITY
REPORT
2020

Strategi Keberlanjutan

Sustainability Strategy



In 2020, the Company has implemented Sustainable Finance Action Plan agenda as planned in the Short-Term Corporate Sustainable Finance Action Plan (RAKB) for 2020.



Sesuai dengan Rencana Aksi Keuangan Berkelanjutan yang telah disusun, Perseroan mencanangkan target kegiatan prioritas dalam strategi keberlanjutan yaitu pembuatan kebijakan keuangan berkelanjutan dan pengembangan internal Perseroan mengenai Aksi Keuangan Berkelanjutan. Dalam strategi tersebut, Perseroan juga telah menentukan indikator keberhasilan penerapan strategi keberlanjutan, yaitu Kebijakan Keuangan Berkelanjutan dalam bentuk pedoman telah disusun oleh Perusahaan sebagai acuan utama dalam pelaksanaan Aksi Keuangan Berkelanjutan dan Materi Keuangan Berkelanjutan telah disosialisasikan kepada internal Perusahaan melalui berbagai media pembelajaran internal Perusahaan secara menyeluruh sebanyak 5 kali sepanjang tahun.

Rencana pelaksanaan strategi keberlanjutan pada tahun 2020 secara garis besar digambarkan sebagai berikut:

According to the Sustainable Finance Action Plan, the Company targeted priority activities in the sustainability strategy; the preparation of sustainable financial policies and the Company's internal development related to Sustainable Financial Action. In this strategy, the Company had also determined the success indicators in implementing a sustainability strategy, which is Sustainable Finance Policy in form of guidelines that had been formulated by the Company as the main reference in implementing Sustainable Financial Action and the Sustainable Finance Materials that had been internally disseminated within Company through various internal Company learning media by 5 times throughout the year.

The sustainability strategy implementation plan in 2020 are outlined as follows:



Januari – Juni 2020
January – July 2020

Uraian Description	Tujuan Purpose	Indikator Pencapaian Achievement Indicator	Realisasi Realisation
<i>Drafting</i> Kebijakan Keuangan Berkelanjutan untuk Perusahaan.	Membuat suatu pedoman untuk perusahaan dalam menerapkan Aksi Keuangan Berkelanjutan.	Dokumen Kebijakan Keuangan Berkelanjutan telah disusun dan ditandatangani oleh Direksi.	Dokumen SOP Pelaksanaan dan Pelaporan Rencana Aksi Keuangan Berkelanjutan serta SOP Pelaksanaan Aksi Keuangan Berkelanjutan dan Pelaporan Laporan Keberlanjutan telah ditandatangani dan berlaku per 1 Mei 2020.
Sustainable Finance Policy Drafting for the Company	Preparing a guideline for the Company in implementing Sustainable Finance Action	Sustainable Finance Policy Document had been prepared and signed by the Board of Directors	Sustainable Finance Action Plan Implementation and Reporting SOP Documents and the Finance Action Plan Implementation and Reporting SOP Documents had been signed and effectively applied as per May 1, 2020.
Status		Terlaksana / Implemented	



Maret 2020
March 2020

Uraian Description	Tujuan Purpose	Indikator Pencapaian Achievement Indicator	Realisasi Realisation
Sosialisasi Astra Green Company kepada cabang.	Untuk men-sosialisasikan konsep green building kepada cabang.	Telah disosialisasikan kepada minimal 3 cabang dalam 1 wilayah operasional Perusahaan dengan media video conference.	Sosialisasi Astra Green Company pada 17 Maret 2020 ang dihadiri oleh kepala cabang dan pegawai fungsi General Services cabang Tuban, Bojonegoro, Mojokerto, dan Jombang.
Socialization of Astra Green Company to branch offices.	To disseminate green building concept to branch offices.	Had been disseminated to minimum 3 branch offices in 1 operational area of the Company using video conference media.	Socialization of Astra Green Company on March 17, 2020 was attended by branch heads and staffs of General Service function in Tuban, Bojonegoro, Mojokerto and Jombang offices.
Status		Terlaksana / Implemented	

April 2020 April 2020

Uraian Description	Tujuan Purpose	Indikator Pencapaian Achievement Indicator	Realisasi Realisation
Sosialisasi Astra Green Company kepada cabang.	Untuk men-sosialisasikan konsep green building kepada cabang.	Telah disosialisasikan kepada minimal 3 cabang dalam 1 wilayah operasional Perusahaan dengan media video conference.	Sosialisasi Astra Green Company pada 16 April 2020 yang dihadiri oleh kepala cabang dan pegawai fungsi General Services cabang Muara Bulian, Tanjung Jabung, dan Sarolangun.
Socialization of Astra Green Company to branch offices.	To disseminate green building concept to branch offices.	Had been disseminated to minimum 3 branch offices in 1 operational area of the Company using video conference media.	Socialization of Astra Green Company on April 16, 2020 was attended by branch heads and staffs of General Services at Muara Bulian, Tanjung Jabung, and Sorolangun offices.

Status

Terlaksana / Implemented



Mei – Desember 2020 May – December 2020

Uraian Description	Tujuan Purpose	Indikator Pencapaian Achievement Indicator	Realisasi Realisation
Sosialisasi Keuangan Berkelanjutan kepada seluruh internal perusahaan.	Untuk meningkatkan awareness internal perusahaan atas konsep keuangan berkelanjutan dan kebijakan perusahaan terhadapnya.	Telah dilakukan sosialisasi kepada seluruh internal perusahaan melalui media pembelajaran Perusahaan sebanyak 5 kali.	Telah disampaikan materi sosialisasi RAKB kepada seluruh internal perusahaan melalui media email blast sebanyak 4 kali per November 2020, dan sisa 1 materi akan disampaikan pada Desember 2020.
Socialization of Sustainable Finance to all internal parties of the Company	To raise awareness of the Company's internal parties on sustainable finance concept and the company's policy to the impacts.	Had carried out internal socialization through corporate learning media by 5 times.	Had been disseminated through RAKB socialization material to all internal parties of the Company via email blast by 5 times throughout 2020.

Status

Terlaksana / Implemented





Januari – Desember 2020
January – December 2020

Uraian Description	Tujuan Purpose	Indikator Pencapaian Achievement Indicator	Realisasi Realisation
Penerapan Green Building.	Untuk penerapan standard Astra Green Company di cabang PT. Federal International Finance dengan status gedung hak milik.	Dari seluruh cabang yang telah di <i>assess</i> secara <i>self-assessment</i> , 50% cabang atau lebih memiliki peringkat 'Green'.	<i>Self-assessment</i> dilaksanakan pada seluruh 61 cabang dengan status gedung hak milik Perseroan pada bulan Desember 2020.
Green Building Implementation	Regarding implementation of Astra Green Company at branch offices of PT Federal International Finance with freehold status.	From all branch offices that had been assessed using self-assessment, 50% of the branches were 'Green'.	The self-assessment was done at all branch offices with owned building status in December 2020.
Status		Terlaksana	/ Implemented

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Ikhtisar Keberlanjutan

Sustainability Highlights

Aspek Ekonomi

Economic Aspect



4,912,969

Total Kontrak Aktif
Total Active Contracts

29.22

triliun
Rupiah
trillion
Rupiah

Jumlah Piutang Pembiayaan
Total Financing Receivables

1.49

triliun
Rupiah
trillion
Rupiah

Jumlah Laba Bersih
Total Net Income

1.5 %

Non-Performing Financing (NPF)
Non-Performing Financing (NPF)

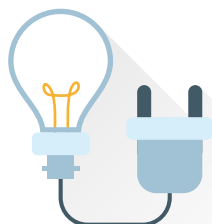
Aspek Lingkungan Hidup

Environmental Aspect



4,426

Penanaman Pohon
Trees Planting



21,010,629 kwh

Penggunaan Energi Listrik
Electrical Energy Consumption



15,654.93 Ton CO2

Pengelolaan Emisi Gas Rumah Kaca (GRK)
Greenhouse Gas Emissions

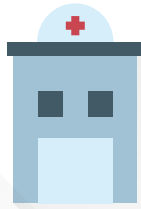
Aspek Sosial

Social Aspect



54

Mitra Usaha Kecil dan Dana Bergulir
Small Enterprises Partners and Revolving Funds



48

Mitra Posyandu
Posyandu Partners



4,675

Pelatihan Guru
Teachers Training



191

FIFGROUP Mengajar
FIFGROUP Mengajar



320

Beasiswa
(SD – Perguruan Tinggi)
Scholarship
(Elementary School – University)



1,852

Donor Darah
Blood Donation



24

Titik Pelayanan Kesehatan Gratis
Free Medical Care

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Profil Perusahaan

Company Profile



Identitas Perusahaan

Company Identity



Nama / Name :

PT Federal International Finance



Alamat / Address :

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



Telepon / Phone :

+6221-769 8899



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+6221-759 05599



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**CorporateSecretary@
fifgroup.astra.co.id**



Situs / Website :

www.fifgroup.co.id



Kantor Cabang / Branches Offices :

242

Sejarah Singkat

Brief History



As of December 31, 2020, the FIFGROUP office network and cooperation were supported by 242 branch offices spread across Indonesia.



PT Federal International Finance (FIFGROUP) didirikan tanggal 1 Mei 1989 dengan nama PT Mitrapusaka Artha Finance dan bergerak dalam bisnis pembiayaan. Pada tahun 1991, Perseroan berubah nama menjadi PT Federal International Finance dan sejak tahun 1996 fokus pada pembiayaan sepeda motor merek Honda. Identitas baru FIFGROUP diluncurkan pada tahun 2013, menandai transformasi bisnis Perseroan dalam bisnis pembiayaan di Indonesia.

Langkah transformasi bisnis di bawah naungan brand FIFGROUP diiringi oleh perkembangan lini usaha Perseroan. Selain FIFASTRA, SPEKTRA dan AMITRA, pada bulan Maret 2017, FIFGROUP meluncurkan DANASTRA yaitu produk pembiayaan yang berfokus pada layanan pembiayaan multiguna dan modal kerja.

Per 31 Desember 2020, jaringan kantor dan kerja sama FIFGROUP didukung oleh 242 kantor cabang yang tersebar di seluruh wilayah Indonesia. Kiprah FIFGROUP dalam industri pembiayaan tanah air telah memperoleh penghargaan dari berbagai institusi sebagai bentuk pengakuan atas kualitas keunggulan operasional, yaitu atas layanan yang ditawarkan serta pengelolaan FIFGROUP sesuai dengan *best practice* di industri pembiayaan, antara lain melalui perolehan penghargaan 1st The Best Indonesia Operational Excellence Award III 2020 oleh Economic Review.

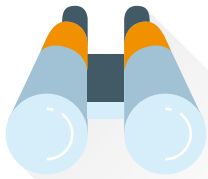
PT Federal International Finance (FIFGROUP) was established on May 1, 1989 under the name of PT Mitrapusaka Artha Finance and is engaged in financing business. In 1991, the Company had its name changed to PT Federal International Finance and since 1996 has focused on financing Honda motorcycles. The new identity FIFGROUP was launched in 2013, marking the Company's business transformation in Indonesian financing business.

The business transformation steps under the brand FIFGROUP have been accompanied by the development of the Company's business lines. Apart from FIFASTRA, SPEKTRA and AMITRA, in March 2017, FIFGROUP launched DANASTRA, a financing product that focuses on multipurpose services and working capital financings.

As of December 31, 2020, the FIFGROUP office network and cooperation were supported by 242 branch offices spread across Indonesia. FIFGROUP's progress in the country's financing industry has received awards from various institutions as a form of recognition for the quality of operational excellence, namely for the services and management of FIFGROUP based on best practices in the financing industry, among others, as the 1st The Best Indonesia Operational Excellence Award III. 2020 by Economic Review.

Visi & Misi

Vision & Mission



Visi Vision

Menjadi Pemimpin Industri yang Dikagumi Secara Nasional.

To Be Leader of Industry which Admired Nationally.



Misi Mission

Membawa Kehidupan yang Lebih Baik untuk Masyarakat.

Bring the Better Life to the Community.



Nilai Keberlanjutan Sustainability Values

Nilai Keberlanjutan Perseroan mengadaptasi nilai-nilai TEAM sebagai budaya perusahaan yaitu:

The Company's Sustainability Value adapted from TEAM values as a Company's culture:

- Teamwork
- Excellence
- Achieving
- Moving Forward

Skala Usaha

Business Scale

dalam jutaan Rupiah
in million Rupiah

Uraian	2020	2019	Description
Jumlah Aset	Rp32,585,727	Rp35,715,782	Total Assets
Jumlah Liabilitas	Rp25,090,377	Rp28,476,677	Total Liabilities
Jumlah Karyawan	15,665 orang/people	16,929 orang/people	Total Employees
Persentase Kepemilikan Saham	PT Astra International Tbk. : 99,99996% PT Arya Kharisma : 0,00004%	PT Astra International Tbk. : 99,99996% PT Arya Kharisma : 0,00004%	Shares Ownership Percentage
Wilayah Operasional			Operational Area
Kantor Pusat	1	1	Head Office
Kantor Cabang	242	242	Branch Office
	di seluruh wilayah Indonesia / all Indonesia	di seluruh wilayah Indonesia / all Indonesia	

Produk, Layanan dan Kegiatan Usaha

Product, Service & Business Line

Bidang Usaha

Sesuai dengan Anggaran Dasar Perseroan yang tertuang dalam akta No. 13 tertanggal 4 Agustus 2015, dan juga sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.05/2018, bidang usaha Perseroan yaitu:

1. Pembiayaan investasi
2. Pembiayaan Modal Kerja
3. Pembiayaan Multiguna
4. Sewa Operasi (Operating Lease) dan/atau kegiatan berbasis fee;
5. Pembiayaan Syariah, meliputi pembiayaan jual beli, pembiayaan investasi, dan/atau pembiayaan jasa yang dilakukan dengan menggunakan akad berdasarkan prinsip syariah; dan
6. Pembiayaan lain berdasarkan persetujuan Otoritas Jasa Keuangan.

Produk dan Layanan

FIFGROUP bergerak di bisnis layanan pembiayaan dengan nama merek:

FIFASTRA

Motorcycle financing

Jasa layanan pembiayaan sepeda motor Honda, baik motor baru maupun bekas berkualitas.

SPEKTRA

Multi financing

Jasa layanan pembiayaan multiguna untuk menjawab berbagai kebutuhan masyarakat, mulai dari alat elektronik, perabot rumah tangga, furniture, gadget, produk lifestyle, dan kebutuhan lainnya.

DANASTRA

Micro Financing

DANASTRA adalah merek usaha dari FIFGROUP yang bergerak di bidang kredit mikro DANASTRA hadir untuk memenuhi kebutuhan masyarakat akan:

Modal Kerja

Solusi pembiayaan yang membantu masyarakat dalam membangun usahanya. Memenuhi modal kerja

Line of Business

According to Articles of Association as stipulated in Deeds Number 13 dated August 4, 2015, and also referring to Financial Service Authority Regulation Number 35/POJK.05/2018, line of business of the Company are as follows:

1. Investment Financing;
2. Working Capital Financing;
3. Multi financing, Operating Lease and/or feebased activity;
4. Operating Lease and/or fee based activity;
5. Sharia Financing including Trade Financing, Investment Financing, and/or Service Financing based on sharia agreement; and
6. Other Financing facilities based on approval from Financial Services Authority.

Products and Services

FIFGROUP operates in the financing service business under the following brands:

FIFASTRA

Motorcycle financing

Honda motorcycle financing service for new and used motorcycle in good quality.

SPEKTRA

Multi financing

Multipurpose financing service to answer various public needs starting from electronics, household utilities, furniture, gadget, lifestyle products and other needs.

DANASTRA

Micro Financing

DANASTRA is a brand of FIFGROUP that operates in micro loans segment. DANASTRA is launched to cater to public needs for:

Working Capital

Financing solution to help the society in developing business. Serving working capital needs for raw

berupa kebutuhan bahan baku dan perlengkapan usaha demi mendukung produktivitas masyarakat.

Multiguna

Solusi pembiayaan tepat dalam membantu masyarakat memenuhi beragam kebutuhannya. Mulai dari kesehatan, pendidikan, renovasi bangunan, liburan, modal nikah, kendaraan hingga segala macam kebutuhan lainnya.

AMITRA

Syariah Financing

Menyediakan pembiayaan syariah untuk berbagai produk, termasuk produk perjalanan religi berupa Umroh Reguler, Umroh Plus dan Perjalanan Haji. Semua kontrak di AMITRA dibuat dalam akad berbasis syariah.

material and business equipment to support productivity of the society.

Multifunction

The perfect financing solution to help the society fulfill various needs, starting from health, education, building renovation, holiday, marriage funds, vehicle and other needs.

AMITRA

Syariah Financing

Sharia financing service for various products, including religious trip products as Regular Umroh, Umroh Plus, and Hajj Programs. All contracts in AMITRA are drafted under sharia agreement.



Keanggotaan Pada Asosiasi

Pada tahun 2020, Perseroan terdaftar sebagai anggota Asosiasi Perusahaan Pembiayaan Indonesia (APPI).

Membership Association

In 2020, the Company is registered as a member of Indonesia Financing Company Association (APPI).

Perubahan Signifikan Pada Tahun Buku 2020

Perseroan tidak mengalami perubahan signifikan pada tahun buku 2020.

Significant Change in Fiscal Year 2020

The Company did not experience any significant change in fiscal year 2020.



Sambutan Direksi

Messages from Board of Directors

Sambutan Direksi

Messages from Board of Directors



Implementation of Sustainable

Finance will contribute to the creation of a sustainable business and provide added-value for all stakeholders.



Pemangku Kepentingan yang Terhormat,

Puji Syukur kami panjatkan kehadiran Tuhan yang Maha Kuasa, atas izin-Nya, PT Federal International Finance (FIFGROUP atau Perseroan) berhasil melalui tahun 2020 dengan baik dan untuk pertama kalinya menerbitkan Laporan Keberlanjutan sesuai mandat Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Aksi keuangan Berkelanjutan. Dalam Laporan ini, Perseroan akan memaparkan inisiatif dan langkah-langkah sebagai perwujudan komitmen kami untuk membangun bisnis yang berkelanjutan untuk seluruh pemangku kepentingan.

Seiring implementasi POJK No. 51/2017 tersebut, Perseroan telah merespon ketentuan tersebut dan membangun landasan untuk menerapkan nilai dan aspek keberlanjutan



Dear Stakeholders,

We would praise the presence of the Almighty God, with His permission, PT Federal International Finance (FIFGROUP or the Company) had successfully passed 2020 and for the first time published Sustainability Report in accordance with the mandate of Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning Sustainable finance Action. In this report, the Company described the initiatives and steps as a manifestation of our commitment to build a sustainable business for all stakeholders.

Following implementation of POJK No. 51/2017, the Company had responded to these provisions and built a foundation to adapt sustainability values and aspects

di seluruh lini bisnis dan operasional Perseroan. Secara mendasar, Perseroan telah menterjemahkan nilai keberlanjutan dalam Visi Keberlanjutan yaitu “Menjadi Pemimpin Industri yang Menerapkan Prinsip-Prinsip Keuangan Berkelanjutan dan Dikagumi Secara Nasional” dan Misi Keberlanjutan yaitu “Membawa Kehidupan yang Lebih Baik untuk Masyarakat dengan Menyelaraskan Kebutuhan Ekonomi, Sosial dan Lingkungan.”

Pada tahun 2020, penerapan Keuangan Berkelanjutan di Perseroan berada pada tahap inisiasi di mana Perseroan telah membangun landasan dan penyusunan pedoman awal terkait Keuangan Berkelanjutan yang melibatkan berbagai unit kerja di Perseroan. Kami sadari, penerapan Keuangan Berkelanjutan memiliki tantangan sendiri dalam penyelarasan dengan seluruh lini Perseroan, serta adaptasi mekanisme manajemen risiko dalam pelaksanaan kegiatan Keuangan Berkelanjutan tersebut. Sekalipun demikian, Perseroan menyadari manfaat dari penerapan Keuangan Berkelanjutan akan berkontribusi terhadap terciptanya bisnis yang berkelanjutan dan memberikan nilai tambah untuk seluruh pemangku kepentingan.

Secara keseluruhan, pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB) pada tahun 2020 telah diselesaikan dengan baik dengan pemenuhan seluruh agenda yang telah direncanakan dalam RAKB. Selain itu, Perseroan juga telah mendukung pelaksanaan kegiatan terkait Keuangan Berkelanjutan, antara lain melalui pelibatan pemangku kepentingan dalam kegiatan tanggung jawab sosial perusahaan melalui pilar pendidikan, kesehatan, pemberdayaan lingkungan dan masyarakat. Pertama, Perseroan telah mendukung aspek Pendidikan dalam peningkatan kompetensi untuk 4.675 guru, Jam Sosial FIFGROUP Mengajar pada 191 sekolah, dan penyaluran beasiswa kepada 320 siswa tingkat SD hingga Perguruan Tinggi. Kedua, Perseroan telah mendukung aspek kesehatan dalam kegiatan donasi 1.852 kantong darah, dan pelayanan kesehatan gratis di 24 titik lokasi kegiatan. Ketiga, Perseroan telah mendukung aspek lingkungan hidup dalam kegiatan menanam 4.426 pohon dan aspek sosial kemasyarakatan dalam kegiatan penyaluran Dana Bergulir kepada 54 Usaha Mikro, Kecil dan Menengah.

Melihat prospek pertumbuhan bisnis Perseroan di masa depan, Manajemen menilai penerapan Keuangan Berkelanjutan akan semakin kuat didukung oleh berbagai faktor sosial, ekonomi dan lingkungan hidup yang terus berkembang. Perseroan berkomitmen untuk terus mendukung inisiatif Pemerintah dan seluruh pihak dalam menciptakan kondisi yang semakin kondusif menuju terciptanya arsitektur sektor pembiayaan yang berkelanjutan di Indonesia.

Jakarta, April 2021



Margono Tanuwijaya

Presiden Direktur | President Director

in all business and operational levels in the Company. Fundamentally, the Company had translated the sustainability value into Sustainability Vision, “To Become an Industry Leader Applying the Principles of Sustainable Finance and Admired Nationally” and its Sustainability Mission, namely “Bringing a Better Life to Society by Aligning Economic, Social and Environmental Needs.”

In 2020, implementation of Sustainable Finance in the Company was at the initiation stage where the Company had built the foundation and formulated initial guidelines related to Sustainable Finance which involve various work units in the Company. We were aware that implementation of Sustainable Finance had its own challenges in the alignment with all levels within the Company, as well as adaptation of risk management mechanisms in the implementation of these Sustainable Finance activities. Therefore, the Company realized that the benefits of implementing Sustainable Finance would contribute to the creation of a sustainable business and provide added-value for all stakeholders.

Overall, implementation of Sustainable Finance Action Plan (RAKB) in 2020 had been properly completed by fulfilling all agendas as planned in the RAKB. In addition, the Company had also supported implementation of activities related to Sustainable Finance, including through stakeholder involvement in corporate social responsibility activities through education, health, environmental and community empowerment pillars. First, the Company had supported the education aspect by developing competencies of 4,675 teachers, Social Hours of FIFGROUP Mengajar at 191 schools, and provided scholarships to 320 students from elementary to university levels. Second, the Company had supported health aspect by donating 1,852 blood bags and free medical care at 24 activity locations. Third, the Company had supported environmental aspects by planting 4,426 trees and social aspects by disbursing Revolving Funds to 54 Micro, Small and Medium Enterprises.

Viewing the prospect of the Company’s business growth in the future, the Management assessed that the implementation of Sustainable Finance will be stronger, supported by coupled of social, economic and environmental factors that continued to develop. The Company was committed to continuously support initiatives of the Government and all parties in creating more conducive condition to create an architecture of sustainable Indonesian financing sector.



Tata Kelola Keberlanjutan

Sustainability Governance

Direksi

Board of Directors



Implementation of Board of Director' duty refers to the Board of Directors Charter that has been stipulated in 2017.



Sebagai Organ Perseroan yang berperan dalam implementasi Keuangan Berkelanjutan, Direksi bertanggung jawab untuk memastikan tata Kelola dan standar operasional Perseroan telah mencakup prinsip-prinsip Keuangan Berkelanjutan.

As the Company organ that plays the role in implementing Sustainable Finance, the Board of Directors is responsible for ensuring that the governance and operational standards of the Company cover the principles of Sustainable Finance.

Tugas dan Tanggung Jawab

- a. Untuk menyusun visi, misi, dan nilai Perseroan serta rencana strategis dalam bentuk rencana korporasi (*corporate plan*) dan rencana bisnis (*business plan*);
- b. Untuk menetapkan struktur organisasi Perseroan (termasuk fungsi kepatuhan), lengkap dengan rincian tugas setiap divisi dan unit usaha. sumber daya yang dimiliki Perseroan secara efektif dan efisien;

Duties and Responsibilities

- a. To compile the vision, mission and values of the Company as well as strategic plans in the form of a corporate plan and a business plan;
- b. To determine the organizational structure of the Company (including the compliance function), complete with details of the duties of each division and business unit. the resources owned by the

- c. Untuk mengendalikan dan mengembangkan sumber daya yang dimiliki Perseroan secara efektif dan efisien;
- d. Untuk membentuk sistem pengendalian internal dan manajemen risiko Perseroan;
- e. Untuk melaksanakan tanggung jawab sosial dan lingkungan Perseroan;
- f. Untuk memelihara daftar pemegang saham dan daftar pemegang saham khusus Perseroan;
- g. Untuk menyusun dan menyediakan laporan keuangan dan laporan tahunan Perseroan;
- h. Untuk menyelenggarakan RUPS Tahunan dan Luar Biasa sesuai ketentuan Anggaran Dasar;
- i. Untuk mematuhi seluruh peraturan yang berlaku, Anggaran Dasar, dan kebijakan internal Perseroan lainnya yang terkait dengan tugasnya;
- j. Untuk mengelola Perseroan sesuai wewenang dan tanggung jawabnya.
- Company effectively and efficiently;
- c. To control and develop the resources owned by the Company effectively and efficiently;
- d. To establish the Company's internal control and risk management system;
- e. To carry out the Company's social and environmental responsibilities;
- f. To maintain a register of shareholders and a list of special shareholders of the Company;
- g. To prepare and provide financial reports and annual reports of the Company;
- h. To hold Annual and Extraordinary GMS in accordance with the provisions of the Articles of Association;
- i. To comply with all applicable regulations, Articles of Association, and other internal policies of the Company related to their duties;
- j. To manage the Company according to its authorities and responsibilities.

Pengembangan Kompetensi Tahun 2020 Competency Development 2020

Nama Name	Jabatan Position	Nama Program Pengembangan Kompetensi Competency Development Program Name	Tanggal dan Tempat Date and Place	Penyelenggara Organizer
Margono Tanuwijaya	Presiden Direktur President Director	Seminar Nasional "Arah dan Kebijakan 2020" National Seminar "Direction and Policy 2020"	Le Meridien Hotel Jakarta, 20 Februari 2020 Le Meridien Hotel Jakarta, 20 February 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
		Webinar Nasional "Industri Pembiayaan di Tengah Pandemi COVID-19" National Webinar "The Financing Industry Amid the COVID-19 Pandemic"	Virtual, 28th of May 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
Indra Gunawan	Direktur Director	Seminar Nasional "Arah dan Kebijakan 2020" National Seminar "Direction and Policy 2020"	Le Meridien Hotel Jakarta, 20 Februari 2020 Le Meridien Hotel Jakarta, 20 February 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association

Nama Name	Jabatan Position	Nama Program Pengembangan Kompetensi Competency Development Program Name	Tanggal dan Tempat Date and Place	Penyelenggara Organizer
		Webinar Nasional "Industri Pembiayaan di Tengah Pandemi COVID -19" National Webinar "The Financing Industry Amid the COVID-19 Pandemic"	Virtual, 28th of May 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
Hugeng Gozali	Direktur Director	Seminar Nasional "Arah dan Kebijakan 2020" National Seminar "Direction and Policy 2020"	Le Meridien Hotel Jakarta, 20 Februari 2020 Le Meridien Hotel Jakarta, 20 February 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
		Webinar Nasional "Industri Pembiayaan di Tengah Pandemi COVID-19" National Webinar "The Financing Industry Amid the COVID-19 Pandemic"	Virtual, 28th of May 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
Antony Sastro Jopoetro	Direktur Director	Seminar Nasional "Arah dan Kebijakan 2020" National Seminar "Direction and Policy 2020"	Le Meridien Hotel Jakarta, 20 Februari 2020 Le Meridien Hotel Jakarta, 20 February 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
		Webinar Nasional "Industri Pembiayaan di Tengah Pandemi COVID-19" National Webinar "The Financing Industry Amid the COVID-19 Pandemic"	Virtual, 28th of May 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
Setia Budi	Direktur Director	Seminar Nasional "Arah dan Kebijakan 2020" National Seminar "Direction and Policy 2020"	Le Meridien Hotel Jakarta, 20 Februari 2020 Le Meridien Hotel Jakarta, 20 February 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association

Nama Name	Jabatan Position	Nama Program Pengembangan Kompetensi Competency Development Program Name	Tanggal dan Tempat Date and Place	Penyelenggara Organizer
		Webinar Nasional "Pemulihan Kesehatan Industri Pembiayaan" National Webinar "The Recovery of Financial Industry"	Virtual, 28th of July 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
Sri Harjati	Direktur Director	Seminar Nasional "Arah dan Kebijakan 2020" National Seminar "Direction and Policy 2020"	Le Meridien Hotel Jakarta, 20 Februari 2020 Le Meridien Hotel Jakarta, 20 February 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
		Webinar Nasional "Industri Pembiayaan di Tengah Pandemi COVID-19" National Webinar "The Financing Industry Amid the COVID-19 Pandemic"	Virtual, 28 May 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association

Dewan Komisaris

Board of Commissioners



The Board of Commissioners is in charge collegially in implementing the supervisory and advisory functions in the Company.



Dalam implementasi Keuangan Berkelanjutan, Dewan Komisaris berperan sebagai Organ Perseroan yang menjalankan fungsi pengawasan dan pemberian nasihat terkait penerapan prinsip-prinsip Keuangan Berkelanjutan di Perseroan.

Tugas dan Tanggung Jawab

- a. Menyediakan masukan dan rekomendasi atas rencana strategis Perseroan (termasuk rencana kerja tahunan) yang diajukan Direksi;
- b. Mengawasi pelaksanaan prinsip-prinsip Tata Kelola Perusahaan yang Baik dalam aktivitas bisnis Perseroan;

In implementing Sustainable Finance, the Board of Commissioners acts as the Company's organ that carried out the monitoring function and providing advice regarding the implementation of Sustainable Finance principles within the Company.

Duties and Responsibilities

- a. Provide feedback and recommendations on the Company's strategic proposals and plans (including annual work plan) submitted by the Board of Directors;
- b. Supervise the implementation of the Good Corporate Governance principles in the Company's business activities;

- c. Mengawasi dan menasihati Direksi Perseroan mengenai risiko bisnis dan upaya manajemen atas pengendalian internal;
- d. Memberikan pertimbangan setiap keputusan Direksi yang membutuhkan persetujuan Dewan Komisaris berdasarkan ketentuan Anggaran Dasar;
- e. Memberikan laporan tugas pengawasan pada Laporan Tahunan (termasuk Laporan Tata Kelola Perusahaan yang Baik) dan untuk meninjau serta menyetujui Laporan Tahunan;
- f. Untuk memberikan persetujuan dalam hal Dewan Pengawas Syariah membutuhkan bantuan anggota komite yang struktur organisasinya berada di bawah Dewan Komisaris; dan
- g. Memastikan bahwa Direksi Perseroan telah menindaklanjuti temuan audit dan memberikan rekomendasi kepada satuan kerja audit internal Perseroan, auditor eksternal, hasil pengawasan OJK dan/atau hasil pengawasan otoritas lain.
- c. Supervise and advise the Board of Directors on the Company's business risks and the management's efforts on internal control;
- d. Consider any decisions of the Board of Directors which are subject to the approval of the Board of Commissioners pursuant to the provisions of the Articles of Association;
- e. Provide reports of their supervision and advisory activities in the Annual Report (including the Good Corporate Governance report) and to review and approve the Annual Report;
- f. Grant approval in the event of the Sharia Supervisory Board requires the assistance of the Committee members under the Board of Commissioners; and
- g. Ensure that the Company's Board of Directors has followed up the audit findings and recommendation from the internal audit of the Company, external auditors, Financial Services Authority and/or other authorities.

Pengembangan Kompetensi Tahun 2020 Competency Development 2020

Nama Name	Jabatan Position	Nama Program Pengembangan Kompetensi Competency Development Program Name	Tanggal dan Tempat Date and Place	Penyelenggara Organizer
Suparno Djasmin	Presiden Komisaris President Commissioner	Webinar Nasional "Industri Pembiayaan di Tengah Pandemi COVID -19" National Webinar "The Financing Industry Amid the COVID-19 Pandemic"	Virtual, 28 May 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
		Narasumber pada Webinar OJK Integrated GRC In Digital Era: Opportunities & Challenges Resource person at the OJK Integrated GRC Webinar in Digital Era: Opportunities & Challenges	Virtual, 28 July 2020	Otoritas Jasa Keuangan Financial Services Authority
Eduardus Paulus Supit*	Komisaris Independen Independent Commissioner	Webinar Nasional "Industri Pembiayaan di Tengah Pandemi COVID-19" National Webinar "The Financing Industry Amid the COVID-19 Pandemic"	Virtual, 28 May 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association

Nama Name	Jabatan Position	Nama Program Pengembangan Kompetensi Competency Development Program Name	Tanggal dan Tempat Date and Place	Penyelenggara Organizer
Johannes Loman	Komisaris Commissioner	Webinar Nasional "Industri Pembiayaan di Tengah Pandemi COVID-19" National Webinar "The Financing Industry Amid the COVID-19 Pandemic"	Virtual, 28 May 2020	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association

*) Segala fungsi, tugas, dan wewenang baru akan menjadi efektif setelah dinyatakan lulus uji penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan.

*) All functions, duties and authorities will become effective after passing the fit and proper test by the Financial Services Authority.

Sekretaris Perusahaan

Corporate Secretary



Corporate Secretary is one of the important GCG Organs with duty related to the Company's relations with external

stakeholders.



Sekretaris Perusahaan merupakan Unit Penanggung Jawab Implementasi Keuangan Berkelanjutan di Perseroan.

Tugas dan Tanggung Jawab

Berdasarkan Pedoman Tata Kelola Perusahaan yang terakhir ditetapkan pada tanggal 20 Desember 2017, Sekretaris Perusahaan bertanggung jawab kepada Direksi dan memiliki tugas antara lain sebagai berikut:

1. Sebagai penghubung atau contact person antara Perseroan dan Otoritas Jasa Keuangan, bursa efek di mana efek Perseroan tercatat dan publik.
2. Memastikan dan mendokumentasikan rapat Direksi dan rapat Dewan Komisaris berjalan

The Corporate Secretary acts as the Unit in Charge of Sustainable Finance Implementation within the Company.

Duties and Responsibilities

According to Code of Corporate Governance with the latest stipulation was on December 20, 2017, Corporate Secretary is responsible to the Board of Directors and has the following duties:

1. To liaise communication between the Company and Financial Service Authority, stock exchange where the Company's securities are listed and the public.
2. Ensure and archives Board of Directors and Board of Commissioners meetings to be held appropriately

- dengan baik dan sesuai jadwal, dan dibuatkan risalahnya dan disimpan dengan baik.
3. Memastikan dan mendokumentasikan terlaksananya Rapat Umum Pemegang Saham Perseroan dengan baik dan teratur.
 4. Melakukan sinergi dengan divisi-divisi terkait untuk sosialisasi, implementasi, monitoring, dan penelaahan pelaksanaan Code of Conduct.
 5. Memberikan masukan terhadap Strategic Corporate Planning Perseroan.
 6. Memastikan dijalankannya administrasi, pendaftaran, pelaporan kepada Otoritas Jasa Keuangan dan bursa efek di mana efek Perseroan tercatat dengan baik dan tepat waktu.
 7. Menyiapkan dan/atau mengomunikasikan informasi material dengan akurat dan lengkap kepada masyarakat pasar modal, termasuk mengenai kinerja dan aksi korporasi (corporate action) Perseroan.
 8. Menjalin hubungan baik dengan pemangku kepentingan untuk menumbuhkan kepercayaan yang luas atas kemampuan manajemen dalam mengelola Perseroan dan membangun nilai jangka panjang bagi pemangku kepentingan.
 9. Mendukung sosialisasi dan implementasi corporate philosophy, corporate value, sistem, dan budaya Perseroan.
 10. Mengikuti perkembangan Pasar Modal, khususnya peraturan-peraturan yang berlaku serta praktik-praktik internasional, berkaitan dengan Good Corporate Governance serta memberikan masukan kepada Direksi dan Dewan Komisaris mengenai ketentuan peraturan perundang-undangan di bidang Pasar Modal.
 11. Melaksanakan program orientasi bagi anggota Direksi dan/atau Dewan Komisaris yang baru menjabat.
 12. Menjaga kerahasiaan dokumen, data dan informasi yang bersifat rahasia.
 13. Memberikan masukan kepada Direksi dan Dewan Komisaris Perseroan untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal.
 14. Membantu pelaksanaan keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs web Perseroan.
- and on schedule by preparing the minutes of meeting and well-archived.
3. Ensure and archive implementation of General Meetings of Shareholders appropriately and regularly.
 4. Maintain the synergy within related divisions for Code of Conducts dissemination, implementation, monitoring and implementation review.
 5. Provide recommendation for Strategic Corporate Planning of the Company.
 6. Ensure the implementation of administration, registration, report submission to the Financial Services Authority and stock exchange where the Company's securities are listed in a proper and timely manner.
 7. Prepare and/or communicate material information accurately and completely to the Capital Market community, including information regarding the Company's performance and corporate action.
 8. Retain harmonious relationship with the stakeholders to grow broader trust on management's capability in managing the Company and build long-term values for the stakeholders.
 9. Support dissemination and implementation of corporate philosophy, corporate values, system and culture.
 10. Monitor Capital Market developments, especially the prevailing regulations and international practice related to Good Corporate Governance and to provide recommendation to the Board of Directors and Board of Commissioners regarding laws and regulations in the Capital Market.
 11. Conduct orientation program for newly appointed members of the Board of Directors and/or Board of Commissioners.
 12. Protect confidentiality of confidential documents, data and information.
 13. Provide recommendation to the Board of Directors and Board of Commissioners to comply with laws and regulations pertaining to the Capital Market.
 14. Assist the implementation of information disclosure to public, including availability of information on the Company's Website.

Pengembangan Kompetensi Tahun 2020

Competency Development 2020

Penyelenggara Organizers	Keterangan Description	Pelaksanaan Implementation
Indonesian Corporate Secretary Association & Bursa Efek Indonesia	Seminar POJK No.29/POJK.04/2016 Tentang Laporan Tahunan Emiten atau Perusahaan Publik, SEOJK No.30/SEOJK.04/2016 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, serta sharing session dari PT Bank Permata Tbk sebagai Juara 3 Kategori Private Keuangan Listed-ARA 2018	14 Januari 2020
	POJK Seminar No.29/POJK.04/2016 concerning the Annual Report of Issuers or Public Companies, SEOJK No.30/SEOJK.04/2016 concerning Format and Contents of Annual Reports of Issuers or Public Companies, as well as a sharing session from PT Bank Permata Tbk as Champion 3 Categories of Private Finance Listed-ARA 2018	January 14, 2020
Indonesian Corporate Secretary Association	Quantum Leap Your Communication	22 Januari 2020 January 22, 2020
Indonesian Corporate Secretary Association	Pendalaman POJK No.51/POJK.03/2017 Tentang Penerapan Keuangan Berkelanjutan bagi LJK	4 Februari 2020
	Understanding of POJK No.51/POJK.03/2017 concerning Implementation of Sustainable Finance for LJK	February 4, 2020
Economic Review, Ideku Group, Indonesia-Asia Institute	Workshop & Penghargaan 1st The Best Indonesia Corp. Secretary & Corp. Comm 2020	7 Februari 2020 February 7, 2020
Indonesian Corporate Secretary Association & Bursa Efek Indonesia	Penilaian Tata Kelola Perusahaan dan Sharing terkait Implementasi Good Corporate Governance (GCG)	3 Maret 2020
	Corporate Governance Assessment and Sharing related to the Implementation of Good Corporate Governance (GCG)	March 3, 2020
Intipesan	The 4th Corporate Secretary Summit	11 – 12 Maret 2020 11 – 12 March 2020
Indonesian Corporate Secretary Association	Relaksasi Aturan Otoritas Jasa Keuangan Relaxation of Financial Services Authority Rules	8 April 2020 April 8, 2020
Indonesian Corporate Secretary Association	Why you should protect your data	2 Juli 2020 July 2, 2020
Bursa Efek Indonesia & Otoritas Jasa Keuangan Indonesia Stock Exchange & Financial Services Authority	Manfaat Pendanaan Perusahaan Melalui Penerbitan Sukuk dan Outlook Pasar Modal Syariah Indonesia 2020	8 Juli 2020
	Benefits of Company Funding through the Issuance of Sukuk and the Outlook for Indonesian Sharia Capital Market in 2020	July 8, 2020
Indonesian Corporate Secretary Association	Pendalaman POJK No.17 Th 2020 Tentang Transaksi Material & Perubahan Kegiatan Usaha	9 Juli 2020
	Understanding of POJK No. 17 Year 2020 Regarding Material Transactions & Changes in Business Activities	July 9, 2020

Penyelenggara Organizers	Keterangan Description	Pelaksanaan Implementation
Asosiasi Perusahaan Pembiayaan Indonesia	Undangan Sosialisasi dan Diskusi Program Asuransi Kendaraan Bermotor untuk Restrukturisasi Kredit Lembaga Pembiayaan Invitation to Socialization and Discussion of Motor Vehicle Insurance Program for Credit Restructuring of Financing Institutions	16 Juli 2020 July 16, 2020
Otoritas Jasa Keuangan Financial Services Authority	Kegiatan Diskusi dan Sinergi Kehumasan OJK OJK's Public Relations Synergy and Discussion Activities	23 Juli 2020 July 23, 2020
Bursa Efek Indonesia Indonesian Stock Exchange	ASEAN Corporate Governance Scorecard (ACGS) Workshop	29 Juli 2020 July 29, 2020
DEFINIT	Menilik Pembiayaan UMKM di Era <i>New Normal</i> Looking at MSME Financing in the New Normal Era	7 Agustus 2020 August 7, 2020
Otoritas Jasa Keuangan Financial Services Authority	Sosialisasi POJK 17/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha dan POJK 42/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan Socialization of POJK 17/2020 concerning Material Transactions and Changes in Business Activities and POJK 42/2020 concerning Affiliated Transactions and Conflict of Interest Transactions	11 Agustus 2020 August 11, 2020
Otoritas Jasa Keuangan Financial Services Authority	Sosialisasi POJK 37/2020 tentang Tata Cara Pengecualian Pemenuhan Prinsip Keterbukaan bagi Emiten atau Perusahaan Publik yang Merupakan Lembaga Jasa Keuangan dalam rangka Pencegahan dan Penanganan Krisis Sistem Keuangan dan POJK 43/2020 tentang Kewajiban Keterbukaan Informasi dan Tata Kelola Perusahaan bagi Emiten atau Perusahaan Publik yang Memenuhi Kriteria Emiten dengan Aset Skala Kecil dan Emiten dengan Aset Skala Menengah Socialization of POJK 37/2020 concerning Procedures for Exempting the Fulfillment of the Transparency Principle for Issuers or Public Companies that are Financial Services Institutions in the context of Financial System Crisis Prevention and Management and POJK 43/2020 concerning Obligations of Information Disclosure and Corporate Governance for Compliant Issuers or Public Companies Criteria for Issuers with Small-Scale Assets and Issuers with Medium-Scale Assets	11 Agustus 2020 August 11, 2020
Indonesian Corporate Secretary Association	Pentingkah Market Capitalization? Is the Market Capitalization Important?	3 September 2020 September 3, 2020
Otoritas Jasa Keuangan Financial Services Authority	Sosialisasi dan Diseminasi terkait Pasar Modal Dissemination and Dissemination related to the Capital Market	8 September 2020 September 8, 2020
Indonesian Finance Association	6th Indonesian Finance Association (IFA) International Conference "COVID-19, Current Challenges, and the Future of Financial Market"	17 - 18 September 2020

Penyelenggara Organizers	Keterangan Description	Pelaksanaan Implementation
Bursa Efek Indonesia & Otoritas Jasa Keuangan Indonesia Stock Exchange & Financial Services Authority	Strategi Penerbitan Sukuk di Masa Pandemi untuk Menarik Investor Sukuk Issuance Strategy during Pandemic Period to Attract Investors	1 Oktober 2020 October 1, 2020
Bursa Efek Indonesia Indonesia stock exchange	Seminar Restrukturisasi dan Tindakan Korporasi dalam rangkaian acara Capital Market Summit & Expo (CMSE) 2020 Seminar on Restructuring and Corporate Action in a series of 2020 Capital Market Summit & Expo (CMSE) events	20 Oktober 2020 October 20, 2020
Indonesian Corporate Secretary Association	Undangan webinar Tantangan Corporate Secretary Dalam Menghadapi <i>New Normal</i> Invitation to the webinar on the Challenges of Corporate Secretary in Facing the New Normal	22 Oktober 2020 October 22, 2020
Bursa Efek Indonesia Indonesia Stock Exchange	FGD RSEOJK tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik RSEOJK FGD on the Form and Content of the Annual Report of Issuers or Public Companies	11 November 2020 November 11, 2020
Korlantas Polri & Asosiasi Perusahaan Pembiayaan Indonesia	Rapat tentang Penyusunan Peraturan Kepala Korlantas Polri tentang Blokir Ranmor Meeting on Drafting Regulation of the Head of Korlantas Polri on Blocking Ranmor	23 November 2020 November 23, 2020
Otoritas Jasa Keuangan Financial Services Authority	Forum Group Discussion Roadmap Keuangan Berkelanjutan Tahap II 2020 – 2024 Forum Group Discussion on Sustainable Finance Roadmap Phase II 2020 – 2024	26 November 2020 November 26, 2020
Otoritas Jasa Keuangan Financial Services Authority	Seminar Penggunaan Akad Mudharabah bagi Perusahaan Pembiayaan Syariah dan Unit Usaha Syariah Perusahaan Pembiayaan Seminar on the Use of Mudharabah Contracts for Sharia Financing Companies and Sharia Business Units of Financing Companies	7 Desember 2020 December 7, 2020
Bursa Efek Indonesia Indonesia Stock Exchange	Webinar “Memperingati Perjalanan Kongres Perempuan Indonesia 1928: MENUJU PLANET 50:50 - KONTRIBUSI BISNIS PADA PENCAPAIAN SDG 5” Webinar “Commemorating the Journey of the 1928 Indonesian Women’s Congress: TOWARDS A 50:50 PLANET - BUSINESS CONTRIBUTION TO ACHIEVEMENT OF SDG 5”	16 Desember 2020 December 16, 2020

Manajemen Risiko Berkelanjutan

Sustainable Risk Management



The Company adapts Three Lines of Defense approach in Risk Management implementation throughout 2020.



Manajemen Risiko

Dalam melakukan kegiatan usaha di industri pembiayaan, Perseroan senantiasa menghadapi berbagai risiko yang berpotensi memberikan dampak kurang baik bagi kinerja Perseroan secara keseluruhan. Dengan demikian diperlukan kebijakan secara komprehensif guna memitigasi berbagai risiko yang dihadapi untuk menjaga kelangsungan bisnis Perseroan secara berkelanjutan. Perseroan terus berusaha untuk membentuk dan mengembangkan budaya risiko yang kuat, penerapan praktik Tata Kelola Perseroan yang baik, serta pelestarian nilai-nilai kepatuhan terhadap

Risk Management

In running business activities in the finance industry, the Company always encounters various risks that are potential to adversely affect the Company's overall performance. Thus, a comprehensive policy is required to mitigate the various risks faced in order to maintain the Company's business continuity in a sustainable manner. The Company continues to strive to form and develop a strong risk culture, implement good corporate governance practices, and preserve the values of compliance with regulations. The practice of implementing risk management in the

regulasi. Praktik penerapan manajemen risiko yang dilakukan di Perseroan mencakup :

- Pengawasan aktif Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah;
- Memastikan kecukupan kebijakan dan prosedur Manajemen Risiko serta penetapan limit Risiko;
- Memastikan kecukupan proses identifikasi, pengukuran, pengendalian, dan pemantauan Risiko;
- Menyusun sistem informasi Manajemen Risiko; dan
- Menerapkan sistem pengendalian internal yang menyeluruh.

Praktik tersebut berlandaskan pada Peraturan Otoritas Jasa Keuangan Nomor 44/POJK.05/2020 tentang Penerapan Manajemen Risiko Bagi Lembaga Jasa Keuangan Non Bank.

Identifikasi, Pengukuran dan Pemantauan Risiko

Perseroan menerapkan konsep “*Three Lines of Defense*” atau Pertahanan Tiga Lapis untuk membedakan antara fungsi-fungsi bisnis sebagai fungsi-fungsi pemilik risiko (*risk owner*) terhadap fungsi-fungsi yang menangani risiko (*managing risks*), dan antara fungsi-fungsi yang mengawasi risiko (*overseeing risks*) dengan fungsi-fungsi yang menyediakan pemastian independen (*independent assurance*).

Pada first line of Defense, setiap pemimpin dimasing-masing unit kerja bertanggung jawab dan mengontrol serta mengelola risiko pada tingkat aktivitas kesehariannya, Tanggung jawab tersebut mencakup proses identifikasi, pengukuran, kontrol dan mitigasi risiko serta memastikan bahwa semua prosedur operasional dijalankan dan sesuai dengan tujuan perusahaan.

Dalam fungsinya sebagai pertahanan lapis kedua (*Second Line of Defense*) Manajemen Risiko Perseroan telah mengembangkan dan memantau implementasi manajemen risiko Perseroan secara keseluruhan, melakukan pengawasan dan fungsi *advisory* terhadap fungsi bisnis, serta memantau dan melaporkan risiko-risiko Perseroan secara menyeluruh.

Selanjutnya pada *Third Line of Defense*, berfungsi untuk menyediakan jaminan secara independen atas efektivitas pelaksanaan tata kelola manajemen risiko yang dilakukan oleh *first and second line of defense*.

Profil dan Mitigasi Risiko FIFGROUP 2020

Perseroan melakukan proses manajemen risiko, yaitu proses identifikasi, penilaian, pemantauan serta pengendalian risiko secara berkala terhadap 9 (sembilan) risiko utama Lembaga Jasa Keuangan Non-

Company includes:

- Active monitoring from Board of Directors and Board of Commissioners;
- Risk policy preparation, procedure and limit set-up;
- Risk identification, measurement, monitoring and controlling process;
- Designing risk management information system; and
- Implementation of end-to-end internal control.

The implementation refers to the Financial Service Authority Regulation No.1/POJK.05/2015 about Risk Management Implementation for Non- Bank Financial Institution.

Risk Identification, Measurement and Monitoring

The Company implements “*Three Lines of Defense*” concepts to differ business functions as risk owner function and risk managing functions, and among risk monitoring functions with independent assurance functions.

In the First Line of Defense, each leaders of working unit are responsible for controls and managing risks in daily basis. Such responsibility includes identification, measurement, control, and risk mitigation as well as ensuring that all operating procedures are implemented and in accordance with the Company’s vision.

During its function, as the Second Line of Defense, the Risk Management has developed and monitored implementation of risk management in the Company comprehensively, implementing advisory function on business function as well as oversee and report the Company’s risks comprehensively.

The Third Line of Defense provides independent assurance of risk management by the first and second line of defenses implementation.

FIFGROUP Risk Profile and Mitigation in 2020

The Company carries out a risk management process, namely the process of identifying, assessing, monitoring and controlling risk on a regular basis against 9 (nine) main risks of Non-Bank Financial

Bank (LJKNB). Kesembilan risiko tersebut meliputi risiko strategis, risiko operasional, risiko kredit, risiko pasar, risiko likuiditas, risiko hukum, risiko kepatuhan, risiko reputasi, dan risiko transaksi intra grup. Perseroan tergabung ke dalam sebuah manajemen risiko terintegrasi, yaitu Konglomerasi Keuangan Astra bersama lembaga jasa keuangan lainnya di Astra Group baik bank maupun non bank.) Berikut adalah proses identifikasi, penilaian, pemantauan, dan pengendalian risiko yang dilakukan untuk setiap risiko.

Risiko strategis

Risiko strategi adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Mitigasi Risiko:

Identifikasi risiko strategis dilakukan terhadap kesesuaian strategi bisnis dengan kondisi lingkungan usaha, pilihan strategi: strategi berisiko tinggi dan strategi berisiko rendah, posisi strategis Perusahaan di industry, dan pencapaian realisasi bisnis Perusahaan.

Risiko operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian eksternal yang memengaruhi operasional Perusahaan.

Mitigasi Risiko:

Identifikasi dan pengukuran risiko operasional dilakukan terhadap kompleksitas organisasi dan kegiatan usaha, sumber daya manusia, sistem teknologi dan informasi, risiko kecurangan (fraud), gangguan terhadap bisnis dan organisasi, dan tingkat interaksi dan ketergantungan Perusahaan.

Risiko kredit

Risiko kredit adalah risiko akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Perusahaan.

Mitigasi Risiko:

Identifikasi dan pengukuran risiko kredit dilakukan terhadap strategi penyaluran pembiayaan, komposisi portofolio piutang pembiayaan dan tingkat konsentrasi, kualitas piutang pembiayaan dan kecukupan pencadangan, dan faktor eksternal.

Risiko pasar

Risiko pasar adalah risiko pada posisi aset, liabilitas, ekuitas, dan/atau rekening administratif termasuk

Services Institutions (NBFIs). The nine risks include strategic risk, operational risk, credit risk, market risk, liquidity risk, legal risk, compliance risk, reputation risk, and intra-group transaction risk. The Company is incorporated into an integrated risk management, which is the Astra Financial Conglomeration with other financial service institutions in the Astra Group, both banks and non-banks.) Following is the process of identification, assessment, monitoring and risk control carried out for each risk.

Strategic risk

Strategic risk is the risk due to inaccurate making and/ or implementation of a strategic decision and failure to anticipate changes in the business environment.

Risk Mitigation:

The identification of strategic risks is carried out on the suitability of the business strategy with the conditions of the business environment, the choice of strategy: high risk strategy and low risk strategy, the Company's strategic position in the industry, and the achievement of the Company's business realization.

Operational risk

Operational risk is the risk due to inadequacy and/ or malfunction of internal processes, human error, system failure, and/or external events that affect the Company's operations.

Risk Mitigation:

The identification and measurement of operational risk is carried out on the complexity of the organization and business activities, human resources, technology and information systems, the risk of fraud, disruption to the business and organization, and the level of interaction and dependence of the Company.

Credit risk

Credit risk is the risk due to failure of other parties to fulfill obligations to the Company.

Risk Mitigation:

The identification and measurement of credit risk is carried out on the strategy of financing disbursement, the composition of the portfolio of financing receivables and the level of concentration, the quality of the financing receivables and the adequacy of provision, and external factors.

Market risk

Market risk is the risk in the position of assets, liabilities, equity, and/or off-balance sheet accounts including

transaksi derivatif akibat perubahan secara keseluruhan dari kondisi pasar.

Mitigasi Risiko:

Identifikasi dan pengukuran risiko pasar dilakukan terhadap strategi dan kebijakan bisnis terkait dengan risiko pasar; volume dan komposisi portofolio aset yang terekspos risiko pasar; dan volume dan komposisi portofolio liabilitas yang terekspos risiko pasar.

Risiko likuiditas

Risiko likuiditas adalah adalah risiko akibat ketidakmampuan Perusahaan untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid yang dapat dengan mudah dikonversi menjadi kas, tanpa mengganggu aktivitas dan kondisi keuangan Perusahaan.

Mitigasi Risiko:

Proses identifikasi dan pengukuran risiko likuiditas dilakukan terhadap komposisi aset dan liabilitas jangka pendek termasuk transaksi rekening administrative, pengelolaan arus kas, kerentanan pada kebutuhan pendanaan, dan akses pada sumber pendanaan.

Risiko hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek hukum.

Mitigasi Risiko:

Proses identifikasi dan pengukuran risiko hukum dilakukan terhadap ketiadaan atau perubahan peraturan perundangundangan, kelemahan dalam perikatan atau kerja sama, dan proses penyelesaian sengketa.

Risiko kepatuhan

Risiko kepatuhan adalah risiko akibat Perusahaan tidak mematuhi dan/atau tidak melaksanakan peraturan perundangundangan dan ketentuan.

Mitigasi Risiko:

Identifikasi dan pengukuran risiko kepatuhan dilakukan terhadap jenis dan signifikansi pelanggaran yang dilakukan, frekuensi pelanggaran (termasuk sanksi) atau track record kepatuhan Perusahaan dan pelanggaran terhadap ketentuan peraturan perundangundangan atau standar bisnis yang berlaku umum, dan tindak lanjut atas pelanggaran.

Risiko reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Perusahaan.

derivative transactions due to overall changes in market conditions.

Risk Mitigation:

Market risk identification and measurement is carried out on business strategies and policies related to market risk; the volume and composition of the asset portfolio exposed to market risk; and the volume and composition of the liability portfolio that are exposed to market risk.

Liquidity risk

Liquidity risk is the risk due to the inability of the Company to meet obligations due from cash flow funding sources and/or from liquid assets that can be easily converted into cash, without disturbing the Company's activities and financial condition.

Risk Mitigation:

The process of identifying and measuring liquidity risk is carried out on the composition of short-term assets and liabilities including administrative account transactions, cash flow management, vulnerability to funding needs, and access to funding sources.

Legal risk

Legal risk is the risk due to legal claims and/or weaknesses in legal aspects.

Risk Mitigation:

The process of identifying and measuring legal risk is carried out on the absence or change of laws and regulations, weaknesses in an engagement or cooperation, and the dispute resolution process.

Compliance risk

Compliance risk is the risk that the Company does not comply with and/or does not implement laws and regulations.

Risk Mitigation:

The identification and measurement of compliance risk is carried out on the type and significance of the violations committed, the frequency of violations (including sanctions) or the Company's track record of compliance and violations of the provisions of laws and regulations or generally accepted business standards, and follow-up on violations.

Reputation risk

Reputation risk is a risk due to a decrease in the level of stakeholder trust that results from negative perceptions of the Company.

Mitigasi Risiko:

Proses manajemen risiko untuk risiko reputasi dilakukan terhadap pengaruh reputasi pengurus, pemilik, dan grup; pelanggaran etika bisnis; kompleksitas produk dan kerja sama bisnis; frekuensi, materialitas, dan eksposur pemberitaan negative; serta frekuensi dan materialitas keluhan debitur atau konsumen.

Risiko transaksi intra-grup

Risiko transaksi intra-grup adalah risiko akibat ketergantungan suatu entitas baik secara langsung maupun tidak langsung terhadap entitas lainnya dalam satu Konglomerasi Keuangan dalam rangka pemenuhan kewajiban perjanjian tertulis maupun perjanjian tidak tertulis baik yang diikuti perpindahan dana dan/atau tidak diikuti perpindahan dana.

Mitigasi Risiko:

Proses identifikasi dan pengukuran untuk risiko transaksi intra-grup mencakup komposisi transaksi intragroup terhadap total aset Perseroan, ketergantungan Perseroan terhadap transaksi intragroup, dokumentasi transaksi, beserta dampak transaksi terhadap kinerja keuangan Perseroan. Pemantauan dan pengendalian risiko ini dilakukan dengan memperkuat koordinasi antar intra-group dengan menginformasikan masing – masing exposure secara berkala sesuai dengan kondisinya dengan mempertimbangkan antara lain kondisi keuangan dan sumber daya manusia, sehingga dampak negatif ataupun ketergantungan yang disebabkan oleh transaksi ini dapat diminimalisir.

Evaluasi Implementasi Manajemen Risiko

Praktik Manajemen Risiko yang dilaksanakan di Perseroan selama tahun 2020 telah memadai dan mampu menjaga risiko Perseroan pada tingkat *low*. Namun demikian, guna menghadapi dinamika usaha Perseroan di masa yang akan datang, Unit Manajemen Risiko telah mempersiapkan rencana kerja untuk menanggulangi setiap tantangan terhadap pengelolaan risiko usaha, baik dari segi tantangan yang sudah ada saat ini, maupun yang berpotensi untuk muncul di masa mendatang. Namun, dengan pengelolaan yang terintegrasi dan berkesinambungan, Perseroan yakin bahwa risiko dapat selalu diantisipasi sehingga tidak mempengaruhi sasaran Perseroan yang sudah ditetapkan. Bentuk-bentuk antisipasi yang dimaksud adalah sebagai berikut.

1. Senantiasa memperbaharui Kebijakan Dasar Penerapan Manajemen Risiko dan SOP Penerapan Manajemen Risiko sebagai panduan setiap Risk Control Owner sesuai dengan kebutuhan dalam melakukan proses manajemen risiko.

Risk Mitigation:

The risk management process for reputation risk is carried out on the influence of the reputation of management, owners and groups; violation of business ethics; product complexity and business cooperation; frequency, materiality, and exposure of negative news; as well as the frequency and materiality of complaints from debtors or customers.

Intra-group transaction risk

Intra-group transaction risk is the risk due to dependence of an entity, either directly or indirectly, on another entity within a Financial Conglomerate in the context of fulfilling the obligations of a written agreement or an unwritten agreement, whether followed by a transfer of funds and/or not followed by a transfer of funds.

Risk Mitigation:

The identification and measurement process for intra-group transaction risk includes the composition of intragroup transactions on the Company's total assets, the Company's dependence on intragroup transactions, transaction documentation, and the impact of transactions on the Company's financial performance. This risk monitoring and control is carried out by strengthening inter-group coordination by regularly informing each exposure according to its conditions by taking into account, among others, financial and human resource conditions, so that any negative impact or dependence caused by this transaction can be minimized.

Evaluation on Risk Management Implementation

The risk management practices implemented in the Company during 2020 has been adequate and was capable to maintain the Company's risks at a low level. However, in order to face the dynamics of the Company's business in the future, the Risk Management Unit has prepared a work plan to overcome any challenges to business risk management, both in terms of challenges that already exist today, as well as those that have the potential to arise in the future. However, with integrated and sustainable management, the Company believes that risks can always be anticipated so that they do not affect the Company's targets that have been set. The intended forms of anticipation are as follows.

1. Constantly updating the Basic Policy for Risk Management Implementation and SOP for Risk Management Implementation as a guide for each Risk Control Owner in accordance with the needs in carrying out the risk management process.

2. Mengembangkan infrastruktur teknologi informasi yang berkesinambungan yang mampu mendukung dan mengakomodasi aktivitas pengelolaan manajemen risiko.
3. Pemberdayaan dan pembangunan sumber daya manusia di berbagai lapisan dalam aspek kompetensi untuk dapat mengidentifikasi, menganalisis, dan menyusun langkah-langkah penanggulangan dan pencegahan risiko.
4. Melakukan antisipasi dan respon terhadap kondisi yang tidak terduga (disaster) atau kondisi usaha yang tidak kondusif, dengan menerapkan business continuity plan (BCP) dan bersinergi dengan Perseroan Perseroan di group Astra.
5. Pengelolaan Perseroan tunduk dan mengikuti aturan-aturan yang telah ditetapkan oleh instansi berwenang.

Peran Direksi dan Dewan Komisaris

Dalam implementasi Manajemen Risiko Berkelanjutan, Direksi dan Dewan Komisaris melaksanakan tugas untuk melakukan pengawasan aktif terhadap seluruh kegiatan Manajemen Risiko di Perseroan. Melalui koordinasi dengan Unit Manajemen Risiko, Direksi memastikan seluruh profil risiko Perseroan telah diidentifikasi dengan baik dan Perseroan dapat menjalankan kegiatan bisnis dan operasional secara berkelanjutan. Di sisi lain, Dewan Komisaris melakukan pemantauan atas efektivitas penerapan Manajemen Risiko di Perseroan sesuai dengan ketentuan regulator dan *best practice* GCG di Indonesia.

Role of Board of Directors and Board of Commissioners

In Sustainable Risk Management implementation, the Board of Directors and the Board of Commissioners carry out active supervision duty upon all Risk Management activities in the Company. Through coordination with the Risk Management Unit, the Board of Directors assures that all of the Company's risk profiles have been identified properly and the Company can carry out business and operational activities in a sustainable manner. Furthermore, the Board of Commissioners monitors the effectiveness of the implementation of Risk Management in the Company in accordance with provisions of the law and GCG best practices in Indonesia.

Pelibatan Pemangku Kepentingan

Stakeholders Engagement

Metode Pelibatan Engagement Method	Frekuensi Pertemuan Meeting Frequency	Topik Topics
Pemegang Saham Shareholders		
<ul style="list-style-type: none"> RUPS Town hall meeting 	Minimal satu kali per tahun At Least Once Per Year	<ul style="list-style-type: none"> Pemantauan dan evaluasi kinerja Perusahaan Pembayaran deviden. Akurasi Laporan Keuangan Perusahaan.
<ul style="list-style-type: none"> GMS Town hall meeting 		<ul style="list-style-type: none"> Monitoring and evaluation of performance Company. Dividend Payment. Company's Financial Statement Accuracy
Regulator Regulator		
<ul style="list-style-type: none"> Rapat Koordinasi dan kegiatan sosialisasi. Coordination meetings and socialization events. 	Sesuai Kebutuhan As Needed	<p>Rapat koordinasi dan kegiatan sosialisasi terkait perkembangan aspek regulasi dalam sektor pembiayaan di Indonesia.</p> <p>Coordination meeting and socialization events related to update in regulatory aspect of Indonesian financing sector.</p>
Pekerja Workers		
<ul style="list-style-type: none"> Pembentukan Serikat Pekerja Sesuai Kebutuhan Pertemuan dengan manajemen 	Sesuai Kebutuhan As Needed	<ul style="list-style-type: none"> Jaminan kebebasan berserikat dan berpendapat. Jaminan kesehatan dan keselamatan kerja Kesetaraan, kesejahteraan dan kejelasan Jenjang karir.
<ul style="list-style-type: none"> Establishment of Workers Union as Needed Meeting with Management 		<ul style="list-style-type: none"> Freedom to unite and express opinion. Occupational health and safety insurance.

Metode Pelibatan Engagement Method	Frekuensi Pertemuan Meeting Frequency	Topik Topics
Pelanggan Customers		<ul style="list-style-type: none"> Career path equality, welfare and clarity.
Pertemuan dengan Pelanggan Customer Gathering	Minimal satu kali per tahun At Least Once Per Year	Sosialisasi program dan kegiatan marketing. Socialization on program and marketing activity.
Survei Kepuasan Pelanggan Customer satisfaction survey	Minimal satu kali per tahun At Least Once Per Year	Pengukuran kepuasan pelanggan atas layanan Perseroan. Measurement of the Customer's satisfaction on the Company's services.
Layanan Pembiayaan Financing Services	Sesuai kebutuhan pelanggan dan ketentuan Perseroan Based on the customer's needs and the Company's requirements	Layanan pembiayaan sesuai kebutuhan pelanggan dan ketentuan Perseroan. Financing services based on the customer's needs and the Company's requirements

Permasalahan yang Dihadapi

Disputes

Pada tahun 2020, Perseroan tidak menghadapi maupun terlibat sengketa terkait penerapan Keuangan Berkelanjutan dengan pihak manapun.

In 2020, the Company was not involve in any dispute related to the Sustainable Finance implementation with any party.



Kinerja Keberlanjutan

Sustainability Performance

Membangun Budaya Keberlanjutan

Building Sustainability Culture

Inisiasi budaya keberlanjutan di Perseroan dilaksanakan sesuai dengan ketentuan dalam POJK 51/2017. Budaya keberlanjutan di Perseroan dibangun berlandaskan visi, misi dan tata nilai keberlanjutan, yaitu:

Visi Keberlanjutan

Menjadi Pemimpin Industri yang Menerapkan Prinsip-Prinsip Keuangan Berkelanjutan dan Dikagumi Secara Nasional.

Misi Keberlanjutan

Membawa Kehidupan yang Lebih Baik untuk Masyarakat dengan Menyelaraskan Kebutuhan Ekonomi, Sosial, dan Lingkungan.

Nilai Keberlanjutan

Nilai Keberlanjutan Perseroan mengadaptasi nilai-nilai **TEAM** sebagai budaya perusahaan yaitu:

Teamwork
Excellence
Achieving
Moving Forward

The initiation of a sustainability culture in the Company is carried out in accordance with the provisions in POJK 51/2017. Sustainability culture in the Company is developed based on the sustainability vision, mission and values, as follows:

Sustainability Vision

To Become an Industry Leader that Adapts Sustainable Finance Principles and Admired at Nationwide..

Sustainability Mission

To bring a Better Life to the Society by Aligning Economic, Social and Environmental Needs.

Sustainability Values

The Company's Sustainability Values adapt **TEAM** values as corporate culture, as follows:

Teamwork
Excellence
Achieving
Moving Forward

Kinerja Ekonomi

Economic Performance

Kinerja Produksi dan Portfolio Pembiayaan tahun 2020

Production and Financing Portfolio Performance in 2020

Uraian	2020		2019		Description
	Jumlah Kontrak (Unit) Total Contracts (Unit)	Nilai Kontrak (jutaan Rupiah) Contract Value (in million Rupiah)	Jumlah Kontrak (Unit) Total Contracts (Unit)	Nilai Kontrak (jutaan Rupiah) Contract Value (in million Rupiah)	
Pembiayaan Motor Baru (NMC)	1,080,417	19,285,545	1,537,388	26,587,876	New Motorcycle Financing
Pembiayaan Motor Bekas (UMC)	1,297,554	9,508,908	1,463,131	10,115,417	Used Motorcycle Financing
Pembiayaan Multi Guna (MPF)	232,016	1,249,857	471,630	2,279,247	Multi-Purpose Financing
Pembiayaan Mobil (CAR)	1,124	65,196	2,179	130,883	Car Financing
Jumlah	2,611,111	30,109,506	3,474,328	39,113,423	Total

Perbandingan Realisasi dan Proyeksi Kinerja Keuangan

Comparison Between Financial Performance Realization and Projection

Posisi Keuangan

Financial Position

dalam jutaan Rupiah, kecuali dinyatakan lain
in million Rupiah, unless otherwise stated

Keterangan	Realisasi 2020 2020 Realization	Target 2020 2020 Target	Pencapaian Realization	Target 2021 2021 Target	Description
Total Aset	32,585,727	29,224,971	111.5%	31,932,612	Total Assets
Total Liabilitas	25,090,377	22,883,578	109.6%	23,439,785	Total Liabilities
Total Ekuitas	7,495,350	6,341,393	118.2%	8,492,827	Total Equity

Laba Rugi

Profit or Loss

dalam jutaan Rupiah, kecuali dinyatakan lain
in million Rupiah, unless otherwise stated

Keterangan	Realisasi 2020 2020 Realization	Target 2020 2020 Target	Pencapaian Realization	Target 2021 2021 Target	Description
Penghasilan	9,579,043	9,229,708	103.8%	103.8%	Revenues
Beban	7,647,694	7,675,315	99.6%	99.6%	Expenses
Laba Sebelum pajak	1,931,349	1,554,393	124.3%	124.3%	Profit Before Tax
Beban Pajak Penghasilan	443,281	361,056	54.2%	54.2%	Income Tax Expense
Laba Bersih	1,488,068	1,193,337	124.7%	124.7%	Net Income

Kinerja Sosial

Social Performance



The Company is committed to create a safe, comfortable and just work environment for all employees.



Perwujudan komitmen Perseroan dalam kinerja sosial direalisasikan melalui berbagai kegiatan yang melibatkan karyawan sebagai salah satu pemangku kepentingan utama Perseroan. Pada tahun 2020, sebagai bagian dari kinerja sosial, Perseroan memastikan skema pengembangan kompetensi, remunerasi dan kesejahteraan karyawan telah sesuai dengan ketentuan peraturan perundang-undangan dan terus berupaya untuk menciptakan lingkungan kerja yang aman, nyaman dan berkeadilan untuk seluruh karyawan.

Ketenagakerjaan

Perseroan menyadari karyawan merupakan salah satu instrumen penting dalam merealisasikan strategi bisnis yang telah ditetapkan bersama di Perseroan.

The Manifestation of the Company's commitment to social performance is realized through various activities involving employees as one of the Company's main stakeholders. In 2020, as part of social performance, the Company ensures that the competency development, remuneration and employee welfare development scheme have complied to the provisions of laws and regulations and continuously strives to create a safe, comfortable and just work environment for all employees.

Employment

The Company realizes that employees are one of the important instruments in realizing the business strategies that have been set jointly at the Company.

Oleh karenanya, Perseroan menaruh perhatian penting terhadap keberadaan karyawan dengan senantiasa memberikan fasilitas pendukung untuk memberikan kenyamanan dalam bekerja yang dijalankan melalui program tanggung jawab sosial bidang kesehatan dan keselamatan kerja. Perseroan berfokus pada upaya peningkatan kesejahteraan, peningkatan keterampilan, serta menghadirkan kompetisi kerja yang sehat dengan mengedepankan aspek kesetaraan dan berkeadilan.

Praktik Kesetaraan Karyawan dan Non Diskriminasi Gender

Perseroan menjamin keadilan dan kesetaraan dalam lingkungan kerja di FIGROUP. Seluruh proses yang melibatkan karyawan sejak rekrutmen, penempatan hingga penilaian kinerja dan program pengembangan kompetensi sepenuhnya didasarkan pada pertimbangan yang objektif terkait kebutuhan di unit kerja masing-masing, serta profil kompetensi individu setiap karyawan, sehingga semua proses kegiatan bisnis terkait dengan karyawan dilakukan secara profesional dan bisa dipertanggungjawabkan secara accountable. Dengan demikian, Perseroan tidak mengakui adanya diskriminasi dalam bentuk apapun berdasarkan Suku, Agama, Ras, Gender maupun aspek lain yang tidak relevan dengan kinerja karyawan.

Perseroan juga tidak mempekerjakan tenaga kerja paksa maupun tenaga kerja anak sesuai dengan ketentuan peraturan perundang-undangan.

Therefore, the Company pays special attention to the existence of employees by always providing supporting facilities to provide comfort in work that is carried out through social responsibility programs in the field of health and safety. The Company focuses on efforts to improve welfare, improve skills, and present healthy work competition by promoting aspects of equality and fairness.

Employee Equality and Non-Gender Discrimination Practice

The Company guarantees fairness and equality in the work circumstances at FIGROUP. All processes involving the employees from recruitment, assignment to performance appraisal and competency development programs are entirely based on objective considerations regarding the needs of each work unit, as well as the individual competency profile of each employee, thereby all business processes related to employees are carried out professionally and with accountable responsibility. Therefore, the Company does not admit any means of discrimination based on ethnicity, religion, race, gender or other aspects that are not relevant to employee performance.

The Company also does not employ forced and child labors as regulated in provisions of the prevailing Law.

Persentase Remunerasi Pegawai Tetap di Tingkat Terendah Terhadap Upah Minimum Regional

Percentage of Permanent Employees at Lowest Level to Regional Minimum Wage

Keterangan Description	Persentase atau Rasio Percentage or Ratio
Remunerasi pegawai tetap di tingkat terendah terhadap UMR	163% : 100%

Lingkungan Kerja yang Layak dan Aman

Keselamatan kerja merupakan aspek penting yang menjadi fokus perhatian Perseroan di samping upaya peningkatan kesejahteraan. Secara rutin dan berkala Perseroan melakukan sosialisasi terkait pentingnya aspek keselamatan dalam bekerja yang didukung dengan media sosialisasi pada umumnya terutama pada situs web Perseroan. Selain itu, Perseroan juga membekali karyawannya dengan pemahaman dan keterampilan dalam menghadapi bencana dan potensi kecelakaan kerja lainnya. Diharapkan dengan adanya kegiatan tersebut para karyawan bisa melakukan

Safe and Decent Working Environment

Work safety is an important aspect that is the focus of the Company's attention in addition to efforts to improve welfare. The Company routinely and periodically conducts socialization related to the importance of safety aspects at work which is supported by media dissemination in general, especially on the Company's website. In addition, the Company also provides its employees with understanding and skills in dealing with disasters and other potential work accidents. It is expected that with these activities employees can take early prevention. In Occupational

pengecahan secara dini. Untuk bidang Kesehatan dan Keselamatan Kerja atau EHS, realisasi target kinerja direpresentasikan oleh tercapainya Assessment Index meliputi AGC & AFC Index serta 5R Index. Realisasi per 31 Desember 2020 untuk AGC Index mengalami kenaikan dari tahun 2019 dari 125 cabang menjadi 203 cabang di tahun 2020 dan 5R Index juga mengalami kenaikan dari tahun 2019 63 cabang dan tercapai 209 cabang di tahun 2020.

Pelatihan & Pengembangan SDM

Program pelatihan dan pengembangan SDM FIFGROUP dilaksanakan dalam naungan FIFGROUP Academy. Sebagai wadah pelatihan dan pengembangan SDM di FIFGROUP, FIFGROUP Academy didirikan pada tahun 2016. Kurikulum disusun berdasarkan jenis pelatihan yang dimiliki oleh FIFGROUP yaitu:

a. Regular Training

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

Health and Safety or EHS aspect, realization of performance targets is represented by achievement of the Assessment Index covering the AGC & AFC Index and the 5R Index. AGC Index realization as of December 31, 2020 improved from 125 branch offices in 2019 and achieved 203 branch offices in 2020 and 5R Index also improved from 63 branch offices in 2019 to achieving 209 branch offices in 2020.

HC Training & Development

The FIFGROUP Human Capitals training and development Program are under the FIFGROUP Digital Academy. As an HC training and development mechanism, FIFGROUP Digital Academy established in 2016. The syllabus is prepared based on type of training in FIFGROUP, as follows:

a. Regular Training

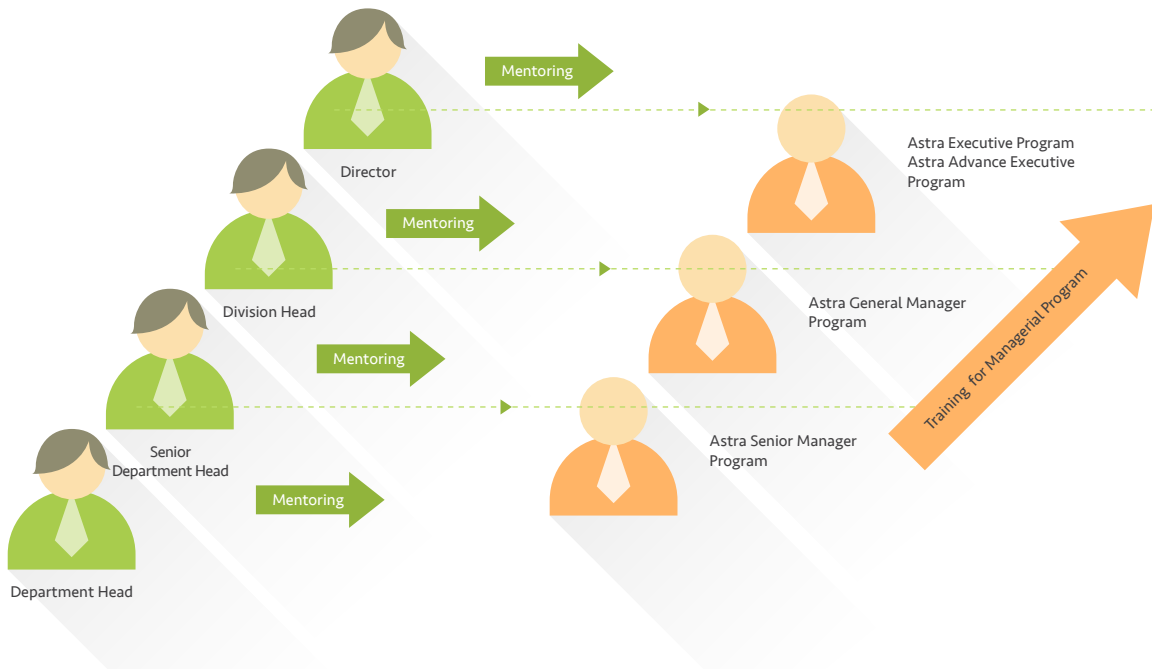
Trainings that are regularly organized by FIFGROUP which divided into Training Development Program from Head Office and Branch Regular Training. The schedule for regular trainings are determined and disclosed in the Training catalogue or training calendar.

Nama Pelatihan Name of Training	Jadwal Pelatihan Training Schedule	Total Peserta Participants	Institusi Institution	Jenis Pelatihan Type of Training
Fungsional (Level & Fungsi tertentu) Fuctional (Certain & Function Level)				
a. Marketing Officer Development Program (MODP)	3 Batch / Batches (Mar - Nov)	57 Orang / Person	FIFGROUP Academy	Development Program
b. Section Head Development Program (SHDP)	4 Batch / Batches (Feb, Jun, Jul, Sep)	83 Orang / Person	FIFGROUP Academy	Development Program
Manajerial (Posisi Manajerial) Managerial (for managerial level)				
a. Representative Head Development Program (RHDP)	2 Batch / Batches (Jan, Okt)	62 Orang / Person	FIFGROUP Academy	Development Program
b. Branch Head Development Program (BHDP)	2 Batch / Batches (Mar, Jul)	37 Orang / Person	FIFGROUP Academy	Development Program
c. Marketing Head Development Program (MHDP)	2 Batch / Batches (Mar, Jul)	15 Orang / Person	FIFGROUP Academy	Development Program

Nama Pelatihan Name of Training	Jadwal Pelatihan Training Schedule	Total Peserta Participants	Institusi Institution	Jenis Pelatihan Type of Training
Branch Junior Officer Development Program (BJODP)	2 Batch / Batches (Jan, Mar)	33 Orang / Person	FIFGROUP Academy	New Employee Orientation Program
Branch Management Development Program (BMDP)	2 Batch / Batches (Maret, Aug, Sep)	38 Orang / Person	FIFGROUP Academy	Development Program
New Officer Orientation Program (NOOP)	1 Batch / Batches (Mar)	30 Orang / Person	FIFGROUP Academy	Development Program
Astra Basic Management Program (ABMP)	(Mar - Nov)	27 Orang / Person	AMDI	Astra Leadership Program
Astra First Line Management Program (AFMP)	(Mar - Nov)	19 Orang / Person	AMDI	Astra Leadership Program
Astra Middle Management Program (AMMP)	(Mar - Nov)	7 Orang / Person	AMDI	Astra Leadership Program
Astra General Management Program (AGMP)	(Aug)	2 Orang / Person	AMDI	Astra Leadership Program
Astra Senior Management Program (ASrMP)	(Mar - Nov)	6 Orang / Person	AMDI	Astra Leadership Program
Human Capital Officer Development Program	(Jul - Oct)	6 Orang / Person	AMDI	Astra Leadership Program

Training dari AMDI sendiri pun memiliki jenjang yang diperuntukkan bagi karyawan yang akan mengisi jenjang karir berikutnya. Beberapa jabatan Manajerial mengharuskan karyawan untuk mengikuti pelatihan AMDI di jenjang tertentu. Berikut adalah jenjang pengembangan untuk level Manajer yang telah ditetapkan oleh FIFGROUP dan Astra:

Training provided by AMDI is also staging and designed for employees who will be assigned in higher career level. Some Managerial positions require the employees to participate in AMDI training at certain levels. The development stage for Manager level as stipulated by FIFGROUP and Astra is as follows:



Selain training bagi level Key People yang dipusatkan di Kantor Pusat maka training level Non Key People di Cabang dan POS yang meliputi training technical skill dan soft skill dilaksanakan oleh Area Instructor rincian sebagai berikut:

In addition to training for Key People level that is centralized at Head Office, Non-Key People training at Branch Offices and POS also include technical skill and soft skill trainings provided by Area Instructor with detail information, as follows:

Pelatihan Teknis Technical Training	Materi Material	Level Jabatan Position Level	Jadwal Pelatihan Training Schedule
Teknis Technical			
Collect To Win	Basic & Fungsional	Frontliners (Field)	144 Batch (Jan-Dec)
Keterampilan Nonteknis Soft Skill			
DMAIC Training	Advanced	Key People	60 Batch (Jun-Dec)
Five Steps of SS	Basic	Coordinator	38 Batch (Jun-Dec)
Say No To Fraud	Advanced	Key People	59 Batch (May-Dec)
Plan Do Check Act	Basic	Key People	60 Batch (May-Dec)
Training for Trainer	Basic	Key People	8 Batch (Aug-Sep)
New Employee Orientation Program	Basic	New Employee	189 (All Year)

b. Irregular Training

Irregular training adalah Pelatihan publik atau pelatihan diluar Development Program Kantor Pusat dan pelatihan di Cabang yang penyelenggaraannya diatur oleh Eksternal dan Internal FIFGROUP. Secara terperinci, penjelasan mengenai program pengembangan Irregular FIFGROUP adalah sebagai berikut:

b. Irregular Training

Irregular training is a public or training other than Development Program at Head Office or training at Branch Offices, which the implementation is regulated externally and internally by FIFGROUP. More detail explanation on FIFGROUP Irregular development program is as follows:

Nama Pelatihan Name of Training	Jadwal Pelatihan Training Schedule	Total Peserta Participants	Institusi Institution	Jenis Pelatihan Type of Training
Development Journey 2020	Jun - Dec	378 Orang / Person	FIFGROUP Academy	Soft Skill

c. Knowledge Sharing Forum

Knowledge Sharing dilakukan oleh FIFGROUP secara rutin tiap bulannya sebagai program sharing untuk pengembangan Karyawan.

c. Knowledge Sharing Forum

Knowledge Sharing is conducted by FIFGROUP regularly each month as a sharing program to further support Employee development.

Nama Pelatihan Name of Training	Jadwal Pelatihan Training Schedule	Total Peserta Participants
Knowledge Sharing	Jan - Dec	702 Orang / Person
Monthly Business Clinic	Jan - Dec	3370 Orang / Person

Realisasi Anggaran Pelatihan dan Pengembangan SDM 2020

Pada tahun 2020, pelaksanaan program pelatihan dan pengembangan SDM oleh FIFGROUP Academy didukung dengan realisasi anggaran pelatihan mencapai Rp2.839.561.008.

Realization of HC Training and Budget 2020

In 2020, implementation of HC training and development program by FIFGROUP Academy was supported by training budget realization of Rp2,839,561,008.

Aspek Kemasyarakatan

Social Aspect



In addition to providing added value to shareholders and stakeholders, this program also reflects the Company's commitment to maintaining the its business sustainability.



FIFGROUP menyadari bahwa pertumbuhan bisnis Perseroan dapat tercapai berkat dukungan dari berbagai pihak terutama dari insan Perseroan, pelanggan serta masyarakat. Oleh karenanya, Perseroan berkomitmen agar kehadirannya bisa terus memberikan manfaat yang luas bagi kehidupan yang diwujudkan melalui berbagai program Tanggung Jawab Sosial Perusahaan (Corporate Social Responsibility- CSR) yang berada di bawah payung FIFGROUP Peduli.

Tidak hanya memberikan nilai tambah kepada seluruh pemegang saham dan pemangku kepentingan, kepedulian ini juga menggambarkan komitmen Perseroan untuk memelihara keberlanjutan usahanya.

FIFGROUP is aware that the Company's business growth can be achieved through support from various parties, particularly the Company's personnel, customers and the community. Therefore, the Company is committed to providing significant benefit to the community's life that is realized through various Corporate Social Responsibility (CSR) in FIFGROUP Peduli program.

Not only providing added value to shareholders and stakeholders, this program also reflects the Company's commitment to maintaining its business sustainability.

FIFGROUP Peduli telah menjalankan kegiatan CSR yang didasarkan pada 4 pilar yaitu pendidikan, kesehatan, pemberdayaan ekonomi masyarakat dan Lingkungan. Dalam menjalankan kegiatan tersebut, FIFGROUP banyak bekerjasama dengan berbagai elemen masyarakat. Salah satu kegiatan yang menjadi fokus FIFGROUP selama ini adalah pelatihan guru bagi guru-guru di berbagai wilayah di tanah air. Tidak hanya itu, FIFGROUP juga banyak mendorong masyarakat untuk mengembangkan UMKM melalui pelatihan serta dana bergulir.

Pengaduan Masyarakat Tahun 2020

Perseroan telah memiliki sarana untuk menerima pengaduan dari masyarakat terkait kegiatan usaha dan operasional Perseroan. Prosedur penanganan pengaduan masyarakat dilakukan melalui mekanisme yang sama dengan prosedur penanganan pelanggan sebagaimana dijelaskan pada halaman 67 Laporan Keberlanjutan ini.

Pada tahun 2020, Perseroan telah menyelesaikan seluruh pengaduan masyarakat sesuai dengan prosedur dan ketentuan.

Kegiatan Tanggung Jawab Sosial dalam Aspek Kemasyarakatan Tahun 2020

FIFGROUP sangat menyadari bahwa pelaksanaan kegiatan usaha Perseroan tidak dapat dipisahkan dari kontribusi masyarakat di sekitarnya. Oleh karena itu, masyarakat menjadi salah satu sasaran utama dalam kegiatan CSR FIFGROUP, khususnya dalam program pelibatan dan pengembangan masyarakat. Kegiatan yang dilakukan melalui program tersebut adalah FIFGROUP Peduli Pendidikan, FIFGROUP Peduli Kesehatan, FIFGROUP Peduli Pemberdayaan Ekonomi Masyarakat, dan Donasi. Kontribusi Perseroan kepada masyarakat ini tidak memandang faktor latar belakang dan dilakukan berdasarkan sasaran program dan kebutuhan masyarakat.

Informasi Tentang Isu-isu Sosial yang Relevan dengan Perusahaan

FIFGROUP memberi perhatian kepada isu-isu yang relevan dengan Perseroan, dalam hal ini terkait polusi udara sebagai bentuk tanggung jawab sosial perusahaan kepada masyarakat sekitar, serta program-program dalam FIFGROUP Peduli.

Informasi Tentang Risiko Sosial yang Dikelola Perusahaan

Pelaksanaan Kegiatan Tanggung Jawab Sosial Bidang Kemasyarakatan

Pada bidang tanggung jawab sosial kemasyarakatan, realisasi target kinerja terdiri dari realisasi kinerja

FIFGROUP Peduli has implemented CSR activity based on 4 pillars, namely education, health, environment, and community economy empowerment. In running the activities, FIFGROUP also cooperated with various elements of community. One of FIFGROUP focuses was training for teachers in numerous areas in Indonesia. Moreover, FIFGROUP also encouraged the community to develop MSMEs through training and revolving funds.

Public Complaint in 2020

The Company has a mechanism to receive complaints from public regarding the Company's business activities and operations. The public complaint handling procedure is carried out through the same mechanism as the customer handling procedure as disclosed at page 67 of this Sustainability Report.

In 2020, the Company had resolved all public complaints according to procedure and provision.

Corporate Social Responsibility Policy in Social Aspect in 2020

FIFGROUP realizes of that the Company's business activities implementation cannot be separated from contribution of the surrounding society. Therefore, the society becomes one of the primary targets of FIFGROUP's CSR activities, especially in community engagement and development programs. Activities undertaken through the program including FIFGROUP Peduli Pendidikan, FIFGROUP Peduli Kesehatan, FIFGROUP Peduli Pemberdayaan Ekonomi Masyarakat, and Donations. The Company's contribution to the community does not look at background factors and is based on program objectives and community needs.

Information on Relevant Social Issues to the Company

FIFGROUP concerns the issues that are relevant to the Company, in this case, related to air pollution as manifestation of corporate social responsibility to the surrounding community, as well as the programs under FIFGROUP Peduli.

Information on Social Risk Managed by the Company

Implementation of Corporate Social Responsibility in Social Aspect

In the responsibility to social community aspect, realization of performance target comprises

FIFGROUP Peduli Pendidikan, Pemberdayaan Ekonomi Masyarakat dan Kesehatan Masyarakat. Untuk Pendidikan, realisasi kegiatan per 31 Desember 2020 mencapai 100% untuk Jam Sosial Mengajar dan 104% untuk Pelatihan Guru. Untuk kesehatan, mencapai 107% untuk kegiatan donor darah dan 118% untuk kegiatan POSYANDU. CSR Pemberdayaan Ekonomi mencatat realisasi untuk program Dana Bergulir sebanyak Rp207.000.000 yang telah disalurkan kepada 54 UMKM di 13 titik cabang.

Informasi Lingkup dan Perumusan Tanggung Jawab Sosial Bidang Pengembangan Sosial dan Kemasyarakatan

Sebagai salah satu pilar Tanggung Jawab Sosial Perusahaan, komitmen perusahaan terkait pengembangan sosial dan kemasyarakatan terlaksana dengan baik berdasarkan rumusan yang terdapat pada:

- UU No. 40 tahun 2007 tentang Perseroan Terbatas, khususnya Pasal 74 ayat 4 mengenai kegiatan Tanggung Jawab Sosial pada Perseroan Terbatas;
- Pedoman ESR Astra Group yang dijelaskan sebagai Catur Dharma Astra
- Kebijakan Perusahaan atas EHS & CSR; dan Sistem Manajemen Astra Green Company dan Astra Friendly Company
- Astra Green Company dan Astra Friendly Company Management Systems

Target/Rencana Kegiatan Pada Tahun 2020 yang Ditetapkan Manajemen

FIFGROUP Peduli Pendidikan

Melalui program FIFGROUP Peduli Pendidikan, Perseroan mendorong lahirnya Sumber Daya Manusia (SDM) yang unggul dan memiliki daya saing di masyarakat. Upaya tersebut diwujudkan dengan memberikan pelatihan kepada sebanyak 4675 guru dengan materi strategi kreatif menumbuhkan kemampuan literasi dan produktivitas pada guru, serta peningkatan kompetensi guru, beasiswa, juga berbagai bantuan lain terkait dengan pendidikan ke seluruh pelosok negeri.

FIFGROUP Pemberdayaan Ekonomi Masyarakat

Program FIFGROUP Peduli Pemberdayaan Ekonomi Masyarakat bertujuan untuk membantu memandirikan dan menyejahterakan masyarakat dengan program-program bantuan Dana Bergulir, alat usaha dan Pelatihan UMKM (Usaha Mikro, Kecil dan Menengah). Pada 2020, FIFGROUP memberikan program Usaha Kecil & Dana Bergulir melalui 54 kegiatan Income Generating Activities (IGA) bergulir yang tersebar di Jakarta, Batam, Semarang, Padang, Solo, Denpasar, Banjarmasin, Palembang, Surabaya, dan Yogyakarta.

of realization of FIFGROUP Care to Education, Public Economy Development and Public Health performances. In education aspect, as of December 31, 2020, the activity realization achieved 100% for Social Lecturing Hours, 104% for Teachers Training. In health aspect, achieved 107% for blood donation activities and 118% for POSYANDU activities. Economy empowerment CSR recorded the Revolving Funds Program realization of Rp207,000,000 disbursed to 54 MSMEs at 13 branch office locations.

Information Scope and Formulation of Social Responsibility in Social and Community Development Aspect

As a pillar of the Corporate Social Responsibility, the Company's commitment related to social and community development has been implemented properly according to formulation as disclosed in the following frameworks:

- Law No. 40 of 2007 on Limited Liability Companies, specifically Article 74 paragraph 4 concerning Social Responsibility activities in Limited Liability Companies;
- Astra Group ESR Guidelines, which are explained as Catur Dharma Astra
- Company policy on EHS & CSR; and
- Astra Green Company and Astra Friendly Company Management Systems

Target/Activity Plan in 2020 Stipulated by the Management

FIFGROUP Peduli Pendidikan

Through FIFGROUP Peduli Pendidikan program, the Company encourages the development of Human Capital (HC) in the society. The initiative was carried out by providing training to 4,675 teachers with creative materials to foster literacy and productivity skills for teachers, as well as develop their competencies, scholarships, as and other assistance related to education nationwide.

FIFGROUP Community Economic Empowerment

Through FIFGROUP Public Economy Empowerment Program aims to support welfare and independent community establishment through Revolving Fund assistance, business tools and MSME (Micro, Small and Medium Enterprises) training. In 2020, FIFGROUP provided Small Business & Revolving Fund program through 54 revolving Income Generating Activities (IGA) located in Jakarta, Batam, Semarang, Padang, Solo, Denpasar, Banjarmasin, Palembang, Surabaya, and Yogyakarta.

FIFGROUP Kesehatan Masyarakat

Pada 2020, pelaksanaan program ini dilakukan melalui kegiatan Donor Darah, Pelayanan Kesehatan, pengadaan kegiatan Posyandu, dan pemberian pelayanan Mobil Tim Medis. Kegiatan donor darah yang diselenggarakan Perseroan mendapat antusiasme dan partisipasi yang cukup banyak dari masyarakat. Sebanyak 1852 orang mendonorkan darahnya melalui kegiatan yang diadakan oleh kantor cabang dan Head Office. Di samping itu, saat ini FIFGROUP telah memiliki 48 Posyandu Binaan yang dibantu melalui serangkaian aktivitas ibu dan anak seperti kampanye kesehatan ibu dan anak, bantuan makanan bergizi untuk balita, serta pelatihan kader Posyandu dan Posbindu Binaan. Pelayanan lainnya adalah penyuluhan kesehatan dan layanan kesehatan gratis yang dihadiri oleh 1.048 peserta.

Kegiatan yang Dilakukan dan Dampak atas Kegiatan tersebut

Kegiatan tanggung jawab sosial terkait pengembangan sosial dan kemasyarakatan yang tercermin pada program-program FIFGROUP Peduli Pendidikan, FIFGROUP Pemberdayaan Ekonomi Masyarakat, dan FIFGROUP Kesehatan Masyarakat sudah disalurkan sesuai dengan target yang ditentukan dan berdampak positif terhadap peningkatan pendapatan bagi penerima dana bergulir.

Realisasi Biaya yang Dikeluarkan untuk Tanggung Jawab Sosial Kemasyarakatan 2020

Pada 2020, FIFGROUP telah merealisasikan total anggaran sebesar Rp 30.591.685.396 yang terdiri dari anggaran CSR sebesar Rp 2.384.114.257. Selain itu, pada tahun 2020 Perseroan juga mencapai anggaran EHS (K3) sebesar Rp354.188.004, dan menyalurkan anggaran Syariah sebesar Rp22.165.571.139.

Terkait Pengembangan Sosial dan Kemasyarakatan, seperti Penggunaan Tenaga Kerja Lokal, Pemberdayaan Masyarakat Sekitar Perusahaan, Perbaikan Sarana dan Prasarana Sosial, Bentuk Donasi Lainnya, Komunikasi Mengenai Kebijakan dan Prosedur Anti Korupsi, Pelatihan Mengenai Anti Korupsi, dan Lain-Lain

Pengembangan sosial masyarakat yang dilaksanakan FIFGROUP sudah terpenuhi untuk masyarakat Ring 1, tetapi ke depannya harus lebih ditingkatkan lagi. Untuk program donasi kami tetap melaksanakan bantuan untuk rumah ibadah dan masyarakat yang terdampak bencana alam.

FIFGROUP Community Health

The program was carried out through Blood Donation, Health Services, Posyandu activities, and the provision of Medical Team Car Services. The blood donor activity organized by the Company received considerable enthusiasm and participation from the community. As many 1,852 blood bags had been donated through activities held by the branch office and Head Office. In addition, FIFGROUP currently has 43 partner Posyandu assisted through a series of maternal and child activities such as maternal and child health campaigns, nutritious food assistance for toddlers, and training of Posyandu and Posbindu Fostered cadres. Other services are including health education and free health care was attended by 1,048 participants.

Activities and Impacts from the Activities

Social responsibility activities related to social and community development which are reflected in the programs of FIFGROUP Peduli Pendidikan, FIFGROUP Community Economy Empowerment, and FIFGROUP Community Health have been distributed according to the specified targets and have a positive impact on increasing revenue for recipients of revolving funds.

Budget Realization for Responsibility on Social Community in 2020

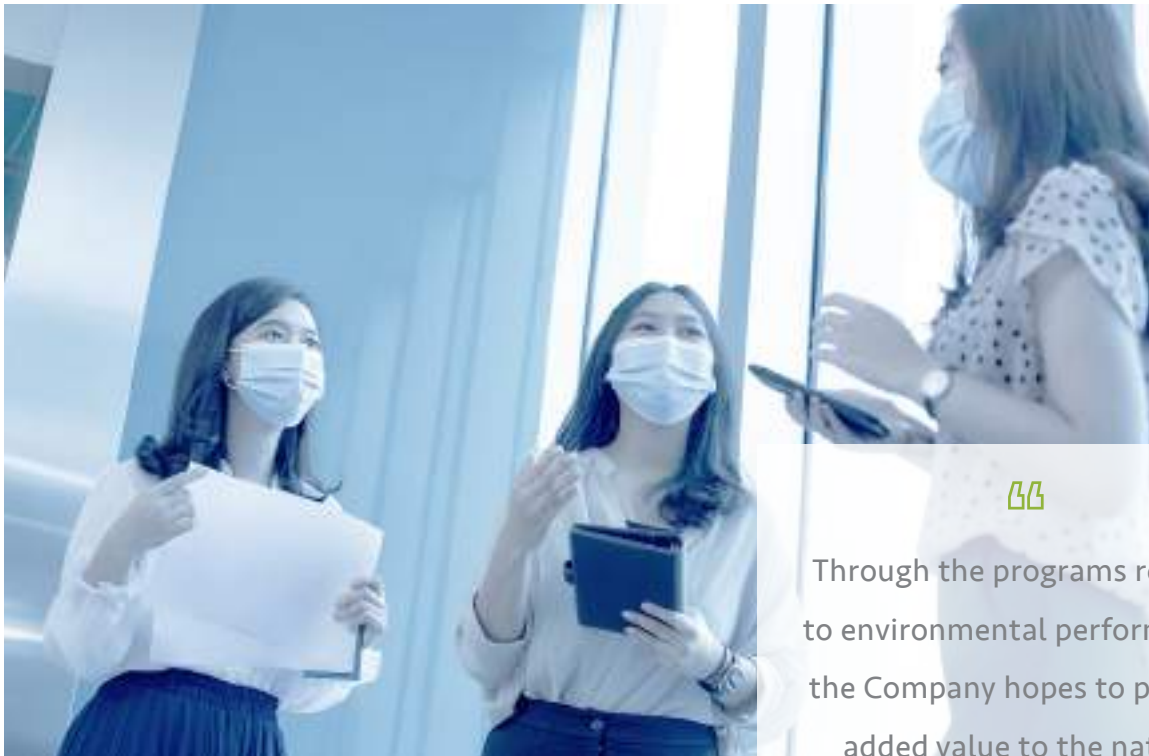
In 2020, FIFGROUP had allocated total budget of Rp30,591,685,396 comprising of CSR budget of Rp2,384,114,257. In addition, throughout 2020, the Company also recorded EHS budget of Rp354,188,004 and disbursed Sharia budget of Rp22,165,571,139.

Related to Social and Community Development, such as Local Workers Hiring, Empowering the Communities in Operational Area, Social Infrastructures and Facilities, Other Donations, Communication on Anti-Corruption Policy and Procedure, Anti-Corruption Training and Others

Social community development carried out by FIFGROUP has been fulfilled for the Ring 1 community, but in the future it must be further improved. For donation program we continue to carry out assistance to houses of worship and communities affected by natural disasters.

Kinerja Lingkungan Hidup

Environmental Performance



Through the programs related to environmental performance, the Company hopes to provide added value to the nature conservation.



FIFGROUP memiliki komitmen tinggi dalam mewujudkan tanggung jawab sosial di bidang lingkungan hidup. Sepanjang tahun 2020 Perseroan mengembangkan program pelestarian lingkungan yang telah dilakukan pada tahun sebelumnya. Melalui program-program ini, Perseroan berharap dapat memberikan nilai tambah pada pelestarian lingkungan.

Sebagai salah satu pilar tanggung jawab sosial perusahaan, komitmen perusahaan terkait lingkungan hidup terlaksana dengan baik berdasarkan rumusan yang terdapat pada:

- UU No. 40 tahun 2007 tentang Perseroan Terbatas, khususnya Pasal 74 ayat 4 mengenai kegiatan Tanggung Jawab Sosial pada Perseroan Terbatas;

FIFGROUP has a high commitment in realizing social responsibility in the environmental field. In 2020 the Company developed an environmental preservation program that had been carried out in the previous year. Through these programs, the Company hopes to provide added value to the nature conservation.

As one of the pillars of corporate social responsibility, the Company's commitment related to the environment is carried out well based on the formulation contained in:

- Law No. 40 of 2007 concerning Limited Liability Companies, specifically Article 74 paragraph 4 regarding Social Responsibility activities in Limited Liabilities Companies;

- Pedoman ESR Astra Group yang dijelaskan sebagai Catur Dharma Astra
- Kebijakan Perusahaan atas EHS & CSR; dan
- Sistem Manajemen Astra Green Company dan Astra Friendly Company.

Informasi Tentang Dampak dan Risiko Lingkungan Penting yang Terkait Secara Langsung atau Tidak Langsung dengan Perusahaan

Sebagai penyedia layanan pembiayaan sepeda motor merk Honda, Perseroan turut mendukung mitigasi risiko lingkungan terkait produk yang ditawarkan kepada konsumen. Sebagai produk yang dibiayai, sepeda motor Honda telah didukung oleh teknologi PGM-FI Fuel Injection yang mampu memasok bahan bakar secara optimal sehingga lebih hemat bahan bakar dan mengurangi emisi gas uap. Dengan demikian, melalui layanan pembiayaan sepeda motor merk Honda, Perseroan telah berperan nyata dalam melakukan mitigasi risiko lingkungan yang berkaitan dengan produk dan jasa yang ditawarkan oleh Perseroan.

Informasi Tentang Target/Rencana Kegiatan Pada Tahun 2020 yang Ditetapkan Manajemen

Sebagai bagian dari menjaga lingkungan hidup untuk meningkatkan kualitas hidup di sekitar lingkungan usaha Perseroan, pada tahun 2020 Perseroan menargetkan menanam sebanyak 4.000 pohon.

Informasi Tentang Kegiatan yang Dilakukan dan Terkait Program Lingkungan Hidup yang Berhubungan dengan Kegiatan Operasional Perusahaan

Pada 2020 FIFGROUP melaksanakan program tanam pohon, serta bersih-bersih lingkungan bersama masyarakat sekitar. Perseroan berhasil menanam sebanyak 4.426 pohon.

Informasi Tentang Pelaksanaan Inisiatif CSR Terkait Lingkungan Hidup

FIFGROUP mengikuti program tanam pohon secara nasional, serta peduli sampah plastik dengan membuat program mengurangi sampah plastik.

Informasi Tentang Capaian Dampak Kuantitatif Atas Kegiatan tersebut; dan, Seperti Penggunaan Material dan Energi yang Ramah Lingkungan dan Dapat Didaur Ulang, Sistem Pengolahan Limbah Perusahaan, Mekanisme Pengaduan

- Astra Group ESR Guidelines, which are explained as Catur Dharma Astra
- Company policy on EHS & CSR; and
- Astra Green Company and Astra Friendly Company Management Systems.

Information on Key Environmental Risk and Impact that is Directly and Indirectly Related to the Company

As a provider of financing services for Honda motorcycles, the Company also supports mitigation of environmental risks related to products offered to the customers. As a financed product, Honda motorcycles have been supported by PGM-FI Fuel Injection technology which is able to supply fuel optimally thereby the fuel use is more optimum and reduces the vapor gas emissions. Therefore, through financing services for Honda motorcycle, the Company has played a real role in mitigating environmental risks related to the products and services offered by the Company.

Information on Target/Activity Plan set by the Management in 2020

As part of the initiative to conserve the environment and improve quality of life around the Company's operational area, in 2020, the Company targeted to plant 4,000 trees.

Information on Activities Related to Environmental Program Related to the Company's Operational Activity

In 2020, FIFGROUP implemented the tree planting and cleaning the environment program with the surrounding society. The Company successfully planted 4,426 trees.

Information on Implementation of CSR initiatives related to Environment

FIFGROUP follows the national tree planting program, and cares for plastic waste by creating a program to reduce plastic waste.

Information of Quantitative Impact Achievement on the Activities; and, such as Use of Environment-Friendly and Recyclable Material and Energy, Waste Treatment System, Environmental Issue Complaint Mechanism,

Masalah Lingkungan, Pertimbangan Aspek Lingkungan dalam Pemberian Kredit Kepada Nasabah, dan Lain-Lain.

Capaian program lingkungan hidup 4.426 Pohon telah tertanam di wilayah kerja perusahaan yang melibatkan unsur masyarakat dan pemerintah serta instansi TNI. Membuat program peduli sampah plastik yang dimulai dari mengharuskan seluruh karyawan agar menyediakan alat minum yang tidak habis dipakai sehingga bisa dilakukan pemakaian ulang dan mengurangi sampah plastik.

Anggaran Kegiatan Lingkungan Hidup Tahun 2020

Pada tahun 2020, Perseroan telah mengalokasikan anggaran CSR sebesar Rp2.384.114.257 untuk kegiatan yang berkaitan dengan aspek Lingkungan Hidup.

Penggunaan Material Ramah Lingkungan

Perseroan mendorong penggunaan material yang ramah lingkungan di lingkungan operasional Perseroan. Inisiatif tersebut salah satunya dilaksanakan melalui prinsip 3R yaitu *Reduce*, *Reuse* dan *Recycle*. Perseroan juga mendorong penggunaan Freon ramah lingkungan untuk Air Conditioner yang digunakan di kantor pusat dan kantor cabang Perseroan. Selain itu, Perseroan juga mengoptimalkan penggunaan sumber daya lainnya, misalnya penggunaan Kembali air dan kertas bekas pakai.

Pada tahun 2020, Perseroan telah menerapkan inisiatif pengelolaan emisi Gas Rumah Kaca (GRK) dengan realisasi kuantitas sebesar 15.654,93 Ton CO₂.

Inisiatif Efisiensi Energi

Sebagai bagian dari komitmen untuk mendukung keberlanjutan energi, Perseroan juga terus mendorong efisiensi energi di seluruh kantor operasional Perseroan melalui berbagai kegiatan. Pada tahun 2020, Perseroan berhasil melakukan penghematan energi seiring pengaturan pola kerja Work From Home dengan skema 25 : 75 sesuai ketentuan pemerintah. Inisiatif tersebut berhasil mengurangi penggunaan energi secara signifikan khususnya penggunaan energi listrik serta mengurangi jejak karbon dalam kegiatan operasional Perseroan. Ke depan, Perseroan akan terus berupaya untuk mendorong adaptasi penggunaan sumber Energi Baru dan Terbarukan (EBT) sebagai alternatif sumber energi yang lebih berkelanjutan dalam kegiatan operasional Perseroan.

Environmental Aspect Consideration in Loans Disbursement to the Customers, and others

Achievement of the environmental program is successfully planting 4,426 trees in the working area of the Company involving elements of the community and the government and military agencies. Creating a plastic waste care program that starts from requiring all employees to provide drinking equipment that is not used up so that it can be reused and reduce plastic waste.

Environmental Activity Budget in 2020

In 2020, the Company CSR had a budget with total amount of Rp2,384,114,257 for activities related to Environmental aspect.

Eco-Friendly Material Use

The Company encourages the use of environmentally friendly materials in the operational circumstances. One of these initiatives is implemented through 3R principle, which are Reduce, Reuse and Recycle. The Company also encourages the use of environmentally friendly Freon for Air Conditioners used in the Company's head office and branch offices. In addition, the Company also optimizes the use of other resources, for example the reuse of water and used paper.

In 2020, the Company had implemented Green House Gas (GHG) emission management initiative with realization of quantity achieving 15,654.93 Ton CO₂.

Energy Efficiency Initiatives

As part of its commitment to support energy sustainability, the Company also continues to encourage energy efficiency in all operational offices of the Company through various activities. In 2020, the Company successfully achieved energy savings in line with the arrangement of the Work From Home pattern with the 25:75 scheme following the government regulations. This initiative had succeeded in reducing the use of energy significantly, especially the use of electrical energy, as well as reducing the carbon footprint in the Company's operational activities. Going forward, the Company will continue to strive to encourage the adaptation of the use of New and Renewable Energy (EBT) sources as an alternative to more sustainable energy sources in the Company's operational activities.

Tanggung Jawab Atas Produk/Jasa Keuangan Berkelanjutan

Sustainability Risk Management



FIFGROUP always provides excellent service for the customers in every business activity.



Pelaksanaan tanggung jawab atas produk/jasa keuangan berkelanjutan selama tahun 2020 dilaksanakan melalui kegiatan tanggung jawab kepada konsumen Perseroan.

Implementation of responsibility to the sustainable finance products/services throughout 2020 was done through the Company's activity in responsibility to the customers activities.

Penanganan Keluhan Pelanggan

FIFGROUP selalu menyediakan pelayanan terbaik untuk konsumen dalam setiap kegiatan bisnisnya sebagai bentuk komitmen dari implementasi semangat budaya TEAM (Teamwork, Excellence, Achieving, and Moving

Customer Complaint Handling

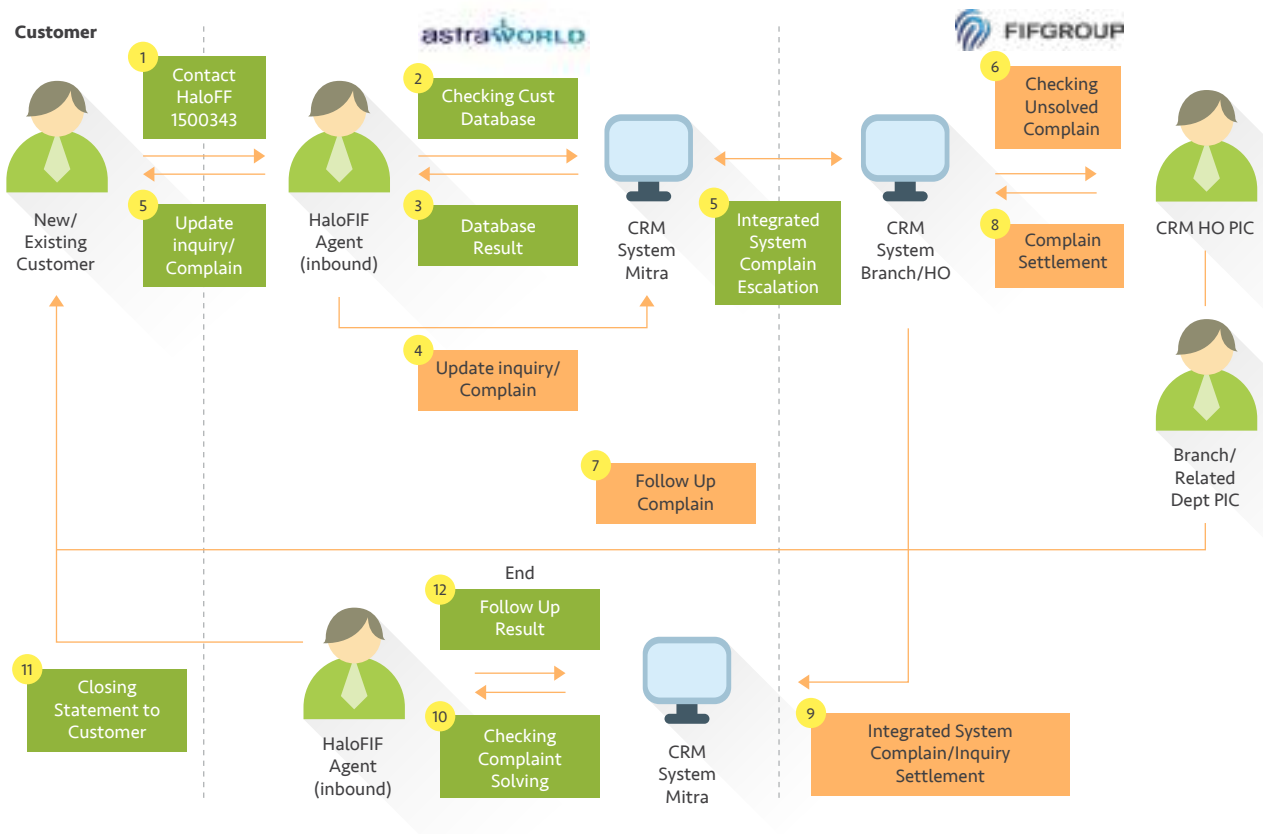
FIFGROUP always provides excellent service for the customers in every business activity as a manifestation of the commitment to the implementation of TEAM (Teamwork, Excellence, Achieving, and Moving

Forward) , terutama pada value “Excellence”. Untuk menjawab pertanyaan maupun keluhan pelanggan seputar FIFGROUP, FIFGROUP menyediakan jalur komunikasi untuk pelanggan yang dapat diakses secara online, yaitu melalui WhatsApp & SMS (0895-21500-343), e-mail (halofif@fifgroup.astra.co.id), Call Center HaloFIF (1500-343), virtual customer service (Fiona), dan media sosial (FIFCLUB). Layanan ini tersedia pada hari Senin - Jumat pukul 08.00 - 17.00 WIB. Virtual customer service kami (Fiona) siap melayani konsumen selama 24 jam setiap hari pada aplikasi berbasis chat.

Forward) culture spirit, especially in “Excellence” value. To answer customer questions and complaints about the Company, FIFGROUP provides communication channels for the customers that can be accessed online, which are via WhatsApp & SMS (0895-21500-343), e-mail (halofif@fifgroup.astra.co.id), Call Center HaloFIF Call Center (1500-343), virtual customer service (Fiona), and social media (FIFCLUB). The services are available Monday - Friday 08.00 - 17.00 WIB. Our virtual customer service (Fiona) is ready to serve consumers 24 hours a day on a chat-based application.

Sebagai wujud penyediaan informasi dan pengaduan atau keluhan dari konsumen, FIFGROUP juga menyediakan layanan konsumen yang dapat diakses secara offline. Bagi pengaduan konsumen di kantor cabang, penanganan akan dilakukan oleh Customer Relation Executive (CRE). Sedangkan untuk keluhan yang masuk melalui media massa akan ditangani oleh Departemen Corporate Communication atau Penanggung Jawab Public Relation. Setiap pengaduan atau keluhan akan ditindaklanjuti dan diselesaikan maksimum 20 hari kerja setelah pengaduan diterima melalui portal CRM. FIFGROUP juga terbuka dalam hal menerima masukan, kritik dan pengaduan/keluhan pelanggan atas pelayanan Perseroan melalui media yang telah disediakan. Flow penanganan pengaduan atau keluhan dapat dilihat melalui skema berikut ini:

As a manifestation of providing information and report or complaints channel to the customers, FIFGROUP also provides consumer services that can be accessed offline. For the customer complaints at branch offices, the process will be carried out by the Customer Relations Executive (CRE). Meanwhile, the complaints received through the mass media will be handled by the Corporate Communication Department or the Person in Charge of Public Relations. Every report or complaint will be followed up and resolved within a maximum of 20 working days after the complaint is received via the CRM portal. FIFGROUP also accepts any inquiry, criticism, and customer report/complaints regarding the Company’s services through the provided media. The flow of report or complaint handling can be seen through the following scheme:



Proses penanganan pengaduan atau keluhan dilakukan melalui prosedur yang telah ditetapkan FIFGROUP sesuai dengan skema di atas adalah:

- Pelanggan mengajukan pengaduan atau keluhan atas layanan FIFGROUP, baik melalui WhatsApp & SMS (0895-21500-343), e-mail (halofif@fifgroup.astra.co.id) dan Call Center HaloFIF (1500-343) yang dikelola oleh Astra World, virtual customer service (Fiona), dan media sosial (FIFCLUB), media massa nasional dalam bentuk cetak dan elektronik, maupun langsung ke cabang terdekat.
- PIC masing-masing saluran melakukan validasi untuk mengetahui pelapor merupakan customer Perseroan atau bukan. Kemudian, PIC penerima keluhan mencatat pengaduan atau keluhan baik dari channel online maupun offline melalui CRM System.
- Melalui CRM System, keluhan akan diteruskan ke kantor pusat, khususnya ke Departemen CRM Offline & Service.
- PIC CRM Offline & Service di Kantor Pusat mencatatkan keluhan pada CRM System.
- PIC CRM Offline & Service melakukan distribusi pengaduan atau keluhan pelanggan kepada pihak-pihak yang bertugas menindaklanjuti keluhan tersebut.
- PIC penanganan keluhan memberikan alternatif solusi penyelesaian pengaduan atau keluhan kepada pelanggan sebagai bentuk tindak lanjut yang dibuktikan dengan adanya foto dan Berita Acara Pengaduan (BAP) yang ditanda tangani oleh pihak FIFGROUP dan pihak pelapor.
- PIC penanganan keluhan mengirimkan foto dan Berita Acara Pengaduan (BAP) ke PIC CRM Offline & Service di Kantor Pusat untuk dicatatkan sebagai "solved" di CRM system.
- Pelapor yang pengaduannya telah tercatat sebagai "solved" di CRM system akan dihubungi kembali oleh agent HaloFIF untuk mengkonfirmasi apakah pelapor telah menerima hasil penyelesaian pengaduan dari Perseroan.

Pengaduan Pelanggan dan Tindak Lanjut

Selama tahun 2020, Perseroan menerima 28 pengaduan pelanggan yang diterima sehubungan dengan transaksi keuangan di Perseroan untuk kategori permasalahan *collection*, denda, remedial, telat, informasi pengajuan kredit, dan tanggal jatuh tempo, dengan tingkat penyelesaian pengaduan sebesar 100%.

The report or complaints handling process is carried out through procedures that have been established by the Company in accordance with the above scheme, as follows:

- The Customers submit report or complaints on FIFGROUP services, either via WhatsApp & SMS (0895-21500-343), e-mail (halofif@fifgroup.astra.co.id) and HaloFIF Call Center (1500-343) managed by Astra World, virtual customer service (Fiona), and social media (FIFCLUB), national mass media in print and electronic form, as well as direct to the nearest branch.
- PIC of each channel validates to determine whether the reporter is a customer of PT. FIF or not. Then, the PIC who receives the complaint records complaints or complaints from both online and offline channels through the CRM System.
- Through the CRM System, the reports will be forwarded to the head office, in particular to the Offline CRM & Service Department.
- PIC CRM Offline & Service at Head Office to record complaints in CRM System.
- PIC CRM Offline & Service distributes complaints or customer complaints to parties in charge of following up on these complaints.
- The complaint handling PIC provides an alternative solution for the resolution of complaints or complaints to customers as a form of follow-up as evidenced by the photo and Minutes of Complaints (BAP) signed by FIFGROUP and the reporting party.
- PIC for handling complaints sends photos and Minutes of Complaints (BAP) to PIC CRM Offline & Service at Head Office to be recorded as "solved" in the CRM system.
- Reporters whose complaint has been recorded as "solved" in the CRM system will be contacted again by the HaloFIF agent to confirm whether the reporter has received the result of the settlement of the complaint from the Company.

Customer Care and Follow-Up

In 2020, the Company received 28 customer complaints related to transactions at the Company for the categories such as collection problems, fines, remedial, overdue, credit application information, and due dates, with a complaint resolution rate achieving 100%.

Lembar Umpan Balik

Feedback Form

Terima kasih kepada Bapak/Ibu/Saudara yang telah berkenan membaca Laporan Keberlanjutan PT Federal International Finance Tahun 2020. Untuk meningkatkan isi Laporan Keberlanjutan pada tahun-tahun mendatang, kami berharap Bapak/Ibu/Saudara bersedia untuk mengisi Lembar Umpan Balik dan mengirimkannya kepada kami:

Thank you to you who have been pleased to read the Sustainability Report of PT Federal International Finance 2020. To improve the contents of the Sustainability Report in the coming years, we hope that you are willing to fill out the Feedback Sheet and send it to us:

Profil Anda / Your Profile

Nama (bila berkenan) / Name (if allowed) : _____

Institusi/Perusahaan / Institution/Company : _____

E-mail : _____

Phone / Handphone : _____

Golongan Pemangku Kepentingan / Stakeholders Category

<input type="checkbox"/> Pemegang Saham Shareholders	<input type="checkbox"/> Konsumen Customers	<input type="checkbox"/> Karyawan Employee	<input type="checkbox"/> Mitra Kerja Business Partners
<input type="checkbox"/> Media Press	<input type="checkbox"/> Pemasok Vendors	<input type="checkbox"/> Masyarakat Public	<input type="checkbox"/> Pemerintah & OJK Government & OJK
<input type="checkbox"/> Organisasi Masyarakat/NGO Public Organization/NGO		<input type="checkbox"/> Lain-lain, mohon sebutkan..... Others, please explain....	

Mohon pilih jawaban yang paling sesuai dengan memberi tanda ✓ di dalam kolom yang tersedia:
Please choose the answer that fits best by marking ✓ within available coloum:

Keterangan Description	Sangat Tidak Setuju Very Not Agree	Tidak Setuju Not Agree	Netral Neutral	Setuju Agree	Sangat Setuju Very Agree
---------------------------	--	---------------------------------	-------------------	-----------------	-----------------------------------

- Laporan ini bermanfaat bagi Anda
This report is useful to you: _____
- Laporan ini menggambarkan kinerja
Perseroan dalam pembangunan
keberlanjutan
This report describe Company's
performance in sustainability development: _____

Keterangan Description	Sangat Tidak Setuju Very Not Agree	Tidak Setuju Not Agree	Netral Neutral	Setuju Agree	Sangat Setuju Very Agree
3. Laporan ini mudah dimengerti This report is easy to understand:					
4. Laporan ini menarik This report is interesting:					
5. Laporan ini meningkatkan kepercayaan Anda pada kinerja keberlanjutan Perseroan This report increases your confidence in the Company's sustainability performance:					

Mohon berkenan mengisi / Please, kindly fill out:

1. Bagian laporan mana yang paling berguna bagi Anda
Which part of the report is most useful for you:

2. Bagian laporan mana yang kurang berguna bagi Anda
Which part of the report is less useful for you:

3. Bagian laporan mana yang paling menarik bagi Anda
Which part of the report is most interesting to you:

4. Bagian laporan mana yang kurang menarik bagi Anda
Which part of the report is less interesting to you:

5. Mohon berikan saran/usul/komentar Anda atas laporan ini
Please provide your suggestions/suggestions/comments on this report:

Terima kasih atas partisipasi Anda.
Mohon agar lembar umpan balik ini dikirimkan
kembali ke alamat:
Thank you for your participation.
Please send this feedback form back to:

PT Federal International Finance
Head Office
Menara FIF
Jl. TB Simatupang Kav. 15, Cilandak, Jakarta Selatan 12440
☎ +6221-769 8899
☎ +6221-759 05599

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Referensi Penyusunan Laporan

Reporting Reference

Indeks POJK No. 51/ POJK.03/2017

Cross Reference to POJK. No. 51/POJK.03/2017

Materi & Penjelasan	Halaman Page	Subject & Explanation
Penjelasan Strategi Keberlanjutan	3	Explanation on Sustainability Strategy
Ikhtisar Kinerja Aspek Keberlanjutan	10-12	Sustainability Performance Highlights
a. Aspek Ekonomi 1) kuantitas produk atau jasa yang dijual; 2) pendapatan atau penjualan; 3) laba atau rugi bersih; 4) produk ramah lingkungan; dan 5) pelibatan pihak lokal yang berkaitan dengan proses bisnis Keuangan Berkelanjutan.	10	a. Economic Aspect 1) Quantity of products or services sold; 2) Revenues or sales; 3) Net profit or loss; 4) Environment-friendly product; and 5) Involvement of local party related to Sustainable Finance business process.
b. Aspek Lingkungan Hidup 1) penggunaan energi (antara lain listrik dan air); 2) pengurangan emisi yang dihasilkan (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan Lingkungan Hidup); 3) pengurangan limbah dan efluen (limbah yang telah memasuki lingkungan) yang dihasilkan (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan Lingkungan Hidup); atau 4) pelestarian keanekaragaman hayati (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan Lingkungan Hidup).	11	b. Environmental Aspect 1) Energy use (including electricity and water); 2) Reduction of emission (for Financial Service Institution, Issuers and Public Company in business process directly engaged with Environment); 3) Reduction of waste and effluent (waste disposed to the environment) that is generated (for Financial Service for Financial Service Institution, Issuers and Public Company in business process directly engaged with Environment); or 4) Biodiversity conservation (for Financial Service Institution, Issuers and Public Company in business process directly engaged with Environment).
c. Aspek Sosial Uraian mengenai dampak positif dan negatif penerapan Keuangan Berkelanjutan bagi masyarakat dan lingkungan (termasuk orang, daerah, dan dana).	12	c. Social Aspect Description on positive and negative impact of Sustainable Finance Implementation to the society and environment (including person, area and proceeds).
Profil Singkat Perusahaan		Brief Company Profile
a. visi, misi, dan nilai keberlanjutan	18	a. Vision, mission and sustainability values

Materi & Penjelasan	Halaman Page	Subject & Explanation
b. nama, alamat, nomor telepon, nomor faksimil, alamat surat elektronik (e-mail), dan situs/web, serta kantor cabang dan/atau kantor perwakilan.	16	b. Name, address, phone number, fax number, electronic mail (e-mail) address, and website as well as branch and/or representative offices.
c. skala usaha: 1) total aset atau kapitalisasi aset, dan total kewajiban (dalam jutaan rupiah); 2) jumlah karyawan yang dibagi menurut jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan; 3) persentase kepemilikan saham (publik dan pemerintah); dan 4) wilayah operasional.	19	c. Business scale 1) total assets or assets capitalization, and total liabilities (in million rupiah); 2) total employees classified based on gender, position, age, education, and employment status; 3) shares ownership percentage (public and Government); and 4) operational area
d. penjelasan singkat mengenai produk, layanan, dan kegiatan usaha yang dijalankan;	20-21	d. Brief explanation on products, services and business activity;
e. keanggotaan pada asosiasi;	21	e. Membership in association;
f. perubahan yang bersifat signifikan, antara lain terkait dengan penutupan atau pembukaan cabang, dan struktur kepemilikan.	21	f. Significant change, including the branch closure or opening, and ownership structure.
Penjelasan Direksi memuat		Explanation from Board of Directors, including
a. Kebijakan untuk merespons tantangan dalam pemenuhan strategi keberlanjutan, paling sedikit meliputi: 1) penjelasan nilai keberlanjutan Perusahaan 2) penjelasan respons Perusahaan terhadap isu terkait penerapan Keuangan Berkelanjutan; 3) penjelasan komitmen pimpinan Perusahaan dalam pencapaian penerapan Keuangan Berkelanjutan; 4) pencapaian kinerja penerapan Keuangan Berkelanjutan; dan 5) tantangan pencapaian kinerja penerapan Keuangan Berkelanjutan.	24-25	a. Policy to respond challenges in fulfilling sustainable strategy, at least including: 1) explanation on the Company's sustainability values 2) explanation on the Company's response to issues related to Sustainable Finance implementation; 3) explanation on commitment of the Company's leaders in Sustainable Finance implementation achievement; 4) Sustainable Finance implementation performance achievement; and 5) challenge in Sustainable Finance implementation performance achievement.
b. Penerapan Keuangan Berkelanjutan: 1) pencapaian kinerja penerapan Keuangan Berkelanjutan (ekonomi, sosial, dan lingkungan hidup) dibandingkan dengan target; dan 2) penjelasan prestasi dan tantangan termasuk peristiwa penting selama periode pelaporan (bagi LJK yang diwajibkan membuat Rencana Aksi Keuangan Berkelanjutan).	25	b. Sustainable Finance Implementation: 1) achievement of Sustainable Finance implementation performance (economics, social and environment) compared to target; and 2) explanation on achievement and challenges including significant events during the reporting period (for Financial Service Institution that is required to prepare Sustainable Finance Action Plan).

Materi & Penjelasan	Halaman Page	Subject & Explanation
<p>c. Strategi pencapaian target:</p> <ol style="list-style-type: none"> 1) pengelolaan risiko atas penerapan Keuangan Berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup; 2) pemanfaatan peluang dan prospek usaha; dan 3) penjelasan situasi eksternal ekonomi, sosial, dan lingkungan hidup yang berpotensi mempengaruhi keberlanjutan Perusahaan 	25	<p>c. Target achievement strategy:</p> <ol style="list-style-type: none"> 1) risk management on Sustainable Finance implementation related to economic, social and environmental aspects; 2) utilization of opportunity and business prospect; and 3) explanation on external situation economic, social and environment that potentially affects the Company's sustainability.
Tata kelola keberlanjutan memuat		Sustainable governance, including
a. Uraian tugas Direksi dan Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan	28-29, 32-34, 35-36	a. Description of duty of the Board of Directors and Board of Commissioners, employees, executives and/or work unit in charge in Sustainable Finance implementation.
b. Pengembangan kompetensi Direksi, anggota Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan.	29-31, 33-34, 36-39	b. Competency development of the Board of Directors, Board of Commissioners members, employees, executives and/or work unit in charge in Sustainable Finance implementation.
c. Penjelasan mengenai prosedur Perusahaan dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko atas penerapan Keuangan Berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup, termasuk peran Direksi dan Dewan Komisaris dalam mengelola, melakukan telaah berkala, dan meninjau efektivitas proses manajemen risiko Perusahaan.	40-45	c. Explanation on the Company's procedure in identifying, measuring, monitoring and mitigating risk on Sustainable Finance implementation related to economics, social and environmental aspects, including role of the Board of Directors and Board of Commissioners in mitigating, regularly examining and reviewing the risk management process in the Company.
d. Penjelasan mengenai pemangku kepentingan yang meliputi: <ol style="list-style-type: none"> 1) keterlibatan pemangku kepentingan berdasarkan hasil penilaian (assessment) manajemen. 2) pendekatan yang digunakan Perusahaan dalam melibatkan pemangku kepentingan dalam penerapan Keuangan Berkelanjutan. 	46-47	d. Explanation on stakeholders, including: <ol style="list-style-type: none"> 1) stakeholders involvement based on result of management's assessment. 2) approach applied by the Company in involving the stakeholders in Sustainable Finance implementation.
e. Permasalahan yang dihadapi, perkembangan, dan pengaruh terhadap penerapan Keuangan Berkelanjutan.	47	e. Issues, progress and impact to the Sustainable Finance implementation.
Kinerja keberlanjutan		Sustainable performance
a. Penjelasan mengenai kegiatan membangun budaya keberlanjutan di Perusahaan	50	a. Explanation on activity to build sustainable culture in the Company
b. Uraian mengenai kinerja ekonomi: <ol style="list-style-type: none"> 1) perbandingan target dan kinerja produksi, portofolio, target pembiayaan, atau investasi, pendapatan dan laba rugi 	51	b. Description on economic performance: <ol style="list-style-type: none"> 1) comparison between production target and performance, portfolio, financing target or investment, revenues and profit or loss.

Materi & Penjelasan	Halaman Page	Subject & Explanation
2) perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan.	51-52	2) comparison between portfolio target and performance, financing target or investment with financial instrument or projects that is relevant with Sustainable Finance implementation.
<p>c. Kinerja sosial:</p> <ol style="list-style-type: none"> 1) Komitmen Perusahaan untuk memberikan layanan atas produk dan/ atau jasa yang setara kepada konsumen. 2) Ketenagakerjaan: <ul style="list-style-type: none"> • Kesetaraan kesempatan bekerja dan ada atau tidaknya tenaga kerja paksa dan tenaga kerja anak; • Persentase remunerasi pegawai tetap di tingkat terendah terhadap upah minimum regional; • Lingkungan bekerja yang layak dan aman; dan • Pelatihan dan pengembangan kemampuan pegawai. 	59-62	<p>c. Social Performance:</p> <ol style="list-style-type: none"> 1) The Company's commitment to provide equal products and/or services to the customers. 2) Employment: <ul style="list-style-type: none"> • Fair job opportunity and whether there is any forced or child labor; • Percentage of permanent employees at the lowest level to regional minimum wage; • Proper and safety work environment; and • Employee training and competency development.
<ol style="list-style-type: none"> 3) Masyarakat: <ul style="list-style-type: none"> • informasi kegiatan atau wilayah operasional yang menghasilkan dampak positif dan dampak negatif terhadap masyarakat, sekitar termasuk literasi dan inklusi keuangan; • mekanisme pengaduan masyarakat serta jumlah pengaduan masyarakat yang diterima dan ditindaklanjuti; dan • TJSL yang dapat dikaitkan dengan dukungan pada tujuan pembangunan berkelanjutan meliputi jenis dan capaian kegiatan program pemberdayaan masyarakat 	64-66	<ol style="list-style-type: none"> 3. Society: <ul style="list-style-type: none"> • information of activity or operational area that generated positive and negative impact to the surrounding society, including financial literacy and inclusion; • Public complaint mechanism and total public complaint received and processed; and • CSR that is related to support to the sustainable development goals including type and achievement of community empowerment program activity.
<p>d. Kinerja Lingkungan Hidup:</p> <ol style="list-style-type: none"> 1) biaya lingkungan hidup yang dikeluarkan; 2) uraian mengenai penggunaan material yang ramah lingkungan, misalnya penggunaan jenis material daur ulang; dan 3) uraian mengenai penggunaan energi, paling sedikit memuat: <ul style="list-style-type: none"> • jumlah dan intensitas energi yang digunakan; dan • upaya dan pencapaian efisiensi energi yang dilakukan termasuk penggunaan sumber energi terbarukan; 		<p>d Environmental Performance:</p> <ol style="list-style-type: none"> 1) environment budget allocated; 2) description on the use of environment-friendly material, such as the use of recycle material type; and 3) description on energy consumption, at least including: <ul style="list-style-type: none"> • total and intensify of energy consumption; and • energy efficiency initiative and achievement including new and renewable sources;
<p>e. Kinerja Lingkungan Hidup bagi Perusahaan yang proses bisnisnya berkaitan langsung dengan lingkungan hidup:</p> <ol style="list-style-type: none"> 1) kinerja sebagaimana dimaksud dalam huruf d; 	63-65	<p>e. Environmental Performance for Company with business process that is directly engaged to the environment:</p> <ol style="list-style-type: none"> 1) performance as mentioned in point d;

Materi & Penjelasan	Halaman Page	Subject & Explanation
2) informasi kegiatan atau wilayah operasional yang menghasilkan dampak positif dan dampak negatif terhadap lingkungan hidup sekitar, terutama upaya peningkatan daya dukung ekosistem;		2) information of activity or operational area that generated positive and negative impacts to the surrounding environment, including the initiatives to improve carrying capacity of the ecosystem;
3) keanekaragaman hayati, paling sedikit memuat: <ul style="list-style-type: none"> • dampak dari wilayah operasional yang dekat atau berada di daerah konservasi atau memiliki keanekaragaman hayati; dan • usaha konservasi keanekaragaman hayati yang dilakukan, mencakup perlindungan spesies flora atau fauna; 		3) biodiversity, at least including: <ul style="list-style-type: none"> • impact of operational area nearby or located in conservation area or having biodiversity; and • biodiversity conservation initiative that has been done, including protection to the plantation and animal species;
4) emisi, paling sedikit memuat: <ul style="list-style-type: none"> • jumlah dan intensitas emisi yang dihasilkan berdasarkan jenisnya; dan • upaya dan pencapaian pengurangan emisi yang dilakukan; 		4) emission, at least including: <ul style="list-style-type: none"> • total and intensity of the emission generated based on type; and • emission reduction effort and achievement;
5) limbah dan efluen, paling sedikit memuat: <ul style="list-style-type: none"> • jumlah limbah dan efluen yang dihasilkan berdasarkan jenis; • mekanisme pengelolaan limbah dan efluen; dan • tumpahan yang terjadi (jika ada); dan 		5) waste and effluents, at least including: <ul style="list-style-type: none"> • total waste and effluents generated by type; • waste and effluents management mechanism; and • spill (if any); and
6) jumlah dan materi pengaduan lingkungan hidup yang diterima dan diselesaikan.		6) total and material of environmental complaint received and settled.
f. Tanggung jawab pengembangan produk dan/atau jasa Keuangan Berkelanjutan: <ol style="list-style-type: none"> 1) inovasi dan pengembangan produk dan/atau jasa Keuangan Berkelanjutan; 2) jumlah dan persentase produk dan jasa yang sudah dievaluasi keamanannya bagi pelanggan; 3) dampak positif dan dampak negatif yang ditimbulkan dari produk dan/atau jasa Keuangan Berkelanjutan dan proses distribusi, serta mitigasi yang dilakukan untuk menanggulangi dampak negatif; 4) jumlah produk yang ditarik kembali dan alasannya; atau 5) survei kepuasan pelanggan terhadap produk dan/atau jasa Keuangan Berkelanjutan. 	66-68	f. Responsibility on Sustainable Finance products and/or services development: <ol style="list-style-type: none"> 1) Sustainable Finance products and/or services innovation and development; 2) Number and percentage of products and services that have been evaluated upon the security to the customers; 3) positive and negative impact generated by the Sustainable Finance products and/or services and distribution, and mitigation plan to resolve the negative impacts; 4) Number of recalled products and the reasons; or 5) customer satisfaction survey to the Sustainable Finance product and/or services.

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