

RIDING THE STORM
BREAK COMFORT ZONE
WITH STRONG AGILITY
Seize the Opportunities!



Riding The Storm Break Comfort Zone with Strong Agility

Seize the Opportunities!

Strategi Keberlanjutan

Sustainability Strategy

“

The Company's Sustainability Strategy had also determined the success indicators in implementing a sustainability strategy, which is document drafting for research study and profiling results, implementation of literacy to the Company's internal, as well as green building assessments for the Company's branches.

”

Pada tahun 2021, PT Federal International Finance (selanjutnya disebut “FIFGROUP” atau “Perseroan”) telah melaksanakan agenda Aksi Keuangan Berkelanjutan sebagaimana direncanakan pada Rencana Aksi Keuangan Berkelanjutan (RAKB) Perusahaan Jangka Pendek Tahun 2021. Dalam RAKB tersebut, Perseroan mencanangkan target kegiatan prioritas dalam strategi keberlanjutan yaitu *research study* tentang produk jasa keuangan berkelanjutan, *profiling* konsumen dalam kategori kegiatan usaha berkelanjutan, literasi aksi keuangan berkelanjutan, dan penerapan *green building*. Dalam strategi tersebut, Perseroan juga telah menentukan indikator keberhasilan penerapan strategi keberlanjutan, yaitu penyusunan dokumen hasil *research study* dan *profiling* konsumen, implementasi literasi kepada internal perusahaan serta penilaian *green building* pada cabang.

Rencana pelaksanaan strategi keberlanjutan pada tahun 2021 secara garis besar digambarkan sebagai berikut:

In 2021, the PT Federal International Finance (hereinafter stated as “FIFGROUP” or the “Company”) had implemented Sustainable Finance Financial Action agenda as planned in the Short-Term Corporate Sustainable Finance Action Plan (RAKB) for 2021. In the RAKB, the Company plans priority activity targets in the sustainability strategy, including research study on sustainable financial services products, consumer profiling in the category of sustainable business activities, sustainable financial action literacy, and green building implementation. In these strategies, the Company had also determined the success indicators in implementing a sustainability strategy, which is document drafting for research study and profiling results, implementation of literacy to the Company's internal, as well as green building assessments for the Company's branches.

The sustainability strategy implementation plan in 2021 is outlined as follows:

Januari 2021 – Juni 2021
Januari 2021 – Juni 2021



Uraian Description	Tujuan Purpose	Indikator Pencapaian Achievement Indicator	Realisasi Realisation
Research Study tentang Produk Jasa Keuangan Berkelanjutan.	Melakukan <i>research study</i> untuk menemukenali peluang produk jasa keuangan berkelanjutan.	Dokumen hasil <i>research study</i> yang mengidentifikasi perkembangan produk dari sisi keberlanjutan.	Telah disusun hasil <i>research study</i> produk jasa keuangan berkelanjutan.
Research Study on the Sustainable Financial Services Products.	Conduct research studies to identify opportunities for sustainable financial services products.	Research studies results that documented product development identified from sustainability perspective.	The results of a sustainable financial services product's research study have been documented.
Status		Terlaksana / Implemented	

Juni 2021 – Desember 2021
Juni 2021 – Desember 2021



Uraian Description	Tujuan Purpose	Indikator Pencapaian Achievement Indicator	Realisasi Realisation
Profiling Konsumen dalam Kategori Kegiatan Usaha Berkelanjutan.	Melakukan <i>profiling</i> konsumen untuk melihat porsi konsumen yang memiliki kegiatan usaha berkelanjutan.	Hasil <i>profiling</i> konsumen.	Telah dilakukan <i>profiling</i> konsumen dalam kategori kegiatan usaha berkelanjutan, dimana hasilnya akan diolah sebagai pendukung data dalam pengembangan produk jasa keuangan berkelanjutan.
Consumer Profiling on Sustainable Business Category.	Conduct consumer profiling to see the portion of consumers who own sustainable business.	The profile of consumers.	Consumers profiling for sustainable business category has been carried out, and the results will be processed as supporting documents for sustainable financial services products development.
Status		Terlaksana / Implemented	

Januari 2021 – Desember 2021

Januari 2021 – Desember 2021



Uraian Description	Tujuan Purpose	Indikator Pencapaian Achievement Indicator	Realisasi Realisation
Literasi Aksi Keuangan Berkelanjutan.	Sebagai lanjutan dari sosialisasi aksi keuangan Berkelanjutan pada tahun 2020, pada tahun 2021 literasi akan diselenggarakan literasi aksi keuangan berkelanjutan dengan metode dan pembahasan baru.	Telah dilakukan literasi kepada internal Perseroan melalui media pembelajaran internal dan/atau media eksternal Perusahaan sebanyak minimal 5 (lima) kali.	Telah dilakukan sosialisasi melalui email blast sebanyak 4 (empat) kali terkait materi aksi keuangan berkelanjutan, dan telah dilaksanakan 1 kegiatan literasi dan forum group <i>discussion</i> untuk membahas produk jasa keuangan berkelanjutan yang akan dikembangkan di tahun 2022.
Sustainable Finance Action Literacy.	As a continuation of sustainable finance action socialization on 2020, on 2021 there will be held sustainable finance action literacy with new method and discussion.	Literacy has been carried out to the Company's internal through internal and/or external learning media for at least 5 (five) times.	Sustainable finance action socialization has been carried out via email blast 4 (four) times, and 1 literacy and forum group discussion has been held to discuss sustainable financial services products that will be developed in 2022.
<p>Status Terlaksana / Implemented</p>			



Januari 2021 – Desember 2021
Januari 2021 – Desember 2021

Uraian Description	Tujuan Purpose	Indikator Pencapaian Achievement Indicator	Realisasi Realisation
Penerapan Green Building.	Untuk penerapan standard Astra Green Company di seluruh cabang dengan status gedung hak milik Perseroan.	Dari seluruh cabang yang telah dinilai secara <i>self-assessment</i> , 50% cabang atau lebih memiliki peringkat 'Green'.	<i>Self-assessment</i> dilaksanakan pada seluruh cabang dengan status gedung hak milik Perseroan pada bulan Desember 2021 dengan hasil lebih dari 50% cabang mencapai peringkat 'Green'.
Green Building Implementation.	To Implement Astra Green Company standards in all branches with owned building status by the Company.	Of all branches that have been assessed by self-assessment, 50% or more branches have a 'Green' rating.	The self-assessment was conducted at all branch offices with owned building status in December 2021 with more than 50% branches achieved 'Green' rating.
Status		Terlaksana / Implemented	

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Ikhtisar Keberlanjutan

Sustainability Highlights





Aspek Ekonomi

Economic Aspect



**JUMLAH PIUTANG
PEMBIAYAAN - BERSIH**
Total Financing Receivables - Net

30.25

triliun Rupiah / trillion Rupiah



TOTAL KONTRAK AKTIF
Total Active Contracts

3,812,576

Unit / Units



JUMLAH LABA BERSIH
Total Net Income

2.47

triliun Rupiah / trillion Rupiah



NON-PERFORMING FINANCING (NPF)
Non-Performing Financing (NPF)

0.7 %

Aspek Lingkungan Hidup

Environmental Aspect



PENANAMAN POHON

Trees Planting

8,498

Pohon / Trees



PENGGUNAAN ENERGI LISTRIK

Electrical Energy Consumption

18,694,201

kwh



PENGELOLAAN EMISI GAS RUMAH KACA (GRK)

Greenhouse Gas Emissions

20,343

Ton CO₂

Aspek Sosial

Social Aspect



**MITRA USAHA
KECIL DAN DANA
BERGULIR**
Small Enterprises
Partners and
Revolving Funds

524



**BEASISWA
(SD – PERGURUAN
TINGGI)**
Scholarship
(Elementary School –
University)

59



**MITRA
POSYANDU**
Posyandu Partners

51



**TITIK
PELAYANAN
KESEHATAN
GRATIS**
Free Medical Care

21



DONOR DARAH
Blood Donation



FIFGROUP Mengajar
FIFGROUP Mengajar



PELATIHAN GURU
Teachers Training

5,671

4,284

4,538

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



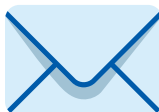
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Email / Email :

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



Situs / Website :

www.fifgroup.co.id



Kantor Cabang / Branches Offices :

243

Sejarah Singkat

Brief History



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 2021, jaringan kantor dan kerja sama FIFGROUP didukung oleh 243 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 Best-Performing Multifinance Kategori Aset di Atas Rp30 triliun dalam 2nd Iconomics Multifinance Awards oleh Iconomics.

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, 2021, the FIFGROUP office network and cooperation were supported by 243 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 Best-Performing Multifinance Category Assets Above Rp30 trillion in the 2nd Iconomics Multifinance Awards by Iconomics.

Visi, Misi dan Nilai Keberlanjutan

Sustainability Vision, Mission and Values



VISI Vision

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

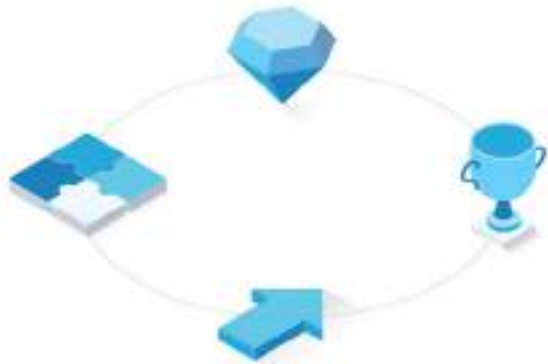
To Become an Industry Leader that Adapts Sustainable Finance Principles and Admired at National Level.



MISI Mission

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

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



NILAI Values

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

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

- Teamwork
- Excellence
- Achieving
- Moving Forward

Skala Usaha

Business Scale

dalam jutaan Rupiah
in million Rupiah

Uraian	2021	2020	Description
Jumlah Aset	Rp32,651,338	Rp32,585,727	Total Assets
Jumlah Liabilitas	Rp23,399,673	Rp25,090,377	Total Liabilities
Jumlah Karyawan	14,279 orang/people	15,665 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	243	242	Branch Office
	di seluruh wilayah Indonesia / all Indonesia	di seluruh wilayah Indonesia / all Indonesia	

Produk, Layanan dan Kegiatan Usaha

Product, Service & Business Line

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 & 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.

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 & 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 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 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.

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 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

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.

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 2021, Perseroan terdaftar sebagai anggota Asosiasi Perusahaan Pembiayaan Indonesia (APPI).

Membership Association

In 2021, the Company is registered as a member of Indonesia Financing Company Association (APPI).

Perubahan Signifikan Pada Tahun Buku 2021

Perseroan tidak mengalami perubahan signifikan pada tahun buku 2021.

Significant Change in Fiscal Year 2021

The Company did not experience any significant change in fiscal year 2021.

Sambutan Direksi

Messages from Board of Directors





A professional portrait of Margono Tanuwijaya, a middle-aged man with dark hair, wearing a dark suit, white shirt, and red tie. He is looking slightly to the right of the camera with a neutral expression. The background is a solid dark blue.

Margono Tanuwijaya

Presiden Direktur
President Director

Sambutan Direksi

Messages from Board of Directors

*Pemangku Kepentingan
yang Terhormat,*

Dear Stakeholders,

Melanjutkan inisiatif PT Federal International Finance (selanjutnya disebut “FIFGROUP” atau “Perseroan”) dalam membangun budaya keberlanjutan di seluruh lini organisasi, mewakili segenap Manajemen, kami bersyukur dapat menerbitkan Laporan Keberlanjutan Perseroan yang kedua untuk periode tahun buku 2021.

Advancing the initiative of PT Federal International Finance (later stated as “FIFGROUP” or the “Company”) in building sustainability culture in all of the organization lines, on behalf of the Management, we are grateful to publish the second Sustainability Report for fiscal year 2021.

Kebijakan Keberlanjutan FIFGROUP dan Respon Terhadap Isu Keuangan Berkelanjutan

Inisiasi budaya keberlanjutan di Perseroan mengadaptasi visi dan misi Perseroan serta ketentuan dalam peraturan perundang-undangan yang berlaku terkait penerapan Keuangan Berkelanjutan untuk sektor jasa keuangan. Pada tahun 2021, Perusahaan telah melaksanakan agenda Aksi Keuangan Berkelanjutan sebagaimana direncanakan pada Rencana Aksi Keuangan Berkelanjutan (RAKB) Perusahaan Jangka Pendek Tahun 2021. RAKB tersebut kemudian menjadi landasan Perseroan dalam menentukan target kegiatan prioritas dalam strategi keberlanjutan.

FIFGROUP Sustainability Policy and Response to Sustainable Finance Issues

Initiation of sustainability culture in the Company adapts the Company’s vision and mission as well as provisions in the prevailing laws and regulations regarding implementation of Sustainable Finance for the financial services sector. In 2021, the Company had implemented Sustainable Finance Action agenda as planned in 2021 Short-Term Corporate Sustainable Finance Action Plan (RAKB). Next, the RAKB is applied as framework for the Company in setting priority activity targets in the sustainability strategy.

Penerapan Keuangan Berkelanjutan Tahun 2021

Sebagai kelanjutan dari penerapan Keuangan Berkelanjutan pada tahun sebelumnya, Perseroan telah melaksanakan beberapa aktivitas pada tahun 2021 meliputi aspek produk keuangan berkelanjutan, kegiatan literasi keuangan serta penerapan *Green Building*.

Sustainable Finance Implementation in 2021

As a sequence of Sustainable Finance implementation in the previous year, the Company had carried out several activities in 2021 including sustainable financial products, financial literacy activities and implementation of Green Building aspects.

Realisasi dari pelaksanaan Keuangan Berkelanjutan pada tahun 2021, antara lain:

Realization of Sustainable Finance implementation in 2021, among others:

- Penyusunan hasil research study untuk menemukan potensi produk jasa keuangan berkelanjutan;
- *Profiling* konsumen dalam kategori kegiatan usaha berkelanjutan;
- Sosialisasi melalui email blast kepada seluruh karyawan sebanyak 4 (empat) kali terkait materi Aksi Keuangan Berkelanjutan, dan telah dilaksanakan 1 kegiatan literasi dan *forum group discussion* untuk membahas produk jasa keuangan berkelanjutan yang akan dikembangkan di tahun 2022; dan
- *Self-assessment* Green Building berdasarkan standard Astra Green Company telah dilaksanakan pada bulan Desember 2021.
- Preparation of research study results to identify the potential of sustainable financial services products;
- Customers profiling on sustainable business category;
- Socialization via email blast to all employees 4 (four) times related to sustainable finance action materials, and 1 literacy and forum group discussion had been carried out to discuss sustainable financial services products that will be developed in 2022; and
- Green Building self-assessment based on Astra Green Company standards was held in December 2021.

Pencapaian Kinerja Keberlanjutan Tahun 2021

Di tengah berbagai dinamika yang terjadi selama tahun 2021, didukung oleh fundamental bisnis yang kuat, Perseroan berhasil mempertahankan kinerja yang baik dan berhasil mencatat capaian laba bersih sebesar Rp2.47 triliun. Capaian tersebut merupakan bukti nyata kemampuan Perseroan dalam bertahan dan melakukan adaptasi secara cepat dalam merespon berbagai tantangan dan dinamika yang terjadi pada tahun 2021.

Capaian kinerja bottom lines tersebut juga diiringi oleh realisasi kinerja keberlanjutan melalui kegiatan FIFGROUP Pendidikan, FIFGROUP Kesehatan, FIFGROUP Pemberdayaan Ekonomi Masyarakat dan FIFGRUP Hubungan Masyarakat. Pelaksanaan kegiatan terkait aspek keberlanjutan tersebut juga direalisasikan melalui alokasi anggaran CSR, anggaran EHS (K3), dan anggaran Syariah.

Rencana ke Depan

Seiring penerapan Keuangan Berkelanjutan yang terus diperkuat oleh Regulator, Perseroan telah mempersiapkan rencana penerapan Keuangan Berkelanjutan di tahun depan. Untuk meningkatkan dan memperkuat komitmen dalam aspek Keuangan Berkelanjutan, Perseroan akan melakukan perbaikan terus menerus atas pilar-pilar keberlanjutan meliputi aspek produk/jasa keuangan berkelanjutan, kegiatan keuangan berkelanjutan serta peningkatan penerapan Green Building.

Apresiasi

Mewakili Manajemen dan seluruh lini Perseroan, kami sampaikan apresiasi dan ucapan terima kasih mendalam kepada pemegang saham dan seluruh pemangku kepentingan atas capaian Perseroan pada tahun 2021. Apresiasi mendalam juga kami sampaikan kepada seluruh karyawan yang telah bekerja keras dan rekan bisnis serta

Sustainability Performance Achievements in 2021

Amidst various dynamics occurred in 2021, supported by strong business fundamentals, the Company managed to maintain a good performance and record net profit achievement of Rp2.47 trillion. This achievement was a proof upon the Company's ability to survive and adapt promptly in responding to various challenges and dynamics occurred in 2021.

Achievement of bottom-line performance was also followed by realization of sustainability performance through FIFGROUP Education, FIFGROUP Health, FIFGROUP Community Economic Empowerment and FIFGROUP Public Relations activities. Implementation of activities related to the sustainability aspect was carried out through allocation of CSR, EHS (K3), and Sharia budgets, as well.

Future plan

As the Sustainable Finance implementation continues to be strengthened by the Regulator, the Company had prepared the next year's Sustainable Finance implementation plan. To increase and strengthen commitment in Sustainable Finance, the Company will drive continuous improvements to sustainability pillars including sustainable financial products/services, sustainable financial activities and improving the Green Building implementation.

Appreciation

On behalf of the Management and all part of the Company, we would like to extend our appreciation and most sincere gratitude to the shareholders and all stakeholders for the Company's achievements in 2021. We would also extend our utmost appreciation to all employees who have worked hard as well as to our business partners and all customers

seluruh konsumen atas kepercayaan yang diberikan kepada Perseroan. Semoga langkah kita bersama dapat terus berkontribusi dalam membangun Perseroan menuju pertumbuhan yang berkelanjutan.

for their trust to the Company. May our endeavors together will always contribute in building the Company towards sustainable growth.

Jakarta, Maret 2022 / March 2022

Margono Tanuwijaya

Presiden Direktur | President Director

Tata Kelola Keberlanjutan

Sustainability Governance





Tata Kelola Keberlanjutan

Sustainable Governance

Dalam framework Keuangan Berkelanjutan, praktik Tata Kelola Keberlanjutan meliputi manajemen dan operasi bisnis yang mencakup beberapa prinsip antara lain transparansi, akuntabel, tanggung jawab, independent, professional serta setara dan wajar. Sesuai ketentuan dalam POJK.51/2017 tentang Aksi keuangan Berkelanjutan, Tata Kelola Berkelanjutan di Perseroan didukung oleh beberapa Organ Perseroan yaitu Direksi, Dewan Komisaris, Unit Manajemen Risiko serta Corporate Secretary sebagai Penanggung Jawab Implementasi Keuangan Berkelanjutan di Perseroan.

In the Sustainable Finance framework, the Sustainable Governance practice includes management and business operations which cover several principles, such as transparency, accountability, responsibility, independence, professionalism and equality and fairness. In accordance with the provisions in POJK.51/2017 concerning Sustainable Financial Action, Sustainable Governance in the Company is supported by several Company Organs, including Board of Directors, Board of Commissioners, Risk Management Unit and Corporate Secretary as Person in Charge for Sustainable Finance Implementation in the Company.

Direksi

Board of Directors

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;
- 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.

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 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 2021 Competency Development 2021

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 Online Multifinance 2021 Bertumbuh Ditengah Pandemi Multifinance Online Seminar 2021 Growing Amid the Pandemic	23 Februari 2021, webinar February 23, 2021 webinar	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
		Tantangan dan Strategi Penerapan Restrukturisasi Kredit dan Pembiayaan dalam Rangka Pemulihan Ekonomi Challenges and Strategy of Credit and Financing Restructuring Implementation for Economic Recovery Purpose	9 Maret 2021, webinar March 9, 2021 webinar	Otoritas Jasa Keuangan Financial Service Authority
Indra Gunawan	Direktur Director	Seminar Online Multifinance 2021 Bertumbuh Ditengah Pandemi Multifinance Online Seminar 2021 Growing Amid the Pandemic	23 Februari 2021, webinar February 23, 2021 webinar	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
		Tantangan dan Strategi Penerapan Restrukturisasi Kredit dan Pembiayaan dalam Rangka Pemulihan Ekonomi Challenges and Strategy of Credit and Financing Restructuring Implementation for Economic Recovery Purpose	9 Maret 2021, webinar March 9, 2021 webinar	Otoritas Jasa Keuangan Financial Service Authority
Hugeng Gozali	Direktur Director	Penguatan Peran Direksi dan Dewan Komisaris Penyedia Jasa Keuangan Non-Bank dalam Menunjang Efektivitas Penerapan Program APU-PPT Strengthening of Board of Directors and Board of Commissioners Role in Non-Bank Financial Service Providers to Support Effectiveness of AML-CFT Program Implementation	9 Februari 2021, webinar February 9, 2021 webinar	Otoritas Jasa Keuangan Financial Service Authority

Nama Name	Jabatan Position	Nama Program Pengembangan Kompetensi Competency Development Program Name	Tanggal dan Tempat Date and Place	Penyelenggara Organizer
		Seminar Online Multifinance 2021 Bertumbuh Ditengah Pandemi Multifinance Online Seminar 2021 Growing Amid the Pandemic	23 Februari 2021, webinar February 23, 2021 webinar	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
		Diseminasi Kelembagaan dan Fatwa DSN-MUI bagi Industri Keuangan Non Bank (IKNB) Syariah pada tanggal 7 Juni 2021 M/26 Syawal 1442 H	16 Juni 2021, webinar	Dewan Syariah Nasional- Majelis Ulama Indonesia - Badan Pelaksana Harian
		Dissemination of DSN-MUI Institutional and Fatwa for Sharia Non-Bank Financial Institution (IKNB) on June 7, 2021 M/26 Syawal 1442 H	June 16, 2021 webinar	National Sharia Board - Indonesia Ulama Council - Daily Managing Body
Antony Sastro Jopoetro	Direktur Director	Seminar Online Multifinance 2021 Bertumbuh Ditengah Pandemi Multifinance Online Seminar 2021 Growing Amid the Pandemic	23 Februari 2021, webinar February 23, 2021 webinar	Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association
		Tantangan dan Strategi Penerapan Restrukturisasi Kredit dan Pembiayaan dalam Rangka Pemulihan Ekonomi Challenges and Strategy of Credit and Financing Restructuring Implementation for Economic Recovery Purpose	9 Maret 2021, webinar March 9, 2021 webinar	Otoritas Jasa Keuangan Financial Service Authority
Setia Budi	Direktur Director	Seminar Online Multifinance 2021 Bertumbuh Ditengah Pandemi Multifinance Online Seminar 2021 Growing Amid the Pandemic	23 Februari 2021, webinar February 23, 2021 webinar	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
		<p>Tantangan dan Strategi Penerapan Restrukturisasi Kredit dan Pembiayaan dalam Rangka Pemulihan Ekonomi</p> <p>Challenges and Strategy of Credit and Financing Restructuring Implementation for Economic Recovery Purpose</p>	<p>9 Maret 2021, webinar March 9, 2021 webinar</p>	<p>Otoritas Jasa Keuangan Financial Service Authority</p>
Sri Harjati	Direktur Director	<p>Penguatan Peran Direksi dan Dewan Komisaris Penyedia Jasa Keuangan Non-Bank dalam Menunjang Efektivitas Penerapan Program APU-PPT</p> <p>Strengthening of Board of Directors and Board of Commissioners Role in Non-Bank Financial Service Providers to Support Effectiveness of AML-CFT Program Implementation</p>	<p>9 Februari 2021, webinar February 9, 2021 webinar</p>	<p>Otoritas Jasa Keuangan Financial Service Authority</p>
		<p>Seminar Online Multifinance 2021 Bertumbuh Ditengah Pandemi</p> <p>Multifinance Online Seminar 2021 Growing Amid the Pandemic</p>	<p>23 Februari 2021, webinar February 23, 2021 webinar</p>	<p>Asosiasi Perusahaan Pembiayaan Indonesia Indonesian Financial Services Association</p>
		<p>Narasumber pada Leadership Sharing Session: Pengembangan SDM di Era Digital</p> <p>Speaker in Leadership Sharing Session: SDM Developemnt in Digital Era</p>	<p>2 Desember 2021, webinar December 2, 2021 webinar</p>	<p>Otoritas Jasa Keuangan Financial Service Authority</p>

Dewan Komisaris

Board of Commissioners

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.

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.

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;
- 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.

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. 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 2021 Competency Development 2021

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	Seminar Online Multifinance 2021 Bertumbuh Ditengah Pandemi	23 February 2021, Webinar	Asosiasi Perusahaan Pembiayaan Indonesia
R. Nunu Soetjahja Noegroho*	Komisaris Independen Independent Commissioner	-	-	-
Johannes Loman	Komisaris Commissioner	Seminar Online Multifinance 2021 Bertumbuh Ditengah Pandemi	23 February 2021, Webinar	Asosiasi Perusahaan Pembiayaan Indonesia

*) Diangkat per 24 September 2021 dan efektif setelah dinyatakan lulus uji penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan per 23 Desember 2021.

*) Appointed on September 24, 2021 and effectively serving after declared passing fit and proper test by Financial Service Authority as of December 23, 2021.

Sekretaris Perusahaan

Corporate Secretary

“

Corporate Secretary is a Company Function that acts as a liaison officer and assists the Board of Directors and the Board of Commissioners in Compliance aspect and GCG implementation in the Company.

”

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

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

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 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.

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 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.

- | | |
|--|---|
| <ol style="list-style-type: none"> 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. | <ol style="list-style-type: none"> 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. |
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Pengembangan Kompetensi Tahun 2021 Competency Development 2021

Nama Program Pengembangan Kompetensi Competency Development Program Name	Pelaksanaan Implementation	Penyelenggara Organizer
Webinar Pendalaman POJK No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha Webinar Deepening POJK No. 17/POJK.04/2020 on Material Transaction and Change in Business Activity	22 Juli 2021 July 22, 2021	Indonesian Corporate Secretary Association & Bursa Efek Indonesia
ESG Capital Market Summit 2021	27 Juli 2021 July 27, 2021	Bursa Efek Indonesia Indonesia Stock Exchange



Nama Program Pengembangan Kompetensi Competency Development Program Name	Pelaksanaan Implementation	Penyelenggara Organizer
<p>Sosialisasi Peraturan OJK Nomor 9/POJK.05/2021 tentang Penetapan Status dan Tindak Lanjut Pengawasan Lembaga Jasa Keuangan</p> <p>Socialization of OJK Regulation Number 9/POJK.05/2021 concerning Stipulation of Monitoring Status and Follow-Up for Financial Service Agency</p>	<p>29 July 2021 July 29, 2021</p>	<p>Otoritas Jasa Keuangan Financial Service Authority</p>
<p>Undangan Peringatan ke-44 Tahun diaktifkannya Kembali Pasar Modal Indonesia</p> <p>Invitation to Celebration of 44th Years Indonesian Stock Market Re-Activation</p>	<p>10 Agustus 2021 August 10, 2021</p>	<p>Bursa Efek Indonesia Indonesia Stock Exchange</p>
<p>Webinar ET-Asia Short Course : What Lawyers Need to Know About Digital Law</p>	<p>11 – 14 Agustus 2021 11 – 14 August 2021</p>	<p>ET- Asia</p>
<p>Webinar: Stock Split, Dividen Saham, Saham Bonus dan Buyback Saham</p> <p>Webinar: Stock Split, Stocks Dividends, Bonus Shares and Shares Buyback</p>	<p>19 Agustus 2021 August 19, 2021</p>	<p>Indonesian Corporate Secretary Association</p>
<p>Webinar Pemaparan Hasil dari Pemetaan “Mengukur Kemajuan Korporasi terhadap Kebijakan Keberlanjutan di Indonesia”</p> <p>Webinar Presentation of Result of Mapping “Measuring Progress of Corporations Towards Sustainability Policy in Indonesia”</p>	<p>19 Agustus 2021 August 19, 2021</p>	<p>Collective Consulting Group</p>
<p>Webinar Sosialisasi SEOJK No.19 SEOJK.05 Tahun 2020 tentang Saluran Pemasaran Produk Asuransi</p> <p>Webinar Socialization of SEOJK No. 19 SEOJK.05 Year 2020 concerning Insurance Product Marketing Channel</p>	<p>2 September 2021 September 2, 2021</p>	<p>Otoritas Jasa Keuangan</p>
<p>Webinar “Tata Kelola Komunikasi Corporate Secretary di tengah Direksi dan Dewan Komisaris”</p> <p>Webinar “Corporate Secretary Communication Governance Among Directors and Board of Commissioners”</p>	<p>9 September 2021 September 9, 2021</p>	<p>Indonesian Corporate Secretary Association</p>
<p>The 7th Indonesian Finance Association International Conference</p>	<p>6 Oktober 2021 October 6, 2021</p>	<p>Bursa Efek Indonesia Indonesia Stock Exchange</p>
<p>Jardines Mental Wellness Month - Kick-off Webinar</p>	<p>8 Oktober 2021 October 8, 2021</p>	<p>Jardines</p>
<p>Undangan dan Workshop Penyusunan Rencana Aksi Nasional (RAN) SDGs</p> <p>SDGs National Action Plan (RAN) Preparation Workshop</p>	<p>12 – 13 Oktober 2021 12 – 13 October 2021</p>	<p>Bappenas dan Bursa Efek Indonesia Bappenas and Indonesia Stock Exchange</p>
<p>Undangan Menghadiri Pembukaan dan Mengikuti Rangkaian Kegiatan Capital Market Summit & Expo (CMSE) 2021</p> <p>Invitation To Attend Opening and Participation in Capital Market Summit & Expo (CMSE) 2020 Agenda</p>	<p>14 Oktober 2021 October 14, 2021</p>	<p>Bursa Efek Indonesia Indonesia Stock Exchange</p>

Nama Program Pengembangan Kompetensi Competency Development Program Name	Pelaksanaan Implementation	Penyelenggara Organizer
Undangan Webinar terkait Sosialisasi Peraturan Nomor I-E Tentang Kewajiban Penyampaian Informasi Invitation to Webinar Related to Socialization of Regulation Number I-E concerning Information Submission Obligation	15 Oktober 2021 October 15, 2021	Bursa Efek Indonesia Indonesia Stock Exchange
Undangan Seminar Tema Ke-3 Seminar : GRI-CDP Advance Workshop - Introduction to TCFD and SDGs Invitation to Seminar with Theme 3rd Seminar: GRI-CDP Advance Workshop – Introduction to TCFD and SDGs	21 Oktober 2021 October 21, 2021	Bursa Efek Indonesia & GRI Indonesia Stock Exchange & GRI
Undangan Kegiatan Penutupan Bulan Inklusi Keuangan (BIK) Tahun 2021	29 Oktober 2021	Otoritas Jasa Keuangan Financial Service Authority
Undangan untuk Menghadiri Acara Capital Market Webinar, Kerja Sama Global Reporting Initiative dan PT Bursa Efek Indonesia Tahun 2021 Invitation to Attend Capital Market Webinar, Collaboration of Global Reporting Initiative and PT Bursa Efek Indonesia in 2021.	1 Desember 2021 December 1, 2021	Indonesian Corporate Secretary Association
Webinar “Leadership Sharing Session: Pengembangan SDM di Era Digital” Webinar “Leadership Sharing Session: HR Development in Digital Era”	2 Desember 2021 December 2, 2021	Otoritas Jasa Keuangan Financial Service Authority
Webinar Sosialisasi/Diseminasi SRA TPPU/TPPT/PPSPM Tahun 2021 Webinar Socialization/Dissemination of SRA TPPU/TPPT/PPSPM in 2021	6–7 Desember 2021 6–7 December 2021	Otoritas Jasa Keuangan Financial Service Authority

Manajemen Risiko Berkelanjutan

Sustainable Risk Management

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 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,

Risk Management

Running business activities in the finance industry, the Company always encounters various risks that have potential to adversely affect the Company’s overall performance. Thus, a comprehensive policy is required to mitigate 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 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 Number 44/POJK.05/2020 about Risk Management Implementation for Non- Bank Financial Institution.

Risk Identification, Measurement and Monitoring

The Company applies the “*Three Lines of Defense*” concept to distinguish between business functions as risk owner functions and functions that handle risks (managing risks), and among the functions that oversee risks (overseeing risks) with functions to provide independent assurance.

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

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*.

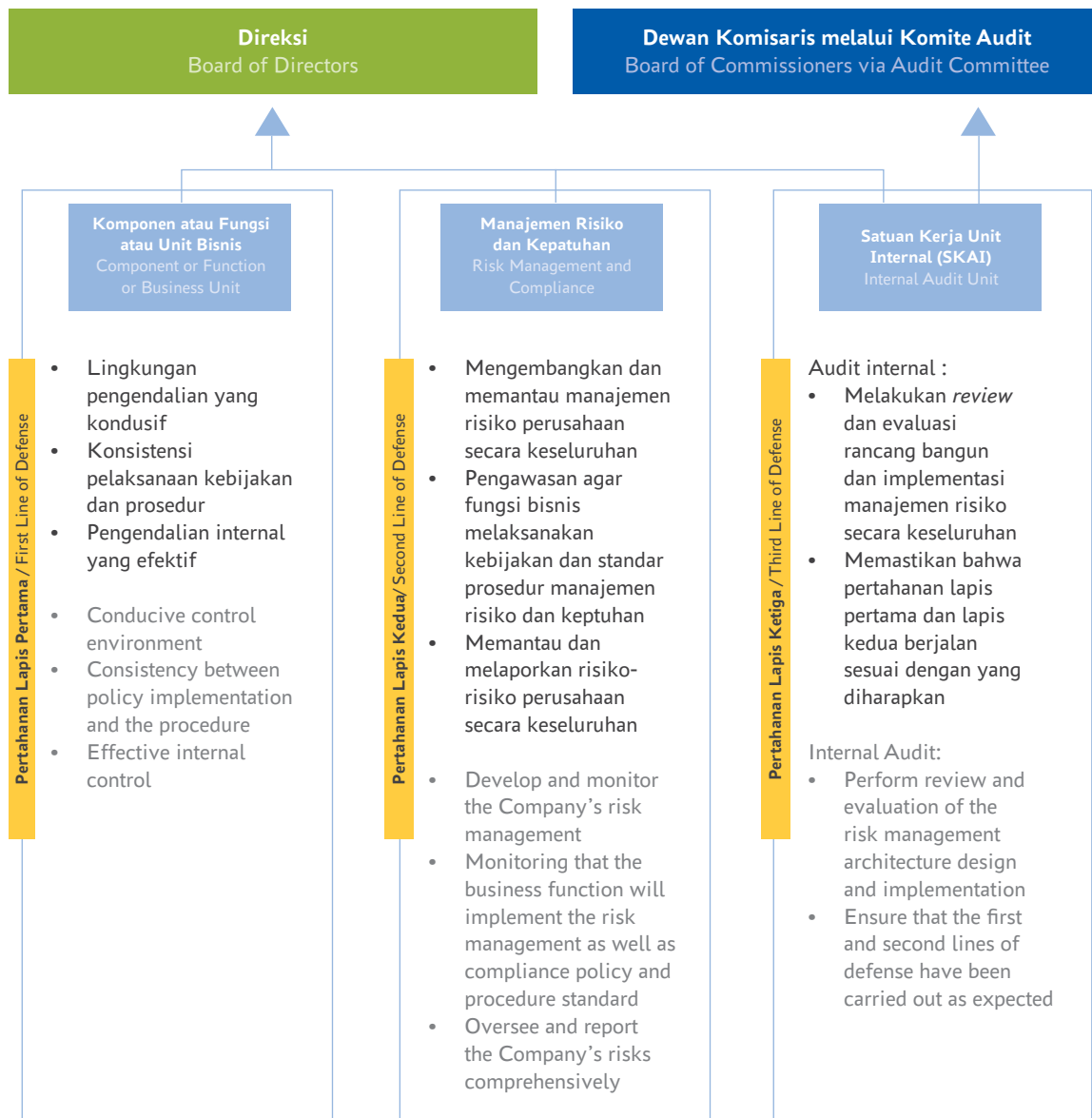
ensuring that all operating procedures are implemented and in accordance with the Company's vision.

Within 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 comprehensive risks.

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

Struktur Tata Kelola Risiko

Risk Management Structure





Profil dan Mitigasi Risiko FIFGROUP 2021

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

Mitigasi Risiko:

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

Risiko Kredit

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

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.

FIFGROUP Risk Profile and Mitigation in 2021

On a regular basis, the Company carries out a risk management process, namely the process of identifying, assessing, monitoring and controlling risk against 9 (nine) main risks of Non-Bank Financial 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, together with bank and non-bank financial institution of Astra Group, form an integrated risk management. 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 fulfil 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

Risiko Pasar

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

Mitigasi Risiko:

Proses identifikasi dan pengukuran risiko likuiditas dilakukan terhadap komposisi aset dan liabilitas jangka pendek termasuk transaksi rekening administratif, 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.

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

Risk Mitigation:

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 negatif; 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 eksposur 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 2021 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.
2. Mengembangkan infrastruktur teknologi informasi yang berkesinambungan yang mampu mendukung dan mengakomodasi aktivitas pengelolaan manajemen risiko.

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 in 2021 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. Developing a sustainable information technology infrastructure capable of supporting and accommodating risk management activities.
3. Empowerment and development of human resources

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 dan Komite 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.

at various layers in the aspect of competence to be able to identify, analyse, and compile risk mitigation and prevention measures.

4. To anticipate and respond to unpredictable conditions (disasters) or unfavourable business conditions, by implementing a business continuity plan (BCP) and synergizing with the Company in the Astra group.
5. The management of the Company is subject to and following the rules set by the competent authority.

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 and Risk Management Committee, 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 Management walk through Kunjungan lapangan 	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 Management walk through Field Visit 		<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 Management walk through 	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 Management walk through. 		<ul style="list-style-type: none"> Freedom to unite and express opinion. Occupational health and safety insurance. Career path equality, welfare and clarity.

Metode Pelibatan Engagement Method	Frekuensi Pertemuan Meeting Frequency	Topik Topics
Pelanggan		Customers
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 2021, Perseroan tidak menghadapi maupun terlibat sengketa terkait penerapan Keuangan Berkelanjutan dengan pihak manapun.

In 2021, 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:

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:

Visi Keberlanjutan

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

Sustainability Vision

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

Misi Keberlanjutan

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

Sustainability Mission

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

Nilai Keberlanjutan

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

Teamwork
Excellence
Achieving
Moving Forward

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 Porftolio Pembiayaan tahun 2021 Production and Financing Portfolio Performance in 2021

Uraian	2021		2020		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)	1,225,815	21,208,203	1,080,417	19,285,545	New Motorcycle Financing
Pembiayaan Motor Bekas (UMC)	1,278,048	9,844,690	1,297,554	9,508,908	Used Motorcycle Financing
Pembiayaan Multi Guna (MPF)	117,329	732,380	232,016	1,249,857	Multi-Purpose Financing
Pembiayaan Mobil (CAR)	688	41,996	1,124	65,196	Car Financing
Jumlah	2,621,880	31,827,269	2,611,111	30,109,506	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 2021 2021 Realization	Target 2021 2021 Target	Pencapaian Realization	Target 2022 2022 Target	Description
Total Aset	32,651,338	31,932,612	102.3%	33,617,415	Total Assets
Total Liabilitas	23,399,673	23,439,785	99.8%	23,019,913	Total Liabilities
Total Ekuitas	9,251,665	8,492,827	108.9%	10,597,502	Total Equity

LABA RUGI
Profit or Lossdalam jutaan Rupiah, kecuali dinyatakan lain in
million Rupiah, unless otherwise stated

Keterangan	Realisasi 2021 2021 Realization	Target 2021 2021 Target	Pencapaian Realization	Target 2022 2022 Target	Description
Penghasilan	8,840,422	8,937,799	98.9%	8,969,473	Revenues
Beban	(5,661,802)	(6,544,967)	86.5%	(5,547,296)	Expenses
Laba Sebelum pajak	3,178,620	2,392,832	132.8%	3,422,176	Profit Before Tax
Beban Pajak Penghasilan	(711,213)	(530,398)	134.1%	(756,458)	Income Tax Expense
Laba Bersih	2,467,407	1,862,434	132.5%	2,665,719	Net Income

ARUS KAS
Cash Flowdalam jutaan Rupiah, kecuali dinyatakan lain in
million Rupiah, unless otherwise stated

Keterangan	Realisasi 2021 2021 Realization	Target 2021 2021 Target	Pencapaian Realization	Target 2022 2022 Target	Description
Arus kas dari aktivitas operasi	2,438,122	5,994,758	40.7%	3,616,352	Cash flow from operating activities
Arus kas dari aktivitas investasi	(387,577)	(452,591)	85.6%	(326,171)	Cash flow from investing activities
Arus kas dari aktivitas pendanaan	(2,872,864)	(6,583,710)	43.6%	(3,247,431)	Cash flow from financing activities
Kenaikan/ (penurunan) bersih	(822,319)	(1,041,543)	79.0%	42,750	Net increase/ (decrease)
Penyesuaian selisih kurs	(152)	-	-	-	Exchange rate difference adjustment
Kas awal tahun	1,723,654	1,264,590	136.3%	356,496	Cash at the beginning of the year
Kas akhir tahun	901,183	223,046	404.0%	399,245	Cash at the end of the year

Kinerja Sosial

Social Performance

“

The Company is committed to providing significant benefit to the community's life

”

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 Peduli telah menjalankan kegiatan CSR yang didasarkan pada 4 pilar yaitu Pendidikan, Kesehatan, Pemberdayaan Masyarakat, dan Lingkungan Hidup. Dalam menjalankan kegiatan tersebut, FIFGROUP banyak bekerja sama dengan berbagai elemen sosial baik dengan pihak internal maupun eksternal untuk menghasilkan program sosial yang berdampak dan berkelanjutan.

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 the its business sustainability.

FIFGROUP Peduli has implemented CSR activity based on 4 Pillars; Education, Health, Community Empowerment, and the Environment. In carrying out these activities, FIFGROUP works closely with the internal and external parties to produce impactful and sustainable social programs.



Ketenagakerjaan

Perseroan menyadari karyawan merupakan salah satu instrumen penting dalam merealisasikan strategi bisnis yang telah ditetapkan bersama di Perseroan. 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. 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 tidak mempekerjakan tenaga kerja paksa maupun tenaga kerja anak sesuai dengan ketentuan peraturan perundang-undangan.

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	1 : 124%

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

Employment

The Company realizes that employees are one of the important instruments in realizing the business strategies of the Company. Therefore, the Company pays special attention to the existence of employees by consistently carrying out health and safety program to support comfortable working environment. 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 environment in 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. 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 does not employ forced and child labors as regulated in provisions of the prevailing Law.

Safe and Decent Working Environment

Work safety is an important aspect that is the focus of the Company's attention in addition to welfare improvement. The Company routinely and periodically conducts socialization related to the importance of safety aspects at work which is supported by general media dissemination, especially through the Company's website.

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 pencegahan 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 2021 untuk AGC *Index* mengalami kenaikan dari tahun 2020, yaitu sebanyak 203 cabang di 2020 menjadi 231 cabang di tahun 2021, 5R *Index* juga mengalami kenaikan dari tahun 2020, yaitu sebanyak 209 cabang pada 2020 menjadi 219 cabang di tahun 2021.

Program Pelatihan & Pengembangan SDM (FIFGROUP Academy)

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.

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 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, 2021 was improved to 231 from 203 branch offices in 2020, 5R Index was also improved from 209 branch offices in 2020 to 219 branch offices in 2021.

HR Training & Development Program (FIFGROUP Academy)

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

a. Regular Training

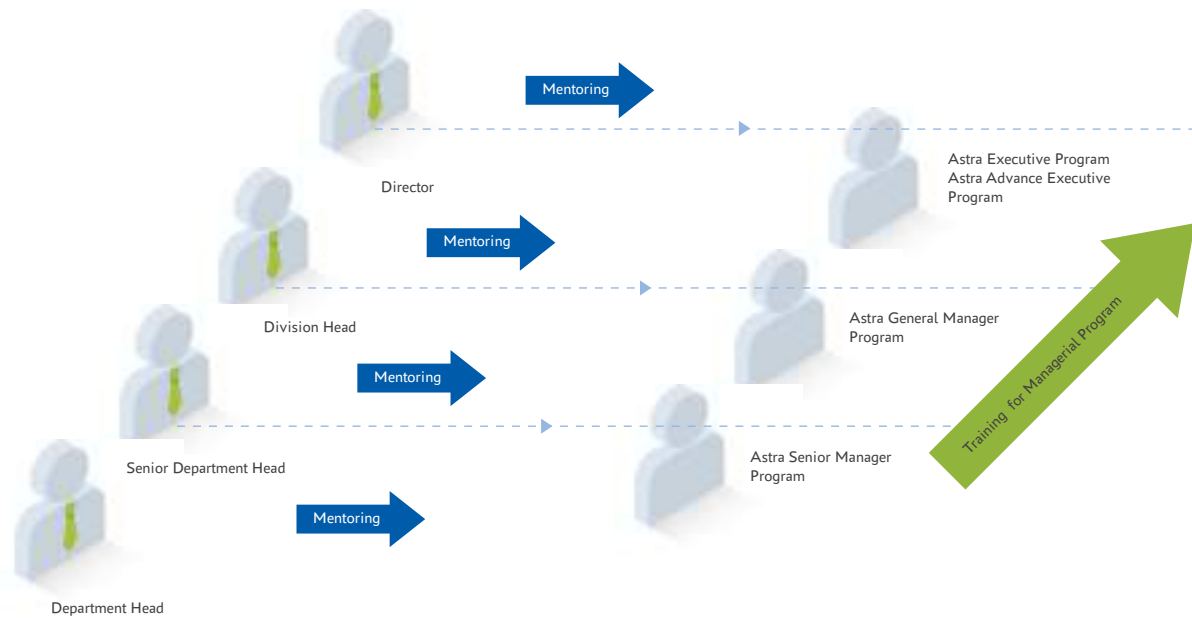
Trainings that are regularly organized by FIFGROUP are divided into Training Development Program in Head Office and Branch Regular Training. The schedule for regular trainings are determined and disclosed in the Training Catalogue or Training Calendar.

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, Sep, Oct)	60 Orang / Person	FIFGROUP Academy	Development Program
b. Section Head Development Program (SHDP)	3 Batch / Batches (Mar, Aug, Sep)	76 Orang / Person	FIFGROUP Academy	Development Program
Manajerial (Posisi Manajerial)		Manajerial (for managerial level)		
a. Representative Head Development Program (RHDP)	1 Batch / Batches (Jun)	26 Orang / Person	FIFGROUP Academy	Development Program
b. Branch Head Development Program (BHDP)	2 Batch / Batches (Jun, Nov)	35 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
c. Marketing Head Development Program (MHDP)	1 Batch / Batches (Jun)	15 Orang / Person	FIFGROUP Academy	Development Program
Branch Junior Officer Development Program (BJODP)	2 Batch / Batches (May, Aug)	29 Orang / Person	FIFGROUP Academy	New Employee Orientation Program
Branch Management Development Program (BM DP)	2 Batch / Batches (Apr, Jul)	39 Orang / Person	FIFGROUP Academy	Development Program
New Officer Orientation Program (NOOP)	2 Batch / Batches (Mar, Jun)	31 Orang / Person	FIFGROUP Academy	Development Program
Astra Basic Management Program (ABMP)	(Mar - Nov)	17 Orang / Person	AMDI	Astra Leadership Program
Astra First Line Management Program (AFMP)	(Mar - Nov)	18 Orang / Person	AMDI	Astra Leadership Program
Astra Middle Management Program (AMMP)	(Mar - Nov)	4 Orang / Person	AMDI	Astra Leadership Program
Astra General Management Program (AGMP)	(Jun)	1 Orang / Person	AMDI	Astra Leadership Program
Astra Senior Management Program (ASrMP)	(Mar, Aug)	2 Orang / Person	AMDI	Astra Leadership Program
Human Capital Officer Development Program	(Oct, Dec)	4 Orang / Person	AMDI	Astra Leadership Program
Leadership Training for Management	(Jun - Dec)	183 Orang / Person	FIFGROUP Academy	Leadership Program

Perseroan juga bekerjasama dengan AMDI di PT Astra International Tbk (Astra) untuk menyelenggarakan berbagai training. Training dari AMDI sendiri pun memiliki jenjang yang diperuntukkan bagi karyawan yang akan mengisi jenjang karir berikutnya. Beberapa jabatan Manajerial diharuskan bagi karyawan untuk mengikuti pelatihan AMDI. Berikut adalah jenjang pengembangan untuk level Manajer yang telah ditetapkan oleh FIFGROUP dan Astra:

The company has a cooperation with AMDI in PT Astra International Tbk (Astra) to conduct various join trainings. Training provided by AMDI are also staging and designed for employees who will be assigned in higher level position. Some Managerial positions require the employees to participate in AMDI training. The development stages for Manager level as stipulated by FIFGROUP and Astra are as follows:



Selain *training* bagi *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 which 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 Instructors 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)	3 Batch (Jan-Dec)
Credit Collateral Management	Basic & Fungsional	Processor	16 Batch (Jan-Dec)
Successfull Telemarketing	Basic & Fungsional	Frontliners	18 Batch (Jan-Dec)
Unit Head Program	Basic & Fungsional	Coordinator	63 Batch (Jan-Dec)
Powerfull Negotiation Skill	Advanced	Frontliners (Field)	182 Batch (Jan-Dec)
Keterampilan Nonteknis			Soft Skill
DMAIC Training	Advanced	Key People	22 Batch (Jun-Dec)
Five Steps of SS	Basic	Coordinator	35 Batch (Jun-Dec)
Level Up your Leadership	Advanced	Key People	12 Batch (Mar-Dec)

Pelatihan Teknis Technical Training	Materi Material	Level Jabatan Position Level	Jadwal Pelatihan Training Schedule
Leading & Motivating	Advanced	Key People	223 Batch (Mar-Dec)
Mentoring for Excellent Execution	Advanced	Key People	5 Batch (Mar-Dec)
Plan Do Check Act	Basic	Key People	5 Batch (Mar-Dec)
Training for Trainer	Basic	Key People	154 Batch (Mar-Sep)
New Employee Orientation Program	Basic	New Employee	189 (All Month)

b. Non regular Training

Non regular training adalah pelatihan publik atau pelatihan diluar Development Program Kantor Pusat dan pelatihan di Cabang yang penyelenggaraannya diatur oleh pihak eksternal maupun internal FIFGROUP. Secara terperinci, penjelasan mengenai program pengembangan *Non regular* FIFGROUP adalah sebagai berikut:

b. Non regular Training

Non regular training is a publicly held training or training other than Development Program at Head Office and training at Branch Offices, which is conducted by external party or internal FIFGROUP. More detailed explanation of FIFGROUP Non regular 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 2021	Jun - Dec	382 Orang / Person	FIFGROUP Academy	Soft Skill

c. Knowledge Sharing Forum

Knowledge Sharing dilakukan oleh FIFGROUP secara rutin tiap bulannya sebagai program *sharing* pengetahuan untuk pengembangan karyawan.

c. Knowledge Sharing Forum

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

Nama Pelatihan Name of Training	Jadwal Pelatihan Training Schedule	Total Peserta Participants
Knowledge Sharing	Jan - Dec	504 Orang / Person
Monthly Business Clinic	Jan - Dec	1110 Orang / Person

Realisasi Anggaran Pelatihan dan Pengembangan SDM 2021

Pada tahun 2021, pelaksanaan program pelatihan dan pengembangan SDM oleh FIFGROUP *Academy* didukung dengan realisasi anggaran pelatihan mencapai Rp5.493.000.000.

Realization of HC Training and Budget 2021

In 2021, implementation of HC training and development program by FIFGROUP Academy was supported by training budget realization of Rp5,493,000,000.

Aspek Kemasyarakatan

Social Aspect

“

In the implementation of CSR activities in the social aspect, FIFGROUP pays attention to issues that are relevant to the Company and have a broad impact on society.

”

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 Peduli telah menjalankan kegiatan CSR yang didasarkan pada 4 pilar yaitu Pendidikan, Kesehatan, Pemberdayaan Masyarakat, dan Lingkungan Hidup. 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.

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 the its business sustainability.

FIFGROUP Peduli has implemented CSR activity based on 4 Pillars; Education, Health, Community Empowerment, and the Environment. In carrying out these 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.



Pengaduan Masyarakat Tahun 2021

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 bagian Penanganan Keluhan Pelanggan Laporan Keberlanjutan ini.

Pada tahun 2021, Perseroan telah menyelesaikan seluruh pengaduan masyarakat sesuai dengan prosedur dan ketentuan.

Kegiatan Tanggung Jawab Sosial dalam Aspek Kemasyarakatan Tahun 2021

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 Pendidikan, Pemberdayaan Ekonomi Masyarakat dan Kesehatan Masyarakat. Untuk Pendidikan, realisasi kegiatan per 31 Desember 2021 mencapai 119% untuk Jam Sosial Mengajar dan 113% untuk Pelatihan Guru. Untuk kesehatan, mencapai 108% untuk kegiatan donor darah dan 113% untuk kegiatan POSYANDU. CSR Pemberdayaan Ekonomi mencatat realisasi untuk program Dana Bergulir sebanyak Rp1.467.000.000 yang telah disalurkan kepada 524 UMKM di 235 titik cabang.

Public Complaint in 2021

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 Customer Care chapter of this Sustainability Report.

In 2021, the Company had resolved all public complaints according to procedure and provision.

Corporate Social Responsibility Policy in Social Aspect in 2021

FIFGROUP realizes that the Company's business activities implementation cannot be separated from contribution from 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 does not look at the community background but 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 a 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 of realization of FIFGROUP Care to Education, Public Economy Development and Public Health. In education aspect, as of December 31, 2021, the activity achieved 119% for Social Lecturing Hours, 113% for Teachers Training. In health aspect, it achieved 108% for blood donation activities and 113% for POSYANDU activities. The CSR of economy empowerment recorded the Revolving Funds Program realization of Rp1,467,000,000, disbursed to 524 MSMEs at 235 branch office locations.

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 Perusahaan Terbatas;
- UU No. 1 Tahun 1970 tentang Keselamatan Kerja;
- Pedoman ESR Astra Group yang dijelaskan sebagai Catur Dharma Astra;
- Kebijakan Perusahaan atas EHS & CSR; dan
- Astra Green Company dan Astra Friendly Company Management Systems.

Target/Rencana Kegiatan Pada Tahun 2021 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 4.538 guru dengan materi strategi kreatif menumbuhkan kemampuan literasi dan produktivitas pada guru, serta peningkatan kompetensi guru. FIFGROUP juga memberikan beasiswa, dan 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 2021, FIFGROUP memberikan program Usaha Kecil & Dana Bergulir melalui 524 kegiatan Income Generating Activities (IGA) bergulir yang tersebar di seluruh Indonesia.

FIFGROUP Kesehatan Masyarakat

Pada tahun 2021, terdapat 3 program sosial pada Pilar Kesehatan yang dilakukan oleh FIFGROUP. Pelaksanaan program kesehatan ini melalui kegiatan Donor Darah, Pelayanan Kesehatan, dan pengadaan kegiatan Posyandu. Kegiatan donor darah yang diselenggarakan Perusahaan dilakukan di 109 titik cabang yang tersebar di seluruh Indonesia. Sebanyak 5.671 orang mendonorkan darahnya melalui kegiatan yang diadakan oleh kantor cabang dan Kantor Pusat.

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 concerning Limited Liability Companies, particularly Article 74 paragraph 4 concerning Social Responsibility activities in Limited Liability Companies;
- Law No. 1 of 1970 on Occupational Safety;
- Astra Group's ESR Guidelines described in Astra's Catur Dharma;
- The Company's EHS & CSR Policy; and
- Astra Green Company dan Astra Friendly Company Management Systems.

Target/Activity Plan in 2021 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 4,538 teachers with creative materials to foster literacy and productivity skills for teachers, as well as develop their competencies. FIFGROUP also provided scholarships, and other teaching assistance related to education nationwide.

FIFGROUP Community Economic Empowerment

FIFGROUP Public Economy Empowerment Program aims to support welfare and independent community establishment through monetary assistance from a Revolving Fund, business tools and MSME (Micro, Small and Medium Enterprises) training.

In 2021, FIFGROUP provided Small Business & Revolving Fund program through 524 revolving Income Generating Activities (IGA) located across Indonesia.

FIFGROUP Community Health

In 2021, there were 3 social programs in Health Pillars conducted by FIFGROUP. Implementation of this health program were including Blood Donation, Healthcare Services and Posyandu activity support. The Company held blood donation activities on 109 branch office locations across Indonesia. There were 5,671 participants who donated their bloods in the events held at branch offices and Head Office.

Di samping itu, FIFGROUP telah membantu 51 Pos Pelayanan Terpadu (Posyandu) melalui serangkaian aktivitas ibu dan anak seperti kampanye kesehatan, bantuan makanan bergizi untuk balita, pelatihan kader Posyandu dan Pos Binaan Terpadu (Posbindu). Kegiatan berikutnya adalah penyuluhan kesehatan dan layanan kesehatan gratis yang berada di 21 lokasi se-Indonesia.

Kegiatan yang Dilakukan dan Dampak atas Kegiatan Tersebut

Kegiatan tanggung jawab sosial terkait pengembangan sosial dan masyarakatan tercermin pada program-program FIFGROUP yang terbagi dalam 4 Pilar yaitu Pilar Pendidikan, Pilar Kesehatan, Pilar Pemberdayaan Ekonomi Masyarakat, dan Pilar Lingkungan, masing-masing kegiatan di 4 pilar tersebut 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 Masyarakat 2020

Pada tahun 2021, FIFGROUP telah merealisasikan total anggaran sebesar Rp20.974.456.888, yang terdiri dari realisasi anggaran CSR sebesar Rp4.180.965.653, realisasi anggaran EHS (K3) sebesar Rp330.380.933, dan realisasi anggaran Syariah sebesar Rp16.463.110.302.

Terkait Pengembangan Sosial dan Masyarakatan, 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. Pada tahun 2021, Perseroan memberikan donasi kepada 19 yayasan/ panti asuhan, donasi juga diberikan kepada 41 rumah ibadah, 7 panti difabel mandiri dan membagikan qurban di 235 titik cabang FIFGROUP dengan jumlah 3 ekor sapi serta 371 ekor kambing.

Moreover, FIFGROUP had supported 51 Integrated Services Agency (Posyandu) through series of activity for mother and children such as health campaign, nutritious food for toddlers, training for Posyandu and Integrated Partner Post (Posbindu) cadres. The following activity included healthcare conseling and free medical check-up services located in 21 locations across Indonesia.

Activities and the Impacts

Social responsibility activities related to social and community development are reflected in FIFGROUP programs divided into 4 Pillars, such as Peduli Pendidikan, FIFGROUP Community Economy Empowerment, and FIFGROUP Community Health Each activities from those 4 pillars had distributed positive impact to the specified targets and increasing revenue of recipients of revolving funds.

Budget Realization for Responsibility on Social Community in 2020

In 2021, FIFGROUP has realized a total of allocated Rp20,974,456,888, comprising of CSR budget realization of Rp4,180,965,653, the EHS budget realization of Rp330,380,933 and Sharia budget realization of Rp16,463,110,302.

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 and community development carried out by FIFGROUP has been fulfilled for the society. In 2021, the Company donated 19 foundations/orphanages, the donations were also given to 41 worship places, 7 independent disabled foundations, and distributing 3 cows and 371 goats a qurban at 235 locations of FIFGROUP branch offices.

Kinerja Lingkungan Hidup

Environmental Performance

“

FIFGROUP has a high commitment in realizing social responsibility in the environmental field.

”

Sepanjang tahun 2021 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;
- UU No. 1 Tahun 1970 tentang Keselamatan Kerja;
- Pedoman ESR Astra Group yang dijelaskan sebagai Catur Dharma Astra;
- Kebijakan Perusahaan atas EHS & CSR; dan
- Astra Green Company dan Astra Friendly Company Management Systems.

Pemakaian Air Berdasarkan Sumber

Pada tahun 2021, Perseroan mencatat penggunaan air tanah sebesar 28.051 m³ dan air dari pihak ketiga (air PDAM, dll) sebesar 200.040 m³.

In 2021 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 nature conservation.

As one of the pillars of corporate social responsibility, the Company's commitment related to the environment has been implemented properly according to formulation as disclosed in the following frameworks:

- Law No. 40 of 2007 concerning Limited Liability Companies, specifically Article 74 paragraph 4 regarding Social Responsibility activities in Limited Liabilities Companies;
- Law No. 1 of 1970 on Occupational Safety;
- Astra Group's ESR Guidelines described in Astra's Catur Dharma;
- The Company's EHS & CSR Policy; and
- Astra Green Company dan Astra Friendly Company Management Systems.

Water Use by Source

In 2021, the Company used ground water of 28,051 m³ and water from other parties (PDAM water, etc.) of 200,040 m³.

Intensitas Limbah Yang Dihasilkan

Pada tahun 2021, Perseroan menghasilkan limbah dari kegiatan operasional yang dijalankan berupa limbah cair dan limbah padat. Secara kuantitas, untuk periode tahun 2021, Perseroan menghasilkan limbah cair domestik sebanyak 228.091 liter, limbah padat domestik non-plastik dikelola sebesar 278,41 kg dan limbah padat plastik dikelola sebanyak 1.138,92 kg.

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.

Selain itu, FIFGROUP melakukan program penghijauan, di antaranya, ikut menanam pohon agar mengurangi dampak polusi udara.

Informasi Tentang Target/Rencana Kegiatan Pada Tahun 2021 yang Ditetapkan Manajemen

Sebagai bagian dari menjaga lingkungan hidup untuk meningkatkan kualitas hidup di sekitar lingkungan usaha Perseroan, pada tahun 2021, Perseroan menargetkan menanam sebanyak 2.200 pohon.

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

Pada 2021 FIFGROUP melaksanakan program tanam pohon. Perseroan berhasil menanam sebanyak 8.498 pohon dan berhasil melakukan bersih-bersih rumah ibadah yang berdekatan dengan 31 cabang FIFGROUP yang tersebar di seluruh Indonesia.

Intensity of Generated Waste

In 2021, the Company generated waste from operational activities in form of liquid waste and solid waste. In terms of quantity, for the 2021 period, the Company produced 228,091 litres of domestic liquid waste, 278.41 kg of non-plastic domestic solid waste and 1,138.92 kg of plastic solid waste.

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

As a provider of Honda motorcycle financing services, the Company also supports environmental risk mitigation related to the products offered to consumers. As the financed product, Honda motorcycles have been supported by PGM-FI Fuel Injection technology that is able to supply fuel optimally so that it is more fuel efficient and reducing vapor emission. Thus, through financing services for Honda motorcycles, the Company has played a significant role in mitigating environmental risks related to the products and services offered by the Company.

In addition, FIFGROUP has carried out greening program, among others, planting trees to reduce the impact of air pollution.

Information on Target/Activity Plan set by the Management in 2021

As part of the initiative to conserve the environment and improve quality of life around the Company's operational area, in 2021, the Company targeted to plant 2,200 trees.

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

In 2021, FIFGROUP implemented the tree planting program. The Company has successfully planted 8,498 trees and cleaned the worship areas located nearby 31 branch offices of FIFGROUP located across Indonesia.



Informasi Tentang Pelaksanaan Inisiatif CSR Terkait Lingkungan Hidup

FIFGROUP mengikuti program tanam pohon secara nasional, di mana FIFGROUP berinisiatif untuk menanamkan 4.500 pohon diluar dari Calender of Event (CoE) secara keseluruhan program tanam pohon berhasil menanam 8.498 bibit pohon di seluruh Indonesia.

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

Capaian program lingkungan hidup 8.498 pohon telah ditanam pada wilayah kerja Perseroan yang melibatkan unsur masyarakat dan pemerintah. 4.500 diantaranya adalah bibit pohon endemik yang ditanam di kawasan rawan bencana untuk memperbaiki kondisi lingkungan yang rawan bencana terlebih bencana banjir, longsor dan kebakaran hutan.

Anggaran Kegiatan Lingkungan Hidup Tahun 2021

Pada tahun 2021, FIFGROUP telah merealisasikan total anggaran sebesar Rp20.974.456.888, yang terdiri dari realisasi anggaran CSR sebesar Rp4.180.965.653, realisasi anggaran EHS (K3) sebesar Rp330.380.933, dan realisasi anggaran Syariah sebesar Rp16.463.110.302.

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 2021, Perseroan telah menerapkan inisiatif pengelolaan emisi Gas Rumah Kaca (GRK) dengan realisasi kuantitas sebesar 20.343 Ton CO₂.

Information on Implementation of CSR initiatives related to Environment

FIFGROUP follows the national tree planting program, where FIFGROUP has an initiative to plant 4,500 more trees than the Calender of Event (CoE) therefore a total of 8,498 trees was planted across Indonesia.

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

Achievement of the environmental program to successfully planting 8,498 trees in the working areas of the Company also involved elements of the community and the government officials. 4,500 of the seedlings were endemic trees and planted in disaster-prone area to improve environmental toward flood, landslide, and forest fire.

Environmental Activity Budget in 2021

In 2021, FIFGROUP has realized a total of allocated Rp20,974,456,888, comprising of CSR budget realization of Rp4,180,965,653, the EHS budget realization of Rp330,380,933 and Sharia budget realization of Rp16,463,110,302.

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 2021, the Company has implemented Green House Gas (GHG) emission management initiative with realization of quantity achieving 20,343 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 2021, Perseroan berhasil melakukan penghematan energi seiring pengaturan pola kerja *Work From Home* sesuai ketentuan pemerintah. Inisiatif tersebut berhasil mengurangi penggunaan energi secara signifikan khususnya penggunaan energi listrik serta mengurangi jejak karbon dalam kegiatan operasional Perseroan. Untuk penggunaan energi periode tahun 2021, Perseroan mencatat jumlah penggunaan sumber daya energi berupa listrik sebesar 18.694.201 kwh. 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.

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 2021, the Company successfully achieved energy savings in line with the arrangement of the Work From Home scheme according to government regulations. This initiative has 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. In terms of energy use in 2021 period, the Company recorded total total source of energy use in form of electricity of 18,694,201kwh. 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

Sustainable Financial Products/Services Responsibility

Pelaksanaan tanggung jawab atas produk/jasa keuangan berkelanjutan selama tahun 2021 dilaksanakan melalui kegiatan tanggung jawab kepada konsumen Perseroan.

Implementation of responsibility to the sustainable finance products/services throughout 2021 was done through the Company's activity in responsibility to the customers activities.

Penanganan Keluhan Pelanggan

Perseroan selalu menyediakan pelayanan terbaik untuk konsumen dalam setiap kegiatan bisnisnya sebagai bentuk komitmen dari implementasi semangat budaya TEAM (Teamwork, *Excellence*, Achieving, and Moving Forward) , terutama pada *value* "*Excellence*". Untuk menjawab pertanyaan maupun keluhan pelanggan seputar Perseroan, FIGROUP menyediakan jalur komunikasi untuk pelanggan yang dapat diakses secara *online*, yaitu virtual customer service (Fiona) melalui channel Webchat, WhatsApp dan SMS (0895-21500-343), e-mail (halofif@figroup.astra.co.id), Call Center HaloFIF (1500-343), 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 pada WhatsApp, Facebook Messenger dan Webchat.

Perseroan juga menyediakan layanan informasi konsumen secara *offline*, dimana kantor cabang kami kini telah dilengkapi dengan Integrated Self Service (ISS) System yang bertujuan mengatur *customer journey management* untuk dapat memecah antrian yang sudah melakukan reservasi dan non-reservasi. Sistem ini mampu mengatur antrian menjadi lebih terarah sesuai kebutuhan konsumen dan dapat melakukan pengambilan nomor antrian dari handphone customer masing-masing secara *contactless* atau transaksi *face-to-face* sehingga layanan menjadi lebih cepat dan mengurangi antrian menumpuk di kantor cabang. Adapun bagi konsumen yang ingin menyampaikan pengaduan di kantor cabang, penanganan akan dilakukan oleh *Customer Relation Executive* (CRE). Selain itu, channel-channel keluhan pelanggan juga dapat kami terima melalui media massa cetak dan elektronik, APPK OJK, serta melalui surat yang dialamatkan ke kantor cabang

Customer Complaint Handling

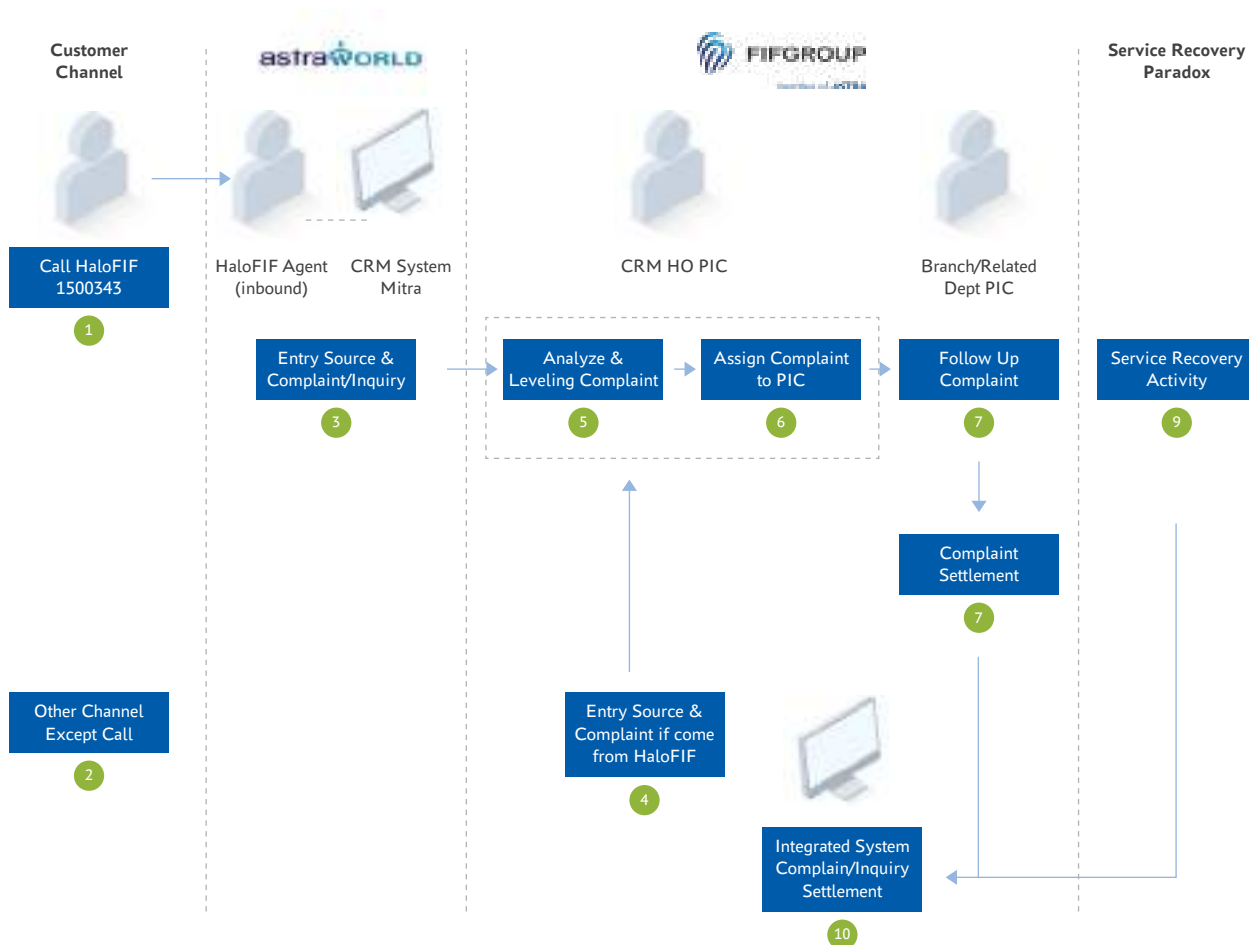
The Company always provides excellent service for the customers in every business activity as a manifestation of the commitment on TEAM (Teamwork, Excellence, Achieving, and Moving Forward) culture implementation, especially on "*Excellence*" value. To answer customer questions and complaints about the Company, FIGROUP provides communication channels for the customers that can be accessed online, such as virtual customer service (Fiona) via Webchat, WhatsApp and SMS (0895-21500-343), e-mail (halofif@figroup.astra.co.id), HaloFIF Call Center (1500-343), and social media (FIFCLUB). These services are available Monday – Friday at 08.00 - 17.00 WIB. Our virtual customer service (Fiona) is ready to serve consumers 24 hours a day on chat-based applications on WhatsApp, Facebook Messenger and Webchat.

The Company also provides offline consumer information services, where our branch offices are now equipped with an Integrated Self Service (ISS) System which aims to regulate customer journey management to be able to break up queues that have made reservations and non-reservations. This system is able to regulate queues to be more focused according to consumer needs and can take queue numbers from each customer's cellphone by contactless or face-to-face transactions so that service becomes faster and reduces queues piling up at branch offices. As for consumers who wish to submit complaints at the branch office, the handling will be carried out by the Customer Relations Executive (CRE). In addition, we can also receive customer complaint channels through print and electronic mass media, OJK APPK, as well as through letters addressed to branch offices and FIGROUP Head Offices. Each complaint or complaint will be followed



maupun Head Office FIFGROUP. Setiap pengaduan atau keluhan akan ditindaklanjuti dan diselesaikan maksimum 20 hari kerja setelah pengaduan diterima melalui portal CRM. Perseroan 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:

up and resolved a maximum of 20 working days after the complaint is received via CRM portal. The Company is also open in receiving input, criticism and customer complaints/complaints regarding the company's services through the media provided. The report or complaint handling process can be seen through the following scheme:



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

The report or complaints handling process is carried out through procedures that have been determined by the Company based on the above scheme, as follows:

- Pelanggan mengajukan pengaduan atau keluhan atas layanan Perseroan, baik melalui Call Center HaloFIF (1500-343) yang dikelola oleh Astra World, virtual customer service (Fiona) di webchat, WhatsApp & SMS (0895-21500-343), e-mail (halofif@fifgroup.astra.co.id), media sosial (FIFCLUB), website, media massa nasional dalam bentuk cetak dan elektronik, atau langsung ke cabang terdekat melalui Integrated Self Service System maupun CRE, APPK OJK, serta melalui surat yang dialamatkan ke kantor cabang maupun Head Office.
- Customers submit reports or complaints related to the Company's services, either through the HaloFIF Call Center (1500-343) managed by Astra World, virtual customer service (Fiona) on webchat, WhatsApp & SMS (0895-21500-343), e-mail (halofif@fifgroup.astra.co.id), social media (FIFCLUB), website, national mass media in print and electronic format, or directly to the nearest branch through the Integrated Self Service System or CRE, OJK APPK, as well as through a letter addressed to branch offices and Head Offices.

- 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 dari sumber lain selain haloFIF pada CRM System.
- Setelah keluhan dicatat pada CRM System, selanjutnya PIC CRM HO akan menganalisa dan melakukan leveling kategori complaint. Kemudian, PIC CRM Offline & Service melakukan distribusi pengaduan atau keluhan pelanggan kepada PIC penanganan di cabang maupun Head Office untuk menindaklanjuti keluhan tersebut.
- PIC penanganan keluhan memberikan alternatif solusi penyelesaian pengaduan atau keluhan kepada pelanggan sebagai bentuk tindak lanjut yang dibuktikan dengan adanya dokumentasi pertemuan dan Berita Acara Pertemuan (BAP) yang ditanda tangani oleh pihak Perseroan dan pihak pelapor.
- PIC penanganan keluhan mengirimkan dokumentasi pertemuan dan Berita Acara Pengaduan (BAP) ke PIC CRM Offline & Service di Kantor Pusat untuk dicatatkan sebagai "solved" di CRM system.
- Adanya komite pengaduan pelanggan yang memutuskan perlunya service paradox activity untuk mengatasi dan mencegah pengaduan berikutnya.
- PIC of each channel validates to find out that the complainant is a customer of the Company or not. Next, the PIC receiving the complaint records the complaint or complaints from both online and offline channels via CRM System.
- The complaints submitted via CRM System will be forwarded to the head office, specifically to the Offline & Service CRM Department.
- PIC CRM Offline & Service at Head Office records complaints from sources other than haloFIF on the CRM System.
- After the complaint is recorded in the CRM System, then the PIC CRM HO will analyze and level up the complaint category. Then, PIC CRM Offline & Service distributes complaints or customer complaints to handling PICs at branches and Head Offices to follow up these complaints.
- The complaint handling PIC offers alternative solutions for resolving complaints or complaints to customers as a form of follow-up as evidenced by the documentation of the meeting and the Minutes of Meeting (MOM) signed by the Company and the reporting party.
- The complaint handling PIC sends the meeting documentation and the Minutes of Complaints (BAP) to the CRM Offline & Service PIC at the Head Office to be registered as "solved" in the CRM system.
- Establishment of customer complaints committee that decides the need for a service paradox activity to address and prevent further complaints.

Pengaduan Pelanggan dan Tindak Lanjut

Selama tahun 2021, Perseroan menerima 77 pengaduan pelanggan yang diterima sehubungan dengan transaksi keuangan di PT Federal International Finance untuk kategori permasalahan Biaya administrasi/ provisi/ transaksi, fraud, penipuan, kecurangan oleh pegawai dan/atau pihak lain, kegagalan/keterlambatan transaksi, perbedaan perhitungan bunga atau pokok, permasalahan asuransi objek pembiayaan, & Sistem Layanan Informasi Keuangan (SLIK) dengan tingkat penyelesaian pengaduan sebesar 100%.

Customer Complaints and Follow Up

In 2021, the Company received 77 customer complaints related to financial transactions at PT Federal International Finance for the category of administrative fees/provisions/ transactions, fraud by employees and/or other parties, transaction failure/delays, differences in interest or principal calculations, financing object insurance problems, & Financial Information Service System (SLIK) with a complaint resolution rate of 100%.

Lembar Umpan Balik

Feedback Form

Terima kasih kepada Bapak/Ibu/Saudara yang telah berkenan membaca Laporan Keberlanjutan PT Federal International Finance Tahun 2021. 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 2021. 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 / 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
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- 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: _____
- Laporan ini mudah dimengerti
This report is easy to understand: _____

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

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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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 	25-26	<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
<p>a. Uraian tugas Direksi dan Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan</p>	30 - 31, 35, 38 - 39	<p>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.</p>
<p>b. Pengembangan kompetensi Direksi, anggota Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan.</p>	31 - 34, 37, 39	<p>b. Competency development of the Board of Directors, Board of Commissioners members, employees, executives and/or work unit in charge in Sustainable Finance implementation.</p>
<p>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.</p>	43 - 49	<p>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.</p>
<p>d. Penjelasan mengenai pemangku kepentingan yang meliputi:</p> <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. 	50 - 51	<p>d. Explanation on stakeholders, including:</p> <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.
<p>e. Permasalahan yang dihadapi, perkembangan, dan pengaruh terhadap penerapan Keuangan Berkelanjutan.</p>	51	<p>e. Issues, progress and impact to the Sustainable Finance implementation.</p>
Kinerja keberlanjutan		Sustainable performance
<p>a. Penjelasan mengenai kegiatan membangun budaya keberlanjutan di Perusahaan</p>	54	<p>a. Explanation on activity to build sustainable culture in the Company</p>
<p>b. Uraian mengenai kinerja ekonomi:</p> <ol style="list-style-type: none"> 1) perbandingan target dan kinerja produksi, portofolio, target pembiayaan, atau investasi, pendapatan dan laba rugi 	55 - 56	<p>b. Description on economic performance:</p> <ol style="list-style-type: none"> 1) comparison between production target and performance, portfolio, financing target or investment, revenues and profit or loss.

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<p>2) perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan.</p>	55 - 56	<p>2) comparison between portfolio target and performance, financing target or investment with financial instrument or projects that is relevant with Sustainable Finance implementation.</p>
<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. 	57 - 64	<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.
<p>3) Masyarakat:</p> <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 	65 - 69	<p>3. Society:</p> <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; 	70 - 74	<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;

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<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; 2) informasi kegiatan atau wilayah operasional yang menghasilkan dampak positif dan dampak negatif terhadap lingkungan hidup sekitar, terutama upaya peningkatan daya dukung ekosistem; <hr/> <ol style="list-style-type: none"> 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; <hr/> <ol style="list-style-type: none"> 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; <hr/> <ol style="list-style-type: none"> 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 <hr/> <ol style="list-style-type: none"> 6) jumlah dan materi pengaduan lingkungan hidup yang diterima dan diselesaikan. 	<p>70 - 74</p>	<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; 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; <hr/> <ol style="list-style-type: none"> 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; <hr/> <ol style="list-style-type: none"> 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; <hr/> <ol style="list-style-type: none"> 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 <hr/> <ol style="list-style-type: none"> 6) total and material of environmental complaint received and settled.
<p>f. Tanggung jawab pengembangan produk dan/ atau jasa Keuangan Berkelanjutan:</p> <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. 	<p>75 - 78</p>	<p>f. Responsibility on Sustainable Finance products and/or services development:</p> <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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