

Sustainable Report

PT BOT Finance Indonesia

2025

I. Introduction

Sustainable Finance (*Keuangan Berkelanjutan*) is a commitment from the members of the finance industry for sustainable growth which stems from the harmony of the economy, social, and environment. As a member of Indonesian finance industry, PT BOT Finance Indonesia (henceforth, addressed as the “Company”), also contributed to the implementations of sustainable finance by adhering to the sustainable principles and ESG/SDGs concept. In 2025, the Company focused more on activities that gave direct impact to the environment while also striving to finance customers in environmentally friendly and/or sustainable industries.

II. Explanation of Sustainable Strategy

For 2025, the Company divided its Sustainable Finance programs into two categories: short term and medium term programs. There are two programs for each category. The details are as follows:

- Short Term Programs

- a. Drop Box Program with Donasi Barang

Together with Donasi Barang, a non-profit organization specializing in gathering unused stuff for free to distribute to those in need, the Company provided boxes for employees to drop their unused stuff. Once the box is filled, Donasi Barang will then come to pick up and distribute them via their “Touring Sedekah” program.

- b. Mangrove-Planting Program with Lindungi Hutan

Together with Lindungi Hutan, a non-profit organization that provides tree-planting related programs in places that severely need them, the Company planted mangroves in the middle of 2025.

- Medium Term Programs

- a. *E-Filling*

The digitalization of transaction documents program in the Company that started in 2023 is still on-going. The Company hopes that this program will continue to optimize the Company's document management and reduce risk of losing critical information due to lost physical documents.

- b. Customer's Legality Check

With the Company's main business targeting the corporate sector, there are customers and to-be-customers of the Company are in natural resources companies. In order to ensure that those customers are adhering to the laws, including environmental laws, the Company implemented a strict legal checking before approving their funding applications using a checklist adopted from the Company's parent company.

III. Summary of the Performance of Sustainable Aspects

a. Economy Aspect

In 2025, the Company managed to secure new financing for electric vehicles and the overall outstanding balance of sustainable financing also increased. The Company continued to diversify its sustainable finance products by financing electric vehicles, electric-based assets, and battery-based assets such as electric forklift and lithium battery powered assets. Going forward, the Company will keep doing its best efforts in order to attain more business opportunities about environmentally friendly products.

b. Environmental Aspect

Although smaller than sustainable finance amount in 2024, the Company financed more environmentally friendly assets, such as vehicles with Euro 4 and Euro 5 emission standard and electric vehicle, in 2025.

The Company also adopts and implements rules and procedures about environmental and social risks from Mitsubishi UFJ Group (MUFG). For contracts with amount more than USD 500,000 portfolio, the Company uses Environment and Social Risks Checklist (ESG checklist) as well to ensure that

their business is in line with the ESG principles that the Company adopts. The Company adopts said ESG principles from its parent company which in turn ensures the implementation of ESG in each of its subsidiaries.

Other than business-related activities, the Company also did a mangrove-planting activity in July 2025. The mangrove-planting activity was done in Sukawali Village, Tangerang Regency, Banten on 4 July 2025.

c. Social Aspect

Continuing its social activity program, the Company worked together with Donasi Barang, an organization that distributes secondhand stuff to collect employees' stuff with Drop Boxes put in the Company's offices. Stuff that were still usable and had sale value would be used and/or sold, and the money from the sale would then be used for the organization's other programs, such as Cagar Foundation, Rumah Autis, Sekolah Sakura, etc. The Company also donated to Northern Sumatra disaster relief effort via Donasi Barang.

IV. Company Profile

a. Vision and Mission

Vision: Become a trusted finance company in Indonesia.

Mission:

- 1) Working together to exceed customers' expectation.
- 2) Giving continues and reliable support to customers.
- 3) Spreading and strengthening our existence globally.

b. Company Information

Name : PT BOT Finance Indonesia
Address : Wisma Bumiputera Lantai 11-12 Jalan Sudirman Kav. 75
Jakarta
Telephone : (021) 5706762, 6224522
Email : mkt@botfinance.co.id
Website : <https://www.fl.mufg.jp/indonesia/>

1. Branches

Bandung Branch

Menara BRI Lantai 11- Suite 1101
Jalan Asia Afrika No. 57-59
Bandung 40111

Surabaya Branch

Plaza BRI Lantai 9- Suite 909
Jalan Jendral Basuki Rahmat No.122
Surabaya 60271

2. Satellite Office

Semarang Satellite Office

Jl. Singosari I No. 27, Pleburan, Kec. Semarang Selatan, Kota Semarang,
Jawa Tengah 50242

c. Business Scale

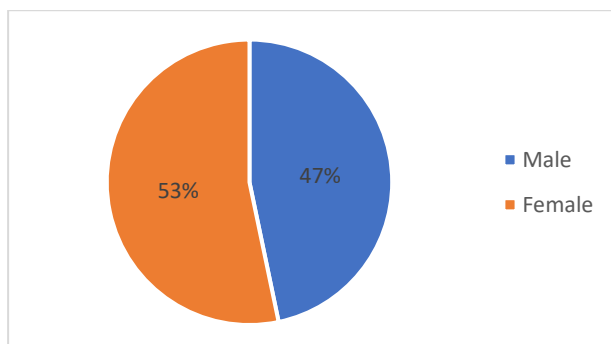
1. Finance Report Summary as of December 2025

Balance Sheet	FY 2025
Cash on hand and in banks	40.228.240.672
F Lease and Consumer financing receivables	1.968.203.917.668
Other Assets	13.368.069.754
Total Assets	2.021.800.228.094
Loans	1.717.513.773.695
Other Liabilities	79.836.856.262
Total Liabilities	1.797.350.629.957
Capital Stock	30.000.000.000
Retained Earnings and Others	194.449.598.138
Total Equity	224.449.598.138
Total Laibilities and Equity	2.021.800.228.094

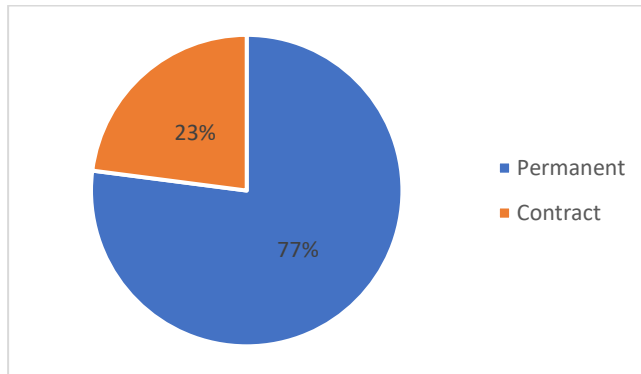
2. Number of Employees (122 people as of December 2025)

Below is the percentage of employees by categories.

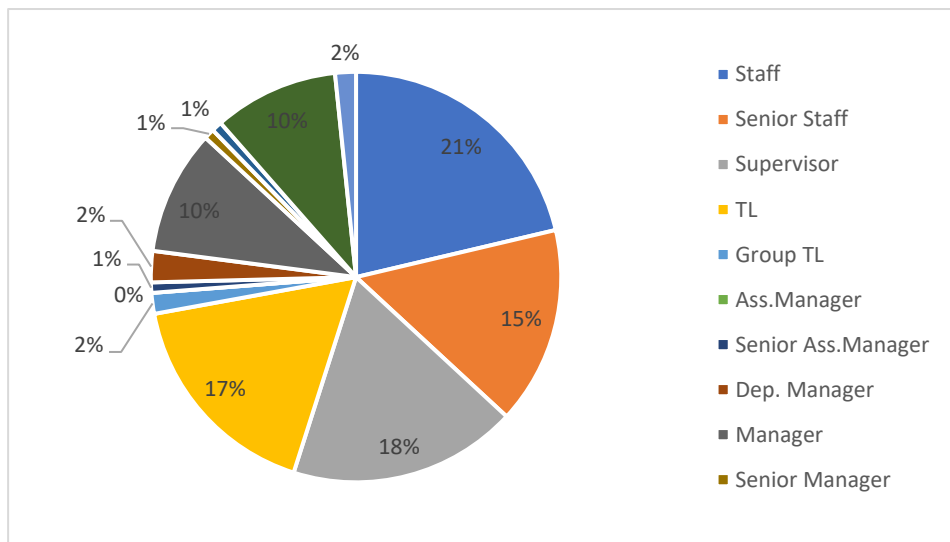
a) Gender



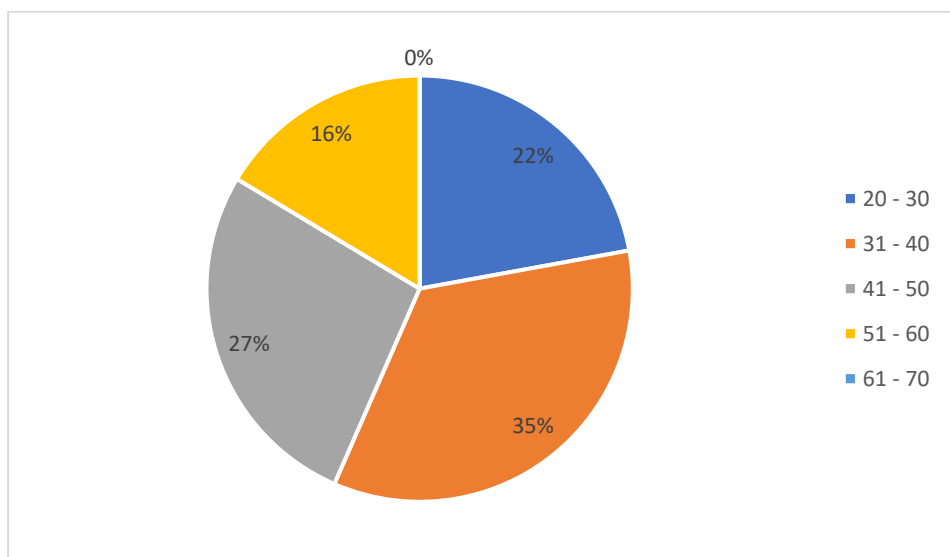
b) Employment Status



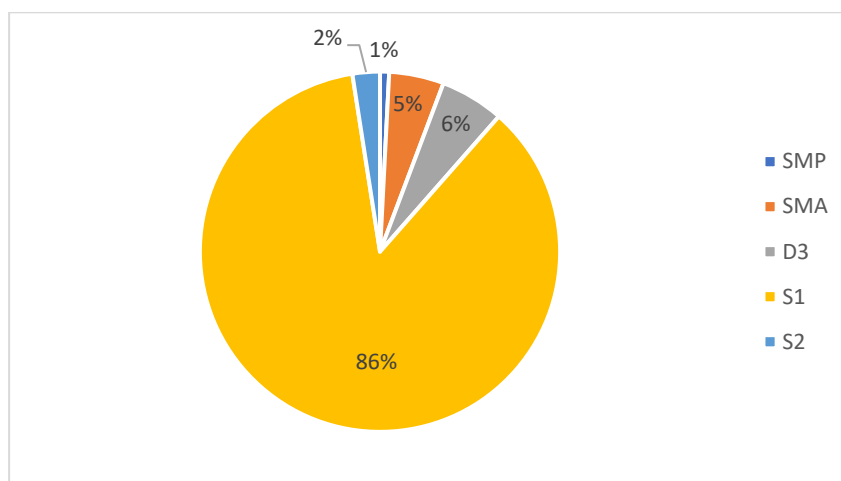
c) Position



d) Age



e) Education



3. Shareholders Composition

- MUFG Finance and Leasing Co., Ltd. : 60%
- AJB Bumiputera 1912 : 30%
- Yayasan Pendidikan Keluarga Wiryoprawiro : 10%

d. Products, Services, and Business Activities

Business Activities	Financing Products
Investment Financing	Finance Lease
Working Capital Financing	Sales and Lease Back
Multipurpose Financing	Installment Financing
Operating Lease	Factoring

e. Associations

The Company is a member of the following associations.

- Asosiasi Perusahaan Pembiayaan Indonesia (Association of Finance Companies of Indonesia)
- Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (Alternative Institution for the Resolution of Disputes in the Financial Service Sector)
- Lembaga Pencatatan Aset RAPINDO (Assets Registration Institution RAPINDO)

f. Significant Changes

In 2025, the following are significant changes the Company underwent:

- The Appointment of Yoshihiro Nagano as President Commissioner of the Company according to Deed Number 151 Dated 22 October 2025.
- The Resignation of Junsuke Koike as Vice President Commissioner of the Company according to Deed Number 151 Dated 22 October 2025.

V. Directors Explanation

a. Policies to Respond to the Challenges in the Realization of Sustainable Strategy

1. Sustainable Values

The Company keeps holding the principles of sustainable finance as sustainable values, namely:

- a) Responsible Investment Principle;
- b) Sustainable Business Strategy and Practice Principle;
- c) Social and Environmental Risks Management Principle;
- d) Governance Principle;
- e) Communicative and Informative Principle;
- f) Inclusive Principle;
- g) Prioritized Prime Sector Development Principle;
- h) Coordination and Collaboration Principle.

2. The Company's Response to Issues Related to the Implementation of Sustainable Finance

Along with the end of 2025, the second roadmap of Indonesian Sustainable Finance has come to an end. To ensure that the roadmap was running as it should, the government implemented supports to stimulate overall sustainable growth, such as giving social and monetary support to boost people's purchasing power and giving incentives and discounts to various industries. To ensure that financial institutions adhere to the government's plan in return, Otoritas Jasa Keuangan (OJK/Financial Service Authority) created Sustainable Finance roadmaps for finance companies to follow. The implementation of sustainable finance principles by finance companies,

especially those in the banking sector, are based on these. Years after the roadmaps were introduced, finance companies, especially banks, have formed special teams and created various sustainable products to handle a more advanced sustainable finance implementation.

The Company, as a company in PVML (Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya/Venture Capital Companies, Micro Financial Institutions, and Other Financial Service Institutions) sector, is trying to follow OJK's roadmaps by implementing sustainable finance in its business. However, due to its complexity, sustainable finance still has not become the focus in the Company's business.

As OJK wrote in their Sustainable Finance Roadmap Part II (2021-2025) (Roadmap Keuangan Berkelanjutan Tahap II (2021-2025)) which is published in their official website, the biggest challenge in the implementation of sustainable finance is convincing companies and the people that efforts to gain profits will be better and long-lasting if done with natural resources and the social effects they incur to people in mind.

However, although the government's commitment to sustainability is evident, people don't seem to hold the same level of commitment. The government has spent great effort to stimulate both the demand and supply sides in economy to elevate advantages of sustainable products, but with economical slump in the first half of the year and the fragile stability the later half of the year had, demand from people naturally slumped. With the decreased overall demand from the people, it was hard for the Company to encourage people to purchase sustainable and environmentally-friendly assets for their business.

Furthermore, although the implementation of sustainable finance has been conducted for almost ten years, the market for sustainable finance products is still hard for the Company to enter and very segmented. One of sustainable finance products that can be used as an example in this case is

Green Loan or “*Pinjaman Hijau*”. Although the product is evidently good for the environment, the consequential obligation to report the customers who use Green Loan made it not very appealing to finance companies. That is why, for the time being the Company still does not have any other option except using common loan which interest is more competitive with no complex reporting obligation.

From the customers’ perspective, customers tend to choose more efficient products than the environmentally friendly ones. One of the reasons behind the lack of people’s enthusiasm for environmentally friendly products is the lack of adequate supporting facilities. The electric vehicle is one of the examples. The price is not too expensive and their daily maintenance cost is also quite low compared to conventional vehicle. However, the depreciation of electric vehicle is rapid and the number of charging station is very limited compared to gas stations in Indonesia. Considering those risks, electric vehicle is deemed as having quite the maintenance risk. Those factors make finance companies hesitant to increase their funding for electric vehicles.

On the other hand, the Company keeps focusing on corporate sector so there are more funding with investment purpose. The development of general environmentally friendly products/technology may not be so fast and many customers still use conventional products due to most of the green technology being more costly, but the environmentally friendly products/technology in the corporate sector still show some promising growth. The Company will wait and keep monitoring the demands from customers.

3. Directors’ Commitment in the Realization of Sustainable Finance

The management has had and kept its commitment in implementing sustainable finance. It is because the implementation of sustainable finance is in line with the vision of the Company’s parent company, MUFG Finance and Leasing Co., Ltd. (MUFL) and also in line with MUFG group’s strategy. The Company has been supporting the implementation of sustainable

finance, not only by supporting the financing of environmentally friendly products, but also from the internal's operational side.

4. Sustainable Finance Performance Achievement

Unit Type	Financing Type	Financing O/S as of December 2025
Vehicle	Investment Financing	95,918,771,009
Battery-Based Assets	Investment Financing	7,084,938,131
Electricity-Based Assets	Investment Financing	8,471,562,355
Medical Equipment	Investment Financing	4,131,554,255
LED	Investment Financing	1,297,320,874
Total		116,904,146,625

5. Challenges in Achieving the Implementation of Sustainable Finance

As explained above, the demand for environmentally friendly products is still quite low because the overall low demand in 2025. Furthermore, people still seem to think that the risk, such as maintenance risk for electric vehicles, outweighs the benefit the products offer. From the funding side, Green Loan does not offer significant benefits that distinguish it from conventional loans and has more report obligation. Before the Company can further implement sustainable finance-related programs, the Company first needs to learn the adequacy of it from cost and benefit's perspective. For now, the Company will still focus on cost effectiveness in the implementation of sustainable finance program.

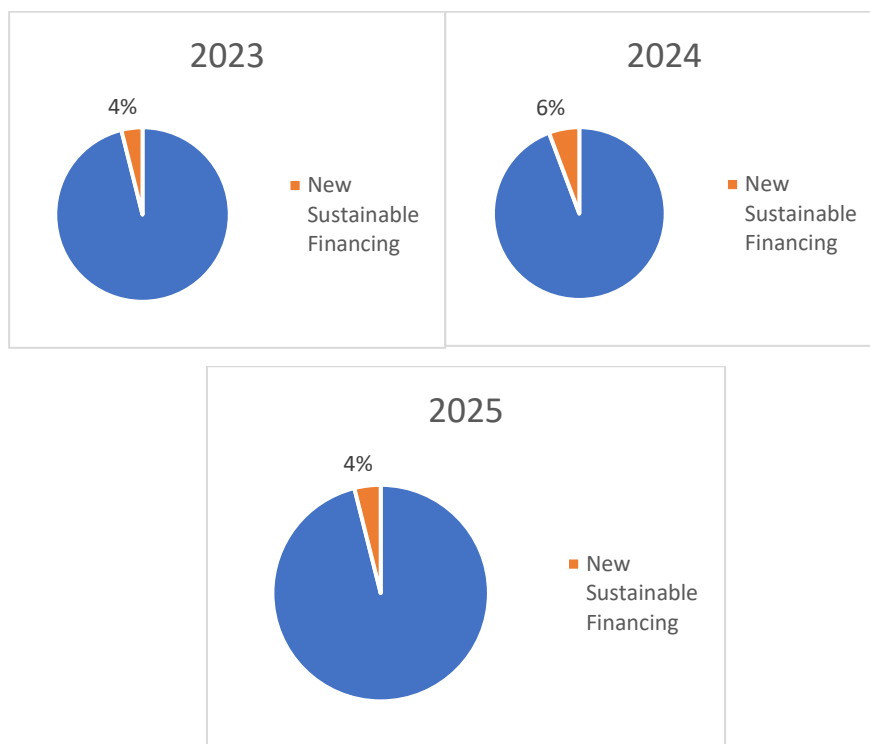
b. Implementation of Sustainable Finance

1. Achievement of Sustainable Finance Implementation (Economy, Social, and Environment)

a. Economy Aspects

Indicators	2023	2024	2025
New Financing	1,309,430,155,683	1,031,667,806,797	1,226,824,302,351
New Sustainable Financing	53,228,042,417	62,471,733,669	50,011,033,380
Ratio	4.06%	6.06%	4.08%

New Sustainable Financing in 2023-2025



Based on above table and charts, the share of new sustainable financing peaked in 2024 even though the total new financing amount is lower than both 2023 and 2025. However, in 2025, the Company managed to secure new financing to some electric vehicles and the overall outstanding balance of sustainable financing also increased.

The Company continued to diversify its sustainable finance products by financing electric vehicles, electric-based assets, and battery-based assets such as electric forklift and lithium battery powered assets. Going forward, the Company will keep doing its best efforts in order to attain more business opportunities about environmentally friendly products.

b. Environmental Aspects

Financing Environmentally-Friendly Assets

In 2025, the Company continued financing more sustainable assets, such as vehicles with Euro 4 and Euro 5 emission standard and electric vehicles. European Emission Standards, with its level “Euro”, is a vehicle emission standard created by the European Union for vehicles and ships used and sold in European Union and European Economic Area. Although the standard is mainly used in European Union nations, auto manufacturers produces their vehicles to conform with it.

Until 2025, there were 6 Euro standards and each standard applies for different type of vehicle. Euro 4 and Euro 5 vehicles that are the assets the Company financed are said to be nicer to environment compared to their predecessors. Therefore, the increase in the Company’s financing for Euro 4 and Euro 5 assets can be seen as the realization of the Company’s commitment in contributing to the preservation of environment.

ESG Checklist

The Company also adopts and implements rules and procedures about environmental and social risks from Mitsubishi UFJ Group (MUFG). The implementation of those rules and procedures is apparent in the Company’s assessment for new financing which is done with environmental and social risks checklist.

For contracts with amount more than USD 500,000 portfolio, the Company uses Environment and Social Risks Checklist (ESG checklist) as well to ensure that their business is in line with the ESG principles

that the Company adopts. The Company adopts said ESG principles from its parent company which in turn ensures the implementation of ESG in each of its subsidiaries.

In the ESG principles, the Company is obligated to check whether the financing is in the prohibited category or to be avoided category. The prohibited category in the Company includes financing transactions that have negative effects to the wetlands according to the Ramsar Convention and UNESCO's World Heritage sites. Financing transactions in to be avoided category are transactions that have negative effects to areas with high conservation value, transactions for the development of new coal mining site, etc.

One of the reasons the Company adopts the checklist is to help it become more careful in its financing, especially to sectors with negative effects to the environment. Below is the image of the checklist the Company uses.

【Prohibited transactions】	
1	Illegal transactions and transactions for illegal purposes
2	Transactions which violate public order and good morals
3	Transactions that have a negative impact on the wetlands designated by the Ramsar Convention
4	Transactions that have a negative impact on the sited designated as a UNESCO World Heritage
5	Transactions violating the Convention on International Trade in Endangered Species of Wild Fauna and Flora (Washington Convention)* * Taking into consideration country specific considerations
6	Transactions involving the use of child labor or forced labor
7	Cluster Munitions and Inhumane Weapons Manufacturing
【Transactions to be avoided in principle】	
8	Transaction that have a negative impact on Indigenous Peoples Communities
9	Land expropriation leading to involuntary resettlement
10	Transaction that have a negative Impact on High Conservation Value areas
11	Credit transaction for new coal-fired power generation
12	Credit transaction for new coal-mine developments
13	Credit transaction on the mining of new oil sands and the new mining of oil and gases in the Arctic Circle (region of north of 66°33 minutes north latitude)
14	Credit transaction for new large-scale hydropower plants (Note)New hydropower plants with dam walls over 15 meters high and an output of 30
15	Credit transaction on deforestation business, including the management of plantations
16	Credit transaction of palm oil plantation ownership and management business

Mangrove-Planting

Other than business-related activities, the Company also did a mangrove-planting activity in July 2025 together with Lindungi Hutan, a non-profit organization that provides tree-planting services in locations in need to preserve the surrounding area's ecosystem. The mangrove-planting activity was done in Sukawali Village, Tangerang Regency, Banten on 4 July 2025. Together with the local mangrove farmers from Lindungi Hutan, 10 representatives of the Company planted 500 mangrove seedlings.



As of 11 March 2026, the trees have absorbed 27.81 KgCO₂eq of Carbon and Greenhouse Gas (GHG).

c. Social Aspects

Donasi Barang

Continuing its long-time partnership with Donasi Barang, the Company continued to collect unused stuff from employees in Drop Box put in the Company's main office and branches. When the box was filled, the secondhand stuff within were picked up by Donasi Barang to be sorted and distributed. Stuff that were still usable and had sale value would be distributed and/or sold, and the money from the sale would then be used for the organization's other programs, such as Cagar Foundation, Rumah Autis, Sekolah Sakura, etc.

The following are the photos of mentioned Drop Box.



Thanks to employees' enthusiasm, Donasi Barang did several pick-ups in 2025. The report of the pick-up is as follows:

LAPORAN
Program Drop Box Donation
PT. BOT FINANCE INDONESIA



No.	Tanggal Pick Up	Jenis Barang	Jumlah
1.	Sabtu, 15 Maret 2025 (BOT Finance - Surabaya)	Pakaian Kerudung Sepatu Elektronik Peralatan Bayi Tidak Layak	15 25 4 1 unit Printer 5 pcs Empeng Bayi 25
2.	Kamis, 24 April 2025 (BOT Finance - Purwakarta)	Pakaian Kerudung Sepatu Tas Buku Boneka Tidak Layak	193 3 5 1 1 Dus 11 34
3.	Jum'at, 20 Juni 2025 (BOT Finance - Jakarta)	Pakaian Sepatu Tas Buku Lain-lain Tidak Layak	121 3 6 67 2 pcs Gendongan Bayi 100
4.	Jum'at, 3 Oktober 2025 (BOT Finance - Jakarta)	Pakaian Tas Tidak Layak	141 5 153

Although originally not included in the Company's Sustainable Finance Plan for 2025, when flash flood struck northern Sumatra (Aceh, North Sumatra, and West Sumatra provinces) in late November 2025, the Company donated ten million Rupiah as a company and the employees donated various basic necessities items such as food, blankets, mineral water, etc via Donasi Barang. The donation was distributed to the victims in the middle of December.



2. Explanation About Accomplishments and Challenges Including Important Events During Reporting Period

✓ Non-Performing Finance (NPF) Quality Control

To control the Company's credit quality, the Company enforces a strict selection process before funding customers and supervises the credit movement to prevent it from becoming non-performing finance. The Company uses a high parameter to minimize the possibility of funding applications becoming non-performing finances in the future.

For existing funding facilities, the Company endeavors to strengthen collection activities that focus on the retrieval of assets after the facilities start to halt. The Company has succeeded in handling its non-performing finance with termination and debt restructuring. From the journal side, the Company also booked sufficient allowance for doubtful account before financing facilities fully become non-performing finances. With integrated control from the start to the completion of the facilities, the Company is able to keep the quality of its financing portfolio and keep the Company's non-performance financing ratio controlled.

To maintain its financial soundness level, the Company booked 20 billion Rupiah of credit cost in 2025 to mitigate the credit risk. This

risk mitigation strategy ensures that the Company's Net NPF ratio remains strictly compliant with OJK regulations.

c. Strategy to Achieve Target

1. Management of Sustainable Finance Implementation Risk

The implementation of sustainable finance in the Company at the moment is deemed as having a low risk because the facilities has passed tight selection and strict control before they got funding, and at the moment they are still in the current collectability. To maintain the quality of the facilities, the Company will keep monitoring the payment of those facilities and swiftly take collection measures if any of those facilities' payment starts to halt.

2. Grabbing Opportunity and Business Prospect

With Indonesia's stable growth in household consumption and Fast Moving Consumer Goods (FMCG), transportation and storage industry has had a considerable amount of demands with the object of the funding of said sectors being mostly trucks. Seizing the opportunity, the biggest contributor to the Company's new disbursement in 2025 was the transportation and warehousing sector. The Company even succeeded in aligning its vehicle segment with sustainable finance by financing electric vehicles amounting to 2 million Rupiah.

3. Explanation About External Economy, Social, and Environmental Situation that Might Affect Sustainability

The Company's financing in 2025 mainly consists of transportation and storage followed by mining and processing sectors. Indonesia's stable household consumption, shown by stable year-on-year Household Consumption Index by BPS-Statistics Indonesia, supported Fast Moving Consumer Goods (FMCG) industry which supported transportation and distribution sector. Aside from that, the stable growth of Indonesia's digital economy, especially *e-commerce* sector, also greatly supports the Company's business.

VI. Sustainable Governance

The implementation of the Company's governance is ensured with tools and forums, such as Standard Operational Procedures (SOP) and various supporting committees which discuss various issues emerging from various risks/factors. They are done in hopes of finding a solution together and mitigate future risks. The following are committees under Board of Directors:

- 1) *Asset and Liability Management Committee*
- 2) *Compliance Committee*
- 3) *Credit Risk Control Committee*
- 4) *IT Risk Management Steering Committee*
- 5) *Operation Committee*
- 6) *Risk Management Committee*

The Company also has committees directly under the supervision of Board of Commissioners, such as:

- 1) *Audit Committee*
- 2) *Risk Monitoring Committee*
- 3) *Remuneration and Nomination Committee*

With the help of aforementioned committees, the Company ensures that its operation is in line with OJK regulations, especially regulations related to governance. The implementation of sustainable governance in the Company is conducted with the following steps:

1. The entire governance and sustainable finance is coordinated by the Corporate Planning Unit (CPU). The implementation is done with the help of other units, mainly the Credit Unit. The program will then be reported in the agenda of Operation Committee meeting that is attended by all Directors and Unit Heads to make sure the entirety of the organization get the newest information about sustainable finance.
2. CPU also helps Directors prepare sustainable finance action plan and report to the Board of Commissioners every year so all Commissioners is informed and can give feedbacks and advice for the future development of the implementation of sustainable finance.

Although it was done not during 2025, share transfer from AJB Bumiputera 1912 to MUFL was done in February 2026. By this acquisition of share by MUFL as controlling shareholder of the Company, it is expected the governance of the Company becomes much stronger.

VII. Sustainable Performance

a. Activities to Ingrain Sustainable Culture

To improve employees' contribution in sustainability, the Company worked together with Donasi Barang so employees can contribute directly to environmentally friendly activity. Employees' response to the donation program is quite good. The Company is also still implementing Work from Home (WFH) program which has been started in 2020. This program is seen as a good way to help the Company lessens its operational expenses.

The above programs involved employees and they showed positive response. Therefore, the Company will keep doing these programs as a part of the implementation of sustainable culture.

b. Economy Performance as of December 2025

While new disbursements accelerated significantly in the second half of 2025 following a slow start to the year, the Company ultimately fell short of its annual target. This also affected the average balance of assets in 2025 to IDR 1,862,107,544,791 which was lower than average balance of assets in 2024 of IDR 1,987,106,592,821.

	Fiscal Year 2025	
	Plan	Realization
New Financing	1,301,150,000,000	1,226,824,302,351
Vehicle	566,762,938,448	534,387,692,856
Machinery	252,318,984,321	237,905,746,385
Heavy Equipment	482,068,077,232	454,530,863,110

Outstanding Balance	1,967,397,479,960	1,968,203,917,668
Vehicle	815,068,458,969	799,243,539,647
Machinery	457,399,602,879	448,518,984,651
Heavy Equipment	694,929,418,112	681,437,052,096

The decline of average balance of assets in 2025 resulted the Company's lower revenue which could not cover the expenses. Lower income and relatively big credit related cost caused deficit in FY2025. Below is the overview of the Company's financial performance in 2025.

	Fiscal Year 2025	
	Plan	Realization
Revenue	264,228,093,581	194,971,723,231
Expenses	(261,253,093,581)	(199,055,272,858)
Profit Before Tax	2,975,000,000	(4,083,549,627)
Earning Tax	0	88,693,386
Profit After Tax	2,975,000,000	(3,994,856,241)

c. Social Performance

1. The Company's Commitment in Providing Equal Service to Customers

Most of the Company's customers are from the corporate sectors so the Company enforces the same requirements and same application process on them for new financing. The Company can request additional documents to support application depending on customer's condition. As long as customers fulfill the requirements to get a financing facility, The Company can always process the disbursement while conforming to the internal rules and regulations that are in force. The Company ensures the compliance with the regulations and ensures equal service provision for all customers.

2. Workforce

The Company tried continuously to develop the quality of its manpower while also taking sustainable factors into consideration. The Company will

keep developing its manpower by improving the hard skills and soft skills of employees through various trainings that can be attended by all employees. This improvement in the quality of manpower will also contribute well in the Company's sustainability.

The Company realized one of the things that it needed to strengthen in order to sustain is risk management. Therefore, in an effort to spread awareness and strengthen basic knowledge about risks, the Company focused on risks-related trainings in 2025. Moving forward, the Company expects that those training will help strengthen risk management on all level of the organization.

Some of the training the Company provided to the employees in 2025 are:

- *Workshop Analyze Suspicious Financial Transactions*
- *Risk Management Training*
- *IT Risk Management*
- *Training Financial Analyst*
- *Training Risk Awareness & Leadership*

Other than trainings, the Company also ensure that its employees get wage according to the regional minimum wage regulation. Comparison ratio between the lowest paid employee with the regional minimum wage in 2025 is 1%, 1.16%, and 1% for Jakarta, Bandung, and Surabaya respectively.