







Material Topics	Why this topic is important	Topic Boundaries		
		Within the Company/ Internal Stakeholders	Outside the Company/External Stakeholders	
Marketing and Labeling	Describing the Company's commitment to obeying good marketing practices, and the provision of information products for customers / consumers.	Employees	Customers, Investors, Government and Financial Service Authority	
Customer Privacy	Describing the Company's commitment in maintaining customer data confidentiality.	Employees, Shareholders, Labor Unions	Customers, Investors, Government and Financial Service Authority, and Media	
Socio-economic Compliance	Describing the Company's commitment to obeying socioeconomic regulations, such as employment, compete healthily and non-discriminatory.	Employees, Shareholders, Labor Unions	Customers, Investors, Government and Financial Service Authority, Developer Partners, Work Partners / Suppliers, Community organizations/ Social Organizations / NGOs, Media, and Business Organizations	

## STAKEHOLDER ENGAGEMENT [GRI 2-29] [OJK E.4]

The Company has a number of stakeholders in running the business Their presence influences the Company's efforts to realize the success of strategy implementation and achievement of goals. Meanwhile, stakeholders in this report have a position as entities or individuals who are affected by the company's activities, products, and services.

The involvement of key stakeholders in discussing critical issues faced by the Company is carried out after undergoing an identification process. This process is conducted through stakeholder mapping methodology. Through this approach, the Company can accurately categorize stakeholders who have significant connections with the company, including the forms of relationships established, topics to be addressed, and appropriate communication strategies. This step is aimed at achieving the targets set by the Company through effective communication efforts. Complete details regarding the stakeholder list are presented in the following table. [GRI 2–29]

Stakeholders	Engagement Method	Frequency	Priority Topic	
Shareholders	Annual GMS	Once a year	Achievement of the Company's targets, Economic Performance, Market Presence, Anti-Corruption, ESG Roadmap Development, and Decarbonization	
	Performance Presentation	Quarterly		
	Extraordinary GMS	May be convened anytime		
Customers	Customer Satisfaction Survey	Twice a year	Service and service quality for consumers, Product Portfolio, Customer Privacy	
	Communication Media for Customers	Once a month		
	Customer Call Center Services	Every time when needed		
	The Company's website and frontline information	May accessed anytime		
	Direct visit	May accessed anytime		

About the Sustainability Report

Inclusive and Sustainable Economic Growth



Stakeholders	Engagement Method	Frequency	Priority Topic
Developer Partner	Property Awards	Every year	Home sales opportunity
	Gathering	Every time when needed	Success of One Million Houses Program
	Capacity Building	Every time when needed	Transparency
Employees	Employee Engagement Survey	Once a year	Employee satisfaction level
	Internal Bulletin	Once a month	Related strategies and policies employment
	SmartShare	May accessed anytime	Discussion and exchange forums about works, quizzes, exchange of information, Diversity and Equal Opportunity, Training, and Education
	Innovation Award	Once a year	Accelerating business process
Work Partners / Suppliers	Work Contract	When needed	Procurement process
	Investment Partner	When needed	Business cooperation
	Seminars and workshops	When needed	Development of merchants company
Labor Union	Discussion on Collective Labor Agreement	Once a year	Harmonious work relations, as well as fulfillment of rights and obligations of employees
Government and Financial Service Authority	Reporting of GCG implementation of the Company's Sharia Business Units	Once a year	Fulfillment of disclosure of related report and information implementation of the Company's Sharia Business Units
	GCG Self-Assessment	Twice a year	Fulfillment of disclosure and assessment of the implementation of GCG at the Company
	CGC Compliance Report	Once a year	Fulfillment of disclosure of GCG implementation at the Company
	Reporting of TJSL activities to Ministry of SOE	Four times in a year	Facilities in disclosure of information on related reports of TJSL implementation at the Company
	Reporting on Supervision Results of the Sharia Supervisory Board of the Company's Sharia Business Units	Twice a year	Disclosure of information related to compliance with sharia principles in the operations of Bank BTN Syariah
Business Organizations	Meetings and activities, be it national, regional, and international scale	When needed	Improvement of the Company's governance
Community organizations/ social organizations/NGOs	Strategic cooperation to carry out corporate responsibility programs, both in the social and environmental fields	When needed	Optimizing the Company's TJSL program, Local Community, Indirect Economic Impact
Media	Press release and press conference	When needed	Provision of the Company's related business information that needs to be known by the public