





## **GRI CONTENT INDEX**

Statement of Use	PT Bank Tabungan Negara (Persero) Tbk has reported in accordance with the GRI Standards for the period 1 January until 31 December 2023.
GRI 1 Used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	GRI G4 Financial Services

				C	No. Ref.		
GRI Standard		Disclosure	Page	Requirement Omitted	Reason	Explanation	Standar Sektor GRI
General Disclosure							
GRI 2: General Disclosures 2021	2-1	Organizational details	38				
Disclosures 2021	2-2	Entities included in the organization's sustainability reporting	28				
	2-3	Reporting period, frequency and contact point	28, 35, 205				
	2-4	Restatement of information	28				
	2-5	External assurance	35, 190				
	2-6	Activities, value chain, and other business relationship	38, 40, 43-49				
	2-7	Employees	86-88				
	2-8	Workers who are not employees	86				
	2-9	Governance structure and composition	89-91, 153, 162				
	2–10	Nomination and selection of the highest governance body	153, 158				
	2-11	Chair of the highest governance body	153, 154				
	2-12	Role of the highest governance body in overseeing the management of impacts	20,162				
	2-13	Delegation of responsibility for managing impacts	20, 162				
	2-14	Role of the highest governance body in sustainability reporting	14-15, 35				
	2-15	Conflict of interest	176				
	2-16	Communication of critical concerns	22, 170, 175, 182				
	2-17	Collective knowledge of the highest governance body	94-96				
	2-18	Evaluation of the performance of the highest governance body	161-162				
	2-19	Remuneration policies	159-160				
	2-20	Process to determine remuneration	160				
	2-21	Annual total compensation ratio	160-161				
	2-22	Statement on sustainable development strategy	8-13				

About the Sustainability Report

Inclusive and Sustainable Economic Growth



				C	Omission		No. Ref.
GRI Standard		Disclosure	Page	Requirement Omitted	Reason	Explanation	Standar Sektor GRI
	2-23	Policy commitments	9-13, 28, 41-42, 86, 163, 171, 174- 175				
	2-24	Embedding policy commitments	9-13, 174				
	2-25	Processes to remediate negative impacts	173				
	2-26	Mechanisms for seeking advice and raising concerns	181				
	2-27	Compliance with laws and regulations	71, 144				
	2-28	Membership associations	49				
	2-29	Approach to stakeholder engagement	33-34				
	2-30	Collective bargaining agreements	103				
Material Topics							
GRI 3: Material Topics 2021	3–1	Process to determine material topics	29-31				
	3-2	List of material topics	29-33				
Economic Performa	ance						
GRI 3: Material Topics 2021	3-3	Management of material topics	64				
GRI 201: Economic	201-1	Direct economic value generated and distributed	64				
Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	64, 73, <i>7</i> 4				
	201-3	Defined benefit plan obligations and other retirement plans	106				
	201-4	Financial assistance received from government	64				
Market Presence							
GRI 3: Material Topics 2021	3-3	Management of material topics	103				
GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	105				
	202-2	Proportion of senior management hired from the local community	92				
Indirect Economic I	mpacts						
GRI 3: Material Topics 2021	3-3	Management of material topics	115				
GRI 203: Indirect Economic Impacts	203-1	Infrastructure investments and services supported	115-117				
2016	203-2	Significant indirect economic impacts	115-117				



				C	Omission		
GRI Standard		Disclosure	Page	Requirement Omitted	Reason	Explanation	No. Ref. Standar Sektor GRI
Procurement Prac	tices						
GRI 3: Material Topics 2021	3-3	Management of material topics	48				
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	48				
Anti-corruption							
GRI 3: Material Topics 2021	3–3	Management of material topics	177, 178				
GRI 205: Anti- corruption 2016	205-1	Operations assessed for risks related to corruption	179, 180				
	205-2	Communication and training about anti–corruption policies and procedures	180, 181				
	205-3	Confirmed incidents of corruption and actions taken	180				
Materials							
GRI 3: Material Topics 2021	3–3	Management of material topics	77, 78				
GRI 301: Materials	301-1	Materials used by weight or volume	78				
2016	301-2	Recycled input materials used	78				
	301–3	Reclaimed products and their packaging materials	78				
Energy							
GRI 3: Material Topics 2021	3–3	Management of material topics	75				
GRI 302: Energy 2016	302-1	Energy Consumption Within the Organization	77				
	302-2	Energy consumption outside of the organization	77				
	302-3	Energy intensity	77				
	302-4	Reduction of energy consumption	77				
	302-5	Reductions in energy requirements of products and services	77				
Water and Effluer	nts						
GRI 3: Material Topics 2021	3–3	Management of material topics	79, 80				
GRI 303: Water and Effluents	303-1	Interactions with water as a shared resource	80				
2018	303-2	Management of water discharge-related impacts	81				
	303-3	Water withdrawal	80				
	303-4	Water discharge	81				
	303-5	Water consumption	80				
Emissions							
GRI 3: Material Topics 2021	3-3	Management of material topics	71, 72				

About the Sustainability Report

Inclusive and Sustainable Economic Growth



					mission		No Pot
GRI Standard		Disclosure	Page	Requirement Omitted	Reason	Explanation	No. Ref. Standar Sektor GRI
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	71, 72		'		
	305-2	Energy indirect (Scope 2) GHG emissions	71, 72				
	305-3	Other indirect (Scope 3) GHG emissions	71, 72				
	305-4	GHG emissions intensity	72				
	305-5	Reduction of GHG emissions	72				
	305-6	Emissions of ozone-depleting substances (ODS)	72, 78				
	305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	72				
Waste							
GRI 3: Material Topics 2021	3-3	Management of material topics	77, 80				
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	77, 80				
	306-2	Management of significant waste-related impacts	77, 78, 80, 81				
	306-3	Waste generated	80, 81				
	306-4	Waste diverted from disposal	80, 81				
	306-5	Waste directed to disposal	80, 81				
Environmental Co	mpliance						
GRI 3: Material Topics 2021	3-3	Management of material topics	71				
GRI 307: Environmental Compliance 2016	307-1	Non-compliance with environmental laws and regulations	71				
Employment							
GRI 3: Material Topics 2021	3-3	Management of material topics	92				
GRI 401: Employment	401-1	New employee hires and employee turnover	92, 93				
2016	401-2	Benefits provided to full- time employees that are not provided to temporary or part- time employees	104				
	401-3	Parental leave	105				
Occupational Hea	lth and Sa	ıfety					
GRI 3: Material Topics 2021	3-3	Management of material topics	107				

				Omission			No. Ref.
GRI Standard		Disclosure	Page	Requirement Omitted	Reason	Explanation	Standar Sektor GRI
GRI 403: Occupational	403-1	Occupational health and safety management system	107, 109				
Health and Safety 2018	403-2	Hazard identification, risk assessment, and incident investigation	110				
	403-3	Occupational health services	109				
	403-4	"Worker participation, consultation, and communication on occupational health and safety"	108, 110				
	403-5	Worker training on occupational health and safety	109, 110				
	403-6	Promotion of worker health	109				
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	109				
	403-8	Workers covered by an occupational health and safety management system	109				
	403-9	Work-related injuries	110				
	403- 10	Work-related ill health	110				
Training and Educa	ation						
GRI 3: Material Topics 2021	3–3	Management of material topics	93				
GRI 404: Training and Education	404-1	Average hours of training per year per employee	99				
2016	404-2	Programs for upgrading employee skills and transition assistance programs	94-98, 105				
	404-3	Percentage of employees receiving regular performance and career development reviews	102,103				
Diversity and Equa	ıl Opportı	unity					
GRI 3: Material Topics 2021	3-3	Management of material topics	86, 88, 89, 103				
GRI 405: Diversity	405-1	Diversity of governance bodies and employees	86-91				
and Equal Opportunity 2016	405-2	Ratio of basic salary and remuneration of women to men	103				
Non-Discriminatio	n						
GRI 3: Material Topics 2021	3-3	Management of material topics	88, 89				
GRI 406: Non Discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	88, 89				
Freedom of Associ	ation and	Collective Bargaining					
GRI 3: Material Topics 2021	3-3	Management of material topics	110				

About the Sustainability Report

Inclusive and Sustainable

Economic Growth



						No Bot	
GRI Standard		Disclosure	Page	Requirement	mission	F 1 11	No. Ref. Standar
				Omitted	Reason	Explanation	Sektor GRI
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	110				
Child Labor							
GRI 3: Material Topics 2021	3–3	Management of material topics	88, 89				
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	88, 89				
Forced or Compuls	ory Labo	r					
GRI 3: Material Topics 2021	3–3	Management of material topics	88, 89				
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	88, 89, 103				
Local Community							
GRI 3: Material Topics 2021	3-3	Management of material topics	115				
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	115-118				
	413-2	Operations with significant actual and potential negative impacts on local communities	145				
Marketing and Lab	eling						
GRI 3: Material Topics 2021	3-3	Management of material topics	139				
GRI 417: Marketing and Labeling	417-1	Requirements for product and service information and labeling	139				
2016	417-2	Incidents of non–compliance concerning product and service information and labeling	139				
	417-3	Incidents of non–compliance concerning marketing communications	139				
Customer Privacy							
GRI 3: Material Topics 2021	3-3	Management of material topics	132				
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	133, 138				
Socioeconomic Con	npliance						
GRI 3: Material Topics 2021	3-3	Management of material topics	144				
GRi 419: Socioeconomic Compliance 2016	419-1	Non-compliance with laws and regulations in the social and economic area	144				
Sector Disclosure							

				C	mission		No. Ref.
GRI Standard		Disclosure	Page	Requirement Omitted	Reason	Explanation	Standar Sektor GRI
GRI G4 Financial Services	FS1	Policies with certain environmental and social components	71, 173				
	FS2	Procedures for assessing and screening environmental and social risks in business lines	71, 173				
	FS3	Processes for monitoring client implementation and compliance with environmental and social requirements included in agreements or transactions	174				
	FS4	Processes for improving staff competency to implement environmental and social policies and procedures as applied to lines of business	94				
	FS5	Interactions with clients/ investments/business partners regarding environmental and social risks and opportunities	48, 71, 173				
	FS6	Portfolio percentage for business lines by specific area size (eg micro/SME/large) and by sector	122-125				
	FS7	The monetary value of products and services designed to provide specific social benefits for each line of business broken down by purpose or objective	122-125				
	FS8	The monetary value of products and services designed to provide specific environmental benefits for each line of business broken down by purpose or objective	124				
	FS9	Scope and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	174				
	FS10	Percentage and number of companies held in the portfolio of institutions with which the reporting organization interacts on environmental or social issues	73-74				
	FS11	Percentage of assets that are subject to positive and negative environmental social issues	73-74				
	FS14	Initiatives to improve access to financial services for disadvantaged people	144				
	FS15	Policies for the fair design and sale of financial products and services	139				
	FS16	Initiatives to improve financial literacy by type or beneficiary	126, 127				