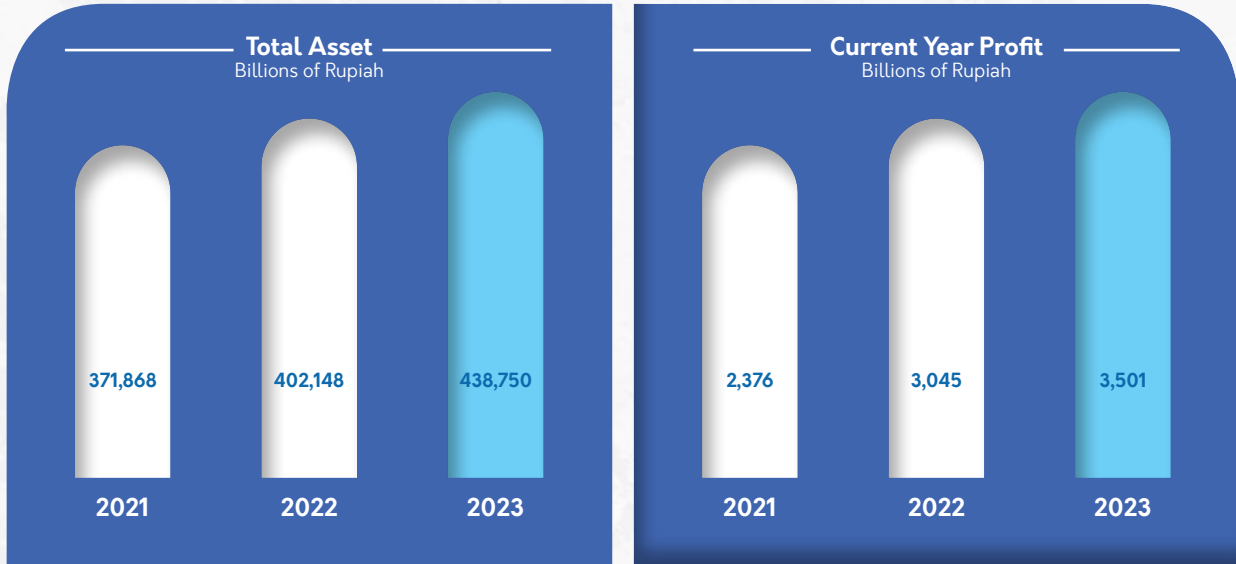
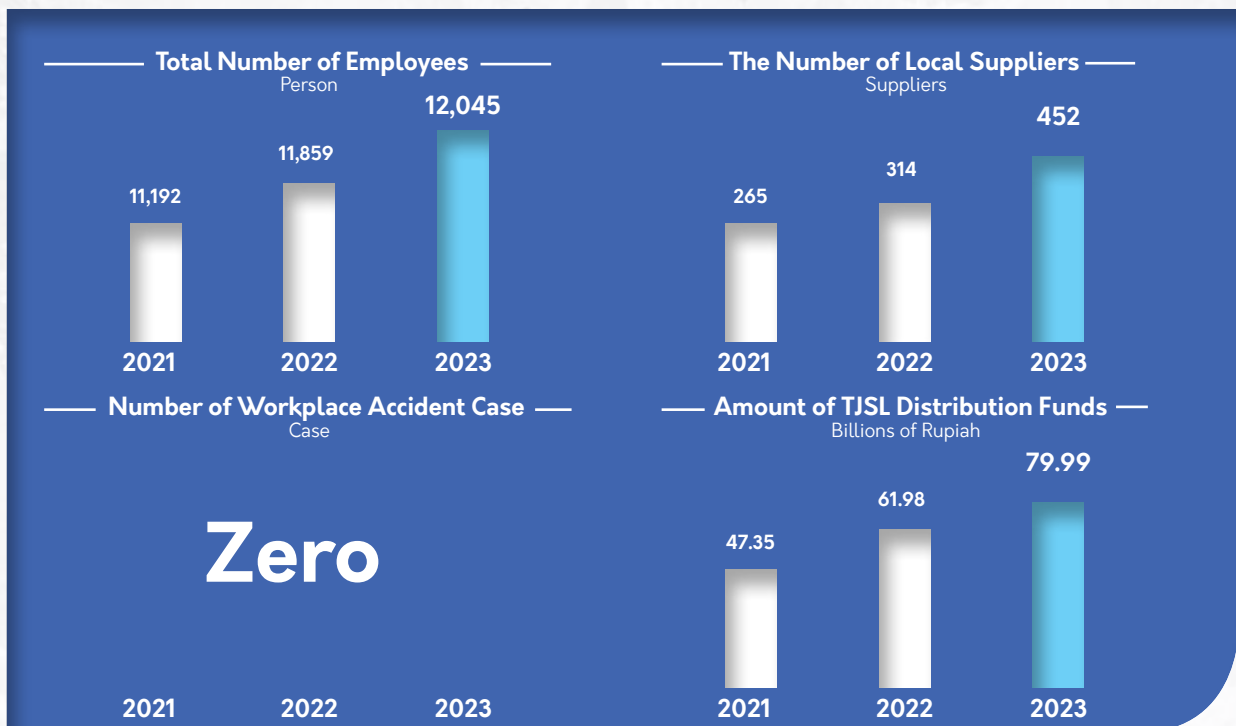


# SUSTAINABILITY PERFORMANCE HIGHLIGHTS

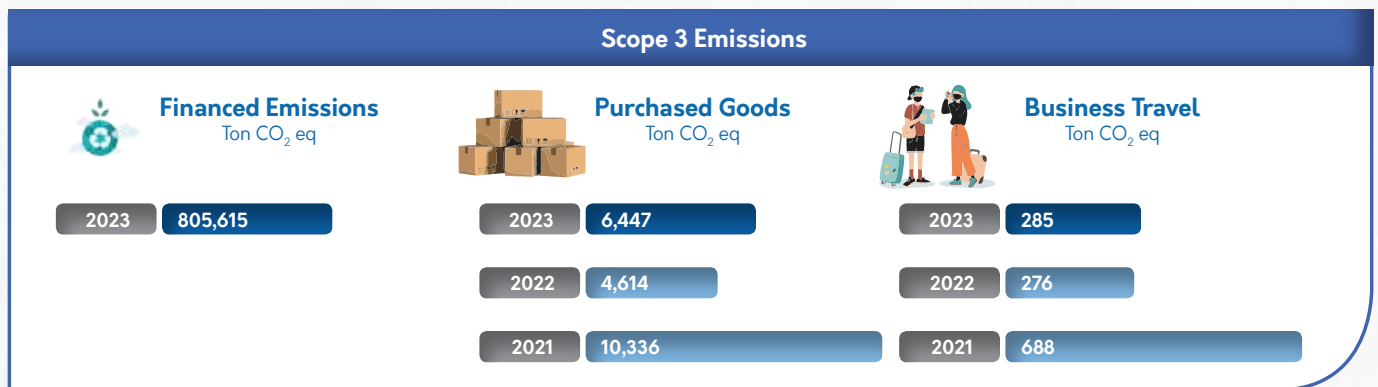
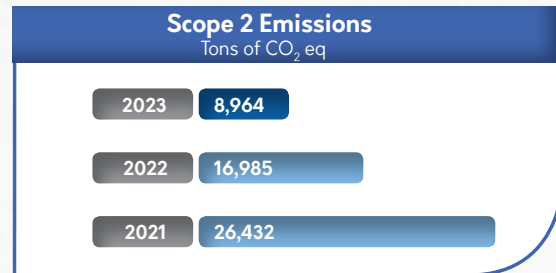
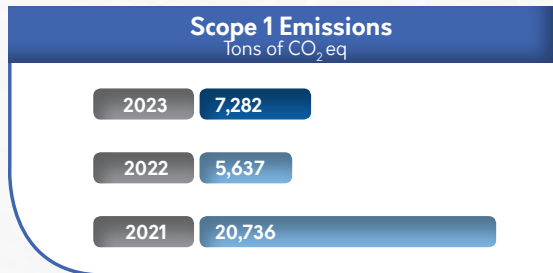
## ECONOMIC PERFORMANCE [OJK B.1]



## SOCIAL PERFORMANCE [OJK B.3]



## ENVIRONMENTAL PERFORMANCE [OJK B.2]



## GOVERNANCE PERFORMANCE



**Establishment of the ESG Committee, Enterprise & ESG Risk Management Division, and ESG Department**



**Development of ESG Framework, Strategy, and Roadmap**

## ESG AND SUSTAINABILITY RATINGS

In addition to financial indicators, sustainability criteria that focus on Environment, Social, and Governance (ESG) factors are increasingly becoming a primary consideration for investors in making investment decisions. Analyses and ratings conducted by institutions or indices specializing in sustainability are increasingly considered crucial.



ESG Risk Rating  
Medium Risk

**22.9**

**32/100**  
S&P Global (Medium)

**CSRHUB® 89**

ESG Ranking (%)  
Compared Within  
34,925 Companies

REFINITIV **67.58**

(Grade: B+)  
\*As of December 2022



Bank BTN is listed in the KEHATI Group Index which includes:

- SRI KEHATI
- ESGQ 45 IDX KEHATI
- ESG SL IDX KEHATI



Bank BTN is listed in the climate change care index, namely the IDX LQ45 Low Carbon Leaders Index.