

STAKEHOLDER ENGAGEMENT

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 :

Eksternal Stakeholder Engagement

Stakeholders	Engagement Method	Frequency	Priority Topic	Company Respon
Shareholder	<ul style="list-style-type: none"> Annual GMS Performance Presentation Extraordinary GMS 	<ul style="list-style-type: none"> Once a Year Quarterly May be convened anytime 	Achievement of the Company's targets, Economic Performance, Market Presence, Anti-Corruption, ESG Roadmap Development, and Decarbonization	<ul style="list-style-type: none"> Organizing Annual and Extraordinary GMS (according to the Company's needs) Providing information about the Company's performance on a regular basis Implementation and monitoring of the Code of Conduct and GCG properly and regularly The Company has developed an ESG strategic framework and initiatives in order to realize Become The ESG Champion

Customer	<ul style="list-style-type: none"> • Customer satisfaction survey • Communication media for customers • Customer call center services • The company's website and frontline informatin • Direct visit 	<ul style="list-style-type: none"> • Twice a year • Once a month • Every time when needed • May accessed anytime • May accessed anytime 	Service and service quality for consumers, Product Portfolio, Customer Privacy	<ul style="list-style-type: none"> • The Company has a service roadmap to support the achievement of the Bank's vision of becoming the Best Mortgage Bank in Southeast Asia 2025. • Disclosure of ESG-based Sustainability performance in the Sustainability Report • The Company has customer data privacy regulations in accordance with regulatory provisions.
Developer Partner	<ul style="list-style-type: none"> • Property Awards • Gathering • Capacity building 	<ul style="list-style-type: none"> • Every year • Every time when needed • Every time when needed 	<ul style="list-style-type: none"> • Home sales opportunity • Succes of one million houses program • Transparancy 	<ul style="list-style-type: none"> • As a form of awareness and engagement of the Company with the value chain that supports the housing sector. • As a means of disseminating information to update developments on the latest regulations from the government and regulators.
Work Partners / Suppliers	<ul style="list-style-type: none"> • Work contract • Investment partner • Seminars and workshop 	<ul style="list-style-type: none"> • When needed • When needed • When needed 	<ul style="list-style-type: none"> • Procurement Process • Business cooperation • Development of merchants company 	<ul style="list-style-type: none"> • Fair and responsible work partner selection process. • Educational facilities for developments in the latest regulations regarding the procurement of goods and/or services. • Socialization of Company policies related to the implementation of green procurement, employment and others.

Government and Fincancial Service Authority	<ul style="list-style-type: none"> Reporting of GCG implementation of the Company's Sharia Business Units GCG Self Assessment CGC GCG Compliance Report Reporting TJSJ activities to Ministry of SOE Reporting on Supervision Results of the Sharia Supervisory Board of the Company's Sharia Business Unit 	<ul style="list-style-type: none"> Once a year Twice a year Once a year Four times in a year Twice a year 	<ul style="list-style-type: none"> Fulfillment of disclosure of related report and information implementation of the Company's Sharia Business Units Fulfillment of disclosure and assessment of the implementation of GCG at the Company Fulfillment of disclosure of GCG implementation at the Company Facilities in disclosure of information on related reports of TJSJ implementation at the Company Disclosure of information related to compliance with sharia principles in the operations of Bank BTN Syariah 	<ul style="list-style-type: none"> The Company complies and submits to regulations issued by the Government and regulators. Implementation of GCG principles in all Company activities. The Company has made regular disclosures regarding the performance and implementation of TJSJ to regulators and Sustainability Reports.
Business Organization	Meetings and activities, be it national, regional, and international scale	When needed	Improvement of the Company's governance	The Company has engaged with stakeholders from within and outside the country in an effort to realize its vision towards The Best Mortgage Bank in Southasie by 2025
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 TJSJ program, Local Community, Indirect Economic Impact	The Company has built cooperation with stakeholders to implement the TJSJ program.
Media	Press Release dan Pers Konferansi	When needed	Provision of the Company's related business information that needs to be known by the public	he Company regularly publishes the Company's latest business performance and developments.

Internal Stakeholder Engagement

Stakeholder	Engagement Method	Frequency	Priority Topic	Company Respon
Emplyooees	<ul style="list-style-type: none"> Employee Engagement Survey Internal magazine Smart Share Innovation Award 	<ul style="list-style-type: none"> Once a year Once a year May accessed anytime Once a year 	<ul style="list-style-type: none"> Employee satisfaction level Related strategies and policies employment Discussion and exchange forums about works, quizzes, exchange of information, Diversity and Equal Opportunity, Training, and Education Accelerating business process 	<ul style="list-style-type: none"> The Company periodically carries out surveys to employees to gather constructive input for the Company. Has published a bulletin which is a medium for information about the Company's activities and activities. As a means for the Company to capture the latest innovations that can speed up business processes in all work units.
Labor Union	Discussion on Collective Labor Agreement	Once a year	Harmonious work relations, as well as fulfillment of rights and obligations of employees	The Company regularly coordinates to create a healthy and conducive work environment and updates related to the latest regulations regarding employment.