



Enhancing Progress



Jalan Tol Pemalang-Batang
Pemalang-Batang Toll Road

Sumber: Dokumentasi IIF | Source: IIF Documentation

Tema Laporan Report Theme

Enhancing Progress

PT Indonesia Infrastructure Finance (IIF) terus meningkatkan kualitas dan skala dampak dari setiap pembiayaan infrastruktur yang dilakukan. "Enhancing Progress" mencerminkan adaptasi dan inovasi Perseroan dalam menghadirkan solusi pembiayaan yang relevan bagi proyek-proyek strategis nasional, dengan tetap memperkuat kualitas portofolio dan tata kelola yang berintegritas. Melalui integrasi aspek Lingkungan, Sosial, dan Tata Kelola (LST) yang lebih dalam serta penguatan ekosistem kemitraan, Perseroan berupaya mengakselerasi kemajuan pembangunan nasional yang inklusif, tangguh, dan berkelanjutan bagi generasi mendatang.

PT Indonesia Infrastructure Finance (IIF) continues to improve the quality and scale of the impact of every infrastructure financing project it undertakes. "Enhancing Progress" reflects the Company's adaptability and innovation in delivering relevant financing solutions for national strategic projects, while continuing to strengthen portfolio quality and governance with integrity. Through deeper integration of Environmental, Social, and Governance (ESG) aspects and the strengthening of the partnership ecosystem, the Company strives to accelerate inclusive, resilient, and sustainable national development for future generations.



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Pernyataan Anggota Dewan Komisaris Tentang Tanggung Jawab Atas Laporan Keberlanjutan Tahun 2025

Statement of Members of the Board of Commissioners on Responsibility for the 2025 Sustainability Report

Kami yang bertanda tangan di bawah ini, Dewan Komisaris PT Indonesia Infrastructure Finance menyatakan bahwa semua informasi dalam Laporan Keberlanjutan IIF Tahun 2025 telah disampaikan sesuai dengan POJK No. 51/POJK.03/2017, dan bertanggung jawab penuh atas kebenaran isi Laporan. Laporan ini disusun oleh Direksi dan telah mendapat persetujuan Dewan Komisaris, untuk disampaikan kepada para pemangku kepentingan.

We, the undersigned, the Board of Commissioner of PT Indonesia Infrastructure Finance declare that all information in IIF's Sustainability Report 2025 has been submitted in accordance with OJK Regulation No. 51/POJK.03/2017 and we are fully responsible for the correctness of the contents in the Report. This report was prepared by the Board of Directors and has received approval from the Board of Commissioners, to be submitted to stakeholders.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement was truthfully made.

25 Maret 2026 25 March 2026

Dewan Komisaris
Board of Commissioners

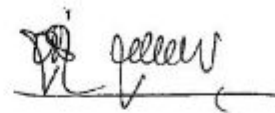


Darmin Nasution

Presiden Komisaris dan Komisaris Independen
President Commissioner and Independent Commissioner



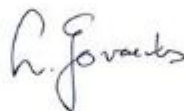
Rinaldi Firmansyah
Komisaris Independen
Independent Commissioner



Rizal Bambang Prasetyo
Komisaris Independen
Independent Commissioner



Oza Olavia
Komisaris
Commissioner



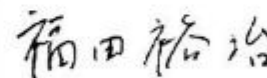
Lodewijk Govaerts
Komisaris
Commissioner



Marc Oliver Juenemann
Komisaris
Commissioner



Supriya Prakash Sen
Komisaris
Commissioner



Yuji Fukuda
Komisaris
Commissioner

Pernyataan Anggota Direksi Tentang Tanggung Jawab Atas Laporan Keberlanjutan Tahun 2025

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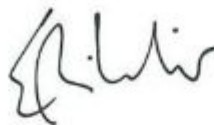
This statement was truthfully made.

25 Maret 2026 25 March 2026

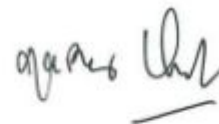
Direksi
Board of Directors



Rizki Pribadi Hasan
Presiden Direktur
Chief Executive Officer



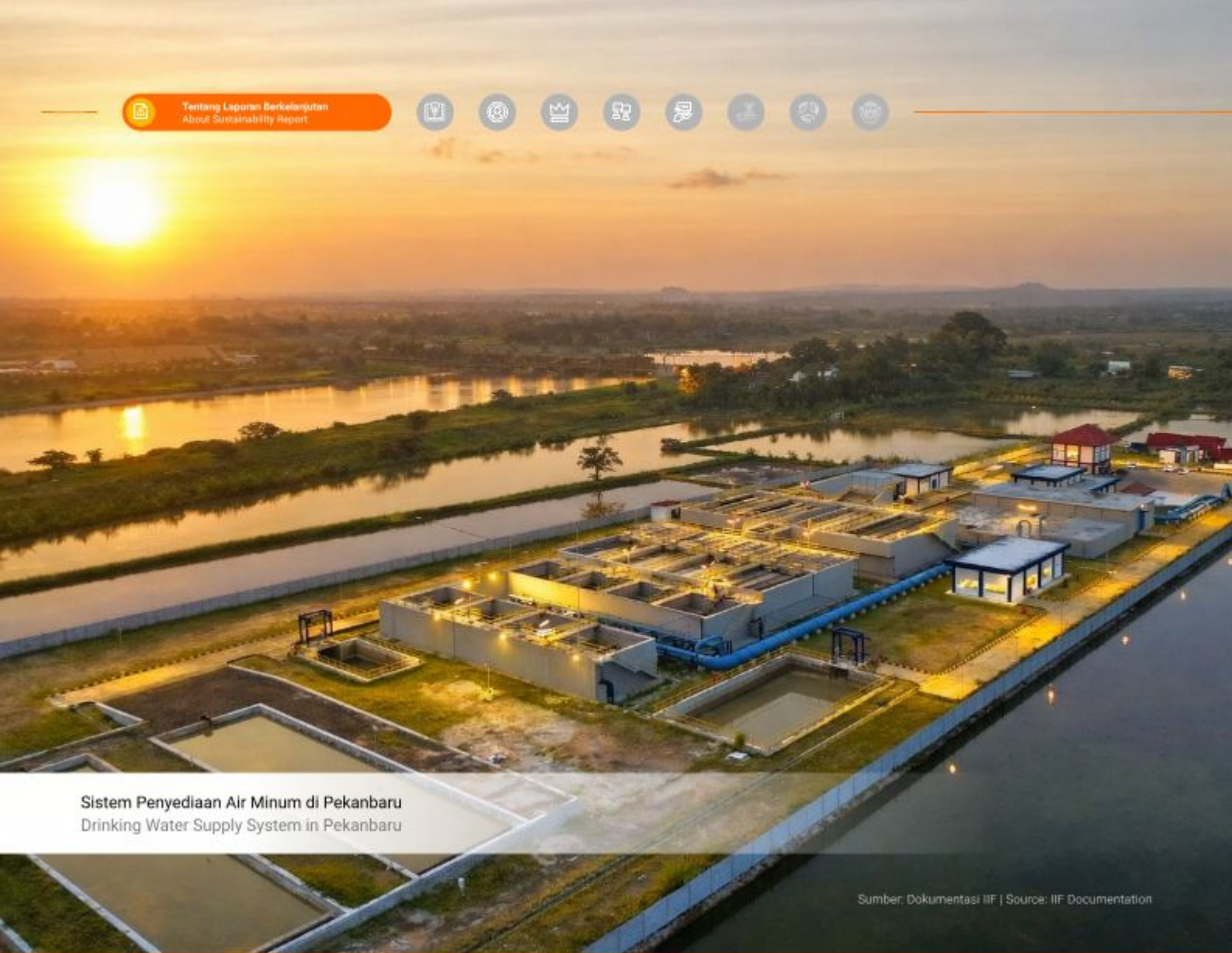
Eri Wibowo
Direktur Keuangan
Chief Financial Officer



Lestari Andaluscia Umardin
Direktur Risiko
Chief Risk Officer



Mohammad Ramadhan Harahap
Direktur Investasi
Chief Investment Officer



Sistem Penyediaan Air Minum di Pekanbaru
Drinking Water Supply System in Pekanbaru

Sumber: Dokumentasi IIF | Source: IIF Documentation

Tentang Laporan Keberlanjutan

About the Sustainability Report

PT Indonesia Infrastructure Finance (“Perseroan” atau “IIF”) secara konsisten mengintegrasikan prinsip keberlanjutan ke dalam strategi dan pelaksanaan kegiatan bisnis. Sebagai wujud komitmen sekaligus bentuk transparansi kepada para pemangku kepentingan, Perseroan menerbitkan Laporan Keberlanjutan setiap tahun untuk menyajikan informasi dan perkembangan kinerja keberlanjutan.

PT Indonesia Infrastructure Finance (“the Company” or “IIF”) consistently integrates sustainability principles into its business strategy and operations. As a manifestation of its commitment and transparency to stakeholders, the Company annually publishes Sustainability Report to present information and developments in its sustainability performance.

Cakupan dan Batasan Laporan [GRI 2-2]

Scope and Limitations of the Report

Ruang lingkup pelaporan meliputi aktivitas satu entitas, yaitu PT Indonesia Infrastructure Finance, di Kantor Pusat Perseroan di Jakarta, Indonesia, mencakup seluruh inisiatif dan dampak yang terkait langsung dengan lokasi tersebut, kecuali jika dinyatakan secara khusus untuk kegiatan di wilayah operasi Perseroan. Per 31 Desember 2025, Perseroan tidak memiliki entitas anak maupun entitas terkait.

Meskipun ruang lingkup dan fokus pembahasan Laporan Keberlanjutan ini terbatas pada wilayah kerja di Kantor Pusat IIF, Perseroan juga dapat memasukkan informasi yang relevan mengenai kegiatan operasional, proyek atau kemitraan penting yang berkontribusi terhadap narasi keberlanjutan Perseroan secara keseluruhan. Dengan demikian, terdapat kemungkinan bahwa meskipun upaya telah dilakukan untuk memastikan cakupan yang komprehensif, kegiatan atau dampak tertentu mungkin berada di luar cakupan Laporan Keberlanjutan ini.

The scope of reporting covers the activities of one entity, namely PT Indonesia Infrastructure Finance, at the Company's Head Office in Jakarta, Indonesia, including all initiatives and impacts directly related to that location, unless specifically stated for activities in the Company's operating areas. As of December 31, 2025, the Company has no subsidiaries or related entities.

Although the scope and focus of this Sustainability Report is limited to the work area at IIF's Head Office, the Company may also include relevant information regarding operational activities, projects or important partnerships that contribute to the Company's overall sustainability narrative. Therefore, it is possible that despite efforts to ensure comprehensive coverage, certain activities or impacts may fall outside the scope of this Sustainability Report.

Standar Pengungkapan

Disclosure Standards

Penyusunan laporan ini mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) No. 51/POJK.03/2017, Surat Edaran OJK (SEOJK) 16/2021, serta standar internasional Global Reporting Initiative (GRI) Standards.

Untuk memudahkan penelusuran, Perseroan menandai rujukan standar GRI, GRI Financial Services (FS), SEOJK 16/2021 pada setiap halaman yang relevan dengan sistem penomoran berwarna (merah untuk GRI, hijau untuk FS, biru untuk SEOJK). Indeks GRI, FS, dan OJK disajikan pada bagian akhir laporan.

Perseroan juga menyediakan lembar umpan balik pada bagian akhir Laporan ini, sebagai salah satu media untuk pemangku kepentingan menanyakan maupun memberikan masukan atas Laporan Keberlanjutan Perseroan. Selama tahun 2025, Perseroan tidak menerima umpan balik atas Laporan Keberlanjutan Tahun 2024. ^[OJK 9.3]

This report has been prepared in accordance with Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017, OJK Circular Letter (SEOJK) 16/2021, and the Global Reporting Initiative (GRI) Standards.

For ease of reference, the Company has marked GRI, GRI Financial Services (FS), and SEOJK 16/2021 references on each relevant page using a color-coded numbering system (red for GRI, green for FS, blue for SEOJK). The GRI, FS, and OJK indexes are presented at the end of the report.

The Company also provides a feedback sheet at the end of this Report as a medium for stakeholders to ask questions or provide input on the Company's Sustainability Report. During 2025, the Company did not receive any feedback on the 2024 Sustainability Report. ^[OJK 9.3]

Periode Pelaporan dan Frekuensi [GRI 2-3]

Reporting Period and Frequency

Laporan ini menampilkan kinerja-kinerja utama Perseroan khususnya untuk aspek Ekonomi, Sosial, dan Lingkungan pada periode 1 Januari 2025 hingga 31 Desember 2025, selaras dengan periode pelaporan finansial Perseroan. Laporan Keberlanjutan Perseroan tahun 2025 merupakan penerbitan laporan tahun ketujuh, diterbitkan pada April 2026 dan dapat diakses di situs web resmi (<https://iif.co.id/en/investor/financial-informations/sustainability-report/>).

This report presents the Company's key performance indicators, particularly in terms of Economic, Social, and Environmental aspects for the period from January 1, 2025 to December 31, 2025, in line with the Company's financial reporting period. The Company's 2025 Sustainability Report is the seventh annual report, published in April 2026 and accessible on the official website (<https://iif.co.id/en/investor/financial-informations/sustainability-report/>).

Penyajian Kembali Informasi [GRI 2-4]

Restatement of Information

Laporan ini memuat sejumlah data yang disajikan kembali (*restatement*), dan disebutkan pada data terkait. Pada beberapa pengungkapan, disajikan data historis dalam tiga tahun terakhir sebagai gambaran kinerja yang konsisten bagi pemangku kepentingan.

This report contains a number of restated data, which are mentioned in the relevant data. In some disclosures, historical data for the last three years is presented to provide stakeholders with a consistent picture of performance.



Penjaminan Eksternal [GRI 2-5]

External Assurance

Perseroan menggunakan penjaminan eksternal independen untuk menilai dan memberikan verifikasi tertulis, guna memastikan serta meningkatkan kualitas Laporan Keberlanjutan. Penunjukan penjamin eksternal dilakukan dengan mempertimbangkan pengalaman, jaringan internasional, profesionalisme, serta independensi terhadap Perseroan dan pihak terkait. Verifikasi tertulis disajikan dalam "Penjaminan eksternal atas Laporan Keberlanjutan Perseroan 2025" yang terdapat pada halaman 164-168. Pelaksanaan penjaminan eksternal ini mengacu pada standar dan tingkat penjaminan yang sesuai. [GJK G.1] [GRI 2-5]

The Company uses independent external assurance to assess and provide written verification to ensure and improve the quality of the Sustainability Report. The appointment of external assurance providers is based on their experience, international network, professionalism, and independence from the Company and related parties. The written verification is presented in the "External Assurance on the Company's 2025 Sustainability Report" found on pages 164-168. The implementation of external assurance refers to the appropriate standards and levels of assurance. [GJK G.1] [GRI 2-5]

Topik Material

Materiality Topics

Topik material adalah isu-isu yang dinilai memberikan dampak dari kegiatan Perseroan yang paling signifikan terhadap ekonomi, lingkungan, dan masyarakat, termasuk dampak terhadap hak asasi manusia, sebagaimana mengacu pada GRI Topic Standards 2021 serta GRI G4 untuk Sektor Keuangan. Pembahasan kinerja keberlanjutan dalam laporan ini difokuskan pada topik-topik material yang ditetapkan Perseroan melalui metode dan mekanisme yang selaras dengan konteks keberlanjutan Perseroan.

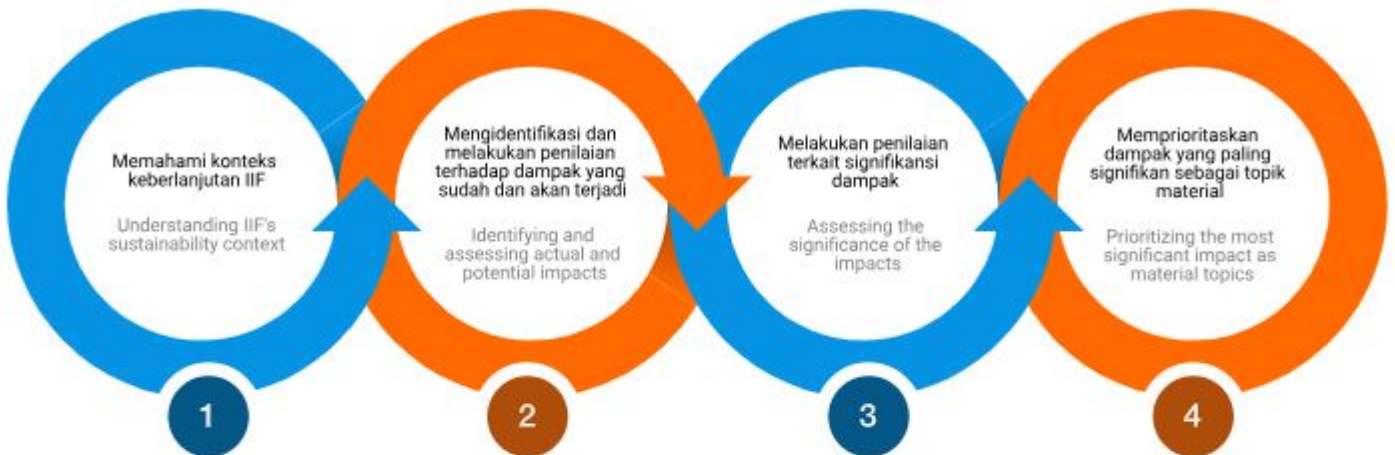
Material topics are issues that are considered to have the most significant impact of the Company's activities on the economy, environment, and society, including the impact on human rights, as referred to in the GRI Topic Standards 2021 and GRI G4 for the Financial Sector. The discussion of sustainability performance in this report focuses on material topics determined by the Company through methods and mechanisms that are in line with the Company's sustainability context.

Penentuan Topik Material [GRI 3-1]

Materiality Topics Determination

Penetapan topik material dilakukan melalui empat tahap, sebagaimana dijelaskan pada bagan ini.

The determination of material topics was carried out in four stages, as explained in this chart.



Metodologi Penentuan Topik Material

Methodology for Determining Material Topics

Mengacu pada GRI 3 (Topik Material), Perseroan menerapkan pendekatan yang terstruktur dan sistematis untuk mengidentifikasi serta memprioritaskan topik keberlanjutan dengan dampak ekonomi, lingkungan, sosial, dan tata kelola yang paling signifikan. Proses ini terdiri dari empat langkah utama, dengan tiga langkah pertama berfokus pada identifikasi dan penilaian dampak secara berkelanjutan sebagai bagian dari aktivitas sehari-hari Perseroan dan keterlibatan pemangku kepentingan. Dengan mekanisme ini, Perseroan dapat mengelola dampak yang berkembang maupun yang baru muncul, terlepas dari siklus pelaporan.

Referring to GRI 3 (Material Topics), the Company applied a structured and systematic approach to identify and prioritize sustainability topics with the most significant economic, environmental, social, and governance impacts. This process consisted of four main steps, with the first three steps focusing on the identification and assessment of impacts on an ongoing basis as part of the Company's daily activities and stakeholder engagement. With this mechanism, the Company can manage both evolving and emerging impacts, regardless of the reporting cycle.

Untuk memastikan penilaian yang komprehensif, Perseroan menyebarkan kuesioner keterlibatan pemangku kepentingan kepada pihak internal dan eksternal, termasuk pemegang saham, mitra pendanaan, vendor, mitra investasi klien, dan mitra klien *advisory*, guna menghimpun pandangan tentang isu-isu keberlanjutan utama dan tingkat signifikansinya dari beragam perspektif. Pada tahap akhir, Perseroan memprioritaskan dampak paling signifikan untuk dilaporkan, sehingga topik material mencerminkan dinamika kegiatan organisasi, hubungan bisnis, dan komitmen keberlanjutan yang lebih luas.

Perseroan melakukan analisis topik material pada tahun 2023 yang selanjutnya ditinjau ulang setiap tahun. Pada tahun 2025, Perseroan telah melakukan peninjauan ulang atas topik material yang disajikan dalam Laporan Keberlanjutan 2024. Perseroan menilai, topik-topik material tersebut masih relevan dengan aktivitas Perseroan selama tahun 2025.

To ensure a comprehensive assessment, the Company distributed stakeholder engagement questionnaires to internal and external parties, including shareholders, funding partners, vendors, investment clients, and advisory clients, to gather views on key sustainability issues and their level of significance from a variety of perspectives. In the final stage, the Company prioritized the most significant impacts for reporting, so that the material topics reflect the dynamics of the organization's activities, business relationships, and broader sustainability commitments.

The Company conducted a material topic analysis in 2023, which will be reviewed annually. In 2025, the Company reviewed the material topics presented in the 2024 Sustainability Report. The Company assessed that these material topics remain relevant to the Company's activities during 2025.

Daftar Topik Material [GRI 3-2]

Material Topics List

Berdasarkan hasil evaluasi dampak dan peninjauan kembali atas konteks organisasi pada periode pelaporan ini, Perseroan menyatakan bahwa seluruh topik material pada periode sebelumnya masih relevan untuk tahun 2025. Berikut ini daftar topik material yang dilaporkan pada laporan ini.

Based on the results of the impact assessment and review of the organizational context during this reporting period, the Company declared that all material topics from the previous period remain relevant for 2025. The following is a list of material topics reported in this report.

| Topik Material Material Topic | Alasan Mengapa Material Reasons for Materiality |
|---|---|
| GRI 201 Kinerja Ekonomi Economic Performance | <p>Sebagai lembaga pembiayaan infrastruktur, kinerja ekonomi IIF secara langsung mencerminkan kemampuan dalam menjalankan mandat pembangunan nasional. Hal ini menjadi fondasi utama kepercayaan investor, kreditur, maupun pemangku kepentingan lainnya. Pengelolaan kinerja ekonomi yang berkelanjutan sangat penting bagi Perseroan untuk terus mengalirkan modal ke proyek-proyek infrastruktur yang berdampak luas bagi masyarakat.</p> <p>As an infrastructure financing institution, IIF's economic performance directly reflects its ability to carry out its national development mandate. This becomes the main foundation of trust for investors, creditors, and other stakeholders. Sustainable economic performance management is very important for the Company to continue channelling capital to infrastructure projects that have a broad impact on society.</p> |
| GRI 203 Dampak Ekonomi Tidak Langsung Indirect Economic Impacts | <p>Pembangunan infrastruktur memiliki efek berganda (<i>multiplier effect</i>) yang signifikan, mulai dari penciptaan lapangan kerja, kesejahteraan masyarakat di sekitar lokasi proyek, peningkatan infrastruktur, serta perbaikan sarana sosial. IIF sebagai lembaga pembiayaan infrastruktur perlu melaporkan bahwa setiap pembiayaan berdampak pada pemerataan pembangunan.</p> <p>Infrastructure development has a significant multiplier effect, ranging from job creation, community welfare around project sites, infrastructure improvement, and social facility improvement. As an infrastructure financing institution, IIF needs to report that every financing has an impact on equitable development.</p> |
| GRI 205 Anti Korupsi Anti-corruption | <p>Risiko korupsi dalam pembiayaan infrastruktur bersifat tinggi secara inheren, sehingga komitmen terhadap anti-korupsi menjadi aspek yang sangat penting bagi reputasi dan kelangsungan bisnis IIF. Sebagai lembaga keuangan non-bank, Perseroan berkomitmen untuk menjaga integritas dalam setiap transaksi yang dilakukan melalui penerapan kebijakan anti-korupsi. Inisiatif ini memastikan kepatuhan terhadap landasan peraturan perundang-undangan serta mendorong praktik bisnis yang beretika pada seluruh kegiatan usaha dan kerja sama yang dilaksanakan.</p> <p>The risk of corruption in infrastructure financing is inherently high, making a commitment to anti-corruption a critical aspect of IIF's reputation and business continuity. As a non-bank financial institution, the Company is committed to maintaining integrity in every transaction through the implementation of anti-corruption policies. This initiative ensures compliance with the legal framework and promotes ethical business practices in all business activities and partnerships.</p> |
| GRI 302 Energi Energy | <p>Konsumsi energi memegang peranan krusial dalam mendukung upaya pengurangan emisi serta peningkatan efisiensi operasional IIF. Inisiatif efisiensi energi yang diterapkan secara internal dapat memberikan dampak langsung dalam menurunkan emisi yang dihasilkan dari aktivitas bisnis utama Perseroan.</p> <p>Energy consumption plays a crucial role in supporting IIF's efforts to reduce emissions and improve operational efficiency. Energy efficiency initiatives that are implemented internally can have a direct impact on reducing emissions generated from the Company's main business activities.</p> |





Tingkat Materialitas

Level of Materiality

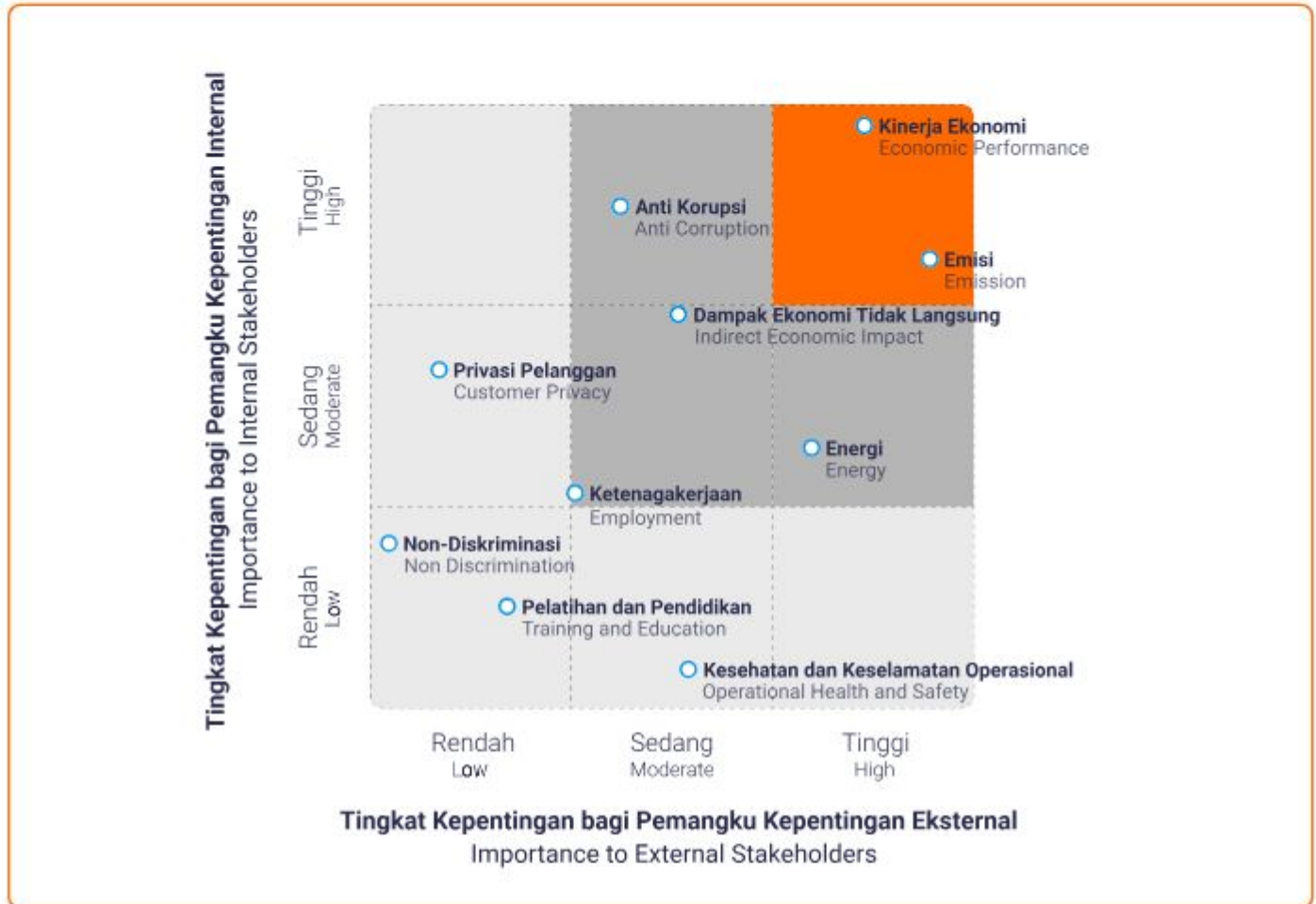
Untuk menentukan tingkat materialitas topik-topik yang disajikan dalam laporan ini, Perseroan telah melakukan survei tingkat materialitas melalui metode kuesioner, baik kepada pemangku kepentingan internal maupun eksternal. Hasil survei tersebut menunjukkan gambaran tingkat materialitas yang digambarkan sebagai berikut.

To determine the level of materiality of the topics presented in this report, the Company conducted a materiality level survey using a questionnaire-based method, involving both internal and external stakeholders. The results of the survey provide an overview of the level of materiality, as illustrated below.

| Topik Material Material Topic | Alasan Mengapa Material Reasons for Materiality |
|---|---|
| <p>GRI 305 Emisi GRK GHG Emissions</p> | <p>Inisiatif untuk mengurangi emisi merupakan hal yang sangat penting bagi agenda keberlanjutan IIF. Untuk itu, Perseroan mengelola dampak perubahan iklim melalui pelaksanaan kegiatan operasional dan pembiayaan yang rendah karbon, serta menyelaraskan inisiatif Perseroan dengan komitmen Indonesia sesuai Perjanjian Paris. Perseroan juga mengadopsi Protokol Gas Rumah Kaca sebagai standar acuan dalam pengukuran dan pelaporan emisi gas rumah kaca, guna memastikan akurasi, konsistensi, dan transparansi data emisi yang dilaporkan.</p> <p>Pada level proyek, Perseroan berkomitmen untuk meningkatkan upaya untuk mengurangi emisi Gas Rumah Kaca (GRK) dari proyek yang dibiayai sebagai pemenuhan Prinsip Sosial & Lingkungan (Prinsip S&E) No.3 tentang Pencegahan dan Pengurangan Polusi, serta Perubahan Iklim.</p> <p>Initiatives to reduce emissions are very important to IIF's sustainability agenda. To that end, the Company manages the impact of climate change through low-carbon operational activities and financing, and aligns the Company's initiatives with Indonesia's commitments under the Paris Agreement. The Company also adopts the Greenhouse Gas Protocol as a reference standard in measuring and reporting greenhouse gas emissions, to ensure the accuracy, consistency, and transparency of reported emissions data.</p> <p>At the project level, the Company is committed to increasing efforts to reduce greenhouse gas (GHG) emissions from financed projects in compliance with Social & Environmental Principle (S&E Principle) No. 3 on Pollution Prevention and Reduction, and Climate Change.</p> |
| <p>GRI 401 Kepegawaian Employment</p> | <p>Kualitas portofolio pembiayaan dan jasa advisory IIF sangat bergantung pada kompetensi, integritas, dan stabilitas tenaga kerja yang dimiliki. Oleh karena itu, praktik ketenagakerjaan yang baik dan adil berkontribusi langsung terhadap produktivitas organisasi.</p> <p>The quality of IIF's financing portfolio and advisory services is highly dependent on the competence, integrity, and stability of its workforce. Therefore, good and fair employment practices contribute directly to the organization's productivity.</p> |
| <p>GRI 403 Kesehatan dan Keselamatan Kerja Occupational Health and Safety</p> | <p>IIF berkomitmen memastikan lingkungan kerja yang aman dan sehat bagi seluruh karyawan. Meskipun profil risiko fisik Perseroan relatif rendah, kesehatan dan keselamatan kerja tetap dinilai material karena merupakan prasyarat produktivitas jangka panjang serta bentuk tanggung jawab nyata perusahaan terhadap pemangku kepentingan internalnya.</p> <p>IIF is committed to ensuring a safe and healthy working environment for all employees. Although the Company's physical risk profile is relatively low, occupational health and safety is still considered material as it is a prerequisite for long-term productivity and a form of the company's tangible responsibility to its internal stakeholders.</p> |
| <p>GRI 404 Pelatihan dan Pendidikan Training and Education</p> | <p>Kapasitas IIF dalam menilai dan membiayai proyek infrastruktur yang kompleks sangat bergantung pada keahlian teknis dan finansial karyawannya. Investasi dalam pelatihan dan pengembangan kompetensi menjadi prioritas strategis untuk memastikan kualitas analisis, inovasi layanan, dan daya saing perusahaan dalam jangka panjang.</p> <p>IIF's capacity to assess and finance complex infrastructure projects is highly dependent on the technical and financial expertise of its employees. Investment in training and competency development is a strategic priority to ensure the quality of analysis, service innovation, and the company's long-term competitiveness.</p> |
| <p>GRI 406 Nondiskriminasi Non-discrimination</p> | <p>IIF berkomitmen melindungi hak-hak karyawan, menerapkan prinsip kesetaraan dan keadilan sebagai wujud penghormatan terhadap Hak Asasi Manusia (HAM), sejalan dengan regulasi ketenagakerjaan yang berlaku.</p> <p>IIF is committed to protecting employee rights, implementing the principles of equality and fairness as a form of respect for human rights, in line with applicable labor regulations.</p> |
| <p>GRI 418 Privasi Pelanggan Customer Privacy</p> | <p>Sebagai lembaga pembiayaan infrastruktur, IIF mengelola data dan informasi sensitif milik mitra, investor, maupun pihak lain dalam setiap proses transaksi. Perlindungan privasi pelanggan merupakan kewajiban fundamental yang mendukung kepercayaan pemangku kepentingan serta menjaga reputasi Perseroan sebagai mitra keuangan yang andal dan bertanggung jawab.</p> <p>As an infrastructure financing institution, IIF manages sensitive data and information belonging to partners, investors, and other parties in every transaction process. Customer privacy protection is a fundamental obligation that supports stakeholder trust and maintains the Company's reputation as a reliable and responsible financial partner.</p> |

Tingkat Materialitas Topik Material IIF Tahun 2025

Materiality Level of IIF's Material Topics for 2025



Perseroan berkomitmen untuk sentiasa meningkatkan kualitas Laporan Keberlanjutan. Untuk itu, Perseroan menyediakan saluran umpan balik dan narahubung untuk mengakomodir korespondensi lebih lanjut. Formulir umpan balik tersedia pada halaman 173-176 laporan ini. Setiap masukan, saran dan pertanyaan lainnya dapat dikirimkan melalui alamat berikut: ^[GRI 2.3]

The Company is committed to continuously improving the quality of its Sustainability Report. To this end, the Company provides feedback channels and a designated point of contact to accommodate further correspondence. The feedback form is available on page 173-176 of this report. Any input, suggestions, or other inquiries may be submitted through the following contact details: ^[GRI 2.3]

Sustainability Council

PT Indonesia Infrastructure Finance

Prosperity Tower 53rd-55th Floor Lot 28,
 Sudirman Central Business District (SCBD)
 Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190, Indonesia
 Tel : (62-21) 5082 6600
 Fax : (62-21) 5082 6601
 E-mail : sustainability_council@iif.co.id





01

Ikhtisar Keberlanjutan

Sustainability Highlights



Sistem Penyediaan Air Minum di Pekanbaru
Drinking Water Supply System in Pekanbaru



Kinerja Aspek Ekonomi [OJK B.1][GRI G4 FS11]

Economic Aspect Performance

| | | | | |
|---|--|--|---|--|
| Total Aset Total Assets | | 2023 Rp 15.110 IDR 15,110 % (YoY) 5,01% 5,01% | 2024 Rp 14.655 IDR 14,655 Rp Miliar IDR Billion | 2025 Rp 15.389 IDR 15,389 |
| Revenue Pendapatan | | 2023 Rp 1.337 IDR 1,337 % (YoY) (1,14%) (1,14%) | 2024 Rp 1.376 IDR 1,376 Rp Miliar IDR Billion | 2025 Rp 1.360 IDR 1,360 |
| Laba/Rugi Profit/Loss | | 2023 Rp 104 IDR 104 % (YoY) 51,87% 51,87% | 2024 Rp 122 IDR 122 Rp Miliar IDR Billion | 2025 Rp 185 IDR 185 |
| Aset Investasi Investment Assets | | 2023 Rp 13.315 IDR 13,315 % (YoY) (13,92%) (13,92%) | 2024 Rp 12.351 IDR 12,351 Rp Miliar IDR Billion | 2025 Rp 10.632 IDR 10,632 |
| Komitmen Investasi Bersih Net Investment Commitment | | 2023 Rp 15.791 IDR 15,791 % (YoY) (26,01%) (26,01%) | 2024 Rp 16.076 IDR 16,076 Rp Miliar IDR Billion | 2025 Rp 11.894 IDR 11,894 |
| Persentase Aset Investasi dari Total Aset Percentage of Investment Assets to Total Assets | | 2023 88,12% 88,12% % (YoY) (18,02%) (18,02%) | 2024 84,28% 84,28% % | 2025 69,09% 69,09% |
| Jumlah Proyek yang dibiayai Number of Projects Financed | | 2023 61 61 Proyek Projects | 2024 54 54 | 2025 41 41 |

Komitmen Bersih atas Portofolio Investasi [OJK B.1] [GRI FS8]

Net Commitment for the Investment Portfolio



*Pada tahun 2025, terdapat perubahan kategori dan penyajian data kembali.

Kinerja Jasa Advisory [OJK F.3] [GRI FS8]

Advisory Service Performance





Kinerja Aspek Lingkungan [OJK B.2]

Environmental Performance



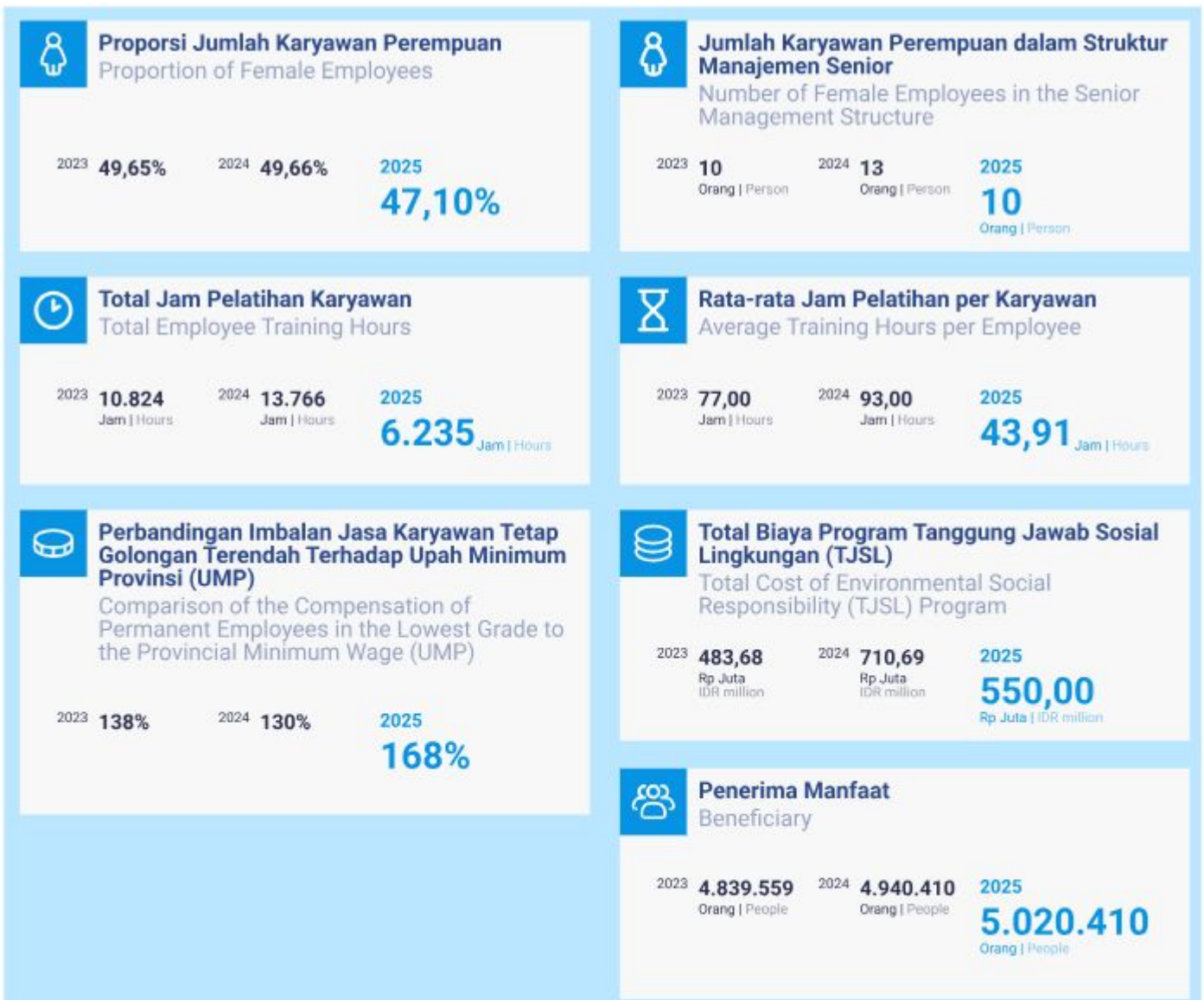
Kontribusi Proyek-proyek Infrastruktur yang Dibiayai IIF hingga 2025

Contribution of Infrastructure Projects Financed by IIF until 2025



Kinerja Aspek Sosial [OJK B.3]

Social Performance





Dampak Positif Berkelanjutan [GRI FS10]

Sustainable Positive Impact

Pembiayaan Proyek Jaringan Air Minum

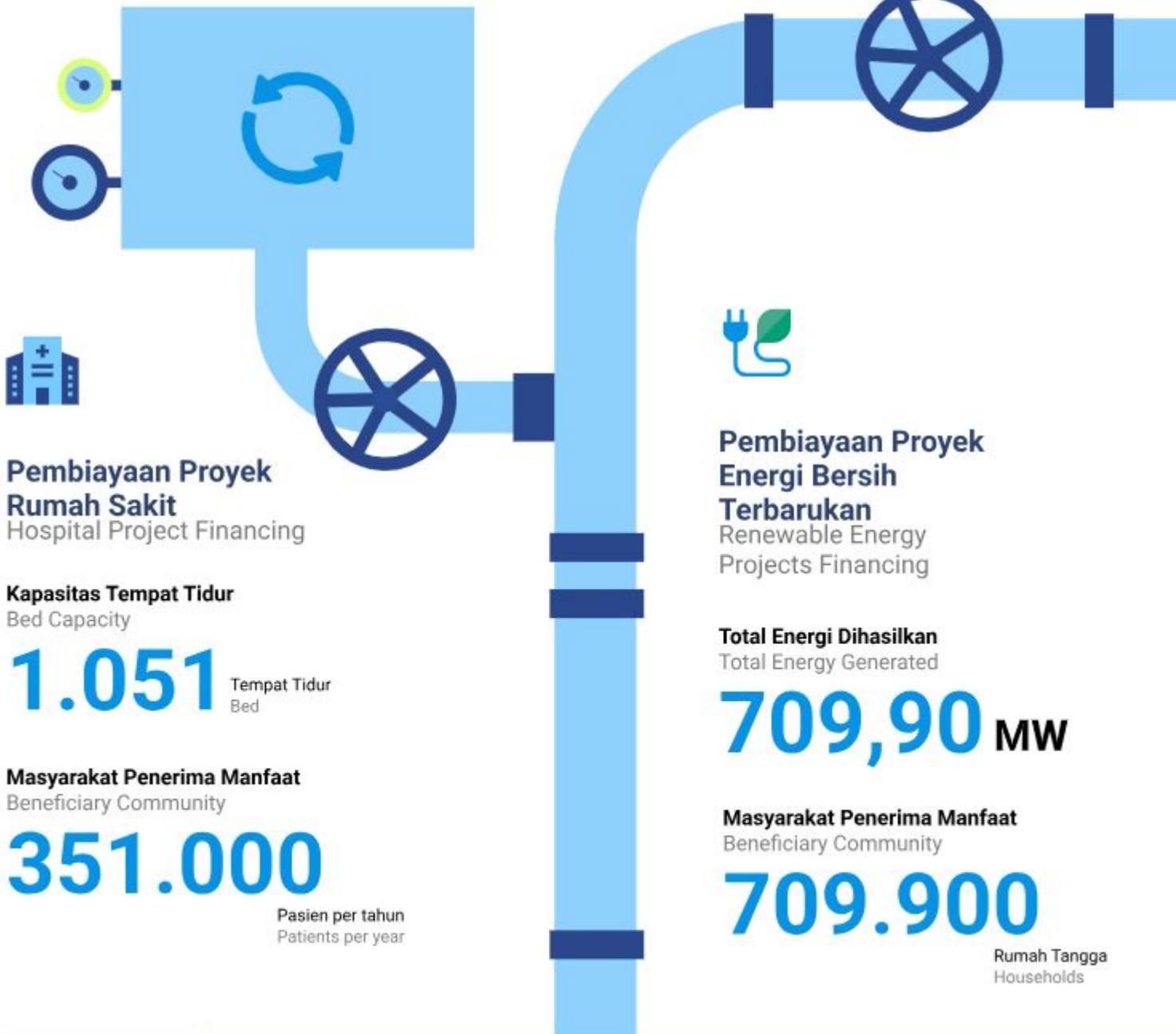
Drinking Water Installation Project Financing

Kapasitas Air
Water Capacity

27.501 liter per detik
litre per second 

Masyarakat Penerima Manfaat
Beneficiary Community

1,47 juta Rumah Tangga
1.47 million Households



Pembiayaan Proyek Rumah Sakit
Hospital Project Financing

Kapasitas Tempat Tidur
Bed Capacity

1.051 Tempat Tidur
Bed

Masyarakat Penerima Manfaat
Beneficiary Community

351.000 Pasien per tahun
Patients per year



Pembiayaan Proyek Energi Bersih Terbarukan
Renewable Energy Projects Financing

Total Energi Dihasilkan
Total Energy Generated

709,90 MW

Masyarakat Penerima Manfaat
Beneficiary Community

709.900 Rumah Tangga
Households



Pembiayaan Proyek Pembangunan Strategis

Strategic Development Project Financing

Pembangunan Jalan Raya
Road Construction

428 kilometer jalan tol
kilometers of toll roads

Pengembangan dan Pengoperasian Infrastruktur Perkeretaapian
railway Infrastructure Development

130 kilometer
kilometers

Pencapaian Utama Penerapan Keuangan Berkelanjutan [OJK B.1]

Sustainable Financing Implementation Key Achievements

Penerbitan Surat Berharga Perpetual Berwawasan Lingkungan IIF Tahun 2025

Issuance of IIF Green Perpetual Notes Year 2025

Rp 326,28 miliar
IDR 326.28 billion



Proyek Energi Bersih Terbarukan

Renewable Energy Projects

8 Proyek
Projects

Pencapaian Komitmen Investasi

Achievement of Investment Commitments



Rp 12,82 triliun
IDR 12.82 trillion

Total Komitmen Investasi Proyek Energi Terbarukan

Total Investment Commitment the Renewable Energy Projects

Rp 2,14 triliun
IDR 2.14 trillion



Penghargaan Awards



BEST INVESTOR/CREDITOR ON DEBT & PROJECT FINANCING ESG Kehati Award 2025

Pencapaian ini diraih atas keberhasilan mengintegrasikan prinsip ESG ke dalam 55 proyek infrastruktur di 16 provinsi selama periode 2023 hingga pertengahan 2024. Fokus proyek mencakup energi terbarukan, efisiensi energi, serta Kegiatan Usaha Berbasis Lingkungan (KUBL) yang mayoritas tersebar di luar Pulau Jawa.

This achievement was made possible by successfully integrating ESG principles into 55 infrastructure projects in 16 provinces during the period from 2023 to mid-2024. The projects focus on renewable energy, energy efficiency, and Environmentally-Based Business Activities (KUBL), most of which are located outside of Java.



GOLD STANDARD FOR IIF SUSTAINABILITY REPORTS The Asia Sustainability Reporting Rating (ASRRAT) 2025

Perseroan secara konsisten meraih Peringkat Emas dalam ajang Asia Sustainability Reporting Rating (ASRRAT) sejak 2021, termasuk pada periode penilaian 2024. Pencapaian ini menegaskan kualitas Laporan Keberlanjutan Perseroan yang telah memenuhi standar POJK 51/2017 serta standar Global Reporting Initiative (GRI). Peringkat ini menjadi bukti penerapan praktik terbaik global dalam transparansi kinerja ekonomi, lingkungan, dan sosial kepada publik.

The Company has consistently achieved a Gold Rating in the Asia Sustainability Reporting Rating (ASRRAT) since 2021, including in the 2024 assessment period. This achievement confirms the quality of the Company's Sustainability Report, which has met the standards of POJK 51/2017 and the Global Reporting Initiative (GRI) standards. This rating is proof of the implementation of global best practices in transparency of economic, environmental, and social performance to the public.



BEST INNOVATION IN SUSTAINABLE FINANCE IMPLEMENTATION Indonesia Green and Sustainable Companies Award (SWA Media) 2025

Perseroan meraih predikat Sangat Baik untuk kategori Best Innovation in Sustainable Finance Implementation dari SWA Media Group pada 10 September 2024. Penghargaan ini merupakan apresiasi atas konsistensi dan inovasi Perseroan dalam mengintegrasikan prinsip ESG ke seluruh aspek bisnis dan operasionalnya.

The Company received an Excellent rating in the Best Innovation in Sustainable Finance Implementation category from SWA Media Group on September 10, 2024. This award is an appreciation of the Company's consistency and innovation in integrating ESG principles into all aspects of its business and operations.

Sumber: Dokumentasi IIF | Source: IIF Documentation



DEBT DEAL OF THE YEAR AND INNOVATIVE DEAL OF THE YEAR

Asian Banking and Finance (ABF) Corporate and Investment Banking Awards 2025

Perseroan meraih dua penghargaan langsung atas keberhasilan penerbitan Obligasi Berkelanjutan II Tahap II Tahun 2024 senilai Rp1 triliun. Inisiatif ini menjadi terobosan di sektor keuangan nasional karena Perseroan merupakan satu-satunya lembaga keuangan non-bank yang menerbitkan obligasi dengan tenor 10 tahun pada tahun 2024. Langkah strategis ini dinilai inovatif dalam mengoptimalkan efisiensi biaya dana untuk pembiayaan infrastruktur berkelanjutan.

The Company won two awards for the successful issuance of its 2024 Phase II Sustainable Bonds II worth IDR 1 trillion. This initiative is a breakthrough in the national financial sector because the Company is the only non-bank financial institution to issue 10-year bonds in 2024. This strategic move is considered innovative in optimizing the cost efficiency of funds for sustainable infrastructure financing.



THE ASSET TRIPLE A SUSTAINABLE INFRASTRUCTURE AWARDS 2025

Perseroan meraih lima penghargaan utama atas kontribusi signifikan dalam pembiayaan infrastruktur berkelanjutan di Indonesia, yaitu:

- **Project Finance House of the Year** (Reputasi dan Kinerja Korporasi).
- **Transport Deal of the Year** (Proyek PT Polyrama Propindo-USD 38,55 juta).
- **Telecom Deal of the Year** (Akuisisi PT Ultra Mandiri Telekomunikasi-Rp650 miliar)
- **Water Deal of the Year** (Proyek PT PP Tirta Riau-Rp250 miliar).
- **LNG Deal of the Year** (Proyek PT Sumber Aneka Gas-Rp700 miliar).

The company won five major awards for its significant contribution to sustainable infrastructure financing in Indonesia, namely:

- **Project Finance House of the Year** (Corporate Reputation and Performance).
- **Transport Deal of the Year** (PT Polyrama Propindo Project - USD 38.55 million).
- **Telecom Deal of the Year** (Acquisition of PT Ultra Mandiri Telekomunikasi - IDR 650 billion).
- **Water Deal of the Year** (PT PP Tirta Riau Project - IDR 250 billion).
- **LNG Deal of the Year** (PT Sumber Aneka Gas Project - IDR 700 billion).





FINANCE ASIA ACHIEVEMENT AWARDS 2025

Perseroan berhasil meraih tiga kategori penghargaan sekaligus yaitu *Best Project Finance Deal (Southeast Asia and Indonesia Winner)* dan *Best Issuer – Financial Institutions*. Apresiasi ini diberikan atas inovasi penerbitan *green perpetual bond* serta kontribusi strategis IIF dalam pendanaan Proyek Strategis Nasional (PSN) jalan tol Cimanggis-Cibitung.

The company won three awards simultaneously, namely Best Project Finance Deal (Southeast Asia and Indonesia Winner) and Best Issuer – Financial Institutions. This recognition was given for the innovation of issuing green perpetual bonds and IIF's strategic contribution to the financing of the Cimanggis-Cibitung toll road National Strategic Project (PSN).



CORPORATE TREASURER: BEST ESG SERVICE PROVIDER & MOST INNOVATIVE TREASURY INITIATIVES 2025

IIF menerima dua penghargaan bergengsi pada Corporate Treasurer Awards 2025 di Singapura, yaitu *Best ESG Service Provider dan Most Innovative Treasury Initiatives*, yang mencerminkan komitmennya yang berkelanjutan terhadap pembiayaan infrastruktur. Penghargaan terakhir secara khusus didorong oleh penerbitan obligasi jangka panjang senilai Rp 250 miliar dengan tenor 10 tahun, menjadikan IIF satu-satunya lembaga keuangan non-bank di Indonesia yang melakukannya pada 2024.

IIF received two prestigious awards at the 2025 Corporate Treasurer Awards in Singapore – *Best ESG Service Provider and Most Innovative Treasury Initiatives* – reflecting its ongoing commitment to sustainability in infrastructure financing. The latter award was notably driven by IIF's issuance of long-term bonds worth IDR 250 billion with a 10-year tenor, making it the only non-bank financial institution in Indonesia to do so in 2024.

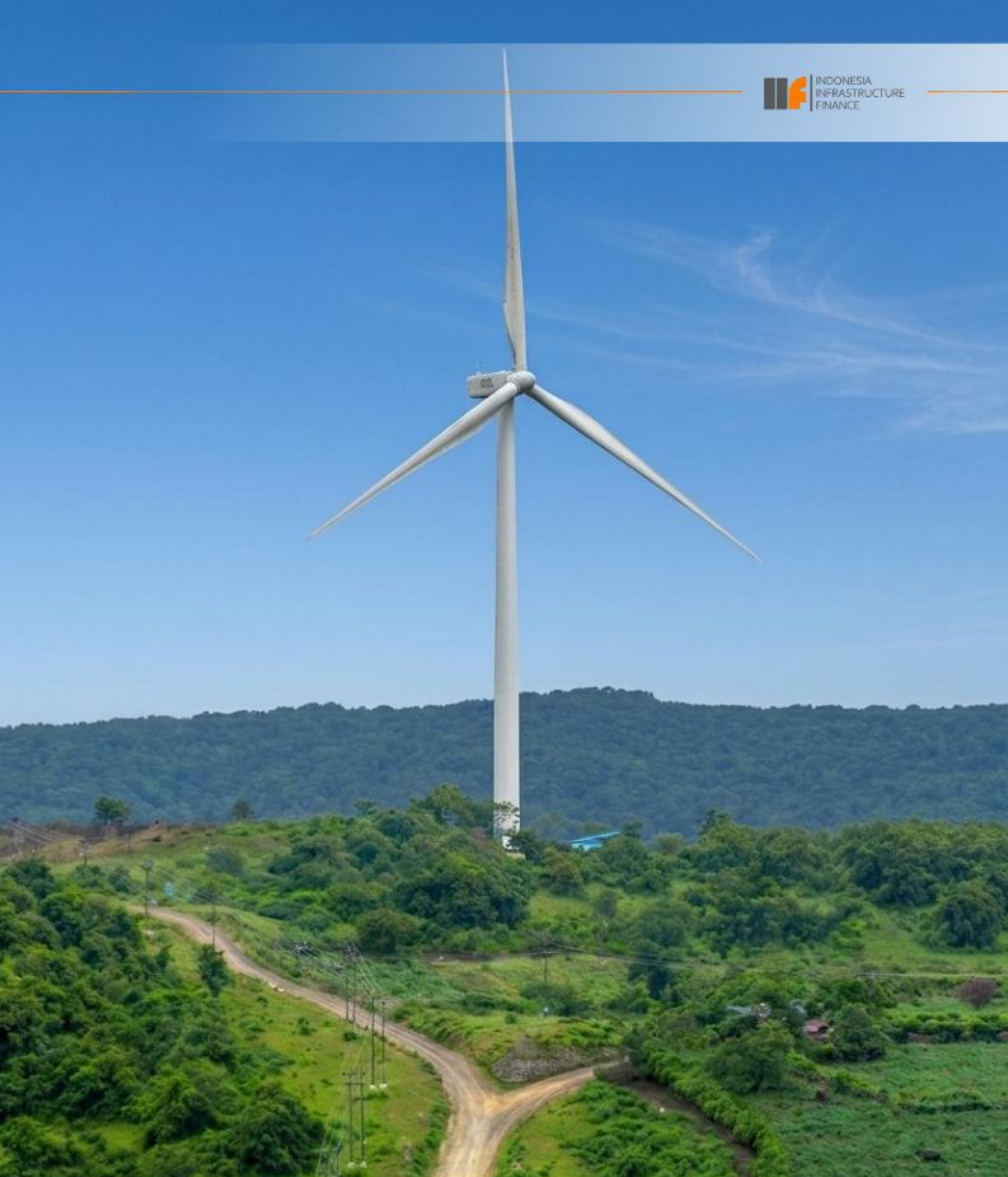


HR EXCELLENCE AWARDS 2025

IIF memenangkan HR Excellence Awards 2025 dalam kategori *Excellence in Corporate Engagement*, diakui atas budaya kerja kolaboratif dan peningkatan produktivitasnya. Penghargaan ini mencerminkan tiga nilai inti IIF, yaitu *Lead & Collaborate*, *Strive for Excellence*, dan *Committed to Sustainable Business*, yang menjadi panduan perusahaan dalam menyeimbangkan kinerja yang unggul dengan tanggung jawab sosial dan lingkungan.

IIF won the HR Excellence Awards 2025 in the *Excellence in Corporate Engagement* category, recognized collaborative culture productivity improvements. The award reflects IIF's three core values – *Lead & Collaborate*, *Strive for Excellence*, for its work and and *Committed to Sustainable Business* – which guide the company in balancing strong performance with social and environmental responsibility.

Sumber: Dokumentasi IIF | Source: IIF Documentation



Pembangkit Listrik Tenaga Bayu di Sulawesi Selatan
Wind Power Plant in South Sulawesi

Sumber: Dokumentasi IIF | Source: IIF Documentation





02

Penjelasan Direksi

[OJK D.1] [GRI 2-22]

Board of Directors Explanation



Jajaran Komite Eksekutif Perseroan
The Company's Executive Committee Members



Rizki Pribadi Hasan

Presiden Direktur
President Director

Para Pemangku Kepentingan yang Terhormat, Dear Valued Stakeholders,

Tahun 2025 menjadi periode yang penuh tantangan. Dinamika ekonomi global berjalan beriringan dengan risiko perubahan iklim yang semakin nyata dan berdampak langsung pada ketahanan sosial-ekonomi masyarakat.

Berdasarkan data World Meteorological Organization (WMO), tahun 2025 tercatat sebagai salah satu dari tiga tahun terpanas dalam sejarah, dengan rata-rata suhu permukaan bumi mencapai 1,44°C di atas level pra-industri. Tren pemanasan jangka panjang ini memicu peningkatan energi atmosfer yang menyebabkan frekuensi bencana cuaca ekstrem meningkat dengan daya rusak yang lebih besar. Di wilayah Pasifik, peningkatan frekuensi badai kategori 4 dan 5 telah melampaui rata-rata dekade terakhir, yang pada akhirnya mengganggu rantai pasok global dan stabilitas pasar.

Guncangan iklim tersebut juga dirasakan secara nyata di Indonesia. Sebagai negara kepulauan tropis, Indonesia memiliki kerentanan tinggi terhadap kenaikan suhu, cuaca ekstrem, serta banjir dan kekeringan. Fenomena ini tidak lagi hanya dipandang sebagai isu lingkungan, namun telah bertransformasi menjadi risiko makroekonomi yang memengaruhi stabilitas keuangan. Bagi Perseroan, ketidakpastian iklim kini menjadi variabel fundamental yang terintegrasi dalam setiap keputusan pendanaan dan pengelolaan aset infrastruktur.

Relevansi antara ketahanan infrastruktur dan degradasi ekosistem terlihat jelas pada peristiwa banjir dan tanah longsor yang melanda sebagian wilayah Sumatera bagian utara pada akhir November 2025. Skala kerusakan yang terjadi merupakan akumulasi dari tingginya intensitas hujan, kerentanan tata ruang, serta melemahnya daya dukung lingkungan di hulu Daerah Aliran Sungai (DAS).

Bagi Perseroan, konteks ini menegaskan prinsip dasar dalam menjalankan mandat pembiayaan, bahwa pembiayaan infrastruktur harus berjalan seiring dengan disiplin pengelolaan risiko lingkungan dan sosial, serta penguatan ketahanan iklim (*climate resilience*). Dengan demikian, pembiayaan IIF tidak hanya berorientasi pada realisasi proyek, namun juga pada kualitas perencanaan, pelaksanaan, dan pengawasan agar proyek tidak menambah kerentanan, serta memberikan manfaat yang berkelanjutan bagi masyarakat dan perekonomian dalam jangka panjang.

2025 has been a challenging year. Global economic dynamics have coincided with the growing risks of climate change, which are becoming more evident and having a direct impact on the socio-economic resilience of society.

According to data from the World Meteorological Organization (WMO), 2025 is recorded as one of the three hottest years in history, with average global surface temperatures reaching 1.44°C above pre-industrial levels. This long-term warming trend has triggered an increase in atmospheric energy, leading to more frequent and destructive extreme weather events. In the Pacific region, the frequency of Category 4 and 5 storms has exceeded the average of the past decade, ultimately disrupting global supply chains and market stability.

These climate shocks are also deeply felt in Indonesia. As a tropical archipelagic nation, Indonesia is highly vulnerable to rising temperatures, extreme weather, as well as floods and droughts. This phenomenon is no longer viewed solely as an environmental issue, but has transformed into a macroeconomic risk that affects financial stability. For the Company, climate uncertainty is now a fundamental variable integrated into every financing decision and infrastructure asset management.

The relevance between infrastructure resilience and ecosystem degradation was clearly demonstrated by the floods and landslides that struck parts of northern Sumatra in late November 2025. The scale of the damage was an accumulation of high rainfall intensity, spatial vulnerability, and the weakening of environmental carrying capacity in the upstream watersheds.

For the Company, this context reinforces the fundamental principle in carrying out its financing mandate, which is that infrastructure financing must go hand-in-hand with disciplined social and environmental risk management, as well as the strengthening of climate resilience. Consequently, IIF's financing is not only oriented toward project realization but also toward the quality of planning, implementation, and supervision to ensure that projects do not increase vulnerability, while providing sustainable benefits for the community and the economy in the long term.

Komitmen dan Nilai-nilai Keberlanjutan IIF

IIF Sustainability Commitment and Values

Sejak didirikan, IIF menjalankan mandat pemegang saham untuk menjadi katalis pembangunan infrastruktur Indonesia yang berlandaskan prinsip *Environmental, Social, and Governance* (ESG). Karena itu, keberlanjutan diposisikan sebagai bagian dari cara Perseroan menjalankan bisnis, dan telah diintegrasikan secara konsisten sejak 2012.

Dalam penerapannya, Perseroan menempatkan perlindungan sosial dan lingkungan sebagai elemen inti tata kelola dan manajemen risiko proyek. IIF menerapkan delapan *Social and Environmental Principles* (Prinsip S&E), yang terdapat di dalam *Social and Environmental Management System* (SEMS) yang terintegrasi dalam proses kerja, khususnya dalam menilai penerapan aspek sosial dan lingkungan untuk setiap proyek pembiayaan.

Since its inception, IIF has fulfilled its shareholders' mandate to be a catalyst for Indonesian infrastructure development based on Environmental, Social, and Governance (ESG) principles. Therefore, sustainability is positioned as an integral part of how the Company conducts its business and has been consistently integrated since 2012.

In its implementation, the Company places social and environmental protection as a core element of project governance and risk management. IIF applies eight Social and Environmental Principles (S&E Principles), contained within the Social and Environmental Management System (SEMS) which is integrated into the work process, particularly in assessing the application of social and environmental aspects for each financing project.

Kebijakan untuk Memenuhi Strategi Keberlanjutan

Policies in Support of the Sustainability Strategy

Pada tahun 2025, Perseroan melanjutkan komitmen keberlanjutan sebagaimana tertuang Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dilaporkan setiap tahun kepada Otoritas Jasa Keuangan (OJK). RAKB memuat nilai-nilai keberlanjutan, strategi, komitmen, pelaksanaan, serta rencana Perseroan ke depan.

Pelaksanaan RAKB mengacu pada Kerangka Kerja Berkelanjutan IIF ("Kerangka Kerja") sebagai dasar strategi, perencanaan, dan penetapan target. Kerangka Kerja tersebut dibangun atas tiga pilar yaitu bisnis berkelanjutan, operasional berkelanjutan, dan dampak berkelanjutan, yang diterjemahkan ke dalam inisiatif dan kebijakan. Melalui pilar-pilar tersebut, Perseroan memastikan kegiatan bisnis dan operasional berjalan selaras dengan pengembangan infrastruktur berkelanjutan yang menciptakan nilai jangka panjang serta manfaat bagi para pemangku kepentingan.

Pada pilar bisnis berkelanjutan, Perseroan mengintegrasikan keberlanjutan ke dalam bisnis inti dengan memastikan bahwa pembiayaan infrastruktur selaras dengan prinsip ESG dan S&E. Pilar ini mencakup praktik investasi yang bertanggung jawab, manajemen risiko yang kuat, serta memastikan proyek tidak merugikan dan berdampak negatif pada sosial dan lingkungan.

Pada pilar operasional berkelanjutan, Perseroan berkomitmen untuk beroperasi secara berkelanjutan dengan mengikutsertakan pertimbangan ESG ke dalam tata kelola perusahaan, budaya tempat kerja, dan aktivitas rutin. Pilar ini melibatkan efisiensi sumber daya, praktik bisnis yang etis, dan membina lingkungan kerja yang beragam dan inklusif.

Sedangkan pada pilar dampak berkelanjutan, IIF berupaya untuk menciptakan dampak positif yang berkelanjutan dengan membiayai proyek-proyek yang mendukung aksi terkait iklim, kesetaraan gender, dan pembangunan sosial. Melalui kemitraan strategis dan keterlibatan pemangku kepentingan, IIF berkontribusi pada tujuan keberlanjutan nasional dan global yang lebih luas, termasuk Tujuan Pembangunan Berkelanjutan.

In 2025, the Company continued its sustainability commitment as outlined in the Sustainable Finance Action Plan (RAKB), which is reported annually to the Financial Services Authority (OJK). The RAKB encompasses the Company's sustainability values, strategies, commitments, implementation, and future plans.

The implementation of the RAKB refers to the IIF Sustainability Framework ("the Framework") as the basis for strategy, planning, and target setting. The Framework is built upon three pillars, namely sustainable business, sustainable operations, and sustainable impact, which are translated into initiatives and policies. Through these pillars, the Company ensures that business and operational activities are aligned with sustainable infrastructure development that creates long-term value and benefits for stakeholders.

Under the sustainable business pillar, the Company integrates sustainability into its core business by ensuring that infrastructure financing aligns with ESG and S&E principles. This pillar encompasses responsible investment practices and robust risk management, as well as ensuring that projects do not cause harm or have negative social and environmental impacts.

In the sustainable operations pillar, the Company is committed to operating sustainably by incorporating ESG considerations into corporate governance, workplace culture, and routine activities. This pillar involves resource efficiency, ethical business practices, and fostering a diverse and inclusive work environment.

Meanwhile in the sustainable impact pillar, IIF strives to create lasting positive impact by financing projects that support climate action, gender equality, and social development. Through strategic partnerships and stakeholder engagement, IIF contributes to broader national and global sustainability goals, including the Sustainable Development Goals (SDGs).

Tantangan dalam Implementasi Keberlanjutan

Challenges in Sustainability Implementation

Dalam menjalankan komitmen keberlanjutan pada tahun 2025, Perseroan menghadapi tekanan operasional yang kompleks dari dua sisi. Di level proyek, Perseroan harus menavigasi hambatan kritis terkait pembebasan lahan dan potensi konflik sosial yang berisiko tinggi menghambat jadwal konstruksi serta memicu risiko reputasi.

In implementing its sustainability commitments in 2025, the Company encountered complex operational pressures from two fronts. At the project level, the Company was required to navigate critical challenges related to land acquisition and potential social conflicts, which posed significant risks to construction timelines and could potentially trigger reputational risks.



Selain itu, Perseroan juga menghadapi tantangan yang bersifat inheren pada karakteristik proyek, misalnya relokasi komunitas nelayan dan perlindungan habitat, sehingga menuntut ketelitian mendalam pada manajemen risiko sosial dan lingkungan agar tidak terjadi dampak negatif (*do no harm*).

Guna menjawab kompleksitas tantangan tersebut, Perseroan memperketat implementasi *Social Environmental Principles* (SEP) sebagai instrumen strategis. Perseroan memastikan bahwa setiap pembiayaan tidak hanya mengejar progres fisik, tetapi juga wajib memenuhi standar perlindungan hak masyarakat dan kelestarian ekosistem melalui pelibatan pemangku kepentingan yang jauh lebih intensif.

Secara eksternal, ketidakpastian dinamika pasar turut menguji ketahanan model bisnis Perseroan. Transisi administrasi pemerintahan di tahun 2025 membawa perubahan drastis pada arah tata kelola infrastruktur nasional, termasuk restrukturisasi peran BUMN Karya dan kemunculan dinamika Danantara. Masa transisi ini menyebabkan terhentinya sejumlah rencana proyek (*pipeline*) yang siap didanai, sehingga upaya Perseroan untuk mengintegrasikan standar ESG ke dalam instrumen pembiayaan menjadi jauh lebih kompetitif dan menantang. Dalam kondisi tersebut, Perseroan harus bekerja lebih cerdas dalam menyaring proyek yang terbatas namun tetap memenuhi standar keberlanjutan yang ketat.

Menghadapi tantangan tersebut, Direksi semakin memperkuat perannya melalui pengawalan yang konsisten dalam proses pengambilan keputusan. Penilaian sosial dan lingkungan tidak berhenti pada tingkat pelaksana, tetapi menjadi bagian dari pembahasan dan persetujuan di Komite Investasi, sejajar dengan pertimbangan finansial, manajerial, dan operasional. Selain itu, Direksi secara berkala mengevaluasi dinamika pasar, merespons ketidakpastian yang terjadi, serta mengarahkan pencarian peluang dan model pembiayaan baru melalui pembahasan rutin dalam rapat-rapat Direksi.

Perseroan juga melanjutkan penguatan tata kelola keberlanjutan melalui penerapan kerangka kebijakan dan prinsip S&E yang berjalan secara efektif. Untuk memastikan kepatuhan terhadap standar sosial dan lingkungan, Perseroan menerapkan *corrective action plan* sebagai mekanisme pengendalian, termasuk sebagai dasar penyesuaian tindak lanjut hingga penghentian proses apabila suatu proyek tidak memenuhi persyaratan yang ditetapkan.

Selain itu, Perseroan juga memperkuat koordinasi lintas fungsi dalam implementasi keuangan berkelanjutan melalui Sustainability Council. Sustainability Council, yang dibentuk pada tahun 2024, berperan sebagai badan strategis yang terdiri dari perwakilan lintas fungsi untuk menyusun serta merekomendasikan kebijakan dan strategi korporasi terkait keberlanjutan, melakukan penyusunan berbagai laporan terkait keberlanjutan yang dikeluarkan Perseroan, dan membentuk database terkait keberlanjutan. Pembentukan Sustainability Council mencerminkan komitmen IIF dalam membudayakan keberlanjutan dalam pengambilan keputusan korporasi, serta membangun akuntabilitas dan kepedulian lingkungan di seluruh tingkatan korporasi. Selain dalam kegiatan operasional, IIF juga secara konsisten melakukan pengukuran dampak dari kegiatan pembiayaan dan jasa *advisory*, yang dilaporkan melalui Laporan Keberlanjutan sebagai sarana utama akuntabilitas. Laporan ini tidak hanya mencerminkan transparansi kepada pemegang saham dan pemangku kepentingan, tetapi juga menegaskan tanggung jawab IIF terhadap masyarakat dan lingkungan.

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In addition, the Company also faced challenges inherent to project characteristics, such as the relocation of fishing communities and the protection of natural habitats. These conditions required a high level of rigor in social and environmental risk management to ensure that no adverse impacts occurred (*do no harm*).

In response to these complex challenges, the Company strengthened the implementation of *Social Environmental Principles* (SEP) as a strategic instrument. The Company ensured that each financing activity not only pursued physical progress but also complied with standards for community rights protection and ecosystem preservation, supported by more intensive stakeholder engagement.

Externally, uncertainties in market dynamics further tested the resilience of the Company's business model. The governmental administrative transition in 2025 brought significant changes to the direction of national infrastructure governance, including the restructuring of the roles of state-owned construction enterprises (BUMN Karya) and the emergence of Danantara-related dynamics. This transition period led to delays in several project pipelines that were previously ready for financing, thereby intensifying competition and challenges in integrating ESG standards into financing instruments. Under these conditions, the Company was required to adopt a more selective and prudent approach in identifying limited project opportunities while ensuring strict adherence to sustainability standards.

In response to these challenges, the Board of Directors has further strengthened its role through consistent oversight in the decision-making process. Social and environmental assessments do not stop at the execution level; instead, they are an integral part of the discussions and approvals within the Investment Committee, on par with financial, managerial, and operational considerations. Furthermore, the Board periodically evaluates market dynamics, responds to ongoing uncertainties, and directs the pursuit of new opportunities and financing models through routine discussions in Board of Directors meetings.

The Company also continued to strengthen its sustainability governance through the effective implementation of the policy framework and S&E principles. To ensure compliance with social and environmental standards, the Company applies a *corrective action plan* as a control mechanism, which serves as a basis for follow-up adjustments or even the termination of a process if a project fails to meet the established requirements.

Besides, the Company also strengthens cross-functional coordination in sustainable finance implementation through the Sustainability Council. The Sustainability Council, which established in 2024, acts as a strategic body comprising cross-functional representatives to formulate and recommend corporate sustainability policies and strategies, prepare various sustainability-related reports issued by the Company, and develop a sustainability-related database. The establishment of the Sustainability Council reflects IIF's commitment to embedding sustainability into corporate decision-making, as well as building accountability and environmental awareness across all levels of the corporation. In addition to its operational activities, IIF also consistently measures the impact of its financing and advisory services, which are reported through the Sustainability Report as a primary means of accountability. This report not only reflects transparency to shareholders and stakeholders but also reaffirms IIF's responsibility toward society and the environment.

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Pada aspek iklim, Perseroan juga mulai memperkuat integrasi isu iklim pada proses bisnis melalui penyusunan Kebijakan Manajemen Risiko Iklim serta kolaborasi dengan International Finance Corporation (IFC)-World Bank guna mengintegrasikan aspek risiko iklim ke dalam SEMS. Melanjutkan inisiatif tahun 2024, IIF memperkuat kebijakan dan prosedur yang komprehensif untuk mengidentifikasi, mengukur, memantau, dan memitigasi risiko terkait keberlanjutan di bawah pengawasan Chief Risk Officer. Sepanjang tahun 2025, IIF terus meninjau dan memperbarui kebijakan dan prosedur ini agar tetap selaras dengan perkembangan bisnis dan perubahan peraturan. Selain itu, Perseroan telah menetapkan batasan risiko yang mencerminkan selera dan toleransi risikonya.

Perseroan juga meningkatkan keahlian internal dalam penilaian risiko iklim dan mengembangkan Kebijakan Manajemen Risiko Iklim yang komprehensif. Hal ini memastikan bahwa setiap proyek yang dibiayai menjalani analisis holistik, yang memperkuat komitmen IIF terhadap infrastruktur yang berkelanjutan. Dari sisi portofolio, Perseroan mencatat eksposur pada sektor kelistrikan sekitar 22%, dengan porsi utama pada energi terbarukan.

Kemitraan strategis IIF dengan organisasi seperti Climate Policy Initiative (CPI), Millennium Challenge Corporation (MCC), serta sesama *Special Mission Vehicles* (SMV) di bawah Kementerian Keuangan Indonesia juga semakin kuat. Kolaborasi ini meningkatkan operasi bisnis IIF sekaligus meningkatkan dampak positif pada aspek ekonomi, lingkungan, dan sosial.

Kinerja Keberlanjutan 2025

2025 Sustainability Performance

Inovasi IIF dalam menghadirkan solusi pembiayaan infrastruktur berkelanjutan membuahkan hasil nyata sepanjang tahun 2025. Kinerja Perseroan mencapai target yang ditetapkan, mempertegas posisi IIF sebagai katalis pembangunan hijau di Indonesia. Perseroan berhasil membukukan laba bersih sebesar Rp185,29 miliar meningkat 51,87% dibandingkan tahun 2024 sebesar Rp122,51 miliar. Kinerja ini melampaui target anggaran sebesar Rp108 miliar didorong oleh pendapatan usaha yang tumbuh sehat menjadi Rp1,36 triliun.

Komitmen IIF dalam menjembatani kesenjangan infrastruktur tercermin dari total komitmen investasi bersih mencapai sebesar Rp12.607,14 triliun, disalurkan untuk 41 proyek. Alokasi tersebut menasar sektor-sektor krusial, antara lain ketenagalistrikan, telekomunikasi dan informatika, utilisasi air dan limbah, infrastruktur sosial, maupun kereta api dan transportasi publik. Di lini jasa *advisory*, IIF memenangkan 16 mandat strategis senilai Rp13,92 miliar, dengan 13 mandat berfokus pada ESG *advisory*, menandai peningkatan kepercayaan pasar terhadap keahlian keberlanjutan Perseroan.

Pada sisi penghimpunan dana, Perseroan menyelesaikan program Penawaran Umum Berkelanjutan (PUB) melalui penerbitan Obligasi Berkelanjutan II Indonesia Infrastructure Finance Tahap III Tahun 2025 sebesar Rp1,5 triliun. Obligasi ini merupakan seri terakhir penawaran obligasi berkelanjutan II dengan target Rp3 triliun. Penerbitan obligasi tersebut mendapatkan atensi positif yang tercermin dari tingkat oversubscription lebih dari 6 kali.

Sementara di sisi penyaluran dana, Perseroan terus mengoptimalkan produk *Senior*, *Junior*, dan *Non-Cash* untuk mendukung proyek-proyek hijau. Salah satu pencapaian nyata sebagai katalisator pembangunan adalah penguatan portofolio sektor Energi Baru dan Terbarukan (EBT), yang mencatatkan total pembiayaan sebesar Rp12,61 triliun hingga 31 Desember 2025.

Melalui penerapan standar S&E IIF yang ketat, Perseroan memastikan setiap proyek tidak sekadar layak secara komersial, tetapi juga memberikan dampak sosial dan ekonomi yang bertanggung jawab. Dengan perpaduan keahlian keuangan dan kerangka kerja ESG standar global, IIF siap melanjutkan perannya sebagai mitra terpercaya dalam membentuk lanskap infrastruktur Indonesia yang lebih hijau, tangguh, dan inklusif di tahun-tahun mendatang.

Regarding the climate aspect, the Company has also begun to strengthen the integration of climate issues into its business processes through the formulation of the Climate Risk Management Policy and collaboration with the International Finance Corporation (IFC)-World Bank to integrate climate risk aspects into the SEMS. Continuing the 2024 initiative, IIF reinforced comprehensive policies and procedures to identify, measure, monitor, and mitigate sustainability-related risks under the supervision of the Chief Risk Officer. Throughout 2025, IIF continued to review and update these policies and procedures to remain aligned with business developments and regulatory changes. Furthermore, the Company has established risk limits that reflect its risk appetite and tolerance.

The Company also enhanced internal expertise in climate risk assessment and developed a comprehensive Climate Risk Management Policy. This ensures that every financed project undergoes a holistic analysis, reinforcing IIF's commitment to sustainable infrastructure. From a portfolio perspective, the Company recorded exposure in the power sector of approximately 22%, with the primary portion in renewable energy.

IIF's strategic partnerships with organizations such as the Climate Policy Initiative (CPI), Millennium Challenge Corporation (MCC), and fellow *Special Mission Vehicles* (SMV) under the Indonesian Ministry of Finance have also grown stronger. This collaboration enhanced IIF's business operations and increased positive impacts on economic, environmental, and social aspects.

IIF's innovation in providing sustainable infrastructure financing solutions yielded tangible results throughout 2025. The Company's performance achieved the set targets, reinforcing IIF's position as a catalyst for green development in Indonesia. The Company successfully recorded a net profit of IDR 185.29 billion, a 51.87% increase compared to 2024, which stood at IDR 122.51 billion. This performance exceeded the budget target of IDR 108 billion, driven by healthy growth in operating income to IDR 1.36 trillion.

IIF's commitment to bridging the infrastructure gap is reflected in the total net investment commitment reached IDR 12,607.14 trillion, channeled to 41 projects. This allocation targeted crucial sectors, including power, telecommunications and informatics, water and waste utilization, social infrastructure, as well as railways and public transportation. In the advisory services line, IIF won 16 strategic mandates valued at IDR 13.92 billion, with 13 mandates focusing on ESG advisory, marking an increase in market confidence in the Company's sustainability expertise.

On the fund-raising side, the Company completed the Sustainable Public Offering (PUB) program through the issuance of the Indonesia Infrastructure Finance Sustainable Bonds II Phase III Year 2025 amounting to IDR 1.5 trillion. These bonds represented the final series of the Sustainable Bonds II offering with a target of IDR 3 trillion. The bond issuance received positive attention, reflected in an oversubscription rate of more than 6 times.

While on the financing side, the Company continued to optimize *Senior*, *Junior*, and *Non-Cash* products to support green projects. One of the tangible achievements as a development catalyst was the strengthening of the New and Renewable Energy (NRE) sector portfolio, which recorded a total financing of IDR 12.61 trillion as of December 31, 2025.

Through the strict implementation of IIF's S&E standards, the Company ensured that every project was not only commercially viable but also delivered responsible social and economic impacts. By combining financial expertise with a global-standard ESG framework, IIF stands ready to continue its role as a trusted partner in shaping a greener, more resilient, and inclusive Indonesian infrastructure landscape in the years to come.





Strategi Pencapaian Target 2026

2026 Target Achievement Strategy

Memasuki tahun 2026, Perseroan memproyeksikan kondisi makro ekonomi relatif resilien, meskipun disertai ketidakpastian global dan volatilitas pasar keuangan. Bank Indonesia memperkirakan pertumbuhan ekonomi berkisar di antara 4,9%–5,7%, sementara Bank Dunia memproyeksikan pertumbuhan bertahan di sekitar 5% hingga 2026–2027, dan Asian Development Bank (ADB) memproyeksikan sekitar 5,0% pada 2026. Prospek tersebut perlu dibaca berdampingan dengan meningkatnya risiko fisik perubahan iklim, khususnya kejadian cuaca ekstrem dan banjir di Asia Tenggara. Sebagaimana ditegaskan Intergovernmental Panel on Climate Change (IPCC), risiko akibat hujan ekstrem dan banjir cenderung meningkat seiring kenaikan pemanasan global.

Dalam konteks tersebut, strategi keberlanjutan Perseroan untuk tahun 2026 telah diintegrasikan ke dalam RAKB dan tetap dijalankan melalui tiga pilar yakni Sustainable Business Impact, Sustainable Operation, dan Sustainable Impact. Fokus utama diarahkan pada implementasi Kebijakan Manajemen Risiko Iklim, pemetaan portofolio dari perspektif risiko iklim, serta penetapan target korporasi untuk pengurangan emisi cakupan (Scope) 1 dan Scope 2. Dari sisi penguatan sistem, Perseroan akan meningkatkan kualitas prinsip S&E agar asesmen iklim dan gender terintegrasi lebih terstruktur, sejalan dengan pengembangan peluang pembiayaan iklim. Perseroan juga melanjutkan koordinasi dengan regulator untuk memastikan dukungan kerangka kebijakan yang diperlukan.

Dari sisi pasar, Perseroan memandang pemulihan dan ketersediaan *pipeline* proyek menjadi faktor kunci bagi kinerja pembiayaan 2026, termasuk peluang pada sektor-sektor yang relevan seperti pengelolaan sampah menjadi energi (*waste-to-energy*). Secara paralel, Perseroan memperluas penjangkauan pada infrastruktur pendukung sektor swasta yang berskala lebih kecil seperti *warehousing/logistik*, sebagai bagian dari diversifikasi, sekaligus menjaga disiplin ESG dan pengelolaan risiko secara konsisten.

Apresiasi

Appreciation

Atas nama Direksi, kami menyampaikan terima kasih kepada seluruh pemangku kepentingan atas kepercayaan dan dukungan yang diberikan dalam upaya Perseroan memperkuat perannya sebagai katalis pembangunan infrastruktur berkelanjutan di Indonesia. Melalui kolaborasi yang erat, IIF dapat terus meningkatkan daya saing dan menegaskan posisinya sebagai pelopor sekaligus rujukan dalam penerapan prinsip-prinsip ESG secara konsisten, guna mendukung ketersediaan dan pemerataan infrastruktur yang berwawasan lingkungan serta menghadirkan manfaat yang luas bagi masyarakat.

Moving into 2026, the Company projects macro-economic conditions to remain relatively resilient, despite global uncertainty and financial market volatility. Bank Indonesia estimates economic growth to range between 4.9%–5.7%, while the World Bank projects growth to hold steady at around 5% through 2026–2027, and the Asian Development Bank (ADB) forecasts approximately 5.0% in 2026. These prospects must be viewed alongside the increasing physical risks of climate change, particularly extreme weather events and flooding in Southeast Asia. As emphasized by the Intergovernmental Panel on Climate Change (IPCC), risks from extreme rainfall and flooding are likely to escalate with global warming.

In this context, the Company's sustainability strategy for 2026 has been integrated into the RAKB and continues to be implemented through three pillars: Sustainable Business, Sustainable Operation, and Sustainable Impact. The primary focus is directed toward the implementation of the Climate Risk Management Policy, portfolio mapping from a climate risk perspective, and the setting of corporate targets for Scope 1 and Scope 2 emission reductions. Regarding system strengthening, the Company will enhance the quality of the S&E principles to ensure that climate and gender assessments are integrated more structurally, in line with the development of climate financing opportunities. The Company also continues to coordinate with regulators to ensure the necessary policy framework support.

From a market perspective, the Company views the recovery and availability of the project pipeline as a key factor for 2026 financing performance, including opportunities in relevant sectors such as waste-to-energy. In parallel, the Company is expanding its exploration into smaller-scale private sector supporting infrastructure, such as warehousing/logistics, as part of its diversification strategy, while maintaining ESG discipline and consistent risk management.

On behalf of the Board of Directors, we express our gratitude to all stakeholders for the trust and support provided in the Company's efforts to strengthen its role as a catalyst for sustainable infrastructure development in Indonesia. Through close collaboration, IIF can continue to enhance its competitiveness and affirm its position as a pioneer and a benchmark in the consistent application of ESG principles, supporting the availability and equitable distribution of environmentally conscious infrastructure while delivering broad benefits to society.

Atas Nama Direksi
On Behalf of the Board of Directors

Rizki Pribadi Hasan

Presiden Direktur
President Director



Sharing Session Global and Domestic Capital Market Outlook
Sharing Session Global and Domestic Capital Market Outlook



Sharing Session Penguatan Implementasi ESG bersama Kementerian Keuangan RI
Sharing Session on Strengthening ESG Implementation with the Ministry of Finance of the Republic of Indonesia



Sharing Session with Indonesia Carbon Trade Association
Sharing Session with Indonesia Carbon Trade Association

Sumber: Dokumentasi IIF | Source: IIF Documentation



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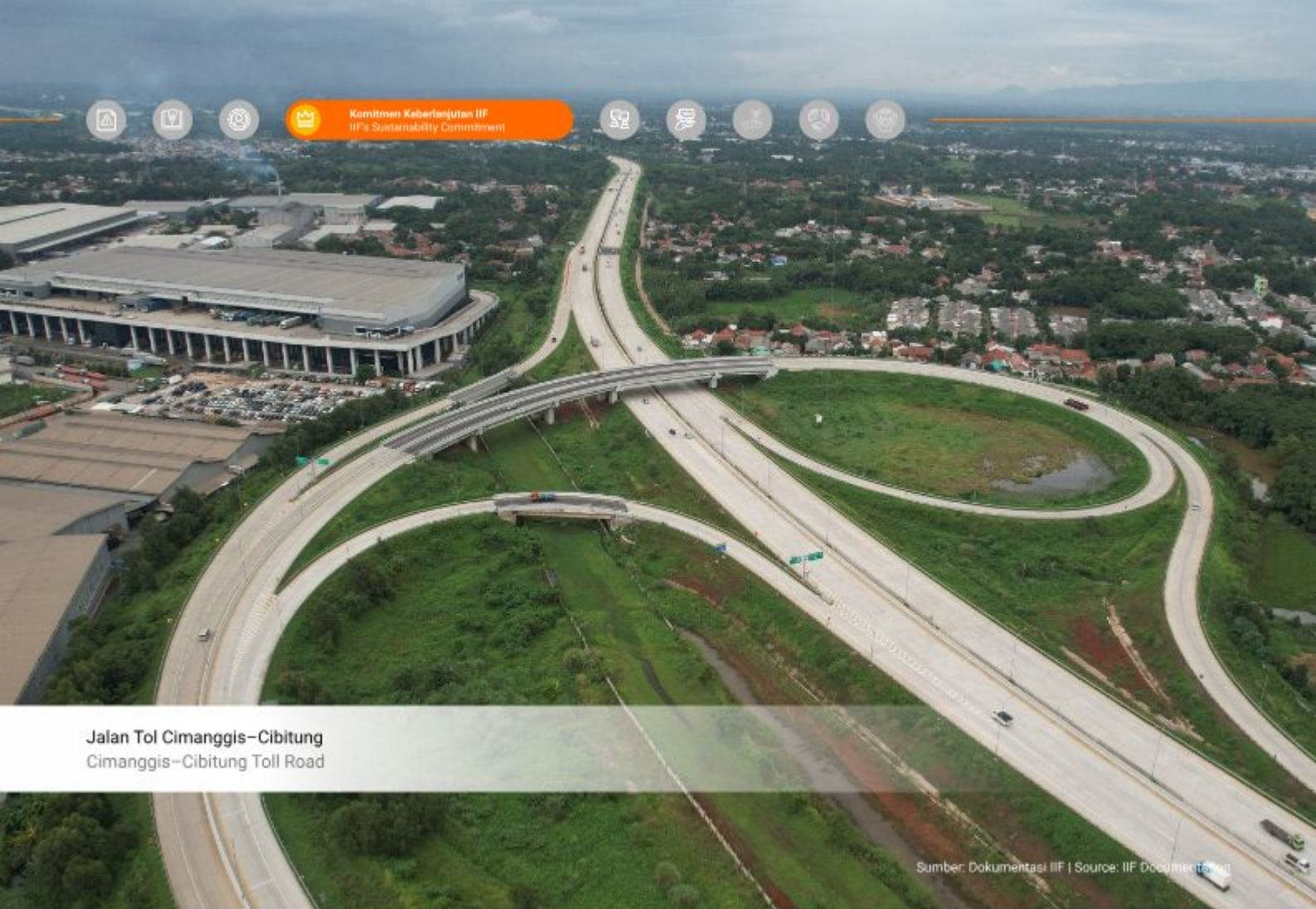
Komitmen Keberlanjutan

IIF [OJK A.1] [GRI FS1]

IIF's Sustainability Commitment



Sunset di Lokasi TJSL IIF Botubarani
Sunset at the IIF CSR Site in Botubarani



Jalan Tol Cimanggis–Cibitung
Cimanggis–Cibitung Toll Road

Sumber: Dokumentasi IIF | Source: IIF Documentation

Sebagai lembaga keuangan pembangunan yang memiliki peran strategis, Perseroan meyakini bahwa keberlanjutan bukan sekadar aspek pelengkap, melainkan fondasi utama yang terintegrasi secara menyeluruh dalam visi, misi, dan model bisnis Perseroan. Komitmen ini diwujudkan melalui penyalarsan setiap aktivitas pembiayaan dan jasa *advisory* dengan prinsip-prinsip yang menjunjung tinggi keseimbangan antara pertumbuhan ekonomi, kelestarian lingkungan, dan keadilan sosial.

Guna mewujudkan visi dan misi keberlanjutan, Perseroan telah menyusun RAKB 2025. RAKB ini merupakan perwujudan dukungan nyata terhadap integrasi prinsip keberlanjutan dalam strategi bisnis Perseroan, sekaligus menjadi instrumen strategis untuk memperkuat kepercayaan pemangku kepentingan dalam mencapai visi IIF sebagai mitra pembiayaan utama dalam pembangunan infrastruktur yang ramah lingkungan, inklusif, dan berdaya saing tinggi.

Selaras dengan Rencana Bisnis serta strategi dan pilar keberlanjutan Perseroan, RAKB 2025 juga menjadi landasan fundamental untuk mendorong pencapaian *Sustainable Development Goals* (SDGs). Lebih jauh, melalui RAKB ini, IIF berkomitmen penuh untuk berkontribusi pada target nasional Indonesia dalam mencapai *Net Zero Emission* (NZE) pada tahun 2060 mendatang, dengan memastikan setiap proyek infrastruktur yang didukung memiliki ketahanan terhadap dampak perubahan iklim dan memberikan manfaat jangka panjang bagi generasi mendatang.

As a strategic development financial institution, the Company believes that sustainability is not merely a supplementary aspect but the core foundation fully integrated into its vision, mission, and business model. This commitment is realized by aligning every financing and advisory activity with principles that uphold the balance between economic growth, environmental preservation, and social justice.

To fulfill this sustainability vision and mission, the Company has formulated the 2025 RAKB. This RAKB is a tangible manifestation of support for the integration of sustainability principles into the Company's business strategy, as well as a strategic instrument to strengthen stakeholder trust in achieving IIF's vision as a primary financing partner in developing environmentally friendly, inclusive, and highly competitive infrastructure.

Aligned with the Company's Business Plan as well as its sustainability strategy and pillars, the 2025 RAKB also has served as a fundamental basis for driving the achievement of the Sustainable Development Goals (SDGs). Furthermore, through this RAKB, IIF is fully committed to contributing to Indonesia's national target of reaching Net Zero Emission (NZE) by 2060, by ensuring that every supported infrastructure project is resilient to the impacts of climate change and provides long-term benefits for future generations.

Visi, Misi, dan Nilai Keberlanjutan [OJK C.1]

Vision, Mission, and Sustainability Values



Visi Vision

Menjadi pelopor katalisator untuk pembiayaan pengembangan infrastruktur di Indonesia.

To become the leading catalyst for financing infrastructure development in Indonesia.



Misi Mission

- 1 Menjamin tercerminnya kepentingan pelaku investasi di dalam struktur kontrak dan konsesi;
- 2 Mempelopori ketersediaan beragam instrumen pembiayaan yang tepat bagi proyek infrastruktur; dan
- 3 Menjadi mitra bagi lembaga keuangan dan lembaga investasi nasional lainnya dalam menyalurkan dana masyarakat ke dalam pembangunan infrastruktur jangka panjang di Indonesia.

To ensure investors' needs are reflected in contractual structures and concessions;

To lead in offering a mix of financing instruments appropriate for infrastructure; and

To work with Indonesia's financial institutions and other institutional investors to channel the nation's savings into long-term development of Indonesia's infrastructure.



Budaya Perusahaan [OJK C.1] [GRI 2-23]

Corporate Culture

Nilai-nilai Inti adalah prinsip-prinsip yang mengakar kuat yang memandu semua tindakan Perseroan, berfungsi sebagai landasan budaya Perseroan. Nilai-nilai Inti IIF terdiri dari:

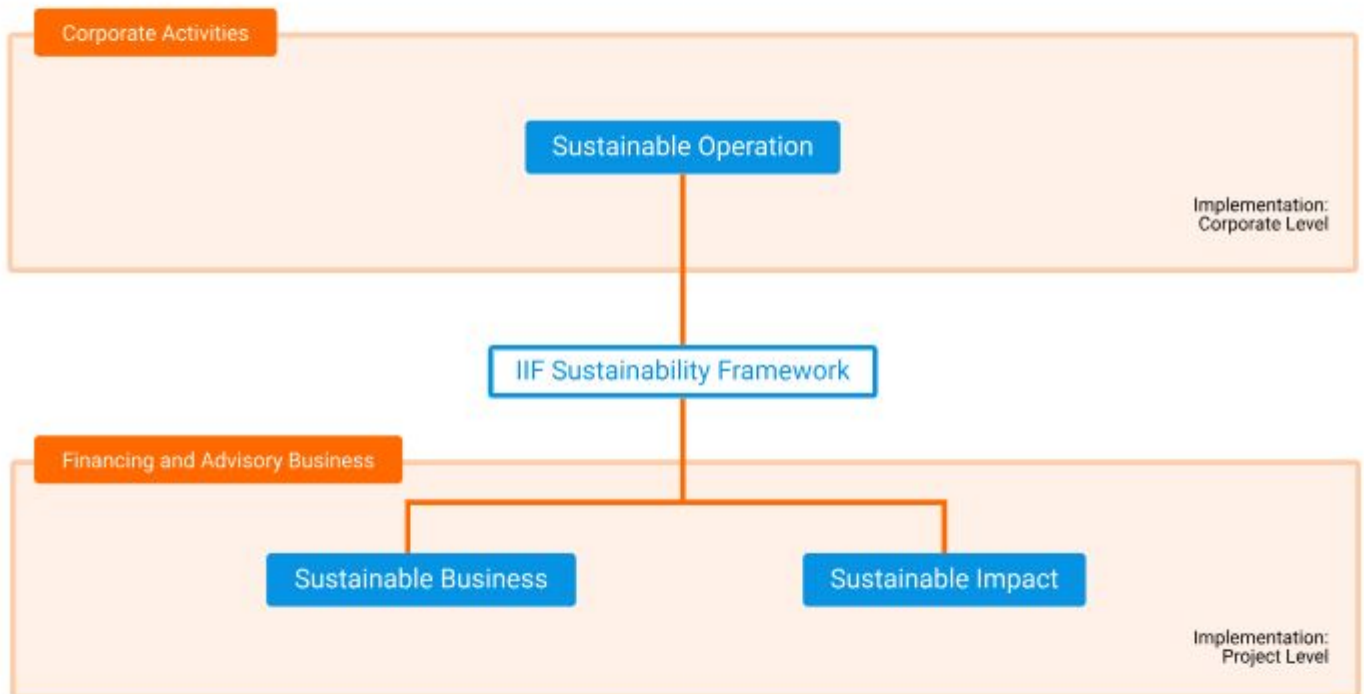
1. Memimpin dan Berkolaborasi
2. Berusaha Keras untuk Mencapai Keunggulan
3. Berkomitmen pada Bisnis yang Berkelanjutan

Core Values are the deeply ingrained principles that guide all of the Company's actions, they serve as its cultural cornerstones. IIF Core Values consist of:

1. Lead and Collaborate
2. Strive for Excellence
3. Committed to Sustainable Business

Strategi dan Prinsip Keberlanjutan [OJK A.1] [GRI 2-22]

Sustainability Strategies and Principle



Perseroan telah menyusun peta jalan (*roadmap*) RAKB berdasarkan kerangka kerja keberlanjutan yang telah dirancang secara komprehensif, guna memastikan keberlanjutan jangka panjang Perseroan. Kerangka Kerja ini terbagi dalam tiga pilar utama yang saling terkait, yaitu *Sustainable Business* (Bisnis Berkelanjutan), *Sustainable Operation* (Kegiatan Operasional Berkelanjutan), dan *Sustainable Impact* (Dampak Berkelanjutan). Setiap pilar ini dirancang untuk mendukung pencapaian tujuan strategis Perseroan sekaligus memitigasi dampak negatif terhadap lingkungan dan masyarakat, serta menciptakan nilai yang berkelanjutan bagi pemangku kepentingan dalam jangka panjang.

Berikut ini fokus keberlanjutan pada masing-masing pilar, dengan target jangka panjang untuk 5 tahun, jangka pendek untuk 1 tahun, dan capaian tahun 2025.

The Company has developed a RAKB roadmap based on a comprehensively designed sustainability framework to ensure its long-term viability. This framework is divided into three interconnected primary pillars: Sustainable Business, Sustainable Operation, and Sustainable Impact. Each pillar is designed to support the achievement of the Company's strategic objectives while mitigating negative impacts on the environment and society, as well as creating sustainable value for stakeholders in the long term.

The following is the sustainability focus for each pillar, including 5-year long-term targets, 1-year short-term targets, and the 2025 achievements.

Pilar Keberlanjutan

Sustainability Pillars

Pilar Sustainable Business (Bisnis Berkelanjutan)

Sustainable Business Pillars

| Fokus Keberlanjutan Sustainability Focus | Target Jangka Panjang Long Term Target | Target Jangka Pendek 2025 2025 Short Term Target | Capaian 2025 2025 Achievement |
|--|---|---|--|
| <p>Menyediakan Pembiayaan Berkelanjutan untuk Proyek-Proyek Infrastruktur</p> <p>Providing Sustainable Financing for Infrastructure Projects</p> | <ul style="list-style-type: none"> • Pemimpin lembaga pembiayaan berbasis ESG di tingkat nasional dan regional • Peningkatan dan integrasi manajemen risiko iklim • Produk dan kerjasama pembiayaan berkelanjutan • Pembiayaan sektor-sektor keberlanjutan • Pengembangan produk advisory terkait keberlanjutan • Pendanaan korporat berkelanjutan • Leading ESG-based financing institutions at the national and regional levels • Improving and integrating climate risk management • Sustainable financing products and collaborations • Financing sustainable sectors • Developing sustainability-related advisory products • Sustainable corporate financing | <ul style="list-style-type: none"> • Merealisasikan pembiayaan hijau dan inklusif • Melakukan Penghimpunan Dana Berbasis ESG • Meningkatkan kinerja keuangan • Memperkuat manajemen risiko iklim • Penerapan Social and Environmental Management System (SEMS) • Kemitraan Strategis Blended Financing • Mengembangkan jasa ESG Advisory • Realizing green and inclusive financing • Conducting ESG-Based Fundraising • Improving financial performance • Strengthening climate risk management • Implementing a Social and Environmental Management System (SEMS) • Strategic Blended Financing Partnership • Developing ESG Advisory Services | <p>Perseroan telah menyalurkan pembiayaan pada berbagai proyek infrastruktur strategis senilai Rp11,89 triliun. Seluruh proyek (100%) telah melalui proses penilaian berdasarkan 8 prinsip S&E.</p> <p>The company has distributed funding for various strategic infrastructure projects worth IDR 11.89 trillion. All projects (100%) have undergone an assessment process based on the eight S&E principles.</p> <p>Perseroan sukses menerbitkan obligasi berkelanjutan senilai Rp1,5 triliun pada November 2025 yang mencatatkan kelebihan permintaan (<i>oversubscription</i>) hingga 6 kali lipat.</p> <p>The company successfully issued sustainable bonds worth IDR 1.5 trillion in November 2025, which recorded a six-fold oversubscription.</p> <p>Perseroan membukukan laba bersih sebesar Rp185,29 miliar, tumbuh 51,87% dibandingkan tahun 2024. Total aset meningkat menjadi Rp15,39 triliun dengan komposisi aset produktif mencapai Rp10,63 triliun.</p> <p>The company has posted a net profit of IDR 185.29 billion, a 51.87% increase compared to 2024. Total assets increased to IDR 15.39 trillion, with productive assets reaching IDR 10.63 trillion.</p> <p>Perseroan telah mengintegrasikan penilaian risiko iklim ke dalam proses pengambilan keputusan investasi sebagai langkah proaktif dalam mendukung target nasional <i>Net Zero Emission (NZE)</i> 2060.</p> <p>The Company has integrated climate risk assessment into its investment decision-making process as a proactive step in supporting the national Net Zero Emission (NZE) 2060 target.</p> <p>Perseroan telah menerapkan prinsip S&E pada seluruh lini bisnis untuk mendukung upaya pengelolaan risiko sosial dan lingkungan pada proyek-proyek yang dibiayai, sekaligus meningkatkan transparansi pelaporan keberlanjutan sesuai standar global.</p> <p>The Company has implemented S&E principles across all business lines to support social and environmental risk management efforts in financed projects, while increasing the transparency of sustainability reporting in accordance with global standards.</p> <p>Perseroan memiliki skema penggabungan dana publik dan swasta untuk mendukung proyek infrastruktur yang didanai oleh IIF.</p> <p>The company had a scheme for combining public and private funds to support infrastructure projects funded by IIF.</p> <p>Pada jasa advisory, Perseroan berhasil mendapatkan 16 mandat strategis di berbagai sektor, dengan 13 mandat diantaranya merupakan proyek berbasis ESG.</p> <p>In advisory services, the Company successfully secured 16 strategic mandates across various sectors, with 13 of these mandates being ESG-based projects.</p> |



Pilar Sustainable Operation (Kegiatan Operasional Berkelanjutan)

Sustainable Operation Pillars

| Fokus Keberlanjutan Sustainability Focus | Target Jangka Panjang Long Term Target | Target Jangka Pendek 2025 2025 Short Term Target | Capaian 2025 2025 Achievement |
|---|--|--|--|
| <p>Mendukung Pencapaian Target Net Zero Emissions Melalui Kegiatan Operasional Perseroan Rendah Karbon</p> <p>Supporting the Achievement of Net Zero Emissions Targets Through Low-Carbon Company Operational Activities</p> | <ul style="list-style-type: none"> Inventaris GRK Scope 1, 2, dan 3 serta penentuan target emisi untuk GRK Scope 1 dan 2 Pengembangan sumber daya manusia berbasis keberlanjutan melalui pelatihan/workshop Inisiatif berkelanjutan operasional perseroan Manajemen pemangku kepentingan yang berkelanjutan Pengembangan informasi teknologi berbasis keberlanjutan GHG Scope 1, 2, and 3 inventory and determination of emission targets for GHG Scope 1 and 2 Sustainability-based human resource development through training/workshops Company operational sustainability initiatives Sustainable stakeholder management Sustainability-based information technology development | <ul style="list-style-type: none"> Melakukan perhitungan emisi GRK Scope 3 dan verifikasi perhitungan emisi GRK Scope 1 dan 2 Peningkatan Kapasitas Hard Skill dengan Fokus Keberlanjutan Kegiatan operasional yang berwawasan lingkungan Conducting Scope 3 GHG emission calculations and verifying Scope 1 and 2 GHG emission calculations Enhancing Hard Skills Capacity with a Sustainability Focus Environmentally Conscientious Operational Activities | <p>Melaporkan perhitungan emisi GRK Scope 3 kategori 15</p> <p>Perseroan menjalin kerja sama dan hubungan baik dengan seluruh regulator, pemegang saham serta instansi lainnya untuk mengembangkan kompetensi karyawan, khususnya <i>hard skill</i> melalui kegiatan pelatihan dan/atau workshop yang berfokus pada topik Keberlanjutan.</p> <p>Perseroan telah mengurangi emisi GRK Scope 2 melalui pembelian <i>Renewable Energy Certificate (REC)</i>.</p> <p>Reporting the calculation of Scope 3 GHG emissions, category 15.</p> <p>The Company collaborated and maintained good relationships with all regulators, shareholders, and other agencies to develop employee competencies, particularly hard skills, through training and/or workshops focused on sustainability topics.</p> <p>The Company has reduced Scope 2 GHG emissions through the purchase of Renewable Energy Certificates (RECs).</p> |



Sumber Dokumentasi IIF | Source: IIF Documentation

Pilar Sustainable Impact (Dampak Berkelanjutan)

Sustainable Impact Pillars

| Fokus Keberlanjutan Sustainability Focus | Target Jangka Panjang Long Term Target | Target Jangka Pendek 2025 2025 Short Term Target | Capaian 2025 2025 Achievement |
|---|---|--|--|
| Menciptakan Manfaat dan Dampak Positif Creating Benefits and Positive Impacts | <ul style="list-style-type: none"> Memberikan dampak positif yang nyata bagi penerima manfaat melalui berbagai program sosial dan lingkungan. Memperkuat reputasi perseroan sebagai pemimpin dalam pembiayaan infrastruktur berkelanjutan. Meningkatkan kualitas dan transparansi pelaporan berbasis keberlanjutan. Integrasi standarisasi nasional dan internasional terkait pengungkapan keberlanjutan. Delivering tangible positive impacts for beneficiaries through various social and environmental programs. Strengthening the company's reputation as a leader in sustainable infrastructure financing. Improving the quality and transparency of sustainability-based reporting. Integrating national and international standards for sustainability disclosure. | <p>Mengimplementasikan program Tanggung Jawab Sosial (TJSL) melalui empat pilar utama.</p> <p>Meningkatkan kualitas dan transparansi pelaporan berbasis keberlanjutan.</p> <p>Implementing a Corporate Social Responsibility (CSR) program through four main pillars.</p> <p>Improving the quality and transparency of sustainability-based reporting.</p> | <p>Perseroan merealisasikan dana TJSL sebesar Rp505 juta untuk 5 program yang memberi dampak langsung kepada komunitas sasaran.</p> <p>Melakukan penjaminan eksternal atas Laporan Keberlanjutan tahun 2025.</p> <p>The Company disbursed IDR 505 million in CSR funds for five programs that directly impacted target communities.</p> <p>Provided external assurance for the 2025 Sustainability Report.</p> |

Integrasi Aspek Keberlanjutan pada Proses Bisnis

Sustainability Integration into Business Processes

Pada pilar Sustainable Business dan Sustainable Impact di level proyek, Perseroan telah mengadopsi pendekatan *Triple Bottom Line* (People, Planet, Prosperity). Pendekatan ini dituangkan dalam mekanisme pembiayaan yang terintegrasi dengan *Social and Environmental Principles* (Prinsip S&E) dalam setiap proses bisnis dan pengambilan keputusan investasi.

Melalui kegiatan pembiayaan dan jasa *advisory*, Perseroan mewajibkan pemenuhan Prinsip S&E pada setiap proyek infrastruktur sebagai standar kepatuhan. Hal ini bertujuan untuk memastikan seluruh klien telah melakukan pengelolaan, mitigasi, serta upaya mengurangi risiko sosial dan lingkungan secara optimal dalam aktivitas proyek mereka.

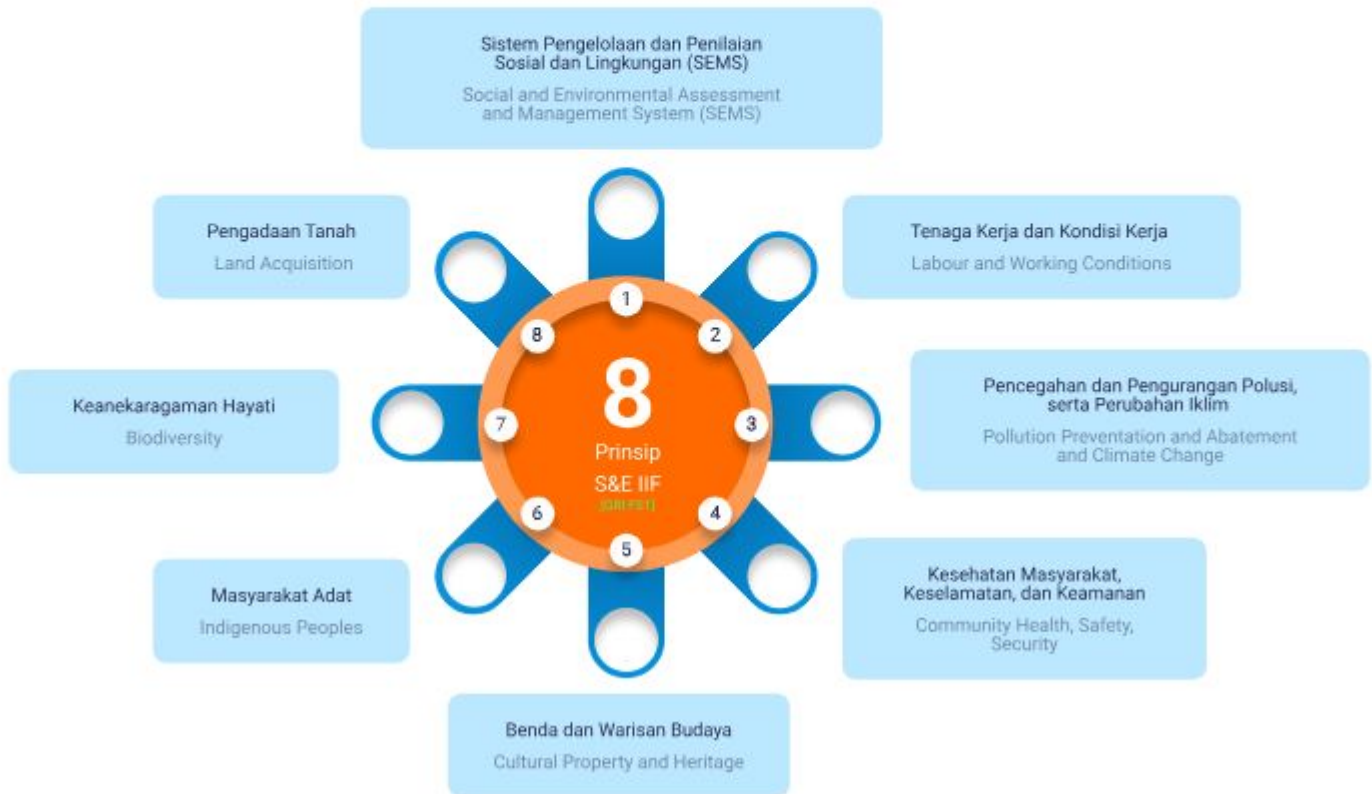
Seluruh implementasi Prinsip S&E pada proyek infrastruktur yang dibiayai oleh Perseroan berpedoman pada *Social Environment Management System* (SEMS). Dalam hal ini, SEMS menyediakan panduan operasional melalui delapan Prinsip S&E yang menjadi acuan utama dalam penilaian risiko serta dampak proyek terhadap aspek sosial dan lingkungan secara berkesinambungan.

In the pillars of Sustainable Business and Sustainable Impact at the project level, the Company has adopted the Triple Bottom Line (People, Planet, Prosperity) approach. This approach is embedded in a financing mechanism integrated with Social and Environmental Principles (S&E Principles) across all business processes and investment decision-making.

Through its financing and advisory activities, the Company has mandated compliance with S&E Principles for every infrastructure project as a standard. This aimed to ensure that all clients optimally managed, mitigated, and undertaken efforts to reduce social and environmental risks within their project activities.

All implementations of S&E Principles in infrastructure projects financed by the Company were guided by the Social and Environmental Management System (SEMS). In this regard, the SEMS has provided operational guidance through eight S&E Principles that serve as the primary reference for the ongoing assessment of project risks and impacts on social and environmental aspects.





Berdasarkan tinjauan dan laporan yang dibuat oleh Lembaga Penyelidikan Ekonomi dan Masyarakat Fakultas Ekonomi dan Bisnis Universitas Indonesia ("LPEM FEB UI") pada tahun 2021, Prinsip S&E yang diterapkan oleh IIF dalam proses pembiayaan infrastruktur memiliki beberapa nilai tambah sebagai berikut: ^[GRI 203-1, 203-2]

1. Prinsip S&E IIF mampu mengidentifikasi potensi risiko dan dampak sosial dan lingkungan dengan lebih komprehensif. Sebagai contoh, Prinsip S&E IIF mencakup penilaian terhadap dampak proyek terhadap tenaga kerja dan kondisi kerja, masyarakat adat, serta benda dan warisan budaya yang sering kali masih minim analisisnya di dalam dokumen lingkungan proyek.
2. Prinsip S&E IIF menyediakan rencana aksi mitigasi yang lebih komprehensif dan rinci. Sebagai contoh, IIF memastikan bahwa pemulihan mata pencaharian atau penghidupan masyarakat yang terdampak dilakukan dan dikelola dengan baik oleh proyek dan tertuang dalam dokumen rencana yang strategis.
3. Prinsip S&E IIF mendukung terciptanya SEMS di masing-masing proyek untuk membantu debitur dalam mengelola risiko dan dampak sosial dan lingkungan di sepanjang siklus proyek.
4. Prinsip S&E IIF menerapkan standar yang lebih ketat di beberapa aspek sosial dan lingkungan, dengan memastikan penerapan praktik-praktik dan standar bertaraf internasional.
5. Prinsip S&E IIF mendorong dilakukannya pemantauan berkala oleh proyek guna memastikan bahwa implementasi tindakan mitigasi yang telah direncanakan memenuhi standar yang berlaku.

Based on a review and report conducted by the Institute for Economic and Social Research, Faculty of Economics and Business, University of Indonesia ("LPEM FEB UI") in 2021, the S&E Principles implemented by IIF in the infrastructure financing process offer several added values as follows: ^[GRI 203-1, 203-2]

1. IIF's S&E Principles are capable of identifying potential social and environmental risks and impacts more comprehensively. For instance, these principles include assessments of project impacts on labor and working conditions, indigenous peoples, and cultural heritage that are often minimally analyzed in standard project environmental documents.
2. IIF's S&E Principles provide more detailed and comprehensive mitigation action plans. For example, IIF ensures that the restoration of livelihoods for affected communities is properly executed and managed by the project, as articulated in strategic planning documents.
3. IIF's S&E Principles support the creation of a Social and Environmental Management System (SEMS) within each project to assist debtors in managing social and environmental risks and impacts throughout the project life cycle.
4. IIF's S&E Principles apply more stringent standards across various social and environmental aspects, ensuring the implementation of international-level practices and standards.
5. IIF's S&E Principles encourage regular monitoring by the project to ensure that the implementation of planned mitigation actions meets the applicable standards.

Komitmen Kebijakan [GRI 2-23, 2-24]

Policy Commitment

Perseroan menetapkan komitmen keberlanjutan melalui adopsi kebijakan yang selaras dengan kerangka regulasi nasional. Instrumen utama dalam penegakan komitmen ini adalah Kode Etik (*Code of Conduct*) IIF yang dapat diakses publik di situs web Perseroan: <https://www.iif.co.id/wp-content/uploads/2025/12/Code-of-Conduct-Bilingual-Version.pdf>.

Kode etik tersebut berfungsi sebagai pedoman perilaku bagi seluruh insan Perseroan, termasuk Dewan Komisaris, Direksi, dan seluruh karyawan, guna memastikan terciptanya lingkungan kerja yang berintegritas dan akuntabel. Dalam setiap proses bisnisnya, IIF mematuhi peraturan-peraturan yang berlaku, disertai dengan standar internal yang ketat.

Selain kepatuhan regulasi, IIF mengintegrasikan penghormatan terhadap Hak Asasi Manusia (HAM) ke dalam kebijakan strategis korporasi. Komitmen ini mencakup kebijakan kesejahteraan (*benefit*), hak cuti, serta kesetaraan gender yang mengedepankan asas keadilan. Dalam implementasi di tingkat operasional dan proyek, Perseroan memastikan perlindungan terhadap hak tenaga kerja, kondisi kerja yang layak, serta penghormatan terhadap masyarakat adat sebagai bagian dari perwujudan tanggung jawab sosial dan kemanusiaan.

Dalam setiap proyek infrastruktur yang dibiayai, Perseroan berkomitmen memastikan pemenuhan 8 SEP melalui penerapan SEMS sebagai panduan operasional dalam melakukan penilaian risiko serta dampak proyek terhadap aspek sosial dan lingkungan secara komprehensif. Sebagai bagian dari aktivitas bisnisnya, IIF senantiasa mengedepankan prinsip kehati-hatian melalui mekanisme uji tuntas (*due diligence*) yang menyeluruh, mencakup aspek *Know Your Customer* (KYC), kredit, legal, hingga kepatuhan terhadap standar sosial dan lingkungan.

The Company has established its sustainability commitments through the adoption of policies aligned with the national regulatory framework. The primary instrument for enforcing these commitments is the IIF Code of Conduct, which is publicly accessible on the Company's website: <https://www.iif.co.id/wp-content/uploads/2025/12/Code-of-Conduct-Bilingual-Version.pdf>.

This Code of Conduct has served as a behavioral guideline for all Company personnel, including the Board of Commissioners, the Board of Directors, and all employees, to ensure a work environment characterized by integrity and accountability. In every business process, IIF has complied with applicable regulations accompanied by stringent internal standards.

Beyond regulatory compliance, IIF has integrated respect for Human Rights into its corporate strategic policies. This commitment also encompasses policies of welfare (*benefits*), leave entitlements, and gender equality that prioritizes the principle of fairness. At the operational and project levels, the Company ensured the protection of labor rights, decent working conditions, and respect for indigenous communities as part of its social and humanitarian responsibility.

For every financed infrastructure project, the Company is committed to ensuring the fulfillment of the 8 S&E Principles (SEP) through the implementation of the SEMS as an operational guide for conducting comprehensive assessments of project risks and impacts on social and environmental aspects. As part of its business activities, IIF has consistently prioritized the principle of prudence through holistic due diligence mechanisms, covering *Know Your Customer* (KYC), credit, legal, and compliance with social and environmental standards.

Dukungan terhadap Sustainable Development Goals (SDGs)

Support for the Sustainable Development Goals (SDGs)

Melalui integrasi Prinsip S&E serta mekanisme SEMS, setiap kegiatan pembiayaan IIF dirancang untuk memberikan kontribusi nyata yang terukur terhadap target-target SDGs. Fokus pembiayaan Perseroan tidak hanya terbatas pada penciptaan nilai ekonomi (*profit*), tetapi secara spesifik menasar pada peningkatan akses infrastruktur yang layak, pemberdayaan masyarakat lokal, dan perlindungan ekosistem hayati. Dengan demikian, investasi yang disalurkan oleh Perseroan berfungsi sebagai katalis dalam akselerasi pencapaian agenda pembangunan berkelanjutan Indonesia di tingkat nasional dan global.

Through the integration of S&E Principles and the SEMS mechanism, every IIF financing activity is designed to provide a measurable and tangible contribution to the SDG targets. The Company's financing focus is not limited to economic value creation (*profit*) but specifically targets improving access to proper infrastructure, empowering local communities, and protecting biological ecosystems. Thus, the investments channeled by the Company serve as a catalyst in accelerating the achievement of Indonesia's sustainable development agenda at both national and global levels.



Dampak Positif dari Kegiatan Pembiayaan Perseroan terhadap Kontribusi Sustainable Development Goals (SDGs) [OJK F.28]

Positive Impact of Corporate Financing Activities on Contribution to Sustainable Development Goals (SDGs)



Melalui pembiayaan proyek penyediaan air minum (Sistem Penyediaan Air Minum/SPAM), Perseroan telah memberikan dampak positif kepada 1,47 juta rumah tangga dalam mendapatkan akses terhadap air bersih yang memadai, dengan total kapasitas suplai sebesar 27.501 liter per detik.



Selain itu, proyek energi terbarukan telah menghasilkan kapasitas listrik bersih sebesar 709,90 MW yang menjangkau 709.900 rumah tangga, sehingga mendukung penerangan sekolah, penyediaan alat belajar, serta terciptanya lingkungan sekolah yang inklusif. Perbaikan ini memberdayakan para siswa untuk belajar dalam lingkungan yang lebih sehat dan kondusif.



Through the financing of drinking water supply projects (Sistem Penyediaan Air Minum/SPAM), the Company has delivered a positive impact to 1.47 million households in obtaining access to adequate clean water, with a total supply capacity of 27,501 liters per second.



Furthermore, renewable energy projects have generated a clean electricity capacity of 709.90 MW, reaching 709,900 households, thereby supporting school lighting, the provision of learning tools, and the creation of an inclusive school environment. These improvements empower students to learn in a healthier and more conducive environment.

Proyek Penyediaan Air Minum
Drinking Water Supply Projects **1,47** juta rumah tangga
million households

Proyek Energi Terbarukan
Renewable Energy Projects **709,90** rumah tangga
MW households



Melalui pembiayaan infrastruktur rumah sakit, Perseroan telah berkontribusi dengan total 1.051 tempat tidur rumah sakit, sehingga memperluas akses terhadap layanan kesehatan yang berkualitas bagi sekitar 351.000 pasien setiap tahunnya.

Through infrastructure financing for hospitals, the Company has contributed a total of 1,051 hospital beds, thereby expanding access to quality healthcare services for approximately 351,000 patients annually.

Pembiayaan Infrastruktur Rumah Sakit
Infrastructure Financing for Hospitals **1.051** tempat tidur
hospital beds
351.000 pasien per tahun
patients annually


9 INDUSTRI, INOVASI
DAN INFRASTRUKTUR

11 KOTA DAN
PEMUNIMAN YANG
BERKELANJUTAN


Melalui pembiayaan proyek infrastruktur nasional yang strategis, Perseroan mendukung pembangunan jalan tol sepanjang 428 kilometer yang berfungsi dalam meningkatkan konektivitas serta efisiensi logistik antarwilayah.

Selain itu, Perseroan juga berkontribusi pada pengembangan dan pengoperasian infrastruktur perkeretaapian sepanjang 130 kilometer sebagai bagian dari jalur kereta strategis, yang mendorong peralihan mobilitas menuju transportasi yang lebih berkelanjutan dan inklusif. Perseroan juga membiayai pembangunan empat bandara di Jawa, Kalimantan, dan Sulawesi yang meningkatkan konektivitas dan aksesibilitas udara baik di perkotaan maupun daerah terpencil, serta mendukung dua pelabuhan strategis yang memperkuat pergerakan barang dan komoditas pokok.

Through the financing of strategic national infrastructure projects, the Company supported the construction of 428 kilometers of toll roads, which function to enhance connectivity and regional logistics efficiency.

Furthermore, the Company contributed to the development and operation of 130 kilometers of railway infrastructure as part of strategic rail lines, which encouraged a mobility shift toward more sustainable and inclusive transportation. The Company also financed the development of four airports in Java, Kalimantan, and Sulawesi, which improved air connectivity and accessibility in both urban and remote areas, and supports two strategic ports that strengthen the movement of goods and essential commodities.

Pembangunan Jalan Tol **428** kilometer
the Construction of toll roads kilometers

Infrastruktur Perkeretaapian **130** kilometer
Railway Infrastructure kilometers





04

Profil Perusahaan

Company Profile





Informasi Umum

General Information

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| <p>Nama Organisasi: ^(GRI 2-1) Name of the Organization</p> | <p>PT Indonesia Infrastructure Finance</p> |
| <p>Status Organisasi: ^(GRI 2-1) Organization Status</p> | <p>Perseroan Terbatas Limited Liability Company</p> <p>Perusahaan Swasta Nasional National Private Company</p> |
| <p>Dasar Hukum Pendirian: ^(GRI 2-1) Legal Basis of Establishment</p> | <ul style="list-style-type: none"> Keputusan Menteri Keuangan Republik Indonesia No. KEP439/KM.10/2010 tanggal 6 Agustus 2010 tentang Pemberian Izin Usaha Perusahaan Pembiayaan Infrastruktur kepada PT Indonesia Infrastructure Finance. Peraturan Otoritas Jasa Keuangan No. 46 tahun 2020 tentang Perusahaan Pembiayaan Infrastruktur selanjutnya diubah dengan Peraturan Otoritas Jasa Keuangan No. 46 tahun 2024 tentang Pengembangan dan Penguatan Perusahaan Infrastruktur. Akta Pendirian No. 34 tanggal 15 Januari 2010 yang dibuat di hadapan Aulia Taufani, SH, selaku pengganti Sutjipto SH, Notaris di Jakarta, disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-21503.AH.01.01. Tahun 2010 tanggal 28 April 2010 dan diumumkan dalam Berita Negara Republik Indonesia No. 20 tanggal 11 Maret 2011, Tambahan No. 5123. Decree of the Minister of Finance of the Republic of Indonesia No. KEP-439/KM.10/2010 dated 6 August 2010 on the Granting of Infrastructure Financing Company Business Permit to PT Indonesia Infrastructure Finance. Financial Services Authority Regulation No. 46 of 2020 concerning Infrastructure Financing Companies, which was subsequently amended by Financial Services Authority Regulation No. 46 of 2024 concerning Development and Strengthening of Infrastructure Companies. Deed of Establishment No. 34 dated 15 January 2010, made before Aulia Taufani, SH, substituting for Sutjipto SH, Notary in Jakarta, and approved by the Minister of Law and Human Rights of the Republic of Indonesia by Decree No. AHU21503.AH.01.01. Year 2010 dated 28 April 2010, and announced in the State Gazette of the Republic of Indonesia No. 20 dated 11 March 2011, Supplement No. 5123. |

Sumber: Dokumentasi IIF | Source: IIF Documentation

Alamat Kantor Pusat [OJK C.2][GRI 2-1]

Head Office Address

**Prosperity Tower 53rd – 55th Floor Lot 28,
District 8 Sudirman Central Business District,
Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190, Indonesia**

Telepon/Phone : (62-21) 5082 6600
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 Website : www.iif.co.id

Wilayah Operasional dan Negara Tempat Beroperasi [OJK C.3][GRI 2-1][GRI FS6]

Operational Area and Country of Operations

1 negara, Indonesia
 1 country, Indonesia

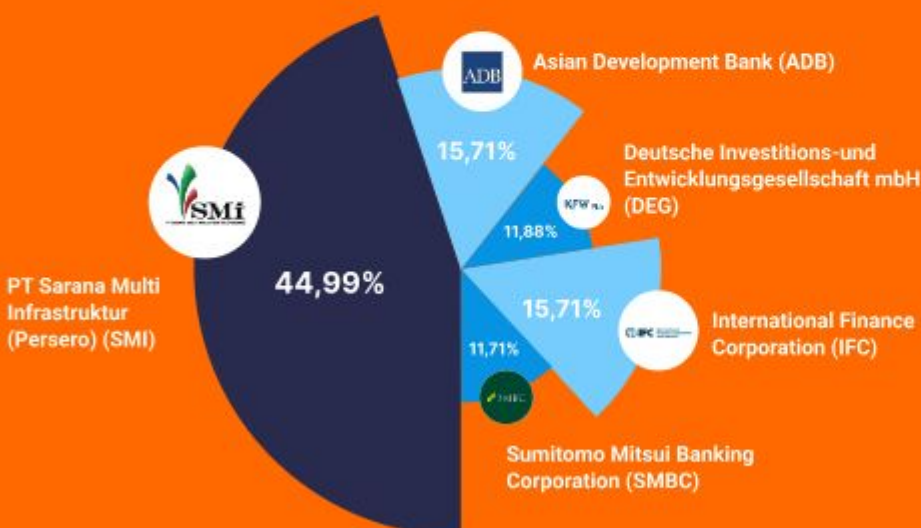
Kegiatan, Merek, Produk dan Jasa [OJK C.4][GRI 2-6][GRI FS7]

Activities, Brands, Products, and Services

| | |
|---------------------------------------|--|
| Kegiatan Usaha Business Activities | Pembiayaan Infrastruktur Infrastructure Financing |
| Produk Products | Produk Investasi (fund-based dan non-fund-based) serta Jasa Advisory Investment Products (fund-based and non-fund-based) and Advisory Services |

Struktur Kepemilikan Saham (per 31 Desember 2025) [OJK C.3][GRI 2-1]

Share Ownership Structure (as of 31 December 2025)

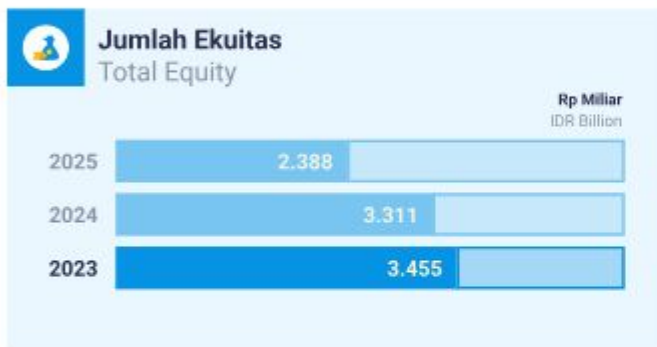
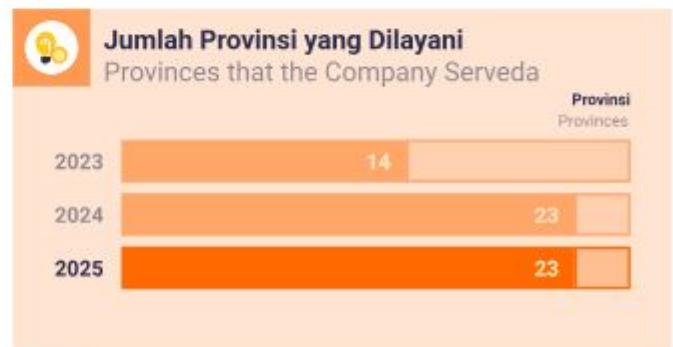
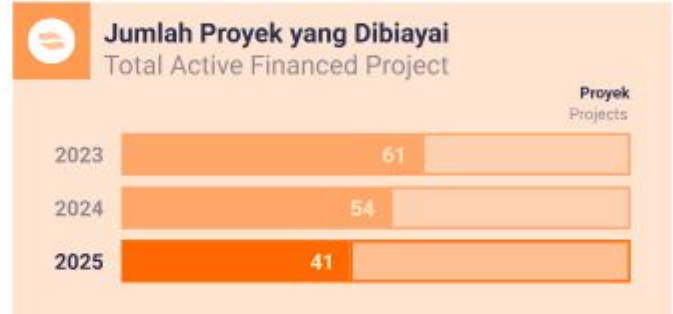


Sumber: Dokumentasi IIF
 Source: IIF Documentation



Skala dan Kinerja Organisasi [OJK C.3] [GRI 2-6, 2-7]

Organization Scale and Performance



Kegiatan Usaha [OJK C.4, C.6]

Business Activities

Sesuai dengan Anggaran Dasar Perseroan melalui Akta Nomor 43 tanggal 24 Juli 2018 yang terakhir kali diubah dengan Akta Nomor 10 tanggal 26 November 2024 bahwa kegiatan usaha IIF bergerak dalam usaha pembiayaan proyek-proyek infrastruktur di Indonesia.

Pada tahun 2025, IIF telah menjalankan kegiatan usaha sesuai dengan Anggaran Dasar sebagai berikut:

In accordance with the Company's Articles of Association through Deed Number 43 dated 24 July 2018, as most recently amended by Deed Number 10 dated 26 November 2024, IIF's business activities focus on financing infrastructure projects in Indonesia.

In 2025, IIF carried out its business activities in accordance with the Articles of Association as follows:

1. Produk Investasi (*Fund-based* dan *Non-Fund-based*)

a. Produk Investasi *Fund-based* dikategorikan menjadi:

- Bentuk pinjaman, antara lain pinjaman senior, pinjaman subordinasi/*mezzanine finance*, *bridge financing*, *take-out financing*, dan/atau pembiayaan kembali;
- Pembiayaan kegiatan lain yang berkaitan dengan proyek-proyek infrastruktur selama diperkenankan oleh peraturan; serta
- Investasi ekuitas atau fasilitas *equity-like*.

b. Produk Investasi *Non-fund-based* dikategorikan menjadi:

- Pemberian jasa dalam mencari pasar swap yang berkaitan dengan perusahaan pembiayaan infrastruktur; serta
- Pemberian jaminan dalam bentuk, antara lain pemenuhan liabilitas keuangan, *credit enhancement*, dan/atau *performance bonds*.

2. Jasa Advisory

a. Jasa Advisory kepada Klien Sektor Publik (Kementerian/Lembaga, Pemerintah Daerah)

• Jasa Advisory Transaksi

Penyediaan jasa advisory kepada Klien Sektor Publik terkait rencana/ inisiatif pengembangan proyek infrastruktur melalui skema Kerja Sama Pemerintah dengan Badan Usaha (KPBU) maupun skema non-KPBU yang melibatkan kerja sama antara sektor publik dan pihak swasta. Proyek KPBU tersebut mengacu pada Peraturan Presiden Nomor 38 Tahun 2015 beserta peraturan pelaksanaannya, sedangkan proyek non-KPBU mencakup antara lain proyek pembangkit listrik independen (*Independent Power Producer/IPP*) maupun proyek kerja sama bisnis antar badan usaha (*business-to-business*) pada sektor air minum, dan proyek infrastruktur lainnya.

Ruang lingkup layanan meliputi: Penyusunan *due diligence* dan perencanaan proyek, konsultasi pasar, penyusunan studi kelayakan, analisis dukungan pemerintah, penyusunan struktur komersial, negosiasi, pelaksanaan proses tender/pengadaan, serta penguatan kelembagaan proyek dengan tujuan mencapai alokasi risiko yang optimal dan meningkatkan *bankability* proyek.

• Jasa Advisory Kebijakan

Penyediaan jasa advisory dalam perumusan kebijakan terkait pengembangan infrastruktur serta kegiatan peningkatan kapasitas (*capacity building*) untuk meningkatkan kualitas penyediaan infrastruktur. Layanan ini dapat dilaksanakan melalui diskusi, seminar, publikasi akademik, serta penyusunan kajian kebijakan dan rekomendasi praktik terbaik.

b. Jasa Advisory kepada Klien Sektor Swasta

• Jasa Advisory Keuangan dan Transaksi

Penyediaan jasa advisory untuk mendukung pengembangan dan pembiayaan proyek infrastruktur, termasuk memfasilitasi kerja sama dengan calon investor, meningkatkan *bankability* proyek, serta memaksimalkan nilai bagi para pemangku kepentingan.

Layanan yang diberikan antara lain mencakup pendampingan persiapan proyek, penyusunan studi kelayakan, proyek advisory transaksi, serta pengaturan dan penataan struktur pembiayaan untuk proyek KPBU maupun non-KPBU, baik yang bersifat *solicited* maupun *unsolicited*. Selain itu, IIF juga dapat memberikan jasa konsultasi terkait transaksi korporasi, termasuk merger dan akuisisi, identifikasi mitra ekuitas atau *joint venture*, valuasi perusahaan atau saham, serta pelaksanaan *due diligence*.

1. Investment Products (*Fund-based* and *Non-Fund-based*)

a. *Fund-based* Investment Products are categorized into:

- Loan forms, including senior loans, subordinated loans/*mezzanine finance*, *bridge financing*, *take-out financing*, and/or refinancing;
- Financing of other activities related to infrastructure projects as permitted by regulations; and
- Equity investments or equity-like facilities.

b. *Non-fund-based* Investment Products are categorized into:

- Provision of services in seeking swap markets related to infrastructure financing companies; and
- Provision of guarantees in the form of, among others, fulfillment of financial liabilities, *credit enhancement*, and/or *performance bonds*.

2. Advisory Services

a. Advisory Services to Public Sector Clients (Ministries/Agencies, Local Governments)

• Transaction Advisory Services

Provision of advisory services to Public Sector Clients regarding infrastructure project development plans/initiatives through Public-Private Partnership (PPP/KPBU) schemes as well as non-PPP schemes involving cooperation between the public sector and private parties. PPP projects refer to Presidential Regulation Number 38 of 2015 and its implementing regulations, while non-PPP projects include, among others, Independent Power Producer (IPP) projects, business-to-business cooperation in the drinking water sector, and other infrastructure projects.

The scope of services includes: Preparation of *due diligence* and project planning, market consultation, preparation of feasibility studies, analysis of government support, formulation of commercial structures, negotiation, implementation of tender/procurement processes, and project institutional strengthening aimed at achieving optimal risk allocation and enhancing project *bankability*.

• Policy Advisory Services

Provision of advisory services in the formulation of policies related to infrastructure development and capacity-building activities to improve the quality of infrastructure provision. These services may be delivered through discussions, seminars, academic publications, and the preparation of policy studies and best practice recommendations.

b. Advisory Services to Private Sector Clients

• Financial and Transaction Advisory Services

The provision of advisory services to support the development and financing of infrastructure projects, including facilitating cooperation with potential investors, enhancing project *bankability*, and maximizing value for stakeholders.

The services provided include project preparation assistance, feasibility study preparation, transaction advisory projects, as well as the arrangement and structuring of financing for both *solicited* and *unsolicited* PPP (KPBU) and non-PPP projects. Additionally, IIF can provide consultancy services related to corporate transactions, including mergers and acquisitions, identification of equity or joint venture partners, company or share valuations, and the execution of *due diligence*.



• **Jasa Penilaian Ekonomi**

Penyediaan jasa *advisory* dalam melakukan evaluasi terhadap dampak finansial dan ekonomi dari inisiatif pengembangan infrastruktur. Layanan ini mencakup analisis finansial dan ekonomi proyek serta eksplorasi skema pembiayaan inovatif, termasuk mekanisme *value capture* dan *asset recycling*.

• **Jasa *Advisory* Strategi dan Bisnis**

Penyediaan jasa *advisory* dalam penyusunan rencana strategis maupun rencana jangka panjang pada tingkat korporasi maupun unit bisnis yang berkaitan dengan sektor infrastruktur. Layanan ini antara lain mencakup analisis industri dan persaingan, identifikasi *pipeline* proyek, pengembangan model bisnis, penguatan proses bisnis, identifikasi dan mitigasi risiko, serta penyusunan proyeksi keuangan dengan mempertimbangkan visi, misi, dan tujuan klien.

• **Jasa *Advisory* Lingkungan, Sosial, dan Tata Kelola (ESG)**

Penyediaan jasa ESG *advisory* untuk mendukung pengembangan proyek infrastruktur yang berkelanjutan. Layanan ini meliputi antara lain penilaian sosial dan lingkungan, evaluasi keselarasan kegiatan usaha atau proyek infrastruktur dengan Prinsip Sosial dan Lingkungan (S&E Principles IIF), penyusunan rencana aksi untuk memenuhi prinsip tersebut, penyusunan uji tuntas ESG, pengembangan kerangka kerja dan peta jalan ESG, penyusunan ESG *key performance indicators*, serta dukungan dalam pengungkapan ESG.

Layanan ini juga dapat mencakup dukungan dalam pembiayaan berkelanjutan, termasuk penyusunan kerangka penerbitan instrumen pembiayaan hijau, sosial, atau keberlanjutan, pemberian *second-party opinion*, serta layanan terkait dekarbonisasi seperti pengelolaan emisi gas rumah kaca dan analisis bursa karbon.

• **Economic Assessment Services**

The provision of advisory services to evaluate the financial and economic impacts of infrastructure development initiatives. These services include project financial and economic analysis as well as the exploration of innovative financing schemes, including value capture and asset recycling mechanisms.

• **Strategic and Business Advisory Services**

The provision of advisory services in the preparation of strategic plans and long-term plans at the corporate or business unit level related to the infrastructure sector. These services include industry and competition analysis, project pipeline identification, business model development, business process strengthening, risk identification and mitigation, and the preparation of financial projections considering the client's vision, mission, and objectives.

• **Environmental, Social, and Governance (ESG) Advisory Services**

The provision of ESG advisory services to support sustainable infrastructure project development. These services include social and environmental assessments, evaluating the alignment of business activities or infrastructure projects with IIF's Social and Environmental Principles (S&E Principles), preparing action plans to meet these principles, conducting ESG due diligence, developing ESG frameworks and roadmaps, establishing ESG key performance indicators, and supporting ESG disclosures.

These services may also include support in sustainable finance, including the preparation of frameworks for issuing green, social, or sustainability financing instruments, providing second-party opinions, and decarbonization-related services such as greenhouse gas emissions management and carbon exchange analysis.

Sektor Pembiayaan Infrastruktur [GRI FS6, FS10]

Infrastructure Financing Sectors

Perseroan menjalankan kegiatan pembiayaan infrastruktur pada berbagai sektor sebagai target pembiayaan, meliputi infrastruktur transportasi, jalan, sumber daya air dan irigasi, air minum, sistem pengelolaan air limbah terpusat, sistem pengelolaan air limbah setempat, sistem pengelolaan persampahan, telekomunikasi dan informatika, ketenagalistrikan, minyak dan gas bumi dan energi terbarukan, konservasi energi, fasilitas perkotaan, fasilitas pendidikan, fasilitas sarana dan prasarana olahraga serta kesenian, kawasan, pariwisata, kesehatan, lembaga masyarakat, perumahan rakyat, bangunan negara, kawasan industri, distribusi pangan, dan infrastruktur lain.












Objek pembiayaan infrastruktur tersebut sesuai dengan Pasal 5 PMK No. 100/PMK.010/2009 tentang Perusahaan Pembiayaan, Surat OJK No. S-2/D.05/2018, dan POJK No. 46/POJK.05/2020 tentang Perusahaan Pembiayaan Infrastruktur, Surat Keputusan OJK No. S-170/NB.21/2023 terkait Perluasan Kegiatan Usaha dan Perluasan Sektor Infrastruktur PT IIF.

Hingga 31 Desember 2025, jumlah klien yang aktif dibiayai dan persentase portofolio investasinya diuraikan sebagai berikut.

The Company has carried out infrastructure financing activities across various sectors as financing targets, including transportation infrastructure, roads, water resources and irrigation, drinking water, centralized wastewater management systems, localized wastewater management systems, solid waste management systems, telecommunications and informatics, electricity, oil and gas and renewable energy, energy conservation, urban facilities, educational facilities, sports and arts facilities and infrastructure, regional zones, tourism, health, correctional facilities, public housing, state buildings, industrial estates, food distribution, and other infrastructure.

These infrastructure financing objects are in accordance with Article 5 of PMK No. 100/PMK.010/2009 concerning Financing Companies, OJK Letter No. S-2/D.05/2018, and POJK No. 46/POJK.05/2020 concerning Infrastructure Financing Companies, and OJK Decree No. S-170/NB.21/2023 regarding the Expansion of Business Activities and Infrastructure Sectors of PT IIF.

As of December 31, 2025, the number of actively financed clients and their investment portfolio percentages are detailed as follows:

| Sektor Portofolio Portfolio Sector | Persentase Nilai Investasi Investment Value Percentage (%) | | |
|---|---|--------------------|---|
| Telekomunikasi dan Informatika Telecommunications and Informatics | 20,57% | 7 klien clients |  |
| Kelistrikan Electricity | 17,42% | 9 klien clients |  |
| Air dan Pengelolaan Limbah Water and Waste Utility | 12,79% | 7 klien clients |  |
| Kontraktor Infrastruktur Infrastructure Contractor | 8,45% | 4 klien clients |  |
| Infrastruktur Gas Gas Infrastructure | 8,45% | 2 klien clients |  |
| Jalan Raya Road | 7,63% | 4 klien clients |  |
| Bandara Airport | 6,97% | 2 klien clients |  |
| Pelabuhan Port | 6,52% | 2 klien clients |  |
| Infrastruktur Sosial Social Infrastructure | 6,09% | 2 klien clients |  |
| Infrastruktur Daerah Regional Infrastructure | 4,03% | 1 klien client |  |
| Kereta Api dan Transportasi Massal Railway and Mass Transportation | 1% | 1 klien client |  |
| Infrastruktur Pariwisata Tourism Infrastructure | 0% | 0 klien client | |

Rantai Nilai dan Rantai Pasok ^[GRI 2-6]

Value and Supply Chain

Layanan pembiayaan dan *advisory* di bidang infrastruktur yang diberikan oleh IIF didukung oleh rantai nilai yang terdiri dari serangkaian proses bisnis. Rangkaian proses bisnis tersebut melibatkan berbagai jenis pemasok, baik pemasok jasa maupun pemasok berbagai produk yang digunakan oleh IIF untuk menjalankan kegiatan usaha. Sebagai bentuk pemberdayaan masyarakat sekitar, IIF berkomitmen untuk mengoptimalkan para pemasok lokal dari wilayah sekitar lokasi operasional Perseroan.

Pada tahun 2025, pemasok yang bekerjasama dengan IIF antara lain namun tidak terbatas pada pemasok untuk layanan kebersihan, *IT support*, dan desainer. Hubungan bisnis yang dilaksanakan sebagian besar bersifat jangka pendek dengan kontrak kerja. Untuk pemasok dengan jenis layanan atau pekerjaan yang bersifat spesifik, hubungan bisnis dilaksanakan dengan kontrak berbasis proyek.

IIF juga melaksanakan sosialisasi isu-isu perubahan iklim dalam kegiatan *Vendor Gathering* pada tanggal 28 Juli 2025, dihadiri oleh vendor IT, S&E Consultant, dan Technical Consultant.

Sebagai langkah nyata dalam memperkuat keberlanjutan pada rantai pasok tersebut, IIF telah mendistribusikan Kuesioner ESG Pengadaan (*Procurement ESG Questionnaire*) kepada para vendor, yang berhasil mencapai tingkat partisipasi aktif lebih dari 50%.

Infrastructure financing and advisory services provided by IIF have been supported by a value chain consisting of a series of business processes. This business process sequence has involved various types of suppliers, including both service providers and product suppliers used by IIF to conduct its business activities. As a form of local community empowerment, IIF is committed to optimizing local suppliers from the areas surrounding the Company's operational locations.

In 2025, the suppliers collaborated with IIF included, but were not limited to, cleaning services, IT support, and designers. Business relationships primarily being short-term and contract-based. For suppliers providing specific types of services or work, business relationships were conducted through project-based contracts.

IIF also socialized climate change issues during a *Vendor Gathering* held on 28 July 2025, which was attended by IT vendors, S&E Consultants, and Technical Consultants.

In addition, IIF has distributed a *Procurement ESG Questionnaire* to its vendors, which received more than 50% active participation.





Kuesioner ini dirancang untuk memetakan pemahaman dasar serta praktik ESG di tingkat vendor, sehingga IIF dapat mengukur sejauh mana tingkat kesadaran keberlanjutan dalam ekosistem mitranya. Hasil dari penilaian ini menjadi landasan bagi Perseroan untuk terus mendukung, mempromosikan, serta mendiseminasikan nilai-nilai ESG secara lebih luas di seluruh rantai pasoknya.

The questionnaire was designed to establish a baseline understanding of vendors' ESG awareness and practices, enabling IIF to assess the current level of knowledge within its vendor ecosystem. The results served as a foundation for identifying areas where IIF could further support, promote, and disseminate ESG values across its supply chain.

Alur dan Skema Layanan Pembiayaan/Advisory Berkelanjutan IIF [GRI 2-6] Sustainable Financing/Advisory Services Flow and Scheme

Dalam menyediakan layanan pembiayaan infrastruktur dan advisory, IIF menerapkan skema layanan yang mengatur interaksi dan rangkaian aktivitas pada tingkat proyek, mulai dari peninjauan hingga pelaksanaan.

In delivering infrastructure financing and advisory services, IIF applies a service framework that governs interactions and sequences of activities at the project level, from initial engagement through to implementation.

Pada tahun 2025, sasaran utama layanan pembiayaan diarahkan pada proyek energi terbarukan serta proyek dengan tingkat kepatuhan ESG yang tinggi. Sementara itu, untuk layanan konsultasi, Perusahaan menargetkan perusahaan yang menjalankan proyek yang memenuhi kriteria ESG (proyek hijau). Sebelum pembiayaan disalurkan, IIF terlebih dahulu melakukan asesmen terhadap calon klien berdasarkan kriteria ESG.

In 2025, the primary focus of financing services was directed toward renewable energy projects as well as projects with a high level of ESG compliance. Meanwhile, for advisory services, the Company targeted enterprises undertaking projects that meet ESG criteria (green projects). Prior to the disbursement of financing, IIF conducts an assessment of prospective clients based on ESG criteria.

Secara keseluruhan, Perseroan tidak memiliki hubungan bisnis lain dengan pemasok di luar hubungan yang terkait dengan rantai pasok.

Overall, the Company did not maintain any business relationships with suppliers beyond those related to its supply chain.

Perubahan Signifikan [OJK C.6] Significant Changes

Sepanjang tahun 2025, tidak terdapat perubahan yang terjadi pada Perseroan terkait penutupan atau pembukaan cabang baru, pembukaan atau penutupan unit usaha baru, maupun merger atau penggabungan usaha. Begitu juga dengan rantai pasokan, tidak mengalami perubahan signifikan yang berdampak terhadap Perseroan di sepanjang tahun 2025.

Throughout 2025, there were no changes at the Company related to the closure or opening of new branches, the establishment or closure of new business units, or any mergers or business combinations. Similarly, the supply chain did not undergo any significant changes that had an impact on the Company during 2025.

Keanggotaan Asosiasi [OJK C.5] [GRI 2-28] Association Memberships

| Nama Organisasi Name of the Organization | Skala Organisasi Organizational Scale | Status Keanggotaan Membership Status |
|--|--|---|
| Masyarakat Telematika Indonesia ("MASTEL") The Indonesian Telematics Society | Nasional National | Anggota Aktif Active Member |
| Masyarakat Energi Terbarukan Indonesia ("METI") The Indonesian Renewable Energy Society | Nasional National | Anggota Aktif Active Member |
| Asia Pacific Loan Market Association ("APLMA") Asia Pacific Loan Market Association ("APLMA") | Asia-Pasifik Asia-Pacific | Anggota Aktif Active Member |
| CFO Club Indonesia CFO Club Indonesia | Nasional National | Anggota Aktif Active Member |
| Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan ("LAPS SJK") Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan ("LAPS SJK") | Nasional National | Anggota Aktif Active Member |

Wilayah Operasional [OJK C.2] [GRI 2-6] [GRI FS6]

Operational Area

Sampai dengan akhir tahun 2025, IIF memiliki 41 proyek yang aktif dibiayai dari berbagai sektor infrastruktur di 23 provinsi yang tersebar di seluruh Indonesia.

As of the end of 2025, PT Indonesia Infrastructure Finance ("IIF") had 41 actively financed projects across various infrastructure sectors in 23 provinces throughout Indonesia.



| Sektor Portofolio Portfolio Sector | Wilayah Portofolio Portfolio Areas | Sektor Portofolio Portfolio Sector | Wilayah Portofolio Portfolio Areas |
|--|--|--|--|
| Bandara Airport | Jawa Barat, Jawa Tengah, Jawa Timur, Kalimantan Selatan, dan Sulawesi Selatan West Java, Central Java, East Java, South Kalimantan, and South Sulawesi | Air dan Pengelolaan Limbah Water and Waste Utility | Jawa Timur, Lampung, Riau (Pekanbaru dan Dumai) East Java, Lampung, and Riau (Pekanbaru and Dumai) |
| Kelistrikan Electricity | Aceh, Sumatera Utara, Jambi, Lampung, Kalimantan Utara, Jawa Barat, Jawa Timur, Sulawesi Tengah, Sulawesi Utara, dan Papua Barat Aceh, North Sumatra, Jambi, Lampung, North Kalimantan, West Java, East Java, Central Sulawesi, North Sulawesi, and West Papua | Kontraktor Infrastruktur Infrastructure Contractor | Jawa Barat, Jawa Tengah, Jawa Timur, Sumatera Utara, Kalimantan Barat, dan Kalimantan Timur West Java, Central Java, East Java, North Sumatra, West Kalimantan, and East Kalimantan |
| Pelabuhan Port | Gorontalo and Jawa Barat Gorontalo and West Java | Infrastruktur Gas Gas Infrastructure | Jawa Timur, Kalimantan Timur, dan Papua Barat East Java, East Kalimantan, and West Papua |
| Kereta Api dan Transportasi Massal Railway and Mass Transportation | Banten (Tangerang) Banten (Tangerang) | Infrastruktur Pariwisata Tourism Infrastructure | - |
| Jalan Raya Road | DKI Jakarta, Jawa Barat, dan Jawa Tengah DKI Jakarta, West Java, and Central Java | Infrastruktur Sosial Social Infrastructure | DKI Jakarta, Jawa Barat, Banten, dan Jawa Timur DKI Jakarta, West Java, Banten, and East Java |
| Telekomunikasi dan Informatika Telecommunications and Informatics | Jawa Barat, Jawa Tengah, Jawa Timur, Kepulauan Riau (Batam), Bali, Kalimantan Timur, Maluku, Nusa Tenggara Barat, Nusa Tenggara Timur, Papua, dan cakupan se-Indonesia West Java, Central Java, East Java, Riau Islands (Batam), Bali, East Kalimantan, Maluku, West Nusa Tenggara, East Nusa Tenggara, Papua, and nationwide coverage across Indonesia | Infrastruktur Daerah Regional Infrastructure | Bali Bali |





05

Tata Kelola Keberlanjutan

Sustainability Governance



Rapat Koordinasi Internal Tim IIF
IIF Internal Team Coordination Meeting



Tata Kelola Keberlanjutan

Sustainability Governance

Perseroan berkomitmen menerapkan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/GCG*) untuk memastikan proses pengambilan keputusan yang berintegritas dan bertanggung jawab dalam mendukung penciptaan nilai jangka panjang serta pertumbuhan usaha yang berkelanjutan, sehingga dapat meningkatkan kepercayaan Pemegang Saham dan para pemangku kepentingan.

The Company is committed to implementing Good Corporate Governance (GCG) to ensure an ethical and responsible decision-making process that supports long-term value creation and sustainable business growth, thereby enhancing the trust of Shareholders and stakeholders.

Komitmen tersebut diwujudkan melalui peran aktif seluruh insan IIF dalam menjunjung tinggi prinsip-prinsip GCG, sebagaimana tercermin dalam Pakta Integritas yang ditandatangani oleh Dewan Komisaris, Direksi, dan seluruh karyawan. Penerapan tersebut diperkuat dengan keberadaan kebijakan dan pedoman internal yang komprehensif sebagai landasan tata kelola yang transparan, akuntabel, dan konsisten, termasuk dalam mendukung pengelolaan aspek Lingkungan, Sosial, dan Tata kelola (LST/ESG) secara berkelanjutan di seluruh aktivitas Perseroan.

This commitment is realized through the active participation of all IIF personnel in upholding GCG principles, as reflected in the Integrity Pact signed by the Board of Commissioners, the Board of Directors, and all employees. The implementation is further strengthened by comprehensive internal policies and guidelines that serve as the foundation for transparent, accountable, and consistent governance, including the support for continuous Environmental, Social, and Governance (ESG) management across all Company activities.



Sistem Penyediaan Air Minum di Pekanbaru
Drinking Water Supply System in Pekanbaru

Sumber: Dokumentasi IIF | Source: IIF Documentation

Struktur Tata Kelola [GRI 2-9]

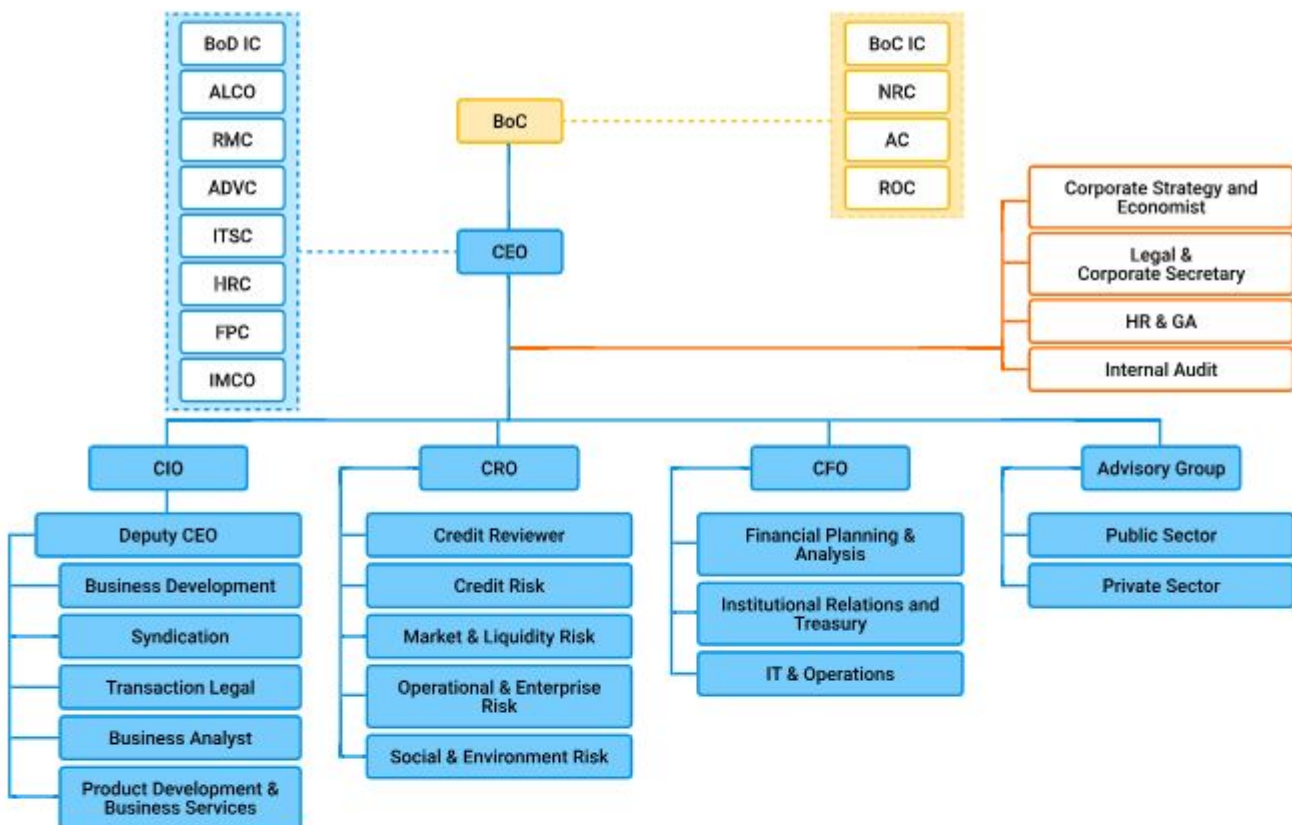
Governance Structure

Perseroan senantiasa mengkaji pengembangan organisasi secara berkala dengan tetap menjunjung tinggi prinsip GCG dan mendukung upaya untuk membangun kultur budaya kinerja tinggi (*High Performance Culture*). Penyesuaian maupun penambahan komite juga akan dilakukan sesuai kebutuhan dan kondisi Perseroan. Penyesuaian organisasi tersebut perlu dilakukan untuk menyesuaikan dengan rencana pengembangan usaha Perseroan, meningkatkan efektivitas organisasi yang berorientasi bisnis di samping untuk mengantisipasi dinamika kegiatan usaha yang cenderung tinggi. Strategi yang akan diterapkan adalah melakukan kajian internal didampingi konsultan SDM yang relevan.

The Company has been continuously reviewing its organizational development periodically while upholding GCG principles and supporting efforts to build a High Performance Culture. Adjustments or additions to committees are also carried out according to the Company's needs and conditions. Such organizational adjustments are necessary to align with the Company's business development plans, enhance business-oriented organizational effectiveness, and anticipate the highly dynamic nature of business activities. The strategy to be implemented involves conducting internal reviews accompanied by relevant HR consultants.

Per 30 September 2025, Perseroan dikelola oleh Komite Eksekutif yang terdiri dari empat Direktur dan satu Executive Vice President, serta Dewan Komisaris yang terdiri dari tiga Komisaris Independen, satu Komisaris yang mewakili PT Sarana Multi Infrastruktur (Persero), dan empat Komisaris yang masing-masing mewakili pemegang saham lainnya, sebagaimana diperlihatkan pada diagram berikut ini. [GRI 2-9]

As of September 30, 2025, the Company was managed by an Executive Committee consisting of four Directors and one Executive Vice President, as well as a Board of Commissioners consisting of three Independent Commissioners, one Commissioner representing PT Sarana Multi Infrastruktur (Persero), and four Commissioners each representing other shareholders, as shown in the following diagram. [GRI 2-9]



| Board of Directors (BoD) | | Board of Commissioners (BoC) | |
|--------------------------|--|------------------------------|--|
| BoD IC | Board of Directors – Investment Committee; | AC | Audit Committee; |
| ALCO | Asset and Liabilities Committee; | NRC | Nomination and Remuneration Committee. |
| RMC | Risk Management Committee; | BoC IC | Board of Commissioners – Investment Committee; and |
| ADVC | Advisory Committee; | ROC | Risk Oversight Committee. |
| ITSC | Information Technology Steering Committee; | | |
| HRC | Human Resources Committee; | | |
| FPC | Fraud and Corruption Prevention Committee; and | | |
| IMCO | Impairment Committee. | | |





Untuk mendukung kelancaran manajemen yang disebutkan di atas, Perseroan juga telah memenuhi ketentuan Otoritas Jasa Keuangan (OJK) terkait pembentukan organ pendukung bagi Lembaga Jasa Keuangan, antara lain Unit Audit Internal serta komite-komite di bawah Dewan Komisaris dan Direksi, yang berperan dalam mendukung efektivitas pengawasan dan pengelolaan Perseroan. Berikut ini komite-komite di bawah Dewan Komisaris dan Direksi:

Komite-komite di Bawah Dewan Komisaris

Committees Under the Board of Commissioners

1. Komite Audit (Audit Committee/AC)
2. Komite Nominasi dan Remunerasi (Nomination and Remuneration Committee/NRC)
3. Komite Investasi Dewan Komisaris (BoC-IC)
4. Komite Pemantau Risiko (Risk Oversight Committee/ROC)

To support the smooth management mentioned above, the Company has also complied with the Financial Services Authority (OJK) regulations regarding the establishment of supporting organs for Financial Service Institutions, including the Internal Audit Unit as well as committees under the Board of Commissioners and Board of Directors, which played a role in supporting the effectiveness of the Company's oversight and management. The following are the committees under the Board of Commissioners and Board of Directors:

1. Audit Committee (AC)
2. Nomination and Remuneration Committee (NRC)
3. Investment Committee of the Board of Commissioners (BoC-IC)
4. Risk Oversight Committee (ROC)

Komite-komite di Bawah Direksi

Committees Under the Board of Directors

1. Komite Investasi (Investment Committee)
2. Komite Aset dan Liabilitas (ALCO)
3. Komite Manajemen Risiko (RMC)
4. Komite Advisory (ADVC)
5. Komite Pengarah Teknologi Informasi (ITSC)
6. Komite Sumber Daya Manusia (HRC)
7. Komite Pencegahan Kecurangan dan Korupsi (FPC)
8. Komite Penurunan Nilai (IMCO)

1. Investment Committee
2. Asset and Liability Committee (ALCO)
3. Risk Management Committee (RMC)
4. Advisory Committee (ADVC)
5. IT Steering Committee (ITSC)
6. Human Resources Committee (HRC)
7. Fraud and Corruption Prevention Committee (FPC)
8. Impairment Committee (IMCO)

Dalam struktur tata kelola Perseroan, Ketua Dewan Komisaris tidak merangkap jabatan sebagai eksekutif senior di Perseroan. Pemisahan peran antara fungsi pengawasan dan fungsi pengelolaan tersebut diterapkan untuk menjaga independensi, mencegah konflik kepentingan, serta memastikan pengambilan keputusan yang objektif dan akuntabel. ^[GRI 2-11]

In the Company's governance structure, the Chairperson of the Board of Commissioners does not hold a concurrent position as a senior executive within the Company. This separation of roles between oversight and management functions is implemented to maintain independence, prevent conflicts of interest, and ensure objective and accountable decision-making. ^[GRI 2-11]

Komposisi badan tata kelola tertinggi Perseroan dan komite-komitanya terdiri atas anggota eksekutif dan non-eksekutif yang memenuhi kriteria independensi, dengan memperhatikan masa jabatan, rangkap jabatan dan komitmen signifikan lainnya, keberagaman gender, keterwakilan kelompok sosial yang kurang terwakili, serta perwakilan pemangku kepentingan. Penetapan anggota juga mempertimbangkan kompetensi yang relevan dengan pengelolaan dampak ekonomi, lingkungan, dan sosial. ^[GRI 2-9]

The composition of the Company's highest governance body and its committees consists of executive and non-executive members who meet independence criteria, taking into account tenure, concurrent positions and other significant commitments, gender diversity, representation from underrepresented social groups, and stakeholder representation. The appointment of members also considers competencies relevant to the management of economic, environmental, and social impacts. ^[GRI 2-9]

Prosedur Nominasi dan Seleksi ^[GRI 2-10]

Nomination and Selection Procedure

Proses nominasi Dewan Komisaris dan/atau Direksi telah diselaraskan dengan ketentuan-ketentuan, yang berlaku meliputi ketentuan dalam Anggaran Dasar Perseroan dan POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; serta Peraturan perundang-undangan lain yang berlaku.

The nomination process for the Board of Commissioners and/or Board of Directors was also aligned with the prevailing provisions, including the provisions in the Company's Articles of Association and POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies; as well as other applicable laws and regulations.

Untuk komisaris independen, Perseroan telah memastikan bahwa kriteria dan proses seleksi yang dilakukan senantiasa selaras dengan standar tata kelola terbaru, termasuk kepatuhan terhadap POJK No. 48 Tahun 2024 tentang Kriteria Komisaris Independen. Penerapan aturan ini menegaskan komitmen Perseroan dalam memperkuat fungsi pengawasan yang objektif dan independen guna menjaga integritas tata kelola perusahaan di seluruh aspek operasional. ^[GRI 2-10]

For independent commissioners, the Company ensured that the criteria and selection process are consistently aligned with the latest governance standards, including compliance with POJK No. 48 of 2024 concerning Criteria for Independent Commissioners. The implementation of this regulation reaffirmed the Company's commitment to strengthening objective and independent oversight functions to maintain the integrity of corporate governance across all operational aspects. ^[GRI 2-10]

Proses nominasi Dewan Komisaris dan/atau Direksi IIF merupakan bagian dari tugas dan tanggung jawab Komite Nominasi dan Remunerasi (NRC) melalui prosedur sebagai berikut:

- NRC melakukan seleksi dan memberikan nominasi calon yang akan direkomendasikan kepada Dewan Komisaris;
- Dewan Komisaris melakukan seleksi dan memberikan nominasi calon yang akan direkomendasikan kepada Pemegang Saham;
- Ketua NRC dan Dewan Komisaris memberikan rekomendasi nominasi calon dan remunerasinya kepada Pemegang Saham;
- Pemegang Saham memberikan tanggapan, pertanyaan, dan/atau persetujuannya pada nominasi yang disampaikan oleh Ketua NRC dan Dewan Komisaris;
- Khusus untuk anggota Komisaris yang mewakili Pemegang Saham, seleksi dan nominasinya dilakukan oleh Pemegang Saham Terkait.

Berikut ini komposisi Dewan Komisaris dan Komite Eksekutif/Direksi per 31 Desember 2025.

The nomination process for the Board of Commissioners and/or Board of Directors of IIF is part of the duties and responsibilities of the Nomination and Remuneration Committee (NRC) through the following procedures:

- the NRC conducted selection and provides nominations of candidates to be recommended to the Board of Commissioners;
- the Board of Commissioners conducted selection and provides nominations of candidates to be recommended to Shareholders;
- the Chairman of the NRC and the Board of Commissioners provided recommendations for candidate nominations and their remuneration to Shareholders;
- shareholders provided responses, questions, and/or approvals to the nominations submitted by the Chairman of the NRC and the Board of Commissioners;
- specifically for members of the Board of Commissioners representing Shareholders, the selection and nomination were carried out by the Relevant Shareholders.

The following is the composition of the Board of Commissioners and the Executive Committee/Board of Directors as of December 31, 2025.

Komposisi Dewan Komisaris (per 31 Desember 2025) [GRI 2-9]

Composition of the Board of Commissioners (as of 31 Desember 2025)

| Nama Name | Jabatan Positions | Periode Jabatan Term of Office | Term of Office Term of Office | Pemangku Kepentingan yang Diwakili Represented Stakeholders | Kompetensi Competency |
|-------------------------------|---|---|-------------------------------|---|--|
| Darmin Nasution | Presiden Komisaris dan Komisaris Independen President Commissioner and Independent Commissioner | 14 Juli 2020 s/d 14 Juli 2023, diangkat kembali sampai dengan 14 Juli 2026 14 July 2020 to 14 July 2023, reappointed until 14 July 2026 | Laki-laki Male | Independen Independent | Berpengalaman lebih dari 35 tahun di bidang ekonomi dan keuangan. More than 35 years of experience in economics and finance. |
| Rinaldi Firmansyah | Komisaris Independen Independent Commissioner | 25 Januari 2018 s/d 19 Maret 2020, diangkat kembali s/d 19 Maret 2023 dan diangkat kembali untuk ketiga kalinya s/d 19 Maret 2026 25 January 2018 to 19 March 2020, reappointed until 19 March 2023 and reappointed for the third time until 19 March 2026 | Laki-laki Male | Independen Independent | Berpengalaman lebih dari 35 tahun di bidang teknologi, keuangan, dan manajemen korporasi. Over 35 years of experience in technology, finance, and corporate management. |
| Rizal Bambang Prasetyo | Komisaris Independen Independent Commissioner | 1 Januari 2024 s/d 1 Januari 2027 1 January 2024 until 1 January 2027 | Laki-laki Male | Independen Independent | Berpengalaman lebih dari 35 tahun di bidang analisis ekuitas, perbankan, dan manajemen risiko More than 35 years of experience in equity analysis, banking and risk management. |
| Oza Olivia | Komisaris, perwakilan dari Sarana Multi Infrastruktur (SMI) Commissioner, representative of Sarana Multi Infrastruktur (SMI) | 23 Juni 2023 s/d 23 Juni 2026 23 June 2023 to 23 June 2026 | Perempuan Female | Pemegang Saham Shareholders | Berpengalaman lebih dari 20 tahun di bidang keuangan negara, kebijakan fiskal, dan administrasi publik More than 20 years of experience in the field of state finance, fiscal policy, and public administration. |
| Lodewijk Govaerts | Komisaris, perwakilan dari Asian Development Bank (ADB) Commissioner, representative of the Asian Development Bank (ADB) | 26 Juli 2019 s/d 22 Maret 2022, diangkat kembali s/d 22 Maret 2025, dan diangkat kembali untuk ketiga kalinya s/d 22 Maret 2026 26 July 2019 to 22 March 2022, reappointed until 22 March 2025, and reappointed for the third time until 22 March 2026 | Laki-laki Male | Pemegang Saham Shareholders | Berpengalaman lebih dari 25 tahun di jasa keuangan global, perbankan investasi, dan tata kelola korporat. Over 25 years of experience in global financial services, investment banking, and corporate governance. |





| | | | | | |
|------------------------------|---|---|---------------------|--------------------------------|---|
| Marc-Oliver Juenemann | Komisaris, perwakilan dari Deutsche Investitions-und Entwicklungsgesellschaft, mbH (DEG) Commissioner, representative of Deutsche Investitions-und Entwicklung | 20 April 2022 s/d 20 April 2025 dan diangkat kembali s/d 20 April 2028 20 April 2022 to 20 April 2025, and reappointed until 20 April 2028 | Laki-laki Male | Pemegang Saham Shareholders | Berpengalaman lebih dari 35 tahun di bidang keuangan, ekuitas, dan pembiayaan terstruktur (structured finance). More than 35 years of experience in finance, equity and structured finance. |
| Supriya Prakash Sen | Komisaris, perwakilan dari International Finance Corporation (IFC) Commissioner Representative of International Finance Corporation (IFC) | 20 April 2022 s/d 20 April 2025 dan diangkat kembali s/d 21 April 2028 20 April 2022 to 20 April 2025, and reappointed until 21 April 2028 | Perempuan Female | Pemegang Saham Shareholders | Berpengalaman lebih dari 30 tahun di bidang perbankan, investasi ekuitas swasta dalam bidang proyek energi terbarukan, transportasi, infrastruktur perkotaan di berbagai negara. Over 30 years of experience in banking, private equity investments - in renewable energy projects, transportation, urban infrastructure in various countries. |
| Yuji Fukuda | Komisaris, perwakilan dari Sumitomo Mitsui Banking Corporation (SMBC) Commissioner Representative of Sumitomo Mitsui Banking Corporation (SMBC) | 12 Januari 2024 s/d 12 Januari 2027 12 January 2024 until 12 January 2027 | Laki-laki Male | Pemegang Saham Shareholders | Berpengalaman lebih dari 27 tahun di bidang keuangan internasional, pembiayaan terstruktur (structured finance), dan manajemen aset investasi infrastruktur. Over 27 years of experience in international finance, structured finance, and infrastructure investment asset management. |

Komposisi Direksi/Komite Eksekutif (Per 31 Desember 2025) [GRI 2-9]

Composition of the Board of Directors/Executive Committee (as of 31 December 2025)

| Nama Name | Jabatan Positions | Periode Jabatan Term of Office | Jenis Kelamin Gender | Kompetensi Competency |
|----------------------------|--|--|-------------------------|---|
| Rizki Pribadi Hasan | Presiden Direktur Chief Executive Officer | 3 Maret 2025 s/d 3 Maret 2028 3 March 2025 until 3 March 2028 | Laki-laki Male | Berpengalaman lebih dari 30 tahun di bidang keuangan di berbagai industri di Indonesia, Hong Kong dan Malaysia, antara lain perbankan korporasi dan investasi, properti, serta pelabuhan dan maritim. Over 30 years of experience in finance across various industries in Indonesia, Hong Kong and Malaysia, including corporate and investment banking, property, and ports and maritime. |
| Eri Wibowo | Direktur Keuangan Chief Financial Officer | 7 Mei 2025 s/d 7 Mei 2028 7 May 2025 until 7 May 2028 | Laki-laki Male | Berpengalaman lebih dari 24 tahun di bidang perbankan korporasi dan investasi, khususnya pada sektor infrastruktur, agribisnis, dan energi, dengan keahlian meliputi pembiayaan proyek, sindikasi pinjaman, pembiayaan terstruktur, serta jasa konsultasi keuangan. Over 24 years of experience in corporate and investment banking, particularly in the infrastructure, agribusiness, and energy sectors, with expertise spanning project finance, loan syndication, structured financing, and financial consulting services. |

| | | | | |
|----------------------------------|--|--|---------------------|--|
| Lestari Andalusia Uardin | Direktur Risiko Chief Risk Officer | 8 Desember 2023 s/d 8 Desember 2026 8 December 2023 until 8 December 2026 | Perempuan Female | Berpengalaman lebih dari 25 tahun di bidang perbankan internasional dengan spesialisasi di bidang manajemen risiko, penjaminan kredit, serta manajemen portofolio kredit. More than 25 years of experience in international banking with specialization in risk management, credit guarantee, and credit portfolio management. |
| Mohammad Ramadhan Harahap | Direktur Investasi Chief Investment Officer | 30 Juni 2023 s/d 30 Juni 2026 30 June 2023 until 30 June 2026 | Laki-laki Male | Berpengalaman selama 30 tahun dalam bidang perbankan korporasi dan investasi. 30 years of experience in corporate and investment banking. |
| Irman Boyle | Executive Vice President - Kepala Grup Advisory Executive Vice President - Head of Advisory Group | 15 Mei 2024 s/d 15 Mei 2026 15 May 2024 until 15 May 2026 | Laki-laki Male | Berpengalaman selama 15 tahun di berbagai institusi multilateral dan firma konsultan (IFC, APB, IIE/Energy Group dan PA Consulting), bekerja di bidang jasa advisory dan pendanaan sektor publik untuk proyek proyek di bidang energi dan infrastruktur. 15 years of experience in various multilateral institutions and consulting firms (IFC, APB, IIE/ Energy Group and PA Consulting), working in the field of advisory services and public sector funding for projects in the energy and infrastructure sectors. |

Informasi lebih rinci mengenai struktur, komposisi, proses pencalonan, serta profil badan tata kelola tertinggi disajikan dalam Laporan Tahunan Perseroan 2025.

More detailed information regarding the structure, composition, nomination process, and profiles of the highest governance body is presented in the Company's 2025 Annual Report.

Evaluasi Kinerja

Performance Evaluation

Penilaian kinerja Dewan Komisaris dan Direksi, baik secara kolektif maupun individual, dilakukan setiap tahun melalui metode penilaian mandiri (*self-assessment*). Evaluasi ini didasarkan pada pencapaian indikator kinerja utama (*Key Performance Indicator/KPI*) yang mencakup aspek ekonomi, sosial, dan lingkungan, serta kepatuhan terhadap regulasi dan Anggaran Dasar Perseroan. ^[GRI 2-18]

The performance evaluation of the Board of Commissioners and the Board of Directors, both collectively and individually, was conducted annually through a self-assessment method. This evaluation was based on the achievement of Key Performance Indicators (KPIs) covering economic, social, and environmental aspects, as well as compliance with regulations and the Company's Articles of Association. ^[GRI 2-18]

Hasil penilaian kinerja Dewan Komisaris disampaikan kepada Presiden Komisaris. Sementara itu, hasil penilaian Direksi disampaikan kepada Dewan Komisaris untuk dievaluasi lebih lanjut oleh Presiden Komisaris berdasarkan rekomendasi Komite Nominasi dan Remunerasi (NRC). Selain sebagai bentuk tanggung jawab kepada Pemegang Saham, hasil evaluasi ini menjadi acuan dalam meningkatkan kinerja kepemimpinan serta menjadi dasar pertimbangan NRC dalam memberikan rekomendasi pengangkatan kembali anggota Direksi maupun penyusunan struktur remunerasi. ^[GRI 2-19, 2-20]

The results of the Board of Commissioners' performance assessment were submitted to the President Commissioner. Meanwhile, the results of the Board of Directors' assessment were submitted to the Board of Commissioners for further evaluation by the President Commissioner, based on recommendations from the Nomination and Remuneration Committee (NRC). In addition to being a form of accountability to Shareholders, the results of this evaluation served as a reference for enhancing leadership performance and as a basis for the NRC's consideration in recommending the reappointment of Board members and structuring remuneration. ^[GRI 2-19, 2-20]

Kebijakan Remunerasi Dewan Komisaris dan Direksi ^[GRI 2-19, 2-20]

Remuneration Policy for the Board of Commissioners and the Board of Directors

Perseroan menyusun paket remunerasi bagi Dewan Komisaris dan Direksi dengan menitikberatkan pada keselarasan antara beban tugas serta tanggung jawab individual masing-masing personel. Dalam penetapannya, struktur dan nominal imbalan tersebut diputuskan melalui Rapat Umum Pemegang Saham (RUPS) Tahunan, yang merujuk pada hasil evaluasi serta rekomendasi strategis dari Komite Nominasi dan Remunerasi (NRC). Hingga saat ini, proses penentuan tersebut dilakukan secara internal secara mandiri tanpa melibatkan konsultan atau pihak ketiga.

The Company structures the remuneration packages for the Board of Commissioners and the Board of Directors by emphasizing alignment between the workload and the individual responsibilities of each personnel. In its determination, the structure and nominal amount of the compensation are decided through the Annual General Meeting of Shareholders (AGMS), referring to the evaluation results and strategic recommendations from the Nomination and Remuneration Committee (NRC). To date, this determination process has been conducted internally and independently without involving consultants or third parties.





Proses penetapan besaran remunerasi Dewan Komisaris dan Direksi diawali dengan pembahasan oleh Dewan Komisaris mengenai indikator-indikator yang menjadi pertimbangan utama dalam proses penetapan remunerasi Dewan Komisaris dan Direksi, termasuk hasil evaluasi dan pertimbangan yang disampaikan oleh NRC. Selanjutnya, usulan remunerasi Dewan Komisaris dan Direksi akan disampaikan kepada Pemegang Saham pada saat RUPS Tahunan untuk dimintakan persetujuannya.

Indikator-indikator utama sebagai dasar pertimbangan dalam menentukan besaran remunerasi Dewan Komisaris dan Direksi, antara lain kinerja Perseroan, faktor dan skala usaha, faktor kompleksitas usaha, kinerja Board secara kolektif, kinerja individu, benchmark internal dan eksternal, tingkat inflasi, kondisi dan kemampuan keuangan Perseroan, serta faktor-faktor lain yang relevan dan tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Terkait dengan besaran remunerasi Dewan Komisaris dan Direksi tahun 2025, IIF menganut kebijakan tertutup dan merupakan informasi rahasia bagi Perseroan. ^[GRI 2-21]

The process of determining the remuneration for the Board of Commissioners and the Board of Directors begins with a discussion by the Board of Commissioners regarding the primary indicators considered in the remuneration setting process, including evaluation results and considerations submitted by the NRC. Subsequently, the proposed remuneration for the Board of Commissioners and the Board of Directors is presented to the Shareholders at the AGMS for their approval.

The primary indicators serving as the basis for determining the remuneration of the Board of Commissioners and the Board of Directors include, among others, the Company's performance, business scale and factors, business complexity, the Board's collective performance, individual performance, internal and external benchmarking, inflation rates, the Company's financial condition and capacity, as well as other relevant factors that do not conflict with applicable laws and regulations.

Related to the remuneration of the Board of Commissioners and the Board of Directors in 2025, IIF adopted a closed policy, and such information was considered confidential to the Company. ^[GRI 2-21]

Penanggung Jawab Penerapan Keuangan Berkelanjutan [OJK E.1] [GRI 2-12]

Responsibility For Sustainable Finance Implementation

Dalam rangka memastikan penerapan Keuangan Berkelanjutan yang efektif dan terintegrasi ke dalam strategi bisnis, Perseroan telah menetapkan pembagian tugas dan tanggung jawab yang jelas pada seluruh tingkatan organisasi, mulai dari Dewan Komisaris, Direksi, hingga unit kerja dan pejabat terkait.

Sesuai ketentuan Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas (UU PT), struktur tata kelola IIF terdiri atas organ-organ Perseroan, yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Direksi, serta organ pendukung lainnya.

RUPS merupakan organ tertinggi Perseroan yang memiliki kewenangan eksklusif untuk mengambil keputusan strategis dan material yang tidak dapat dilimpahkan kepada Dewan Komisaris maupun Direksi. RUPS juga menjadi wadah bagi Pemegang Saham untuk menggunakan hak-haknya, termasuk menyampaikan pendapat serta memperoleh informasi mengenai kinerja dan pengelolaan Perseroan. RUPS Perseroan terdiri atas Rapat Umum Pemegang Saham Tahunan (RUPST) dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB). RUPST merupakan rapat yang wajib diselenggarakan paling lambat enam bulan setelah berakhirnya tahun buku, sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

Dewan Komisaris dan Direksi masing-masing menjalankan fungsi pengawasan dan pengelolaan Perseroan secara independen dan saling melengkapi, dengan dukungan organ-organ pendukung guna memastikan penerapan tata kelola yang efektif, transparan, dan akuntabel.

In order to ensure the effective implementation of Sustainable Finance and its integration into the business strategy, the Company has established clear duties and responsibilities across all levels of the organization, starting from the Board of Commissioners and Board of Directors to the relevant work units and officers.

In accordance with the provisions of Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies (Company Law), IIF's governance structure consists of the Company's organs, namely the General Meeting of Shareholders (GMS), the Board of Commissioners, the Board of Directors, and other supporting organs.

The GMS is the Company's highest organ, possessing exclusive authority to make strategic and material decisions that cannot be delegated to the Board of Commissioners or the Board of Directors. The GMS also serves as a forum for Shareholders to exercise their rights, including expressing opinions and obtaining information regarding the performance and management of the Company. The Company's GMS consists of the Annual General Meeting of Shareholders (AGMS) and the Extraordinary General Meeting of Shareholders (EGMS). The AGMS is a meeting that must be held no later than six months after the end of the fiscal year, in accordance with applicable laws and regulations.

The Board of Commissioners and the Board of Directors each perform the functions of oversight and management of the Company independently and complementarily, with the support of auxiliary organs to ensure the implementation of effective, transparent, and accountable governance.

Peran Dewan Komisaris dan Direksi

The Role of the Board of Commissioners and Directors

Dewan Komisaris berperan sebagai badan tata kelola tertinggi yang melakukan pengawasan atas pengelolaan Perseroan, termasuk dalam penerapan prinsip Keuangan Berkelanjutan dan pengelolaan dampak keberlanjutan. Sedangkan Direksi bertanggung jawab atas perumusan, pelaksanaan, dan pengendalian penerapan Keuangan Berkelanjutan dalam seluruh aktivitas Perusahaan. Peran Dewan Komisaris dan Direksi dalam implementasi keuangan berkelanjutan dapat dibaca pada Tabel Tugas dan Tanggung Jawab dalam Penerapan Keuangan Berkelanjutan di bawah ini. ^[GRI 2-12]

The Board of Commissioners serves as the highest governance body that oversees the management of the Company, including the implementation of Sustainable Finance principles and the management of sustainability impacts. Meanwhile, the Board of Directors is responsible for the formulation, implementation, and control of Sustainable Finance application across all Company activities. The roles of the Board of Commissioners and the Board of Directors in the implementation of sustainable finance can be found in the Table of Duties and Responsibilities in the Implementation of Sustainable Finance below. ^[GRI 2-12]

Tugas dan Tanggung Jawab dalam Penerapan Keuangan Berkelanjutan ^{[OJK E.1] [GRI 2-12, 2-13]}

Duties and Responsibilities in the Implementation of Sustainable Finance

| Pihak Terkait | Tugas dan Tanggung Jawab | |
|--|--|---|
| Dewan Komisaris Board of Commissioners | Pengawasan, pemberian saran, dan persetujuan terhadap pengelolaan RAKB yang dilakukan oleh Direksi IIF. | Overseeing, as well as providing advice and approval on RAKB management carried out by the IIF Board of Directors. |
| Direksi Board of Directors | Pengelolaan Program RAKB secara keseluruhan yang mendukung Visi dan Misi IIF serta tujuan dari penerapan RAKB. | Comprehensive RAKB Program Management to support IIF's Vision and Mission and the objectives of RAKB implementation. |
| Sustainability Council Sustainability Council | Sustainability Council berperan aktif dalam meningkatkan komitmen IIF terhadap Keberlanjutan dengan melakukan kegiatan sebagai berikut: <ul style="list-style-type: none"> • Strategi Keberlanjutan Korporasi; • Pelaporan Keberlanjutan Korporasi; dan • Pusat Data Keberlanjutan Korporasi. | The Sustainability Council plays an active role in enhancing IIF's commitment to sustainability by carrying out the following activities: <ul style="list-style-type: none"> • Corporate Sustainability Strategy; • Corporate Sustainability Reporting; and • Corporate Sustainability Data Center. |
| Hukum dan Sekretaris Perusahaan Legal and Corporate Secretary | <ul style="list-style-type: none"> • Melakukan koordinasi dengan divisi terkait lainnya dalam pelaksanaan Tanggung Jawab Sosial dan Lingkungan (TJSL). • Sebagai pintu utama arus komunikasi dengan pihak eksternal. | <ul style="list-style-type: none"> • Coordinating with other relevant divisions in implementing Social and Environmental Responsibility (TJSL). • Serving as the primary point of communication with external parties. |
| Divisi Sosial dan Lingkungan Social and Environmental Division | <ul style="list-style-type: none"> • Mendukung penerapan RAKB serta penyesuaian dengan Prinsip S&E dalam ruang lingkup internal dan eksternal IIF. • Mengelola penerapan Prinsip S&E dalam setiap proyek yang dibiayai oleh IIF secara komprehensif dalam upaya untuk memitigasi risiko dan dampak kegiatan proyek terhadap aspek sosial dan lingkungan. | <ul style="list-style-type: none"> • Supporting the implementation of the RAKB and its alignment with the S&E Principles within IIF's internal and external scope. • Comprehensively managing the implementation of S&E Principles in every IIF-financed project to mitigate the risks and impacts of project activities on social and environmental aspects. |
| Direktorat Keuangan Finance Directorate | <ul style="list-style-type: none"> • Mendukung pelaporan realisasi anggaran TJSL. • Memastikan kesesuaian RAKB dengan Rencana Strategi Bisnis IIF. • Mendukung sinergi dan penerapan pengembangan produk dan jasa keuangan berkelanjutan. | <ul style="list-style-type: none"> • Supporting reporting on the disbursement of the Social and Environmental Management (TJSL) budget. • Ensuring alignment of the RAKB with the IIF Business Strategy Plan. • Supporting synergy and implementation of sustainable financial product and service development. |
| Departemen HR HR Department | <ul style="list-style-type: none"> • Melakukan rekrutmen karyawan atas kebutuhan penguatan internal organisasi terkait penerapan RAKB. • Melakukan pelatihan peningkatan kompetensi terkait keuangan berkelanjutan. | <ul style="list-style-type: none"> • Recruiting employees to meet the needs of internal organizational strengthening related to the implementation of the RAKB. • Conducting competency-building training related to sustainable finance. |
| Direktorat Risiko Risk Directorate | Melakukan kajian dan pembaruan atas risiko-risiko yang mungkin timbul, baik dalam risiko kredit, risiko pasar, risiko operasional, dan risiko S&E. | Conducting studies and updates on risks that may arise, including credit risk, market risk, operational risk, and S&E risk. |
| Direktorat Investasi Investment Directorate | Menyediakan proyeksi sektor infrastruktur yang menjadi target IIF. | Providing projections of the infrastructure sector targeted by IIF. |



Delegasi Tanggung Jawab Pengelolaan Dampak [GRI 2-13]

Delegation of Responsibility for Managing Impacts

Dewan Komisaris sebagai badan tata kelola tertinggi Perseroan mendelegasikan tanggung jawab pengelolaan dampak ekonomi, lingkungan, dan sosial kepada Direksi sebagai eksekutif senior yang bertanggung jawab atas integrasi aspek keberlanjutan dalam strategi, kebijakan, dan kegiatan operasional Perseroan.

Selanjutnya, Direksi mendelegasikan pelaksanaan pengelolaan dampak tersebut kepada unit kerja dan karyawan terkait sesuai dengan fungsi masing-masing, dengan dukungan Sustainability Council sebagai forum lintas fungsi yang mengkoordinasikan implementasi inisiatif ESG dan pemantauan kinerja keberlanjutan.

The Board of Commissioners, as the Company's highest governance body, delegates the responsibility for managing economic, environmental, and social impacts to the Board of Directors as senior executives responsible for integrating sustainability aspects into the Company's strategy, policies, and operational activities.

Furthermore, the Board of Directors delegates the implementation of such impact management to the relevant work units and employees in accordance with their respective functions, with the support of the Sustainability Council as a cross-functional forum that coordinates the implementation of ESG initiatives and the monitoring of sustainability performance.

Peran Sustainability Council [GRI 2-12]

Role of the Sustainability Council

Sustainability Council dibentuk pada tahun 2024 sebagai pengembangan dari Sustainable Finance Working Group (SFWG). Sustainability Council memiliki mandat lebih luas untuk menyusun strategi dan merekomendasikan langkah korporasi dalam penerapan prinsip ESG serta mendukung pembangunan berkelanjutan. Sustainability Council terdiri dari satu koordinator pada level manajerial senior yang bertanggung jawab langsung ke Executive Committee, serta anggota lintas direktorat dengan fungsi dan keahlian beragam, untuk memastikan inisiatif keberlanjutan dipantau dan dilaporkan secara holistik dan berkala kepada Manajemen.

Dalam melakukan kajian terkait topik ESG, Sustainability Council melibatkan pemangku kepentingan yang relevan, dan hasil kajian tersebut digunakan sebagai pertimbangan dalam penyusunan RAKB serta implementasi kegiatan Keuangan Berkelanjutan. Sustainability Council juga memastikan seluruh kegiatan bisnis dan operasional Perseroan telah sejalan dengan tiga pilar utama keberlanjutan Perseroan, yaitu *Sustainable Business*, *Sustainable Operation*, dan *Sustainable Impact*.

The Sustainability Council was established in 2024 as an evolution of the Sustainable Finance Working Group (SFWG). The Sustainability Council holds a broader mandate to formulate strategies and recommend corporate actions in implementing ESG principles and supporting sustainable development. The Sustainability Council consists of a coordinator at the senior management level who reports directly to the Executive Committee, along with members from various directorates with diverse functions and expertise, to ensure that sustainability initiatives are monitored and reported holistically and periodically to Management.

In conducting studies related to ESG topics, the Sustainability Council have involved relevant stakeholders, and the results of these studies have been used as considerations in the preparation of the RAKB and the implementation of Sustainable Finance activities. The Sustainability Council also ensured that all of the Company's business and operational activities were aligned with its three main pillars of sustainability: Sustainable Business, Sustainable Operation, and Sustainable Impact.



Direksi bersama Sustainability Council
BoD with Sustainability Council

Sumber: Dokumentasi IIF | Source: IIF Documentation

Sustainability Council menyampaikan RAKB kepada Direksi untuk memperoleh persetujuan, dan menyelenggarakan pertemuan rutin untuk mendukung Direksi dalam pengambilan keputusan terkait aspek ekonomi, sosial, dan lingkungan. Sebagai bagian dari mekanisme pengawasan, Dewan Komisaris, melalui komite-komitanya, menerima informasi lengkap dan terkini mengenai kondisi operasional Perseroan. Dewan Komisaris sebagai badan tata kelola tertinggi juga memberikan nasihat atas pengelolaan RAKB dan kinerja keberlanjutan Perseroan.

Sustainability Council juga bertanggungjawab atas penyusunan Laporan Keberlanjutan secara berkala setiap tahun. Tahap penelaahan dan penyusunan Laporan Keberlanjutan Perseroan telah mempertimbangkan masukan dari pihak internal dan eksternal selaku pemangku kepentingan dan memenuhi ketentuan serta standar yang berlaku pada tingkat nasional dan internasional. Laporan Keberlanjutan ini juga telah melalui tahap pemeriksaan oleh direktorat terkait dan disetujui oleh Direksi, termasuk topik-topik material yang dilaporkan. ^[GRI 2-14]

The Sustainability Council submits the RAKB to the Board of Directors for approval and holds regular meetings to support the Board of Directors in decision-making related to economic, social, and environmental aspects. As part of the oversight mechanism, the Board of Commissioners, through its committees, receives complete and up-to-date information regarding the Company's operational conditions. The Board of Commissioners, as the highest governance body, also provides advice on the management of the RAKB and the Company's sustainability performance.

The Sustainability Council is also responsible for the preparation of the Sustainability Report on an annual basis. The review and preparation phase of the Company's Sustainability Report has considered input from internal and external parties as stakeholders and complies with applicable national and international regulations and standards. This Sustainability Report has also undergone a review process by the relevant directorates and has been approved by the Board of Directors, including the material topics reported. ^[GRI 2-14]

Peran Divisi Sosial dan Lingkungan ^{[GRI 2-23, 2-24] [GRI FS2, FS5]}

Social and Environmental Division Roles

Perseroan memiliki Divisi Sosial dan Lingkungan (Social and Environmental Division/SED) yang bertanggung jawab memastikan penerapan Prinsip S&E pada proyek-proyek yang dibiayai oleh IIF. Divisi ini dipimpin oleh Kepala SED yang bertanggung jawab atas seluruh operasional dan fungsi SED.

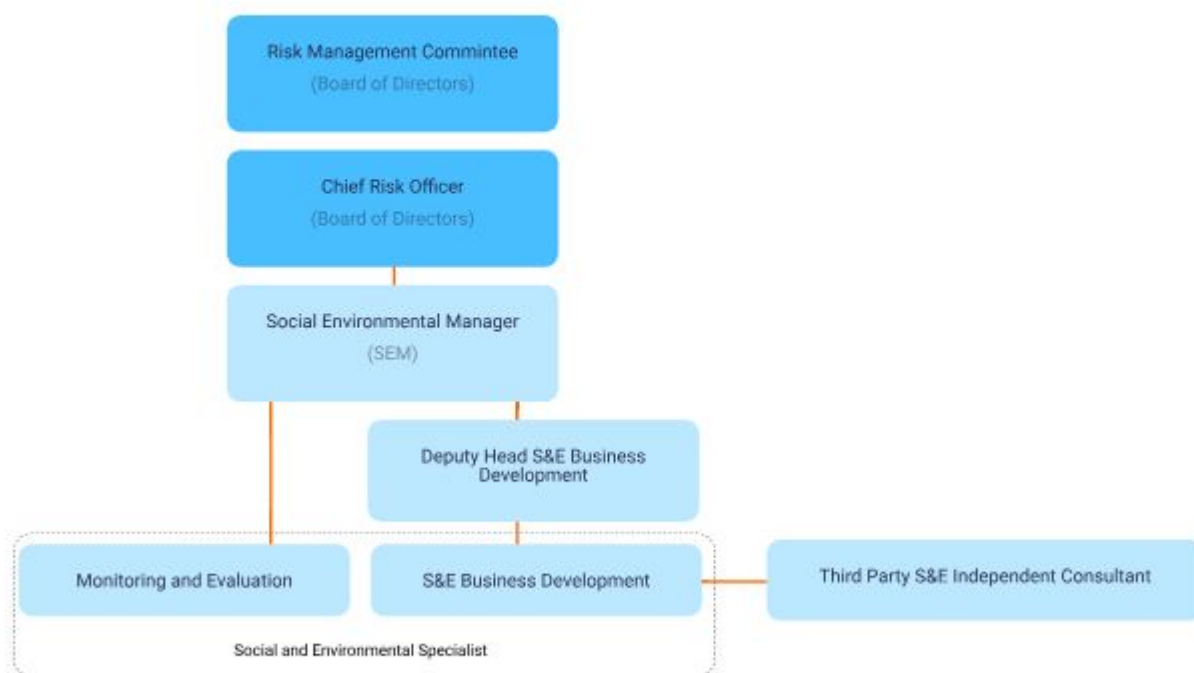
The Company has a Social and Environmental Division (SED) responsible for ensuring the implementation of S&E Principles in projects financed by IIF. This division is led by the Head of SED, who is responsible for all SED operations and functions.

SED bertanggung jawab dalam mengelola risiko sosial lingkungan proyek baru dan eksisting Perseroan. Guna memastikan ketepatan penilaian pada proyek-proyek yang memiliki dampak signifikan terhadap S&E, SED berwenang untuk melibatkan konsultan S&E pihak ketiga. Langkah tersebut merupakan bentuk mitigasi Perseroan atas risiko sosial dan lingkungan yang mungkin timbul apabila proyek yang dibiayai tidak mematuhi dan/atau tidak menerapkan aturan dan regulasi yang berlaku di Indonesia, serta mengabaikan penerapan *Good International Industry Practice* (GIIP) terkait aspek S&E.

The SED is responsible for managing social and environmental risks associated with both new and existing projects of the Company. To ensure the accuracy of assessments for projects with significant S&E impacts, the SED is authorized to engage third-party S&E consultants. This measure serves as the Company's mitigation against social and environmental risks that may arise if financed projects fail to comply with and/or implement applicable rules and regulations in Indonesia, or neglect the application of *Good International Industry Practice* (GIIP) regarding S&E aspects.

Struktur Divisi Sosial dan Lingkungan

Social and Environmental Division Structure





Dalam mengelola proyek dengan profil risiko tinggi, Perseroan secara selektif melibatkan konsultan S&E independen untuk memastikan penilaian dampak yang komprehensif. Pelibatan ini menjadi krusial terutama jika diperlukan saran profesional terkait isu material, seperti isu-isu pencemaran, keanekaragaman hayati, pembebasan lahan, serta masalah kesehatan dan keselamatan kerja. Konsultan S&E juga dapat dilibatkan ketika data yang dimiliki klien belum mencukupi untuk memvalidasi kepatuhan atas Prinsip S&E Perseroan. Secara khusus, Perseroan bekerja sama dengan konsultan yang memiliki rekam jejak kuat pada Standar Kinerja IFC atau standar internasional lainnya.

SED juga menerima dukungan dari lembaga internasional, yaitu International Bank for Reconstruction and Development (IBRD), International Finance Corporation (IFC), dan Asian Development Bank (ADB). Lembaga-lembaga ini memberikan masukan dan ulasan konstruktif terhadap kegiatan penilaian, pemantauan, dan pengawasan proyek. IBRD, IFC, dan ADB secara bersama-sama mendukung staf SED dalam meninjau *Social and Environmental Due Diligence* (SEDD), *Environmental and Social Action Plan* (ESAP), dan dokumen perlindungan hukum terkait aspek sosial dan lingkungan. Tujuannya adalah memastikan identifikasi risiko sosial dan lingkungan yang memadai, disertai upaya pengelolaan dan mitigasi yang kemudian diintegrasikan ke dalam persyaratan proyek.

SED berperan strategis dalam memastikan kepatuhan standar keberlanjutan melalui pengawasan ketat terhadap implementasi SEMS dan integrasi risiko S&E pada proses due diligence. Divisi ini bertanggung jawab menyusun laporan tinjauan kepada Chief Risk Officer, serta merumuskan persyaratan S&E yang mengikat dalam setiap perjanjian pinjaman. Melalui pemantauan kinerja portofolio yang berkelanjutan, SED melakukan validasi kepatuhan peminjam, serta bertindak sebagai penghubung utama bagi pemegang saham pendiri dan investor dalam melaporkan kinerja S&E maupun mitigasi atas klaim yang mungkin muncul. Lebih lanjut, divisi ini secara dinamis memperbarui SEMS sesuai persyaratan pemegang saham, dan memastikan bahwa seluruh tugas berbasis biaya dilaksanakan selaras dengan prinsip-prinsip S&E.

Hingga akhir 2025, Divisi Sosial dan Lingkungan memiliki 12 staf dengan keahlian beragam, mencakup isu pembebasan lahan, masyarakat adat, keanekaragaman hayati, pengelolaan dan rekayasa lingkungan, perubahan iklim, serta Kesehatan dan Keselamatan Kerja (K3).

In managing projects with a high-risk profile, the Company selectively engaged independent S&E consultants to ensure a comprehensive impact assessment. This involvement becomes crucial, particularly when professional advice is required regarding material issues, such as pollution, biodiversity, land acquisition, as well as occupational health and safety issues. S&E consultants were also engaged when the data provided by the client was insufficient to validate compliance with the Company's S&E Principles. Specifically, the Company collaborated with consultants who have a strong track record in IFC Performance Standards or other international standards.

SED also have received support from international institutions, namely the International Bank for Reconstruction and Development (IBRD), the International Finance Corporation (IFC), and the Asian Development Bank (ADB). These institutions provided constructive input and reviews for project assessment, monitoring, and supervision activities. IBRD, IFC, and ADB jointly support SED staff in reviewing *Social and Environmental Due Diligence* (SEDD), *Environmental and Social Action Plans* (ESAP), and legal protection documents related to social and environmental aspects. The objective is to ensure adequate identification of social and environmental risks, accompanied by management and mitigation efforts that are subsequently integrated into project requirements.

SED plays a strategic role in ensuring compliance with sustainability standards through strict oversight of SEMS implementation and the integration of S&E risks into the due diligence process. This division is responsible for preparing review reports for the Chief Risk Officer, as well as formulating binding S&E requirements in every loan agreement. Through ongoing monitoring of portfolio performance, SED has been validating borrower compliance and acts as the primary liaison for founding shareholders and investors in reporting S&E performance and mitigating any claims that may arise. Furthermore, the division dynamically updates the SEMS in accordance with shareholder requirements and ensures that all fee-based assignments have been executed in alignment with S&E principles.

As of the end of 2025, the Social and Environmental Division consisted of 12 staff members with diverse expertise, covering issues of land acquisition, indigenous peoples, biodiversity, environmental management and engineering, climate change, and Occupational Health and Safety (OHS).

Pengembangan Kompetensi Tata Kelola Keberlanjutan [OJK E.2] [GRI 2-17] [GRI FS4]

Sustainable Governance Competency Development

Dewan Komisaris, Direksi, Divisi Lingkungan dan Sosial (SED), serta seluruh unit kerja yang bertanggung jawab atas penerapan keberlanjutan secara berkala mengikuti program pelatihan dan peningkatan kapasitas di bidang keuangan berkelanjutan, ESG, dan pengelolaan risiko sosial-lingkungan.

Penguatan pengetahuan kolektif ini merupakan fondasi utama bagi Perseroan untuk menjalankan misinya yang khas, yakni menyeimbangkan profitabilitas dengan pembangunan infrastruktur nasional berstandar internasional ESG.

The Board of Commissioners, the Board of Directors, Social and Environmental Division (SED), and all business units responsible for sustainability implementation periodically participate in capacity-building programs in the fields of sustainable finance, ESG, and social-environmental risk management.

Strengthening this collective knowledge serves as the primary foundation for the Company to carry out its unique mission: balancing profitability with national infrastructure development that meets international ESG standards.

Peningkatan pengetahuan kolektif atas isu-isu keberlanjutan merupakan bagian dari penerapan *High Performance Organization* (HPO) guna memperkuat basis klien dan mengukuhkan posisi sebagai pionir pembiayaan proyek yang mengarusutamakan ESG. Komitmen ini diperkuat melalui budaya kerja yang memberdayakan dan kolaboratif demi memacu inovasi serta kelincihan organisasi. Dengan integrasi antara kompetensi SDM yang mumpuni dan budaya kerja yang dinamis, Perseroan optimis dapat menjaga pertumbuhan berkelanjutan serta meraih kesuksesan bisnis jangka panjang.

Berikut ini program pengembangan kapasitas terkait isu-isu keberlanjutan yang diikuti Dewan Komisaris, Direksi, Direktorat dan karyawan terkait.

The enhancement of collective knowledge on sustainability issues is part of the implementation of a High Performance Organization (HPO) to strengthen the client base and solidify the Company's position as a pioneer in project financing that mainstreams ESG. This commitment is reinforced through an empowering and collaborative work culture aimed at driving innovation and organizational agility. Through the integration of highly competent human resources and a dynamic work culture, the Company is optimistic about maintaining sustainable growth and achieving long-term business success.

The following are the capacity-building programs related to sustainability issues attended by the Board of Commissioners, the Board of Directors, Directorates, and relevant employees:

| Peserta Participant | Agenda Agenda | Lokasi dan Tanggal Pelatihan Training Location and Date | Penyelenggara Organizer |
|--|--|--|--|
| Dewan Komisaris Board of Commissioners | Sertifikasi Manajemen Risiko Risk Management Certification | Jakarta, 26 November 2025 - 19 Desember 2025 Jakarta, November 26, 2025 - December 19, 2025 | Lembaga Sertifikasi Profesi Perbankan (LSPP)/Badan Sertifikasi Manajemen Risiko (BSMR) Lembaga Sertifikasi Profesi Perbankan (LSPP)/Badan Sertifikasi Manajemen Risiko (BSMR) |
| Direksi Board of Directors | Sertifikasi Manajemen Risiko Risk Management Certification | Jakarta, 27 Oktober 2025 - 19 Desember 2025 Jakarta, October 27, 2025 - December 19, 2025 | Lembaga Sertifikasi Profesi Perbankan (LSPP)/Badan Sertifikasi Manajemen Risiko (BSMR) Lembaga Sertifikasi Profesi Perbankan (LSPP)/Badan Sertifikasi Manajemen Risiko (BSMR) |
| Finance Directorate Finance Directorate | OECD Report on Legal and Regulatory Barriers to Quality Investment in Asia OECD Report on Legal and Regulatory Barriers to Quality Investment in Asia | Jakarta, 25-26 November 2025 Jakarta, November 25-25, 2025 | Asian Development Bank (ADB) Asian Development Bank (ADB) |
| Risk Directorate Risk Directorate | Certificates Sustainability for Finance Certificates Sustainability for Finance | Jakarta, 22 November 2025 - 7 Desember 2025 Jakarta, November 22, 2025 - December 7, 2025 | Ikatan Akuntan Indonesia (IAI) Ikatan Akuntan Indonesia (IAI) |
| Seluruh Pekerja All Employees | Climate Change Workshop Climate Change Workshop | Jakarta, 24 Januari 2025 Jakarta, January 24, 2025 | Carbon Trust Carbon Trust |
| | Economic Outlook 2025 Economic Outlook 2025 | Jakarta, 7 Agustus 2025 Jakarta, August 7, 2025 | Bank Mandiri Bank Mandiri |
| | Climate Risk Management Workshop Climate Risk Management Workshop | Jakarta, 15 Agustus 2025 Jakarta, August 15, 2025 | Climate Policy Initiative Climate Policy Initiative |
| | Navigating Cybersecurity Risks in The Next Era and Building Resilience Navigating Cybersecurity Risks in The Next Era and Building Resilience | Jakarta, 23 Mei 2025 Jakarta, May 23, 2025 | PT RSM Indonesia PT RSM Indonesia |
| | Application of Gender Equality and Social Inclusion in Infrastructure Projects Application of Gender Equality and Social Inclusion in Infrastructure Projects | Jakarta, 11 Juli 2025 Jakarta, July 11, 2025 | Asian Development Bank (ADB) Asian Development Bank (ADB) |
| | Loan Syndication Course Loan Syndication Course | Jakarta, 18 September 2025 Jakarta, September 18, 2025 | Asia Pacific Loan Market Association (APLMA) Asia Pacific Loan Market Association (APLMA) |
| | Sertifikasi Manajemen risiko BSMR dan LSPP Risk Management Certification BSMR and LSPP | Jakarta, 5 November - 17 Desember 2025 Jakarta, November 5 - December 17, 2025 | Arfaidhams Secret Arfaidhams Secret |





Manajemen Risiko Keuangan Berkelanjutan [OJK E.3] [GRI 2-25] [GRI FS9]

Sustainable Finance Risk Management

Kerangka manajemen risiko Perseroan secara umum mencakup kebijakan yang komprehensif untuk menangani risiko utama, struktur organisasi dengan peran dan tanggung jawab yang jelas di berbagai tingkatan, serta proses manajemen risiko yang mencakup identifikasi, pengukuran, pemantauan, dan pengendalian risiko.

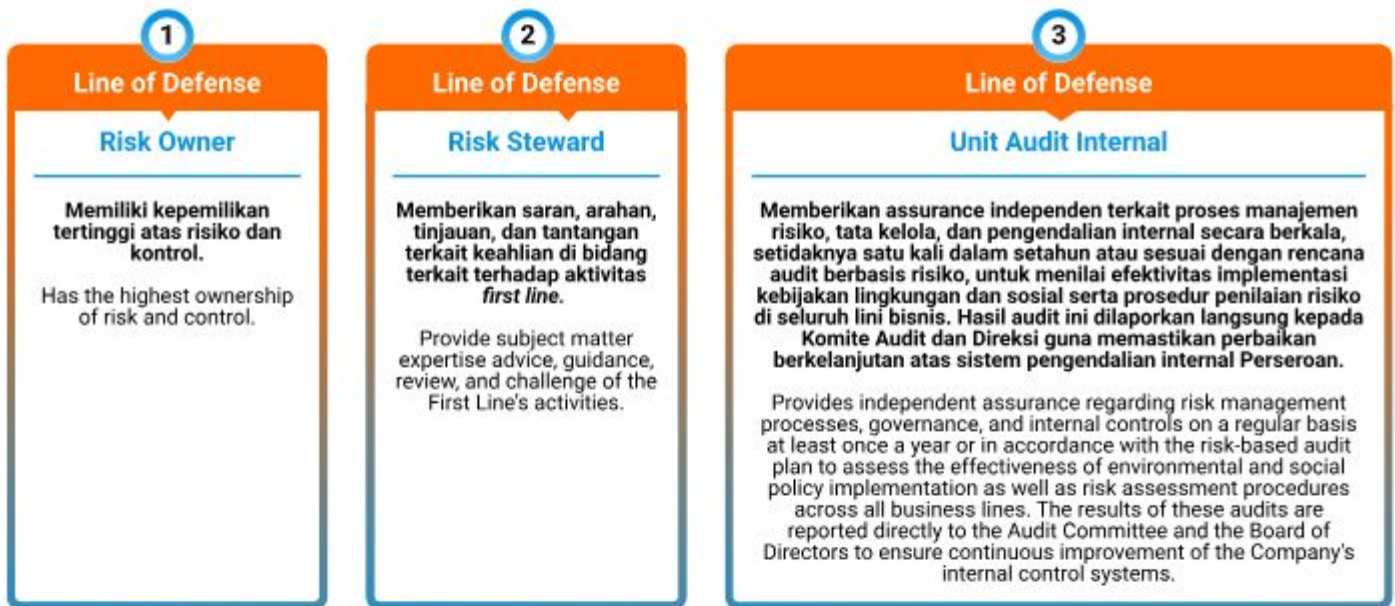
Kerangka ini juga didukung oleh infrastruktur yang memadai, termasuk sistem IT dan sumber daya manusia yang mendukung pelaksanaan manajemen risiko secara efektif. Para pihak yang bertanggung jawab atas pengelolaan risiko keuangan berkelanjutan di Perseroan secara berkala memperbaiki dan mengembangkan berbagai kebijakan dan prosedur yang relevan, serta disesuaikan dengan perkembangan kegiatan usaha Perseroan serta peraturan perundang-undangan terkait.

Dalam melaksanakan kegiatan usahanya, Perseroan menerapkan prinsip tiga lini pertahanan (*three lines of defense*), yang digambarkan sebagai berikut:

The Company's risk management framework has generally encompassed comprehensive policies to address key risks, an organizational structure with clear roles and responsibilities at various levels, and risk management processes covering risk identification, measurement, monitoring, and control.

This framework has also been supported by adequate infrastructure, including IT systems and human resources that facilitate the effective execution of risk management. The parties responsible for managing sustainable finance risks within the Company periodically refine and develop various relevant policies and procedures, adapted to the evolution of the Company's business activities as well as related laws and regulations.

In conducting its business activities, the Company has applied the three lines of defense principle, described as follows:



Pada tahun 2025, penerapan manajemen risiko di Perseroan, termasuk Sistem Pengendalian Internal, telah sesuai dengan prinsip Tata Kelola Manajemen Risiko yang Baik, mencakup identifikasi, pengukuran, pemantauan, dan pengendalian risiko secara menyeluruh.

Proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko dilakukan dengan menggunakan Risk Scorecard yang dilaporkan dalam laporan profil risiko triwulanan kepada RMC, ROC, dan Pemegang Saham, serta dilaporkan dalam laporan profil risiko tahunan kepada OJK. *Risk rating* dalam Risk Scorecard Perseroan ditentukan berdasarkan risiko inheren dan kualitas penerapan manajemen risiko. Penilaiannya dilakukan dengan menggunakan parameter, indikator, dan limit untuk masing-masing *risk taxonomy*, termasuk risiko terkait keuangan, sosial, dan lingkungan. Untuk indikator risiko yang dinilai melebihi limit, Perseroan menetapkan tindak lanjut yang pelaksanaannya dipantau dan dilaporkan dalam laporan profil risiko.

In 2025, the implementation of risk management within the Company, including the Internal Control System, aligned with the principles of Good Risk Management Governance, encompassing comprehensive risk identification, measurement, monitoring, and control.

The process of risk identification, measurement, monitoring, and control is conducted using a Risk Scorecard, which is reported in quarterly risk profile reports to the RMC, ROC, and Shareholders, as well as in the annual risk profile report to the OJK. The risk rating in the Company's Risk Scorecard is determined based on inherent risk and the quality of risk management implementation. Assessments are carried out using parameters, indicators, and limits for each risk taxonomy, including financial, social, and environmental risks. For risk indicators assessed to be exceeding limits, the Company establishes follow-up actions whose implementation is monitored and reported in the risk profile reports.

Khusus terkait risiko sosial dan lingkungan, Perseroan memiliki *Social and Environmental Management System* (SEMS) sebagai panduan, serta *Exclusion List* berisi daftar proyek yang dihindari untuk dibiayai karena risiko S&E. Adapun proyek-proyek berisiko tinggi (kategori AR) harus ditinjau oleh pemegang saham (IFC, ADB, dan PT SMI) serta tim S&E *Safeguard*. Implementasi pengelolaan risiko S&E IIF juga diawasi secara reguler oleh pemegang saham.

Pengelolaan risiko, termasuk penerapan Keuangan Berkelanjutan, menjadi tanggung jawab Direktur Manajemen Risiko di bawah kepemimpinan Direktur Risiko (Chief Risk Officer). Sementara Direksi dan Dewan Komisaris menjalankan fungsinya terkait manajemen risiko melalui Risk Management Committee (RMC) dan Risk Oversight Committee (ROC).

Manajemen Risiko Perubahan Iklim

Climate Change Risk Management

Perseroan menyadari urgensi pengelolaan risiko iklim dan berkomitmen penuh mendukung target Pemerintah Indonesia dalam pengendalian perubahan iklim global. Sebagai langkah nyata, Perseroan telah menuntaskan penyusunan Kebijakan Manajemen Risiko Iklim pada tahun 2025 yang mengacu pada regulasi OJK serta standar nasional dan internasional yang relevan. Implementasi kebijakan ini mulai memasuki fase uji coba (*piloting*) pada September 2025, dengan mewajibkan setiap proposal kredit yang diajukan ke Komite Kredit wajib menyertakan penilaian heatmap risiko iklim berbasis sektor industri.

Instrumen penilaian *heatmap* ini dirancang untuk memetakan eksposur risiko secara lintas sektor guna mendukung pengambilan keputusan strategis serta pemantauan investasi berkelanjutan. Proses penilaian tersebut mencakup dua pilar utama:

- Penilaian Eksposur Risiko Transisi: Mengidentifikasi risiko transisi berdasarkan kategori sektoral dan estimasi emisi yang dihasilkan dari proyek yang dibiayai.
- Penilaian Eksposur Risiko Fisik: Mengidentifikasi kerentanan fisik proyek terhadap dampak perubahan iklim berdasarkan lokasi geografis spesifik.

Perseroan menargetkan pemetaan paparan risiko iklim untuk seluruh portofolio kredit dapat diselesaikan pada akhir tahun 2026. Hasil pemetaan komprehensif ini akan menjadi fondasi strategis bagi Perseroan dalam merumuskan ambang batas selera risiko (*risk appetite*) dan toleransi risiko (*risk tolerance*) terkait iklim, yang direncanakan mulai diimplementasikan pada awal tahun 2027.

Prosedur Penilaian dan Penyaringan Risiko Lingkungan dan Sosial [GRI FS2]

Environmental and Social Risk Assessment and Screening Procedures

Perseroan mengintegrasikan aspek keberlanjutan ke dalam siklus pembiayaan melalui penerapan *Social and Environmental Management System* (SEMS) yang ketat. Dokumen SEMS berfungsi sebagai panduan operasional dalam melakukan penilaian dan penyaringan (*screening*) risiko lingkungan serta sosial untuk setiap proposal proyek yang masuk. Proses ini memastikan bahwa seluruh lini bisnis Perseroan selaras dengan 8 Prinsip S&E IIF serta standar internasional yang berlaku.

Dalam pelaksanaannya, SED melakukan *Social and Environmental Due Diligence* (SEDD) secara mendalam pada setiap proyek. Berdasarkan hasil uji tuntas tersebut, Perseroan menetapkan kategorisasi proyek sesuai dengan profil risiko lingkungan dan sosialnya, sebagaimana diatur dalam SEMS. Selain penyaringan di tahap awal, SEMS juga mengatur mekanisme pemantauan dan evaluasi berkala terhadap tindakan mitigasi yang telah disepakati dengan klien guna memastikan efektivitas pengelolaan risiko di lapangan. Hasil pemantauan ini dilaporkan secara rutin kepada Direksi sebagai bagian dari fungsi pengawasan kepatuhan dan manajemen risiko portofolio Perseroan.

Specifically regarding social and environmental risks, the Company has utilized the Social and Environmental Management System (SEMS) as a guide, along with an Exclusion List containing projects that are avoided for financing due to S&E risks. High-risk projects (Category AR) must be reviewed by shareholders (IFC, ADB, and PT SMI) as well as the S&E Safeguard team. The implementation of IIF's S&E risk management also has been regularly supervised by the shareholders.

Risk management, including the implementation of Sustainable Finance, is the responsibility of the Director of Risk Management under the leadership of the Chief Risk Officer (CRO). Meanwhile, the Board of Directors and the Board of Commissioners perform their risk management functions through the Risk Management Committee (RMC) and the Risk Oversight Committee (ROC).

The Company recognizes the urgency of managing climate risks and is fully committed to supporting the Government of Indonesia's targets in global climate change control. As a tangible step, the Company finalized the formulation of its Climate Risk Management Policy in 2025, referencing OJK regulations as well as relevant national and international standards. The implementation of this policy entered its piloting phase in September 2025, mandating that every credit proposal submitted to the Credit Committee must include a sector-based climate risk heatmap assessment.

This heatmap assessment instrument is designed to map risk exposure across sectors to support strategic decision-making and sustainable investment monitoring. The assessment process comprises two main pillars:

- Transition Risk Exposure Assessment: Identifying transition risks based on sectoral categories and estimated emissions generated from the financed projects.
- Physical Risk Exposure Assessment: Identifying the physical vulnerability of projects to the impacts of climate change based on specific geographical locations.

The Company aims to complete the mapping of climate risk exposure for the entire credit portfolio by the end of 2026. The results of this comprehensive mapping will serve as the strategic foundation for the Company in formulating climate-related risk appetite and risk tolerance thresholds, which are planned for implementation at the beginning of 2027.

The Company has integrated sustainability aspects into the financing cycle through the strict application of the Social and Environmental Management System (SEMS). The SEMS document has served as an operational guide in conducting environmental and social risk assessments and screenings for every incoming project proposal. This process ensured that all of the Company's business lines are aligned with IIF's 8 S&E Principles as well as applicable international standards.

In its execution, the SED conducted an in-depth Social and Environmental Due Diligence (SEDD) for each project. Based on the results of this due diligence, the Company determined the project categorization according to its environmental and social risk profile, as regulated in the SEMS. In addition to initial screening, the SEMS also governed mechanisms for periodic monitoring and evaluation of mitigation actions agreed upon with clients to ensure the effectiveness of risk management on the ground. The results of this monitoring were regularly reported to the Board of Directors as part of the Company's compliance oversight and portfolio risk management functions.



Sebagai bentuk transparansi dan keterbukaan kepada publik, Perseroan memastikan setiap dokumen Proyek Sosial dan Lingkungan tersedia dan dapat diakses melalui situs web Perseroan maupun debitur. Perseroan juga menyediakan Panduan Operasi Sosial dan Lingkungan (*Operational Manual/OM*) yang menggambarkan sistem pengelolaan secara menyeluruh, serta menyediakan saluran penyampaian keluhan (*Grievance Redress Mechanism/GRM*) melalui alamat email sneteam@iif.co.id. Saat ini, pengelolaan keluhan terkait isu sosial dan lingkungan tersebut dikelola langsung oleh Divisi SED untuk menjamin penanganan yang objektif dan tepat waktu.

As a form of transparency and public disclosure, the Company ensures that every Social and Environmental Project document is available and accessible through both the Company's and the debtor's websites. The Company also provides a Social and Environmental Operational Manual (OM) that describes the overall management system, and provides a Grievance Redress Mechanism (GRM) channel via the email address sneteam@iif.co.id. Currently, the management of grievances related to social and environmental issues is handled directly by the SED Division to guarantee objective and timely resolution.

Proses Pemantauan Implementasi dan Kepatuhan Klien terhadap Persyaratan Lingkungan dan Sosial yang Tercantum dalam Perjanjian atau Transaksi [GRI FS3]

Monitoring Process for Client Implementation and Compliance with Environmental and Social Requirements in Agreements or Transactions

Perseroan secara konsisten melakukan pemantauan terhadap implementasi dan kepatuhan klien atas persyaratan aspek S&E yang tertuang dalam perjanjian. Proses evaluasi dilakukan setidaknya satu kali dalam setahun melalui penyusunan laporan kinerja S&E klien. Guna memastikan akurasi data, Perseroan menerapkan metode tinjauan berlapis yang mencakup *desktop review* atas laporan berkala klien, pengiraman kuesioner, wawancara mendalam, hingga kunjungan lapangan (*site visit*) secara langsung ke lokasi proyek.

The Company consistently monitors the implementation and compliance of clients regarding S&E requirements stipulated in agreements. The evaluation process is conducted at least once a year through the preparation of client S&E performance reports. To ensure data accuracy, the Company applies a multi-layered review method that includes desktop reviews of clients' periodic reports, distribution of questionnaires, in-depth interviews, and direct site visits to project locations.

Apabila ditemukan kesenjangan atau pelanggaran terhadap komitmen S&E, Perseroan menempuh prosedur eskalasi yang terstruktur. SED akan berkoordinasi dengan tim investasi untuk memberikan peringatan tertulis serta melakukan tindak lanjut (*follow-up*) kepada jajaran Direksi. Langkah korektif yang diambil dipastikan selaras dengan ketentuan yang tercantum dalam perjanjian fasilitas guna memastikan pemulihan kepatuhan berjalan efektif.

If gaps or violations of S&E commitments are identified, the Company follows a structured escalation procedure. The SED will coordinate with the investment team to issue written warnings and perform follow-ups with the Board of Directors. Corrective actions taken are ensured to be aligned with the provisions set out in the facility agreements to ensure that the restoration of compliance is carried out effectively.

Perseroan memprioritaskan topik-topik strategis terkait mitigasi dampak lingkungan dan peningkatan kesejahteraan sosial melalui interaksi aktif dengan klien dan mitra bisnis, baik menggunakan metode kuesioner, wawancara, dan kunjungan lapangan. Hasil dari interaksi ini dipantau secara berkala melalui mekanisme pelaporan internal untuk memastikan setiap peluang dan risiko yang teridentifikasi telah dikelola sesuai dengan prinsip keberlanjutan Perseroan.

The Company prioritizes strategic topics related to environmental impact mitigation and social welfare improvement through active interaction with clients and business partners, utilizing methods such as questionnaires, interviews, and site visits. The results of these interactions are monitored periodically through internal reporting mechanisms to ensure that every identified opportunity and risk is managed in accordance with the Company's sustainability principles.

Komunikasi Isu-Isu Penting dalam Keuangan Berkelanjutan [GRI 2-16]

Communication Of Critical Concerns In Sustainable Finance

Sebagai bentuk transparansi, Perseroan secara aktif menjalankan mekanisme komunikasi isu-isu penting dalam keuangan berkelanjutan melalui struktur tata kelola yang terintegrasi. Proses ini dimulai dengan penyusunan laporan profil risiko triwulanan oleh Risk Directorate, yang mencakup isu-isu penting dari setiap *risk taxonomy*. Laporan tersebut ditelaah secara berjenjang oleh Risk Management Committee (RMC) dan Risk Oversight Committee (ROC) sebelum disampaikan kepada Pemegang Saham. Laporan ini juga dilaporkan secara tahunan kepada Otoritas Jasa Keuangan (OJK) sebagai bagian dari Laporan Tingkat Kesehatan.

As a form of transparency, the Company has actively implemented communication mechanisms for critical concerns in sustainable finance through an integrated governance structure. This process began with the preparation of quarterly risk profile reports by the Risk Directorate, which covered critical concerns from each risk taxonomy. These reports have been reviewed hierarchically by the Risk Management Committee (RMC) and the Risk Oversight Committee (ROC) before being presented to Shareholders. This report also has been submitted annually to the Financial Services Authority (OJK) as part of the Soundness Level Report (Laporan Tingkat Kesehatan).

Selain jalur formal manajemen risiko, Perseroan menyediakan wadah partisipatif bagi seluruh karyawan untuk menyampaikan aspirasi dan isu operasional melalui forum IIF Town Hall Meeting yang rutin diselenggarakan setiap kuartal. Melalui pengawasan yang ketat tersebut, sepanjang periode pelaporan 2025, tidak terdapat isu penting yang memerlukan perhatian khusus dari Dewan Komisaris maupun Direksi terkait dampak kegiatan operasional Perseroan pada aspek ekonomi, lingkungan, sosial, dan tata kelola (ESG).

In addition to formal risk management channels, the Company has provided a participatory platform for all employees to voice aspirations and operational concerns through the IIF Town Hall Meetings, held regularly every quarter. Through such rigorous oversight, throughout the 2025 reporting period, there were no critical concerns that required special attention from the Board of Commissioners or the Board of Directors regarding the impact of the Company's operational activities on economic, environmental, social, and governance (ESG) aspects.

Hubungan dengan Pemangku Kepentingan [OJK E.4] [GRI 2-29] [GRI FS12]

Stakeholders Engagement

Perseroan menempatkan komunikasi efektif dan hubungan harmonis dengan seluruh pemangku kepentingan sebagai prioritas strategis. Hubungan ini mencakup sinergi dengan pemegang saham dan investor, pemerintah pusat, pemerintah daerah, anggota legislatif terkait, klien, sponsor, vendor, masyarakat, dan media massa. Komitmen ini diwujudkan melalui partisipasi aktif dalam berbagai forum rutin maupun saluran komunikasi *ad-hoc*. Langkah ini krusial untuk memastikan seluruh aspirasi dan ekspektasi pemangku kepentingan, terutama terkait isu keberlanjutan, dapat terakomodasi dengan baik. Setiap isu yang memerlukan tindak lanjut strategis dieskalasi ke dalam forum tata kelola Perseroan. Seluruh proses pengambilan keputusan dalam forum tersebut dilakukan dengan kepatuhan, yang telah memenuhi aturan rapat berdasarkan POJK 46/2020 dan POJK 48/2020.

Sepanjang tahun 2025, Perseroan secara konsisten memetakan dan mengelola isu-isu prioritas yang disesuaikan dengan karakteristik unik dari setiap kelompok pemangku kepentingan. Selain interaksi tatap muka, Perseroan juga menyediakan kanal komunikasi digital yang inklusif melalui situs web resmi. Fasilitas ini menjamin akses informasi bagi publik sekaligus memastikan setiap masukan direpson secara responsif dan tepat waktu. Inisiatif ini merupakan bagian fundamental dari strategi Perseroan dalam memperkuat kepercayaan publik serta menjaga keberlangsungan bisnis yang transparan dan akuntabel.

The Company places effective communication and harmonious relationships with all stakeholders as a strategic priority. These relationships encompass synergies with shareholders and investors, central and local governments, relevant legislative members, clients, sponsors, vendors, the community, and the mass media. This commitment is realized through active participation in various regular forums as well as *ad-hoc* communication channels. This step is crucial to ensure that all stakeholder aspirations and expectations, particularly regarding sustainability issues, are well accommodated. Any issue requiring strategic follow-up is escalated into the Company's governance forums. All decision-making processes within these forums are conducted with compliance, meeting the meeting regulations based on POJK 46/2020 and POJK 48/2020.







Throughout 2025, the Company consistently mapped and managed priority issues tailored to the unique characteristics of each stakeholder group. In addition to face-to-face interactions, the Company also provided inclusive digital communication channels through its official website. This facility guaranteed public access to information while ensuring that every input was addressed responsively and in a timely manner. This initiative is a fundamental part of the Company's strategy to strengthen public trust and maintain transparent and accountable business continuity.

Metode Identifikasi Kelompok Pemangku Kepentingan [GRI 2-29]

Stakeholders Group Identification Method

Perseroan mengidentifikasi kelompok pemangku kepentingan berdasarkan sejumlah aspek berikut ini.

The Company identified stakeholder groups based on the following aspects.

| | |
|--|--|
|  Ketergantungan Dependency | <p>Perseroan memiliki ketergantungan pada seseorang atau sebuah organisasi, atau sebaliknya.</p> <p>The Company has a dependency on a person or an organization, or vice versa.</p> |
|  Kewajiban Responsibility | <p>Perseroan memiliki tanggung jawab legal, komersial, atau etika terhadap seseorang atau sebuah organisasi.</p> <p>The Company has legal, commercial, or ethical responsibilities towards a person or organization.</p> |
|  Tekanan Tension | <p>Seseorang atau sebuah organisasi memiliki pengaruh terhadap isu ekonomi, sosial, atau lingkungan tertentu.</p> <p>A person or organization has influence on a particular economic, social, or environmental issue.</p> |
|  Perspektif Beragam Diverse Perspective | <p>Seseorang atau sebuah organisasi memiliki pandangan yang berbeda yang dapat mempengaruhi situasi dan mendorong adanya aksi yang tidak ada sebelumnya.</p> <p>A person or organization has a different view that can influence the situation and encourage action that did not exist before.</p> |
|  Pengaruh Influence | <p>Seseorang atau sebuah organisasi memiliki pengaruh terhadap suatu strategi atau kebijakan pemangku kepentingan lain.</p> <p>A person or organization has influence over the strategy or policies of other stakeholders.</p> |
|  Kedekatan Proximity | <p>Seseorang atau sebuah organisasi memiliki kedekatan geografis dan operasional dengan Perseroan.</p> <p>A person or organization has geographical and operational proximity to the Company.</p> |



Ikhtisar Basis Identifikasi, Topik, dan Metode Pelibatan Pemangku Kepentingan [OJK E.4][GRI 2-29]

Overview of Identification Basis, Topics, and Stakeholder Engagement Methods

| Basis Penetapan Pemangku Kepentingan Basis for Stakeholders' Determination | Metode Pendekatan dan Frekuensi Pertemuan Engagement Methods and Frequency | Fokus Perhatian Focus of Concern |
|---|---|--|
| <p>Pemegang Saham dan Investor Shareholders and Investors</p> | | |
| <p>Pengaruh dan Ketergantungan Influence and Dependency</p> | <p>Pemegang Saham:</p> <ul style="list-style-type: none"> • Persetujuan rencana bisnis, aksi korporasi, dan struktur organisasi; • Penunjukan anggota Dewan Komisaris dan Direksi; • Penetapan struktur tata kelola; • Keterwakilan melalui keanggotaan dalam Dewan Komisaris; serta • Pengaruh dalam pengambilan keputusan pembiayaan oleh Komite Investasi. <p>Investor:</p> <ul style="list-style-type: none"> • Pengendalian struktur permodalan; • Pembatasan penerbitan utang dan ekuitas; serta • Penetapan proyek-proyek yang akan dibiayai. <p>Shareholders:</p> <ul style="list-style-type: none"> • Approval of business plans, corporate actions, and organizational structure; • Appointment of members of the Board of Commissioners and Board of Directors; • Determination of the governance structure; • Representation through membership on the Board of Commissioners; and • Influence in financing decisions by the Investment Committee. <p>Investors:</p> <ul style="list-style-type: none"> • Control of the capital structure; • Restrictions on debt and equity issuance; and • Determination of projects to be financed. | <ul style="list-style-type: none"> • Kinerja Perseroan; • Tanggung jawab sosial dan lingkungan; serta • Pengelolaan risiko. <ul style="list-style-type: none"> • Company performance; • Social and environmental responsibility; and • Risk management. |
| <p>Karyawan Employees</p> | | |
| <p>Pengaruh dan Ketergantungan Influence and Dependency</p> | <ul style="list-style-type: none"> • <i>Team Building</i> per Divisi dan per Direktorat (frekuensi tidak ditetapkan namun anggaran per tahun dibatasi); • <i>Team Building</i> di tingkat Perseroan (sekali setahun); • <i>Town Hall Meeting</i> (sesuai kebutuhan); • Sosialisasi prosedur operasional dan induksi terhadap karyawan (sesuai kebutuhan); • Acara-acara penting Perseroan, seperti Investor Gathering, Pencatatan Obligasi, dan sebagainya. (sesuai kebutuhan); • Acara Tutup Tahun (sekali setahun); serta • Acara-acara penting karyawan, seperti pernikahan, kelahiran, sakit, meninggal, promosi, dan sebagainya (sesuai kebutuhan). <ul style="list-style-type: none"> • Team Building per Division and per Directorate (frequency is not set, but the annual budget is limited); • Team Building at the Company level (once a year); • Town Hall Meetings (as needed); • Socialization of operational procedures and employee induction (as needed); • Important Company events, such as Investor Gatherings, Bond Listings, etc. (as needed); • Year-End Events (once a year); and • Important employee events, such as weddings, births, illnesses, deaths, promotions, etc. (as needed). | <ul style="list-style-type: none"> • Pengembangan karier dan kompetensi; • Remunerasi dan kesejahteraan; • Perbaikan kinerja operasional Perseroan; • Fasilitas kerja; serta • Kesehatan dan keselamatan kerja. <ul style="list-style-type: none"> • Career and competency development; • Remuneration and welfare; • Improvement of the Company's operational performance; • Work facilities; and • Occupational health and safety. |

| Basis Penetapan Pemangku Kepentingan Basis for Stakeholders' Determination | Metode Pendekatan dan Frekuensi Pertemuan Engagement Methods and Frequency | Fokus Perhatian Focus of Concern |
|--|---|--|
| Pemerintah Pusat, Pemerintah Daerah, dan Anggota Legislatif Terkait Central Government, Regional Government, and Related to Legislative Members | | |
| Pengaruh dan Ketergantungan Influence and Dependency | <ul style="list-style-type: none"> • Melakukan koordinasi dan identifikasi proyek infrastruktur di pusat dan daerah; • Menghadiri market sounding/sosialisasi oleh pemerintah pusat/daerah; • Menghadiri dan memberikan masukan pada acara METI; • Berpartisipasi dalam berbagai acara Kementerian Keuangan; serta • Menjadi anggota dalam Sustainable Finance Task Force OJK. <ul style="list-style-type: none"> • Coordinating and identifying infrastructure projects at the central and regional levels; • Attending market soundings/socialization sessions conducted by the central/regional government; • Attending and providing input at METI events; • Participating in various Ministry of Finance events; and • Becoming a member of the OJK Sustainable Finance Task Force. | <ul style="list-style-type: none"> • Pembangunan infrastruktur; • Perkembangan kemajuan proyek; • Kendala yang dihadapi proyek; serta • Pencapaian target SDGs dan NDCs. <ul style="list-style-type: none"> • Infrastructure development; • Project progress; • Project challenges; and • Achievement of SDGs and NDCs targets. |
| Klien dan Sponsor/Pemrakarsa Proyek, serta Pemangku Kepentingan Terkait Project Sponsors/Proponents, and Associated Stakeholders | | |
| Pengaruh dan Ketergantungan Influence and Dependency | <p>Klien/Sponsor/Pemrakarsa Proyek:</p> <ul style="list-style-type: none"> • Kesiediaan untuk dibiayai oleh IIF; • Kepatuhan terhadap perjanjian yang diatur oleh IIF dalam kesepakatan pinjaman (terkait hal-hal finansial, pelaporan, dan S&E); • Penetapan harga (suku bunga, biaya, dan semua hal komersial lainnya); • Kerja sama dalam penyediaan data; • Pemantauan perkembangan proyek dan penerapan aspek sosial dan lingkungan (sebagaimana diperlukan); • Tinjauan secara berkala atas proyek-proyek yang dibiayai (kunjungan rutin ke proyek); serta • Koordinasi atau advisory terkait proyek infrastruktur yang berlangsung (sebagaimana diperlukan). <p>Pemangku Kepentingan terkait:</p> <ul style="list-style-type: none"> • Kesiediaan untuk membangun/mengerjakan proyek berdasarkan Prinsip S&E yang diatur oleh IIF; serta • Kesiediaan untuk patuh pada perjanjian yang relevan bagi pemangku kepentingan terkait (misalnya, perusahaan EPC, konsultan kerecakayaan/teknis, dan lain-lain). <p>Client/Sponsor/Project Proponent:</p> <ul style="list-style-type: none"> • Willingness to be financed by the IIF; • Compliance with the covenants stipulated by the IIF in the loan agreement (related to financial, reporting, and S&E matters); • Pricing (interest rates, fees, and all other commercial matters); • Cooperation in providing data; • Monitoring project progress and implementation of social and environmental aspects (as required); • Regular review of financed projects (regular project visits); and • Coordination or advisory regarding ongoing infrastructure projects (as required). <p>Relevant Stakeholders:</p> <ul style="list-style-type: none"> • Willingness to construct/execute the project based on the S&E Principles stipulated by the IIF; and • Willingness to comply with relevant covenants for relevant stakeholders (e.g., EPC companies, engineering/technical consultants, etc). | <ul style="list-style-type: none"> • Produk dan jasa; • Pelayanan advisory; • Suku bunga pinjaman; • Proses dan durasi dalam pemberian keputusan; • Persyaratan kredit; serta • Kepatuhan terhadap Prinsip S&E IIF. <ul style="list-style-type: none"> • Products and services; • Advisory services; • Loan interest rates; • Decision-making process and duration; • Credit requirements; and • Compliance with IIF's S&E Principles. |



| Basis Penetapan Pemangku Kepentingan Basis for Stakeholders' Determination | Metode Pendekatan dan Frekuensi Pertemuan Engagement Methods and Frequency | Fokus Perhatian Focus of Concern |
|---|---|--|
| Media Massa Mass Media | | |
| Pengaruh dan Ketergantungan Influence and Dependency | <ul style="list-style-type: none"> • Perseroan melibatkan media massa untuk setiap peristiwa penting yang berhubungan dengan pemangku kepentingan eksternal. Media massa secara formal diundang ke acara tersebut untuk meliput langsung. Demi terjaganya akurasi dan aktualnya berita, IIF membuat siaran pers untuk menjadi acuan media massa dalam menerbitkan berita; • Perseroan melibatkan media massa, baik secara langsung maupun melalui agensi, untuk penyebarluasan berita terkait Perseroan secara aktual dan efektif; serta • Jenis media massa yang terlibat dalam operasi Perseroan, mayoritas merupakan media daring yang terafiliasi dengan media cetak, dan umumnya dalam bidang bisnis dan ekonomi. • The Company engages the media for every significant event involving external stakeholders. Media outlets are formally invited to these events for live coverage. To ensure the accuracy and timeliness of news, IIF issues press releases to serve as a reference for media outlets when publishing news. • The Company engages the media, both directly and through agencies, to effectively and timely disseminate news related to the Company. • The media outlets involved in the Company's operations are predominantly online media affiliated with print media outlets, generally in the business and economic sectors. | <ul style="list-style-type: none"> • Kinerja Perseroan; serta • Informasi yang berkaitan dengan proyek-proyek yang didukung. • Company performance; and • Information related to supported projects. |

Etika, Anti Korupsi, dan Benturan Kepentingan

Ethics, Anti-Corruption, and Conflict of Interest

Kode Etik

Code of Ethics

Penerapan Kode Etik Perseroan menjadi pedoman etika yang memandu hubungan antara manajemen, karyawan, dan pemangku kepentingan, serta mendukung implementasi Tata Kelola Perusahaan. Kode Etik mencakup prinsip-prinsip terkait kepatuhan hukum dan etika, pengendalian internal dan pelaporan keuangan, benturan kepentingan, privasi dan keamanan informasi, penghormatan terhadap individu dan masyarakat, serta interaksi dengan mitra usaha dan pihak ketiga.

The implementation of the Company's Code of Ethics has served as an ethical guideline steering the relationships between management, employees, and stakeholders, while supporting the implementation of Corporate Governance. The Code of Ethics encompassed principles related to legal and ethical compliance, internal control and financial reporting, conflict of interest, privacy and information security, respect for individuals and the community, as well as interactions with business partners and third parties.

Isi Kode Etik Perseroan ialah sebagai berikut:

- Melakukan Usaha dengan Taat Hukum dan Beretika
- Kebijakan Informasi, Pengendalian Internal, dan Pelaporan Keuangan
- Benturan Kepentingan
- Kebijakan Sumber Daya Elektronik
- Keamanan Informasi dan Kebijakan Kerahasiaan
- Pengendalian Internal, Pelaporan Keuangan, Retensi Dokumen, dan Kebijakan Audit
- Hormati Individu, Masyarakat dan Kebijakan Privasi
- Perilaku dengan Mitra Usaha dan Pihak Ketiga

Informasi mengenai penjelasan dari setiap Kode Etik IIF diuraikan pada Laporan Tahunan Perseroan bab Tata Kelola Perusahaan.

Seluruh pegawai Perseroan wajib memahami dan mengimplementasikan Kode Etik yang mengatur standar perilaku bisnis secara profesional dan berintegritas. Guna memastikan pemahaman yang mendalam, tim Sumber Daya Manusia bersama unit kerja Kepatuhan menyelenggarakan sosialisasi serta sesi konsultasi secara rutin maupun bersifat *ad-hoc*. Komitmen terhadap perilaku bisnis yang baik ini tidak hanya berlaku bagi pegawai tetap, namun juga diwajibkan bagi seluruh penyedia jasa dan tenaga kerja paruh waktu. Langkah ini merupakan bagian dari upaya Perseroan dalam menjamin terciptanya ekosistem kerja yang etis dan akuntabel di seluruh lini operasional.

The contents of the Company's Code of Ethics are as follows:

- Conducting Business Legally and Ethically
- Information Policy, Internal Control, and Financial Reporting
- Conflict of Interest
- Electronic Resource Policy
- Information Security and Confidentiality Policy
- Internal Control, Financial Reporting, Document Retention, and Audit Policy
- Respect for Individuals, Community, and Privacy Policy
- Conduct with Business Partners and Third Parties

Detailed explanations of each point of the IIF Code of Ethics are outlined in the Company's Annual Report under the Corporate Governance chapter.

All Company employees have been required to understand and implement the Code of Ethics, which regulates standards of professional business conduct and integrity. To ensure deep understanding, the Human Resources team, together with the Compliance unit, organized socialization and consultation sessions on both a regular and *ad-hoc* basis. This commitment to good business conduct applied not only to permanent employees but was also mandatory for all service providers and part-time workers. This step was part of the Company's efforts to ensure the creation of an ethical and accountable work ecosystem across all operational lines.

Kebijakan dan Praktik Anti Korupsi ^[GRI 205-1]

Anti-Corruption Policy and Practice

Perseroan menempatkan penanggulangan Korupsi, Kolusi, dan Nepotisme (KKN) serta berbagai bentuk penipuan (*fraud*) sebagai prioritas utama dalam menjalankan kegiatan pembiayaan dan jasa *advisory*. Perseroan menyadari sepenuhnya bahwa tindakan tersebut dapat mencederai reputasi dan kinerja Perseroan, sekaligus merugikan bangsa dan negara. Oleh karena itu, Perseroan menjunjung tinggi integritas dengan menerapkan kebijakan tanpa toleransi (*zero tolerance*) terhadap praktik korupsi di seluruh lini kegiatan usaha, mencakup seluruh tingkatan karyawan hingga manajemen. ^[GRI 3-3]

Tanggung jawab dalam pencegahan dan pengelolaan anti-korupsi berada di bawah kewenangan Komite Manajemen Risiko (RMC). Dalam menjalankan fungsi pencegahannya, RMC memiliki mandat untuk melaksanakan tugas-tugas sebagai berikut:

- mengembangkan strategi untuk meningkatkan kesadaran dan etika karyawan atas penipuan (kecurangan) dan korupsi;
- meninjau penilaian risiko kecurangan dan korupsi untuk seluruh lingkup Perseroan sebagaimana disusun oleh Direktorat Risiko setidaknya tiga tahun sekali, atau setelah terjadinya perubahan struktural atau fungsional yang signifikan di IIF;
- menentukan strategi pengendalian penipuan dan korupsi untuk mengatasi risiko yang diidentifikasi oleh kajian penilaian penipuan dan korupsi;
- memastikan setiap karyawan dalam ruang lingkup tanggung jawab masing-masing menerima pelatihan peningkatan kesadaran atas penipuan dan korupsi dan memahami Kode Etik IIF;
- merekomendasikan kebijakan dan prosedur yang tepat untuk deteksi dan pencegahan penipuan dan korupsi; serta
- meninjau dan memperbarui kebijakan dan prosedur apabila diperlukan namun setidaknya setiap dua tahun sekali untuk memastikan kesesuaiannya dengan prinsip, standar, dan praktik terbaik dalam pencegahan penipuan dan korupsi.

The Company places the prevention of Corruption, Collusion, and Nepotism (KKN), as well as various forms of fraud, as a top priority in conducting its financing and advisory activities. The Company fully recognizes that such actions can damage the Company's reputation and performance, while also harming the nation and the state. Therefore, the Company has been upholding the highest level of integrity by implementing a zero-tolerance policy toward corrupt practices across all business lines, encompassing all levels from employees to management. ^[GRI 3-3]

The responsibility for anti-corruption prevention and management falls under the authority of the Risk Management Committee (RMC). In exercising its prevention function, the RMC has the mandate to perform the following duties:

- developing strategies to enhance employee awareness and ethics regarding fraud and corruption;
- reviewing fraud and corruption risk assessments for the entire scope of the Company, as prepared by the Risk Directorate, at least once every three years, or following significant structural or functional changes within IIF;
- determining fraud and corruption control strategies to address risks identified by fraud and corruption assessment reviews;
- ensuring that every employee, within their respective areas of responsibility, receives fraud and corruption awareness training and understands the IIF Code of Ethics;
- recommending appropriate policies and procedures for the detection and prevention of fraud and corruption; and
- reviewing and updating policies and procedures as necessary, but at least once every two years, to ensure alignment with principles, standards, and best practices in fraud and corruption prevention.



Sebagai langkah mitigasi, IIF menerapkan sistem pengendalian internal yang ketat melalui prinsip *four-eyes* dan pemisahan tugas (*segregation of duties*) pada aktivitas bisnis utama. Selain itu, Perseroan memberlakukan:

• **Batasan nilai hadiah**

Perseroan memberlakukan kebijakan gratifikasi yang tegas berupa larangan bagi karyawan menerima hadiah dalam bentuk uang atau bentuk lainnya, yang nilainya melebihi USD100, atau setara dengan Rp1.500.000. Batasan nilai ini ditinjau dan direvisi secara berkala oleh Direksi agar tetap relevan dengan praktik terbaik di dunia kerja. Setiap hadiah yang diterima secara langsung namun melebihi batas tersebut wajib dikembalikan secara profesional tanpa menyinggung pihak pengirim maupun merusak reputasi Perseroan.

• **Implementasi block leave untuk BoD-1.**

Block leave adalah 5 hari cuti berturut-turut di mana karyawan dilarang mengakses aktivitas kerja apa pun, termasuk email, telepon perusahaan, sistem, *folder/drive* bersama, rapat atau pengambilan keputusan dengan cara apa pun. Akses hanya diberikan ke drive lokal dan laptop.

• **Fraud and Corruption Prevention Committee (FPC)**

Komite ini beranggotakan CEO, CRO, dan CFO yang berwenang memutuskan semua kasus (dugaan atau terbukti) kecurangan dan korupsi beserta isu terkait, termasuk investigasi, eskalasi kepada pihak eksternal seperti polisi, publikasi, dan sanksi yang terjadi di Perseroan, dengan mempertimbangkan implikasi dari keputusan dan temuan audit. Keputusan ini berlaku untuk kasus di mana tersangka bukan anggota Direksi.

FPC Charter dapat dilihat pada laman berikut: <https://iif.co.id/id/hubungan-investor/tata-kelola-perusahaan/komite/>

Perseroan telah melakukan penilaian risiko *fraud* dan korupsi di seluruh kegiatan operasional dan proyek-proyek yang memiliki risiko terkait korupsi. Dengan demikian, 100% operasi IIF telah dinilai risikonya. ^[GRI 205-1]

Guna memperkuat budaya integritas, Perseroan mewajibkan seluruh karyawan menandatangani pernyataan kepatuhan terhadap Kode Etik dan Kebijakan Anti-Korupsi, yang didukung oleh pelaksanaan sesi sadar risiko serta penyediaan mekanisme pelaporan pelanggaran (*whistleblowing*). ^[GRI 3-3, 205-1]

Perseroan juga melakukan penilaian profil risiko atas semua kegiatan operasional dan proyek menggunakan Risk Scorecard dengan parameter dan indikator sesuai SEOJK No.27/SEOJK.05/2021, termasuk parameter dan indikator terkait risiko kecurangan (*fraud*). Adapun penilaian *Risk Control Self-Assessment* dilakukan untuk menilai tingkat risiko inheren dari risiko *fraud* di tingkat korporasi, pengendalian yang telah dilakukan oleh Perusahaan, serta tingkat *residual risk* untuk risiko *fraud* tersebut.

Melalui penilaian risiko yang dilakukan secara menyeluruh terhadap semua kegiatan operasional dan proyek, Perseroan memastikan bahwa 100% operasi IIF telah dinilai risikonya terkait aspek korupsi. ^[GRI 205-1]

As a mitigation measure, IIF has implemented a strict internal control system through the "four-eyes" principle and segregation of duties in its core business activities. Furthermore, the Company enforces:

• **Gift Value Thresholds**

The Company enforces a strict gratification policy prohibiting employees from accepting gifts in the form of cash or other forms exceeding a value of USD 100 or its equivalent of IDR 1,500,000. This threshold is reviewed and revised periodically by the Board of Directors to remain relevant with professional best practices. Any gifts received directly that exceed this limit must be returned professionally without offending the sender or damaging the Company's reputation.

• **Implementation of Block Leave for BoD-1**

Block leave consists of 5 consecutive days of leave during which employees are prohibited from accessing any work activities, including emails, company phones, systems, shared folders/drives, meetings, or decision-making in any manner. Access is only granted to local drives and laptops.

• **Fraud and Corruption Prevention Committee (FPC)**

This committee consists of the CEO, CRO, and CFO, who are authorized to decide on all cases (suspected or proven) of fraud and corruption along with related issues, including investigations, escalation to external parties such as the police, publications, and sanctions occurring within the Company, considering the implications of the decisions and audit findings. This decision applies to cases where the suspect is not a member of the Board of Directors.

The FPC Charter can be accessed at the following link: <https://iif.co.id/en/investor-relations/corporate-governance/committees/>

The Company has conducted fraud and corruption risk assessments across all operational activities and projects that carry corruption-related risks. Accordingly, 100% of IIF's operations have been assessed for risk. ^[GRI 205-1]

To strengthen the culture of integrity, the Company has required all employees to sign a compliance statement regarding the Code of Ethics and Anti-Corruption Policy, supported by the implementation of risk awareness sessions and the provision of a whistleblowing mechanism. ^[GRI 3-3, 205-1]

The Company also performed risk profile assessments for all operational activities and projects using a Risk Scorecard with parameters and indicators in accordance with SEOJK No.27/SEOJK.05/2021, including parameters and indicators related to fraud risk. Furthermore, the Risk Control Self-Assessment (RCSA) was conducted to evaluate the inherent risk level of fraud at the corporate level, the controls implemented by the Company, and the residual risk level for said fraud risks.

Through comprehensive risk assessments conducted on all operational activities and projects, the Company ensured that 100% of IIF's operations have been assessed for risks related to corruption aspects. ^[GRI 205-1]

Sosialisasi, Pelatihan, dan Kepatuhan Anti Korupsi

Anti-Corruption Socialization, Training, and Compliance

Perseroan secara aktif menyelenggarakan program komunikasi, sosialisasi, dan pelatihan anti-korupsi yang komprehensif. Seluruh jajaran karyawan dan manajemen telah menerima sosialisasi mengenai kebijakan serta prosedur anti-korupsi sejak tahap awal bergabung dengan Perseroan. Program pelatihan ini juga diikuti oleh Dewan Komisaris, Direksi, karyawan, hingga mitra usaha, yang dilaksanakan baik secara daring maupun luring di kantor pusat Perseroan guna memastikan pemahaman standar etika yang beragam di seluruh level organisasi. Pada tahun 2025, seluruh anggota Direksi dan karyawan secara berkelanjutan mengikuti pelatihan anti-korupsi, baik yang diselenggarakan secara internal oleh Perseroan maupun melalui program eksternal yang relevan, sebagai bagian dari upaya peningkatan kapasitas dan penguatan budaya integritas.

Seluruh anggota Direksi dan karyawan juga telah menandatangani Kode Etik Perseroan yang mencakup komitmen terhadap kebijakan anti-korupsi sebagai bagian dari standar integritas yang wajib dipatuhi di lingkungan kerja. ^[GRI 205-2]

Selain penguatan internal, Perseroan mewajibkan seluruh klien dan mitra usaha untuk mematuhi kebijakan anti-korupsi Perseroan. Sebelum penandatanganan Perjanjian Fasilitas, mitra diwajibkan untuk menyampaikan dokumen "Panduan Pencegahan dan Pemberantasan Penipuan dan Korupsi dalam Proyek yang Dibiayai oleh Pinjaman IBRD serta Kredit dan Hibah IDA". Integritas ini diperkuat dengan penyertaan klausul spesifik dalam Perjanjian Fasilitas mengenai sanksi atas praktik korupsi dan penipuan.

Berkat pengawasan yang ketat, sepanjang tahun 2025, tidak terdapat insiden korupsi yang terbukti di lingkungan internal Perseroan. Selain itu, tidak ada pemutusan kontrak dengan mitra kerja yang disebabkan oleh pelanggaran terkait praktik korupsi. Hal ini mencerminkan keberhasilan mekanisme pencegahan dan efektivitas budaya integritas yang diterapkan oleh Perseroan. ^[GRI 205-3]

The Company has actively organized comprehensive anti-corruption communication, socialization, and training programs. All employees and management levels have received socialization regarding anti-corruption policies and procedures since their initial stage of joining the Company. This training programs were also attended by the Board of Commissioners, the Board of Directors, employees, and business partners, conducted both online and offline at the Company's headquarters to ensure a uniform understanding of ethical standards across all organizational levels. In 2025, all members of the Board of Directors and employees continued to participate in anti-corruption training programs, both organized internally by the Company and through relevant external programs, as part of ongoing efforts to strengthen capacity and reinforce a culture of integrity.

All members of the Board of Directors and employees have also signed the Company's Code of Ethics, which incorporates a commitment to the anti-corruption policy as part of the integrity standards applicable within the workplace. ^[GRI 205-2]

In addition to internal reinforcement, the Company has required all clients and business partners to comply with its anti-corruption policies. Prior to the signing of the Facility Agreement, partners were required to submit the document "Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants." This integrity is further strengthened by the inclusion of specific clauses in the Facility Agreement regarding sanctions for corruption and fraudulent practices.

Through rigorous oversight, the Company recorded no incidents of corruption throughout 2025. Furthermore, there were no terminations of contracts with business partners due to violations related to corruption practices. This reflects the success of the prevention mechanisms and the effectiveness of the culture of integrity implemented by the Company. ^[GRI 205-3]

Kebijakan Penanganan Benturan Kepentingan ^[GRI 2-15]

Conflict of Interest Management Policy

Perseroan menerapkan kebijakan penanganan benturan kepentingan berdasarkan Kode Etik Perseroan, yang menegaskan bahwa seluruh insan Perseroan dan perwakilannya harus terbebas dari setiap benturan kepentingan yang dapat memengaruhi keputusan, objektivitas, atau kesetiaan mereka terhadap Perseroan.

Perseroan memastikan Dewan Komisaris, Direksi, karyawan, hingga klien, memahami dan berkomitmen menerapkan Kode Etik. Penegakan Kode Etik dilakukan oleh Dewan Komisaris dan Direksi sebagai upaya untuk mengurangi potensi benturan kepentingan. Perseroan telah menetapkan prosedur komprehensif untuk mengidentifikasi dan mengelola konflik kepentingan yang berkaitan dengan kegiatan operasional, produk, maupun layanan organisasi. Perangkat kebijakan yang dimiliki Perseroan meliputi:

1. Manual Operasional - Kode Etik

Sebagaimana tercantum dalam manual operasional pada Kode Etik, setiap pihak terkait harus menjaga independensi dari kepentingan pribadi yang dapat merugikan penilaian profesional dalam aktivitas bisnis IIF. Meskipun Perseroan menghormati hak karyawan untuk terlibat dalam kegiatan finansial atau bisnis luar yang sah, setiap potensi benturan kepentingan yang timbul dari aktivitas tersebut wajib segera diungkapkan kepada manajemen. Manual operasional ini juga memuat pedoman pelaksanaan sebagai panduan teknis bagi seluruh karyawan dalam menjalankan prinsip-prinsip bebas benturan kepentingan pada aktivitas sehari-hari.

The Company has implemented a conflict of interest management policy based on the Company's Code of Ethics, which asserts that all Company personnel and representatives must be free from any conflict of interest that could influence their decisions, objectivity, or loyalty to the Company.

The Company ensured that the Board of Commissioners, the Board of Directors, employees, and clients understand and are committed to implementing the Code of Ethics. The enforcement of the Code of Ethics has been carried out by the Board of Commissioners and the Board of Directors as an effort to mitigate potential conflicts of interest. The Company has established comprehensive procedures to identify and manage conflicts of interest related to organizational operations, products, and services. The Company's policy framework includes:

1. Operational Manual – Code of Ethics

As stated in the Operational Manual on the Code of Ethics, every relevant party must maintain independence from personal interests that could impair professional judgment in IIF's business activities. While the Company respects the rights of employees to engage in legitimate external financial or business activities, any potential conflict of interest arising from such activities must be immediately disclosed to management. This operational manual also contains implementation guidelines as technical guidance for all employees in exercising conflict-free principles in their daily activities.



2. Prosedur Internal Perusahaan (PIP) Pengelolaan Potensi Benturan Kepentingan dalam Transaksi Investasi dan Mandat Penasihat (*Advisory*)

Kebijakan ini mengatur identifikasi situasi yang memicu konflik kepentingan serta menetapkan langkah tindak lanjut yang diperlukan. Salah satu mekanisme mitigasi utama yang diterapkan adalah kebijakan pemisahan informasi (*Chinese Wall*) untuk menjaga independensi antar unit kerja.

3. Kebijakan Pengelolaan Potensi Benturan Kepentingan pada Pinjaman dan Investasi Ekuitas

Mengatur secara spesifik pengendalian risiko konflik pada lini bisnis utama Perseroan, termasuk penerapan protokol *Chinese Wall* guna memastikan tidak ada pertukaran informasi sensitif yang dapat mencederai integritas proses pengambilan keputusan investasi.

Apabila muncul kondisi yang berpotensi menimbulkan benturan kepentingan antar pemangku kepentingan, Perseroan dapat melakukan mediasi sesuai kebijakan yang berlaku. Seluruh proyek dengan potensi konflik kepentingan juga menjadi subjek proses persetujuan berdasarkan limit kewenangan. Dalam hal klien meminta kombinasi pembiayaan dan jasa *advisory*, IIF menempuh langkah-langkah mitigasi, antara lain:

- memberikan penjelasan kepada klien mengenai sifat umum atau potensi sumber benturan kepentingan;
- dalam kasus pembiayaan, mengedepankan keterlibatan non-eksklusif agar klien lain tetap dapat memperoleh penawaran yang sama;
- menetapkan kebijakan, prosedur, dan prinsip pemisahan wewenang serta tanggung jawab (*Chinese Walls*) jika diperlukan.

Pada tahun 2025, Perseroan telah melaporkan potensi konflik kepentingan Manajemen dalam Laporan Tahunan, khususnya terkait rangkap jabatan dan kepemilikan saham anggota Direksi dan Dewan Komisaris di Perseroan maupun perusahaan lain maupun transaksi dengan pihak berelasi termasuk jenis dan nilai transaksi pihak berelasi.

2. Policy Implementation Procedure (PIP) on Managing Potential Conflicts of Interest in Investment Transactions and Advisory Mandates

This policy regulates the identification of situations that trigger conflicts of interest and establishes the necessary follow-up actions. One of the primary mitigation mechanisms implemented is the information barrier policy (*Chinese Wall*) to maintain independence between business units.

3. Policy on Managing Potential Conflicts of Interest in Loans and Equity Investments

This policy specifically regulates the control of conflict risks within the Company's core business lines, including the application of *Chinese Wall* protocols to ensure that no sensitive information is exchanged that could compromise the integrity of the investment decision-making process.

In the event of conditions that potentially give rise to conflicts of interest among stakeholders, the Company may conduct mediation in accordance with applicable policies. All projects with potential conflicts of interest are also subject to an approval process based on the limits of authority. In cases where a client requests a combination of financing and advisory services, IIF undertakes mitigation measures, including:

- providing explanations to the client regarding the general nature or potential sources of the conflict of interest;
- in financing cases, prioritizing non-exclusive engagement so that other clients may still obtain the same offer;
- establishing policies, procedures, and principles for the separation of authority and responsibility (*Chinese Walls*) where necessary.

In 2025, the Company reported potential management conflicts of interest in the Annual Report, specifically regarding concurrent positions and share ownership of members of the Board of Directors and the Board of Commissioners in the Company and other companies, as well as transactions with related parties, including the type and value of such transactions.

Sistem Pelaporan Pelanggaran [GRI 2-26] Whistleblowing System

Sebagai bagian dari komitmen membangun lingkungan bisnis yang sehat dan penerapan aspek keberlanjutan, Perseroan telah memiliki *Whistleblowing System* (WBS) dan *Policy Implementation Procedure* (PIP) Ethical Conduct.

Sistem WBS menyediakan saluran bagi karyawan Perseroan maupun pihak ketiga untuk melaporkan perilaku tidak etis (*inappropriate behaviour*) seperti dugaan korupsi, kecurangan, kolusi, maupun tindakan koersif. Mekanisme pelaporan juga mencakup proses remediasi terhadap dampak negatif di tingkat korporasi, termasuk aspek ESG. Saluran pelaporan ini tersedia di situs web resmi Perseroan dalam Bahasa Inggris dan Bahasa Indonesia, serta dapat diakses selama 24 jam.

As part of the commitment to building a healthy business environment and implementing sustainability aspects, the Company has established a Whistleblowing System (WBS) and a Policy Implementation Procedure (PIP) on Ethical Conduct.

The WBS system has provided channels for the Company's employees and third parties to report inappropriate behavior, such as suspected corruption, fraud, collusion, or coercive actions. The reporting mechanism also includes remediation processes for negative impacts at the corporate level, including ESG aspects. This reporting channel is available on the Company's official website in both English and Indonesian and is accessible 24 hours a day.

Mekanisme Pelaporan Pelanggaran

Perseroan menyediakan mekanisme pelaporan pelanggaran maupun perilaku tidak etis di tingkat korporat melalui WBS, dan di tingkat proyek melalui **Grievance Redress Mechanism (GRM)**.



Penyampaian Laporan Reporting the Report

Apabila terdapat dugaan pelanggaran atau aktivitas mencurigakan oleh karyawan IIF, pelapor wajib menyampaikan **laporan secara tertulis, baik diketik maupun tulisan tangan**, agar kronologi dan subjek perkara dapat dipahami secara komprehensif.

Should there be any suspected violations or suspicious activities by IIF employees, reporters are required to submit a **written report, either typed or handwritten**, to ensure the chronology and subject matter can be comprehensively understood.



Penerimaan Laporan Report Receiving

Pelaporan melalui mekanisme WBS diterima oleh **Head of Internal Audit**.

Reports submitted through the WBS mechanism are received by the Head of Internal Audit.

Apabila ternyata pelaporan tersebut terkait dengan perilaku tidak etis maka laporan akan diteruskan kepada **Divisi Human Resources** yang bertanggung jawab untuk melakukan proses pencarian fakta (*fact finding*).

If the report is related to unethical behavior, it will be forwarded to the Human Resources Division, which is responsible for conducting the fact-finding process.



Investigasi Laporan Report Investigation

Selanjutnya, **Unit Audit Internal akan melakukan registrasi/pencatatan** atas seluruh informasi yang ada dan melakukan investigasi termasuk atas barang bukti.

Subsequently, the Internal Audit Unit will register and record all available information and conduct an investigation, including an examination of evidence.

Apabila hasil investigasi dianggap benar, maka laporan pengaduan tersebut akan dieskalasi ke FPC untuk ditindaklanjuti.

If the investigation results are deemed valid, the grievance report will be escalated to the Fraud Prevention Committee (FPC) for further action.

Grievance and Violation Reporting Mechanism

The Company provides mechanisms for reporting violations and unethical behavior at the corporate level through the WBS, and at the project level through the **Grievance Redress Mechanism (GRM)**.



Pengiriman Laporan Report Submission

Laporan harus **dikirimkan bersama dengan surat pengantar yang menyebutkan identitas dari pelapor**.

Reports must be submitted along with a cover letter stating the reporter's identity.

Pengajuan laporan tanpa mencantumkan identitas diperkenankan apabila disertai dengan bukti-bukti pendukung yang memadai, atau apabila terdapat indikasi kuat bahwa penipuan/korupsi telah terjadi, sehingga dapat diselidiki lebih lanjut.

Submission of reports without disclosing identity is permitted if accompanied by adequate supporting evidence, or if there are strong indications that fraud/corruption has occurred, warranting further investigation.



Tindak Lanjut Laporan Follow-up on submitted Reports

Tindak lanjut dari laporan yang disampaikan akan dilaksanakan sesuai peraturan yang berlaku baik peraturan dalam lingkup Perseroan maupun Pemerintah.

The follow-up on submitted reports will be carried out in accordance with applicable regulations, both within the Company's internal scope and Government regulations.

Untuk tingkat proyek, mekanisme pelaporan dan remediasi melalui GRM dengan mengirimkan lembar umpan balik untuk selanjutnya ditindaklanjuti oleh Divisi Sosial dan Lingkungan dengan menginformasikan kepada proyek terkait.

At the project level, the reporting and remediation mechanism is conducted through the GRM by submitting a feedback form, which is then followed up by the Social and Environmental Division by informing the relevant project.

Apabila diperlukan, hasil dari mekanisme pelaporan tersebut akan dijadikan syarat bagi proyek dari Perseroan untuk tahap resolusi. ^[GRI 2-25]

If necessary, the results of this reporting mechanism will be made a requirement for the Company's projects at the resolution stage. ^[GRI 2-25]

Selanjutnya, Unit Audit Internal melakukan registrasi/pencatatan atas seluruh informasi yang ada dan melakukan investigasi termasuk atas barang bukti. Apabila hasil investigasi dianggap benar, maka laporan pengaduan tersebut akan dieskalasi ke FPC untuk ditindaklanjuti.

Tindak lanjut dari laporan yang disampaikan akan dilaksanakan sesuai peraturan yang berlaku baik peraturan dalam lingkup Perseroan maupun Pemerintah. Untuk tingkat proyek, mekanisme pelaporan dan remediasi melalui GRM dengan mengirimkan lembar umpan balik untuk selanjutnya ditindaklanjuti oleh Divisi Sosial dan Lingkungan dengan menginformasikan kepada proyek terkait. Apabila diperlukan, hasil dari mekanisme pelaporan tersebut akan dijadikan syarat bagi proyek dari Perseroan untuk tahap resolusi. ^[GRI 2-25]

Subsequently, the Internal Audit Unit registers and records all available information and conduct an investigation, including an examination of evidence. If the investigation results are deemed valid, the grievance report will be escalated to the Fraud Prevention Committee (FPC) for further action.

The follow-up on submitted reports will be carried out in accordance with applicable regulations, both within the Company's internal scope and Government regulations. At the project level, the reporting and remediation mechanism is conducted through the GRM by submitting a feedback form, which is then followed up by the Social and Environmental Division by informing the relevant project. If necessary, the results of this reporting mechanism will be made a requirement for the Company's projects at the resolution stage. ^[GRI 2-25]



Tantangan Implementasi Keuangan Berkelanjutan [OJK E.5] Sustainable Finance Implementation Challenges

Seiring dinamika eksternal dan internal sepanjang tahun 2025, Perseroan menghadapi sejumlah tantangan penerapan keuangan berkelanjutan. Sebagai respons, Perseroan terus melakukan identifikasi dan evaluasi tantangan tersebut serta menetapkan langkah-langkah mitigasi yang tepat. Berikut ini penjelasan mengenai tantangan dan langkah-langkah respons yang dilakukan Perseroan.

Amid evolving internal and external dynamics throughout 2025, the Company encountered several challenges in implementing sustainable finance practices. In response, the Company continuously identified and evaluated these challenges and established appropriate mitigation measures. The following section outlines the key challenges and the corresponding response measures undertaken by the Company.

| Tantangan Penerapan Keuangan Berkelanjutan Sustainable Finance Implementation Challenges | Respons Perseroan Company's Response |
|--|---|
| <p>Perubahan arahan atau regulasi dari pemerintah terkait dengan penerapan keuangan berkelanjutan membutuhkan adaptasi dan penyesuaian pelaksanaan pembangunan infrastruktur.</p> <p>Changes in government directives or regulations related to the implementation of sustainable finance require adaptation and adjustments to the implementation of infrastructure development.</p> | <p>Perseroan menjalin komunikasi secara rutin dengan para pemangku kepentingan dan pejabat terkait untuk mengetahui arah kebijakan selanjutnya dan sedapat mungkin melakukan penyesuaian pada aksi keuangan berkelanjutan Perseroan.</p> <p>The Company has been regularly communicating with stakeholders and relevant officials to determine the direction of future policies and, wherever possible, to make adjustments to the Company's sustainable financial actions.</p> |
| <p>Perubahan preferensi debitur dan produk investasi yang tersedia di pasar sektor infrastruktur, khususnya pembiayaan infrastruktur di Indonesia. Selain itu, kesadaran debitur maupun masyarakat umum terkait dengan implementasi Prinsip S&E juga perlu untuk terus didorong.</p> <p>Changes in debtor preferences and investment products available in the infrastructure market, particularly infrastructure financing in Indonesia, are also being addressed. Furthermore, awareness among debtors and the general public regarding the implementation of S&E Principles also needs to be continuously promoted.</p> | <p>Perseroan akan memberikan asistensi dan sosialisasi kepada debitur maupun calon debitur mengenai penerapan 8 Prinsip S&E dan implementasi ESG.</p> <p>The Company would provide assistance and outreach to debtors and prospective debtors regarding the implementation of the 8 S&E Principles and ESG implementation.</p> |
| <p>Peningkatan tren suku bunga yang terus berlanjut menjadikan para klien Perseroan mencari alternatif sumber pendanaan lain, seperti pasar modal, sehingga klien tersebut melakukan percepatan pembayaran berdasarkan sumber dana lain.</p> <p>The continuing increase in interest rates has led the Company's clients to seek alternative funding sources, such as the capital market, resulting in accelerated payments based on other funding sources.</p> | <p>Perseroan terus berupaya mendapatkan kontrak-kontrak baru serta mengoptimalkan pendapatan dari lini bisnis lainnya, seperti jasa advisory. IIF juga berupaya untuk meningkatkan pendapatan di luar bunga lainnya, seperti treasury maupun produk-produk lainnya.</p> <p>The Company has continued to pursue new contracts and optimizing revenue from other business lines, such as advisory services. IIF has also been striving to increase non-interest income, such as from treasury and other products.</p> |
| <p>Penawaran-penawaran dari institusi lain terhadap karyawan Perseroan yang sudah cukup ahli di bidang ESG menjadi tantangan tersendiri untuk mempertahankan karyawan tersebut.</p> <p>Offers from other institutions to the Company's employees who are already quite experienced in the ESG field pose a challenge in itself to retain these employees.</p> | <p>Perseroan menerapkan strategi khusus dalam mengembangkan dan mempertahankan karyawan yang sudah memiliki kompetensi di bidang ESG, termasuk dalam hal pemberian remunerasi yang menarik, pemberian fasilitas kesejahteraan karyawan, program pengembangan karier, dan lain-lain.</p> <p>The Company has implemented targeted strategies to develop and retain employees with ESG competencies, including offering competitive remuneration, comprehensive employee welfare benefits, structured career development programs, and other supporting initiatives.</p> |

Kepatuhan Hukum dan Regulasi [GRI 2-27] Compliance to Law and Regulation

Sepanjang tahun 2025, Perseroan menerima beberapa sanksi administratif dari regulator berupa peringatan tertulis dan denda administratif dengan nilai kumulatif di bawah Rp1 juta. Sanksi tersebut merupakan hasil dari pemeriksaan atas pemenuhan ketentuan administratif yang berlaku. Sebagai bentuk komitmen terhadap kepatuhan, seluruh tindak lanjut atas temuan tersebut dipantau secara ketat dalam forum tata kelola Direksi dan Dewan Komisaris guna memastikan perbaikan prosedur dan mencegah terjadinya pelanggaran berulang di masa depan.

Throughout 2025, the Company received several administrative sanctions from regulators in the form of written warnings and administrative fines with a cumulative value of less than IDR 1 million. These sanctions were the result of examinations regarding the fulfillment of applicable administrative provisions. As a form of commitment to compliance, all follow-up actions on these findings were strictly monitored within the Board of Directors and Board of Commissioners governance forums to ensure procedural improvements and prevent the recurrence of violations in the future.



06

Membangun Pertumbuhan Ekonomi yang Berkelanjutan

Building a Sustainable Economic Growth



Pembelajaran Pembuatan Kompos dalam Program TJSL IIF bersama Sekolah Alternatif SAAJA
Composting Learning Activity under the IIF CSR Program with SAAJA Alternative School

Sumber: Dokumentasi IIF | Source: IIF Documentation





Jalan Tol Pemalang-Batang
Pemalang-Batang Toll Road

Sumber: Dokumentasi IIF | Source: IIF Documentation

Dinamika Perekonomian dan Sektor Infrastruktur

Economic Dynamics and Infrastructure Sectors

Tahun 2025 menjadi periode yang penuh dinamika bagi perekonomian global. Inflasi mulai melandai namun belum merata. Faktor geopolitik meningkatkan ketidakpastian. Sementara perang dagang Amerika Serikat dan China berdampak pada volume perdagangan dunia yang semakin tertekan. Berdasarkan laporan *World Economic Outlook* dari Dana Moneter Internasional (IMF), pertumbuhan ekonomi global diproyeksikan berada di angka 3,3%, dan diperkirakan berlanjut pada level yang sama di 2026. Pertumbuhan ekonomi global didorong oleh aktivitas sektor jasa yang tetap kuat serta lonjakan investasi pada teknologi baru, khususnya Kecerdasan Buatan (AI), yang mulai memberikan dampak pada produktivitas di negara-negara maju dan beberapa pasar berkembang.

Negara-negara berkembang di Asia, dipimpin oleh India dan Vietnam, terus menjadi motor pertumbuhan dunia dengan daya tarik investasi manufaktur yang kuat di tengah restrukturisasi rantai pasok global. IMF memperingatkan bahwa risiko ke bawah (*downside risks*) tetap tinggi, terutama terkait volatilitas harga komoditas energi dan krisis sektor properti di China yang masih berlanjut.

Di tengah dinamika tersebut, perekonomian Indonesia dilaporkan Badan Pusat Statistik mencapai 5,11%, lebih tinggi dibandingkan tahun 2024 sebesar 5,03%. Dari sisi produksi, Lapangan Usaha Jasa Lainnya mengalami pertumbuhan tertinggi sebesar 9,93%. Sementara dari sisi pengeluaran, Komponen Ekspor Barang dan Jasa mengalami pertumbuhan tertinggi sebesar 7,03%.

Selain Pertambangan dan Penggalian yang berkontraksi sebesar 0,66%, seluruh lapangan usaha mengalami pertumbuhan. Transportasi dan Pergudangan tumbuh sebesar 8,78%, sementara Industri Pengolahan, serta Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor yang memiliki peran dominan terhadap perekonomian Indonesia masing-masing tumbuh sebesar 5,30% dan 5,49%. Adapun sektor konstruksi tumbuh terbatas 3,81%, menurun signifikan dibandingkan tahun 2024 sebesar 7,02%.

Seiring dengan itu, lanskap infrastruktur Indonesia turut mengalami pergeseran paradigma dari pembangunan fisik masif menuju penguatan ekosistem yang resilien dan berkelanjutan. Di bawah kerangka kebijakan fiskal yang baru, pemerintah menetapkan standar tinggi pada proyek-proyek yang tidak hanya memiliki kelayakan ekonomi, tetapi juga dampak lingkungan yang terukur, terutama dalam mendukung swasembada energi dan ketahanan air nasional. Riset sektor menunjukkan bahwa fokus utama tahun ini tertuju pada dekarbonisasi transportasi melalui ekosistem kendaraan listrik serta pembangunan infrastruktur air bersih yang terintegrasi, yang menjadi fondasi bagi pertumbuhan ekonomi jangka panjang yang inklusif.

2025 was a dynamic period for the global economy. Inflation began to ease but remained uneven, while geopolitical factors increased uncertainty. Meanwhile, the trade war between the United States and China impacted global trade volumes, which faced increasing pressure. According to the International Monetary Fund (IMF) *World Economic Outlook* report, global economic growth is projected at 3.3%, with a similar level expected for 2026. Global economic growth was driven by continued strength in the services sector and a surge in investment in new technologies, particularly Artificial Intelligence (AI), which began to impact productivity in advanced economies and several emerging markets.

Emerging economies in Asia, led by India and Vietnam, continued to be the engines of global growth with strong manufacturing investment appeal amidst global supply chain restructuring. The IMF warned that downside risks remain high, particularly concerning volatility in energy commodity prices and the ongoing property sector crisis in China.

Amidst these dynamics, the Indonesian economy, as reported by the Central Bureau of Statistics (BPS), reached 5.11%, higher than the 5.03% recorded in 2024. From the production side, Other Service Activities experienced the highest growth at 9.93%. From the expenditure side, the Export of Goods and Services component saw the highest growth at 7.03%.

Except for Mining and Quarrying, which contracted by 0.66%, all business sectors experienced growth. Transportation and Warehousing grew by 8.78%, while Manufacturing, along with Wholesale and Retail Trade, and Repair of Cars and Motorcycles, which played dominant roles in the Indonesian economy grew by 5.30% and 5.49%, respectively. The construction sector saw limited growth of 3.81%, a significant decrease compared to 7.02% in 2024.

Concurrently, Indonesia's infrastructure landscape underwent a paradigm shift from massive physical development toward strengthening resilient and sustainable ecosystems. Under the new fiscal policy framework, the government has set high standards for projects that possess not only economic feasibility but also measurable environmental impacts, particularly in supporting national energy self-sufficiency and water security. Sector research indicates that the primary focus this year was on transport decarbonization through the electric vehicle ecosystem and the development of integrated clean water infrastructure, serving as the foundation for inclusive long-term economic growth.

Di tengah ambisi tersebut, tantangan kesenjangan pendanaan (*funding gap*) tetap menjadi realitas yang harus dihadapi, dengan kapasitas APBN diperkirakan hanya mampu memenuhi sekitar 40% dari total kebutuhan investasi infrastruktur 2025-2029. Di sinilah peran IIF menjadi krusial sebagai jembatan melalui skema pembiayaan kreatif dan inovatif. Sebagai entitas yang memelopori prinsip ESG di tanah air, Perseroan berupaya meningkatkan penyaluran kredit ke sektor-sektor strategis seperti energi terbarukan dan pengelolaan air, untuk menghasilkan *multiplier effect* yang nyata, baik dari sisi profitabilitas maupun kontribusi terhadap target Net Zero Emission.

Per 31 Desember 2025, kinerja ekonomi berkelanjutan Perseroan mencerminkan pertumbuhan yang solid, dengan kenaikan laba bersih mencapai 51,87% secara tahunan dari Rp122 miliar pada 2024 menjadi Rp185,29 miliar. Kinerja ini tidak lepas dari strategi penempatan portofolio yang selektif pada proyek-proyek dengan dampak positif seperti penyediaan air bersih untuk lebih dari 1,47 juta rumah tangga dan kontribusi reduksi emisi yang mendekati angka 5 juta ton CO₂e. Capaian ini menegaskan posisi Perseroan sebagai penggerak transformasi infrastruktur hijau yang mampu menyelaraskan kepentingan komersial dengan keberlangsungan ekosistem di Indonesia.

Amidst these ambitions, the funding gap remains a reality, with State Budget (APBN) capacity estimated to cover only about 40% of the total infrastructure investment needs for 2025-2029. In this context, IIF's role becomes crucial as a bridge through creative and innovative financing schemes. As an entity pioneering ESG principles in the country, the Company has strived to increase credit distribution to strategic sectors such as renewable energy and water management to generate a tangible multiplier effect, both in terms of profitability and contribution to Net Zero Emission targets.

As of December 31, 2025, the Company's sustainable economic performance reflected solid growth, with net profit increasing by 51.87% year-on-year from IDR 122 billion in 2024 to IDR 185.29 billion. This performance was driven by a selective portfolio placement strategy in projects with positive impacts, such as providing clean water to over 1.47 million households and contributing to emission reductions of nearly 5 million tons of CO₂e. These achievements reaffirm the Company's position as a driver of green infrastructure transformation capable of aligning commercial interests with ecosystem sustainability in Indonesia.

Komitmen Pembiayaan Berkelanjutan [OJK F.26]

Sustainable Financing Commitment

Komitmen IIF terhadap pembangunan infrastruktur yang berkelanjutan diwujudkan melalui penerapan konsep *triple bottom line* (*people, prosperity, planet*) melalui integrasi delapan Prinsip S&E ke dalam dua pilar inti kegiatan usaha Perseroan, yaitu penghimpunan dan penyaluran dana.

Pada sisi penghimpunan dana, Perseroan menyelesaikan program Penawaran Umum Berkelanjutan (PUB) melalui penerbitan Obligasi Berkelanjutan II Indonesia Infrastructure Finance Tahap III Tahun 2025 sebesar Rp1,5 triliun. Obligasi ini merupakan seri terakhir penawaran obligasi berkelanjutan II dengan target Rp3 triliun. Penerbitan obligasi tersebut mendapatkan atensi positif yang tercermin dari tingkat oversubscription lebih dari 6 kali.

Sementara di sisi penyaluran dana, Perseroan terus mengoptimalkan produk *Senior, Junior, dan Non-Cash* untuk mendukung proyek-proyek hijau. Salah satu pencapaian nyata sebagai katalisator pembangunan adalah penguatan portofolio sektor Energi Baru dan Terbarukan (EBT), yang mencatatkan total pembiayaan sebesar Rp12,61 triliun hingga 31 Desember 2025.

IIF's commitment to sustainable infrastructure development is realized through the application of the triple bottom line concept (people, prosperity, planet) by integrating eight S&E Principles into the Company's two core business pillars, which are fund raising and fund distribution.

On the fund raising side, the Company completed the shelf registration program (PUB) through the issuance of the Indonesia Infrastructure Finance Shelf Registered Bond II Phase III Year 2025 amounting to IDR 1.5 trillion. This bond represented the final series of the Shelf Registered Bond II offering with a total target of IDR 3 trillion. The bond issuance received positive attention, reflected in an oversubscription rate of more than 6 times.

Meanwhile, on the fund distribution side, the Company continued to optimize Senior, Junior, and Non-Cash products to support green projects. One of the tangible achievements as a catalyst for development was the strengthening of the New and Renewable Energy (NRE) sector portfolio, which recorded total financing of IDR 12.61 trillion as of December 31, 2025.



Pelabuhan di Gorontalo
Gorontalo Port

Sumber: Dokumentasi IIF | Source: IIF Documentation

Layanan Advisory Berkelanjutan [OJK F.26]

Sustainable Advisory Services

Tahun 2025 turut menandai peran unit jasa *Advisory* Perseroan yang berhasil merealisasikan 16 mandat di berbagai sektor infrastruktur strategis, antara lain transportasi dan perkeretaapian. Dalam pemberian jasa tersebut, Perseroan menjalankan peran sebagai ESG advisor. Dalam aspek keberlanjutan, Perseroan memberikan nilai tambah bagi klien melalui layanan ESG *Advisory* yang diantaranya mencakup penyusunan kerangka kerja dan peta jalan ESG serta strategi dekarbonisasi.

Setiap mandat yang dijalankan merupakan bukti nyata dedikasi Perseroan dalam mendorong standar keberlanjutan yang lebih tinggi di Indonesia. Keberhasilan strategi ini tercermin pada kinerja keuangan unit *Advisory* yang memberikan kontribusi pendapatan sebesar Rp10,89 miliar bagi Perseroan.

The year 2025 also marked the role of the Company's *Advisory* services unit, which successfully realized 16 mandates across various strategic infrastructure sectors, including transportation and railways. In providing these services, the Company served as an ESG advisor. Regarding sustainability, the Company provided added value to clients through ESG *Advisory* services, which include the development of ESG frameworks and roadmaps, as well as decarbonization strategies.

Each mandate executed is tangible evidence of the Company's dedication to driving higher sustainability standards in Indonesia. The success of this strategy is reflected in the financial performance of the *Advisory* unit, which contributed IDR 10.89 billion in revenue to the Company.

Kinerja Portofolio dan Pembiayaan [OJK F.2, F.3]

Portfolio and Financing Performance

Sepanjang tahun 2025, Perseroan membukukan pendapatan usaha sebesar Rp1,36 triliun, menurun 1,14% dibandingkan capaian tahun 2024 senilai Rp1,34 triliun. Penurunan ini terutama dipengaruhi oleh adanya penundaan pada beberapa proyek infrastruktur yang masih berada pada tahap konstruksi maupun proses *financial close*, sehingga penarikan pembiayaan (*drawdown*) serta pengakuan pendapatan bunga bergeser ke periode pelaporan berikutnya.

Perseroan mampu mengamankan empat kesepakatan baru dengan nilai investasi sebesar Rp1 triliun sehingga mendorong total aset investasi menjadi Rp10,63 triliun pada akhir tahun 2025. Jumlah portofolio Perseroan mencakup 41 proyek yang didominasi oleh sektor-sektor krusial seperti ketenagalistrikan, transportasi, utilitas air dan limbah, serta infrastruktur gas. Dalam setiap operasionalnya, Perseroan memegang teguh komitmen untuk menyediakan layanan yang inklusif serta memastikan setiap solusi pembiayaan dirancang secara presisi demi menjawab kebutuhan spesifik dari setiap klien. [\[OJK F.17\]\[GRI F515\]](#)

Throughout 2025, the Company recorded operating revenue of IDR 1.36 trillion, a decrease of 1.14% compared to the 2024 achievement of IDR 1.34 trillion. This decline was primarily influenced by delays in several infrastructure projects that remained in the construction stage or were still undergoing the *financial close* process, resulting in the postponement of financing *drawdowns* and the recognition of interest income to subsequent reporting periods.

The Company successfully secured four new deals with an investment value of IDR 1 trillion, driving total investment assets to IDR 10.63 trillion by the end of 2025. The Company's portfolio comprises 41 projects, dominated by crucial sectors such as power, transportation, water and waste utilities, and gas infrastructure. In every operation, the Company upholds its commitment to providing inclusive services and ensuring that every financing solution is precisely designed to meet the specific needs of each client. [\[OJK F.17\]\[GRI F515\]](#)



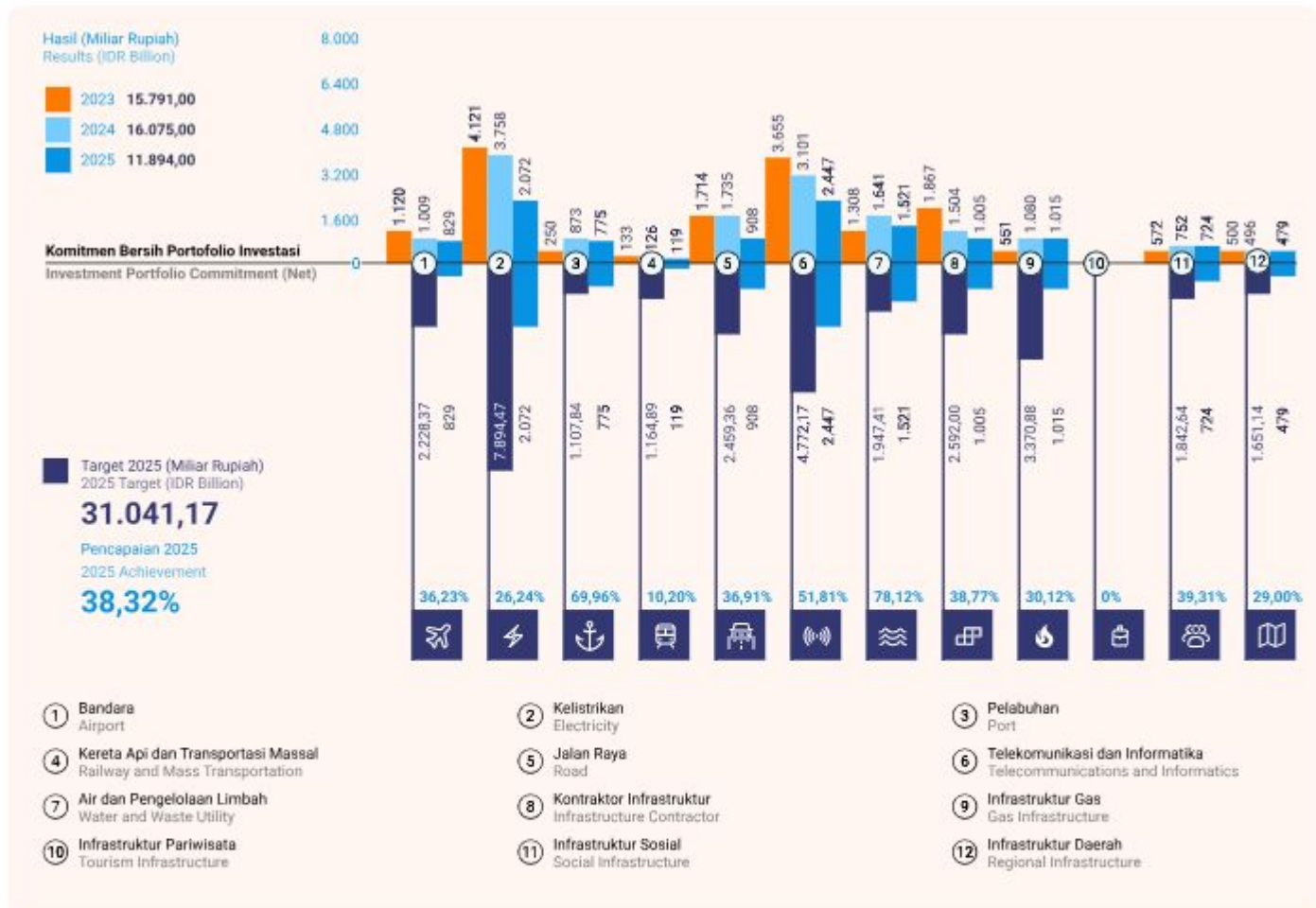
Kinerja Jasa Advisory [GRI 2-6] [GRI FS6, FS7, FS8]

Advisory Services Performance



Komitmen Bersih Portofolio Investasi [GRI FS6, FS7, FS8]

Investment Portfolio Commitment (Net)



* Pada tahun 2025, terdapat perubahan kategori dan data disajikan kembali.
* In 2025, there was a change in categories and the data have been restated.





Distribusi Nilai Ekonomi

Economic Value Distribution

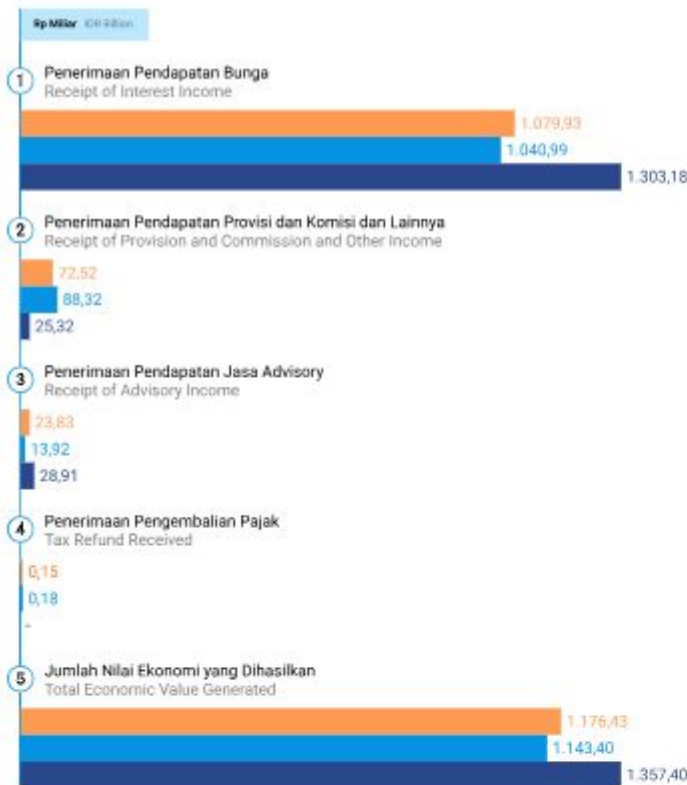
Keberhasilan kinerja ekonomi yang bersumber dari portofolio investasi dan pembiayaan menjadi fondasi bagi Perseroan dalam mendistribusikan nilai ekonomi langsung kepada seluruh pemangku kepentingan.

Nilai ekonomi yang dihasilkan Perseroan merepresentasikan akumulasi pendapatan dari seluruh lini bisnis Perseroan. Sementara itu, nilai ekonomi yang didistribusikan merupakan wujud nyata kontribusi Perseroan dalam mengakselerasi pertumbuhan ekonomi dan kesejahteraan masyarakat melalui pembayaran gaji karyawan, pajak kepada negara, dividen bagi pemegang saham, imbal jasa pemasok, hingga realisasi program TJSL. Rincian distribusi nilai ekonomi selama tiga tahun terakhir dipaparkan sebagai berikut: ^(GRI 3-3)

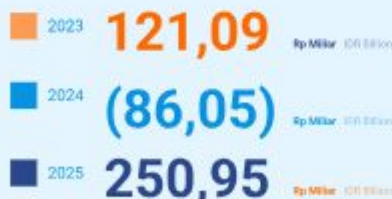
The Company's economic performance, driven by its investment and financing portfolios, serves as the foundation for distributing direct economic value to all stakeholders.

The economic value generated by the Company represents the aggregate revenue derived from all business lines. Meanwhile, the economic value distributed reflects the Company's tangible contribution to accelerating economic growth and enhancing societal welfare through employee compensation, tax payments to the state, dividends to shareholders, payments to suppliers, as well as the implementation of Corporate Social and Environmental Responsibility (CSER) programs. The details of the economic value distribution over the past three years are presented as follows: ^(GRI 3-3)

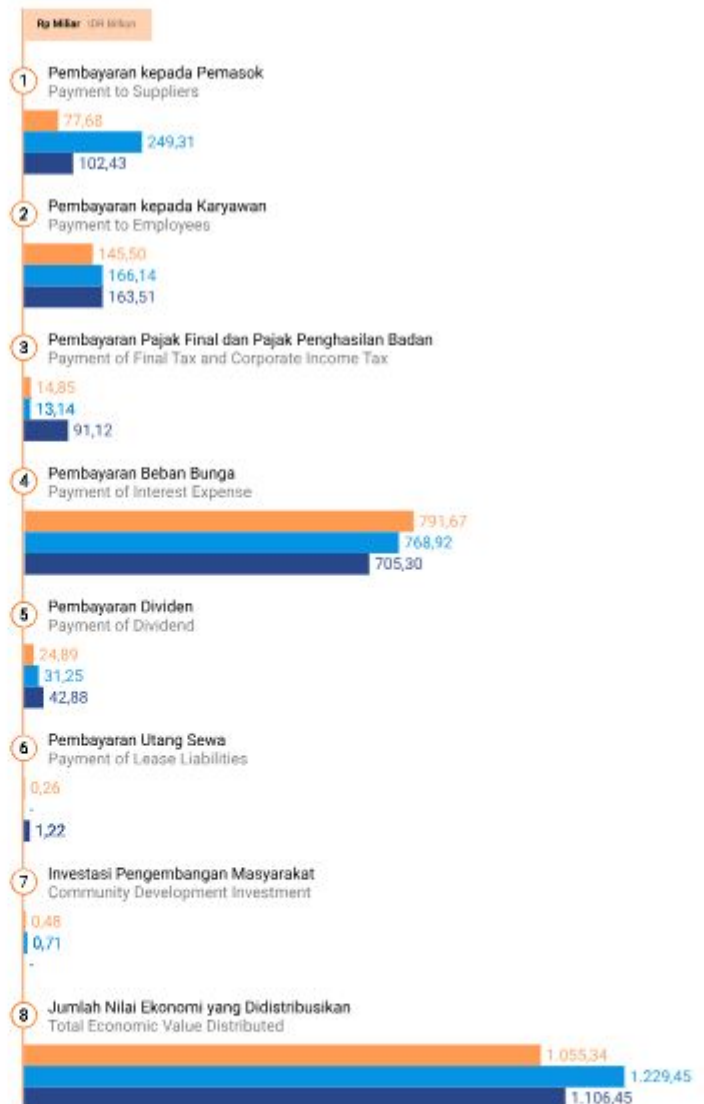
Nilai Ekonomi yang Dihasilkan ^(GRI 201-1) Economic Value Generated



Jumlah Total



Nilai Ekonomi yang Didistribusikan ^(GRI 201-1) Economic Value Distributed



Perseroan tidak menerima bantuan keuangan langsung dari pemerintah, maupun dalam bentuk insentif lainnya. Meskipun demikian, operasional Perseroan diperkuat oleh pinjaman subordinasi yang diberikan oleh pemegang sahamnya dan termasuk instansi yang penggunaan fasilitasnya diawasi oleh lembaga pemerintah seperti BAPPENAS.

Selain dukungan finansial, para pemegang saham turut memberikan kontribusi substansial melalui bimbingan strategis dan penyediaan tenaga ahli. Dukungan secara menyeluruh tersebut menjadi motor penggerak bagi proses internal Perseroan dalam mencapai target keberlanjutan, melalui transfer wawasan, keahlian teknis, serta adopsi praktik terbaik dunia. Kemitraan ini menegaskan komitmen Perseroan untuk mengoptimalkan seluruh sumber daya yang tersedia demi mewujudkan keunggulan operasional dan pertumbuhan jangka panjang yang berkelanjutan. ^[GRI 201-4]

The Company has not received direct financial assistance from the government, nor in the form of other incentives. Nevertheless, the Company's operations were strengthened by subordinated loans provided by its shareholders, including entities whose facility usage was supervised by government institutions such as BAPPENAS.

In addition to financial support, shareholders provided substantial contributions through strategic guidance and the provision of experts. This comprehensive support served as the driving force for the Company's internal processes in achieving sustainability targets through the transfer of insights, technical expertise, and the adoption of global best practices. This partnership reaffirmed the Company's commitment to optimizing all available resources to realize operational excellence and sustainable long-term growth. ^[GRI 201-4]

Mitigasi Dampak Produk dan Jasa [OJK F.27]

Product and Service Impact Mitigation

Perseroan memastikan bahwa pembiayaan infrastruktur serta jasa *advisory* yang menjadi kegiatan usaha utama Perseroan tidak memiliki dampak secara langsung terhadap kondisi sosial dan lingkungan sekitar. Namun demikian, Perseroan memahami bahwa setiap proyek infrastruktur memiliki jejak sosial dan lingkungan. Oleh karena itu, Perseroan menerapkan mekanisme *Social and Environmental Due Diligence* (SEDD) sebagai garda terdepan mitigasi risiko. Berlandaskan IIF *Operation Manual SEMS 2019*, SEDD mengevaluasi kemampuan proyek dalam mengatasi dampak negatif dengan mengkategorikan risiko dari kategori A (tinggi), B (sedang), hingga C (rendah).

Efektivitas mitigasi ini diperkuat melalui penyusunan *Corrective Action Plan* (CAP) berdasarkan hasil analisis kesenjangan (*gap analysis*) terhadap Prinsip S&E. CAP menjadi bagian dari kesepakatan pembiayaan antara Perseroan dengan debitur, berfungsi sebagai instrumen pengawasan yang mewajibkan debitur melakukan perbaikan berkelanjutan, termasuk perubahan prosedur operasional dan pengawasan periodik. Dengan diterapkannya CAP secara konsisten, Perseroan memastikan seluruh proyek tidak hanya patuh pada regulasi, tetapi juga berkontribusi pada pembangunan yang berkelanjutan dan bertanggung jawab secara sosial.

Sepanjang tahun 2025, tidak terdapat produk/layanan yang ditarik. Selain itu, Perseroan juga belum melakukan survei kepuasan klien atas produk dan layanan yang ditawarkan hingga akhir tahun 2025. ^[OJK F.29, F.30]

The Company ensures that its main business activities, which consist of infrastructure financing and advisory services, do not have a direct impact on the surrounding social and environmental conditions. However, the Company understands that every infrastructure project has social and environmental footprints. Therefore, the Company has implemented the *Social and Environmental Due Diligence* (SEDD) mechanism as the frontline of risk mitigation. Based on the IIF *Operation Manual SEMS 2019*, SEDD has evaluated a project's ability to address negative impacts by categorizing risks from category A (high), B (medium), to C (low).

The effectiveness of this mitigation has been strengthened through the formulation of a *Corrective Action Plan* (CAP) based on the results of a gap analysis against the S&E Principles. The CAP becomes part of the financing agreement between the Company and the debtor, serving as an oversight instrument that requires the debtor to perform continuous improvements, including changes to operational procedures and periodic monitoring. Through the consistent implementation of the CAP, the Company has ensured that all projects not only complied with regulations but also contributed to sustainable and socially responsible development.

Throughout 2025, no products/services were recalled. Additionally, the Company had not conducted a client satisfaction survey on the products and services offered as of the end of 2025. ^[OJK F.29, F.30]

Pengembangan Produk dan Jasa yang Berkelanjutan [OJK F.26]

Sustainable Product and Service Development

Perseroan memastikan setiap produk dan layanan pembiayaan infrastruktur yang ditawarkan telah memenuhi standar kepatuhan yang ketat, terutama terhadap Prinsip S&E Perseroan. Fokus utama perseroan mencakup aspek krusial seperti keselamatan kerja, pencegahan polusi, serta penguatan inklusi sosial.

Setiap rencana pengembangan atau perluasan kegiatan usaha strategis dituangkan secara transparan dalam Rencana Bisnis Tahunan yang dilaporkan kepada Otoritas Jasa Keuangan (OJK). Unit bisnis sebagai Lini Pertama bertanggung jawab menyusun *Product/Sector Paper* yang komprehensif. Dokumen ini juga wajib menyertakan penilaian risiko yang mendalam, termasuk risiko sosial dan lingkungan, serta merumuskan strategi mitigasi yang relevan untuk setiap inisiatif baru.

The Company ensures that every infrastructure financing product and service offered meets strict compliance standards, particularly the Company's S&E Principles. The primary focus includes crucial aspects such as occupational safety, pollution prevention, and the strengthening of social inclusion.

Every plan for development or expansion of strategic business activities has been transparently outlined in the Annual Business Plan reported to the Financial Services Authority (OJK). Business units, acting as the First Line, are responsible for preparing comprehensive *Product/Sector Papers*. These documents must include an in-depth risk assessment, including social and environmental risks, and formulate relevant mitigation strategies for each new initiative.



Untuk menjaga objektivitas, Lini Kedua melakukan review atas penilaian risiko dan mitigasi yang diusulkan. Setelah melalui kajian lintas lini, *Product/Sector Paper* tersebut diajukan kepada Executive Committee (Excomm) untuk mendapatkan persetujuan sebelum diluncurkan.

Sebagai bukti nyata dukungan terhadap transisi energi, Perseroan secara konsisten memperluas pendanaan pada berbagai proyek Energi Baru Terbarukan (EBT), termasuk PLTA di Sumatera Utara, PLTS di Gorontalo dan Nusa Tenggara Timur, serta PLTB di Sulawesi. Portofolio IIF juga mencakup PLTMh yang tersebar di Jawa Barat hingga Sulawesi, PLTP di Jawa Barat, serta pembangkit listrik biomassa di Aceh. Guna memperkaya dampak positif, Perseroan kini merambah sektor-sektor baru melalui pembiayaan rumah sakit berkelanjutan dan peningkatan kapasitas penyediaan air bersih sebagai bagian dari strategi perluasan industri yang bertanggung jawab.

To maintain objectivity, the Second Line reviews the proposed risk assessments and mitigations. Following a cross-line review, the *Product/Sector Paper* is submitted to the Executive Committee (Excomm) for approval prior to launch.

As tangible evidence of supporting the energy transition, the Company has consistently expanded funding for various New and Renewable Energy (NRE) projects, including hydropower plants (PLTA) in North Sumatra, solar power plants (PLTS) in Gorontalo and NTT, and wind power plants (PLTB) in Sulawesi. IIF's portfolio also included mini-hydropower plants (PLTMH) spanning from West Java to Sulawesi, geothermal power plants (PLTP) in West Java, and biomass power plants in Aceh. To enrich positive impacts, the Company is now venturing into new sectors through sustainable hospital financing and increasing clean water supply capacity as part of its responsible industry expansion strategy.

Ikhtisar Pembiayaan Berkelanjutan Sustainable Financing Highlights

Perseroan terus berupaya untuk melanjutkan dan mengembangkan diversifikasi portofolio pembiayaan di berbagai sektor infrastruktur, sebagai berikut.

The Company continues its efforts to maintain and expand the diversification of its financing portfolio across various infrastructure sectors, as follows.

1. Akselerasi Proyek Energi Terbarukan dalam Mencapai Net Zero Emission di Indonesia

1. Accelerating Renewable Energy Projects to Achieve Net Zero Emissions in Indonesia

Transformasi menuju energi bersih kini telah menjadi mandat global yang diadopsi sepenuhnya oleh Indonesia. Sebagai bentuk dukungan nyata terhadap target *Net Zero Emission*, Perseroan terus memperkuat perannya dalam mempercepat realisasi proyek-proyek energi terbarukan. Melalui penyaluran pembiayaan strategis pada berbagai infrastruktur hijau seperti PLTMH, PLTB, dan PLTS, Perseroan menciptakan tonggak penting dalam transisi energi nasional.

Fasilitas pinjaman jangka panjang yang disalurkan pada tahun 2025 menjadi bukti konsistensi Perseroan dalam menyediakan pendanaan yang stabil. Langkah ini tidak hanya berfokus pada reduksi emisi karbon, tetapi juga dirancang untuk menciptakan lapangan kerja baru serta menstimulasi pertumbuhan ekonomi di tingkat lokal.

The transformation toward clean energy has now become a global mandate fully adopted by Indonesia. As a form of concrete support for the *Net Zero Emission* target, the Company continues to strengthen its role in accelerating the realization of renewable energy projects. Through the distribution of strategic financing to various green infrastructures such as small-scale hydropower (PLTMH), wind power (PLTB), and solar power (PLTS), the Company is creating significant milestones in the national energy transition.

The long-term loan facilities distributed in 2025 serves as evidence of the Company's consistency in providing stable funding. This step does not only focus on carbon emission reduction but was also designed to create new jobs and stimulate economic growth at the local level.



Sumber: unsplash.com | Source: unsplash.com

2. Dukungan pada Peningkatan Kapasitas Penyediaan dan Penyaluran Air Bersih kepada Masyarakat
 2. Support for Capacity Building in Clean Water Provision and Distribution to the Community



Sumber: unsplash.com | Source: unsplash.com

Ketersediaan air bersih merupakan kebutuhan fundamental yang kian mendesak seiring dengan laju populasi dan urbanisasi. Menyadari urgensi tersebut, Perseroan mengambil peran aktif dalam meningkatkan kapasitas penyediaan dan distribusi air bersih, dengan fokus utama pada pengembangan wilayah Kota Pekanbaru dan Kampar.

Melalui skema pembiayaan bilateral, Perseroan mengakselerasi pembangunan Sistem Penyediaan Air Minum (SPAM) guna memastikan akses air yang layak bagi lebih dari 1,47 juta rumah tangga dan sektor industri. Inisiatif ini merupakan bagian dari komitmen Perseroan untuk meningkatkan kualitas hidup masyarakat sekaligus mendorong produktivitas ekonomi daerah yang lebih inklusif.

The availability of clean water is a fundamental and increasingly urgent need alongside the pace of population growth and urbanization. Recognizing this urgency, the Company took an active role in increasing clean water provision and distribution capacity, with a primary focus on the development of the Pekanbaru City and Kampar areas.

Through bilateral financing schemes, the Company accelerated the construction of the Drinking Water Supply System (SPAM) to ensure access to adequate water for more than 1.47 million households and industrial sectors. This initiative was part of the Company's commitment to improving the community's quality of life while encouraging more inclusive regional economic productivity.

IIF memandang perubahan iklim bukan sekadar tantangan lingkungan, melainkan isu material yang mendefinisikan ulang lanskap infrastruktur dan stabilitas ekonomi Indonesia. Sebagai katalis infrastruktur berkelanjutan, Perseroan menyelaraskan strategi bisnis dan manajemen risiko dengan upaya mitigasi dampak iklim di setiap keputusan investasi.

Perseroan telah memetakan risiko perubahan iklim, mencakup dua jenis risiko utama: risiko fisik, seperti meningkatnya frekuensi dan intensitas kejadian cuaca ekstrem, serta risiko transisi, yang muncul akibat perubahan regulasi dan pergeseran menuju ekonomi rendah karbon. Meskipun demikian, perubahan iklim juga membuka peluang bagi Perseroan untuk memperluas perannya dalam mendorong keberlanjutan dengan menerapkan prinsip-prinsip lingkungan dan iklim ke seluruh layanan pembiayaan dan jasa penasihat guna mendukung proyek infrastruktur yang tangguh terhadap perubahan iklim.

Pada tahun 2025, Perseroan telah memiliki Kebijakan Manajemen Risiko Iklim. Sejak bulan September, Perseroan mengimplementasikan fase uji coba (*piloting*) atas kebijakan tersebut dengan mewajibkan setiap proposal kredit yang diajukan ke Komite Kredit wajib menyertakan penilaian heatmap risiko iklim berbasis sektor industri. Langkah ini mempertegas misi Perseroan dalam mengawal transisi Indonesia menuju masa depan yang rendah karbon melalui pembangunan infrastruktur berkelanjutan. ^[GRI 201-2]

IIF views climate change not merely as an environmental challenge, but as a material issue that redefines Indonesia's infrastructure landscape and economic stability. As a catalyst for sustainable infrastructure, the Company aligns its business strategy and risk management with climate impact mitigation efforts in every investment decision.

The Company has mapped climate change risks, encompassing two main types of risks: physical risks, such as the increasing frequency and intensity of extreme weather events, and transition risks, which arise from regulatory changes and the shift toward a low-carbon economy. Nevertheless, climate change also presents opportunities for the Company to expand its role in driving sustainability by applying environmental and climate principles across all financing and advisory services to support climate-resilient infrastructure projects.

In 2025, the Company established a Climate Risk Management Policy. Since September, the Company has been implementing a piloting phase of this policy by requiring every credit proposal submitted to the Credit Committee to include a sector-based climate risk heatmap assessment. This step reinforces the Company's mission to safeguard Indonesia's transition toward a low-carbon future through sustainable infrastructure development. ^[GRI 201-2]





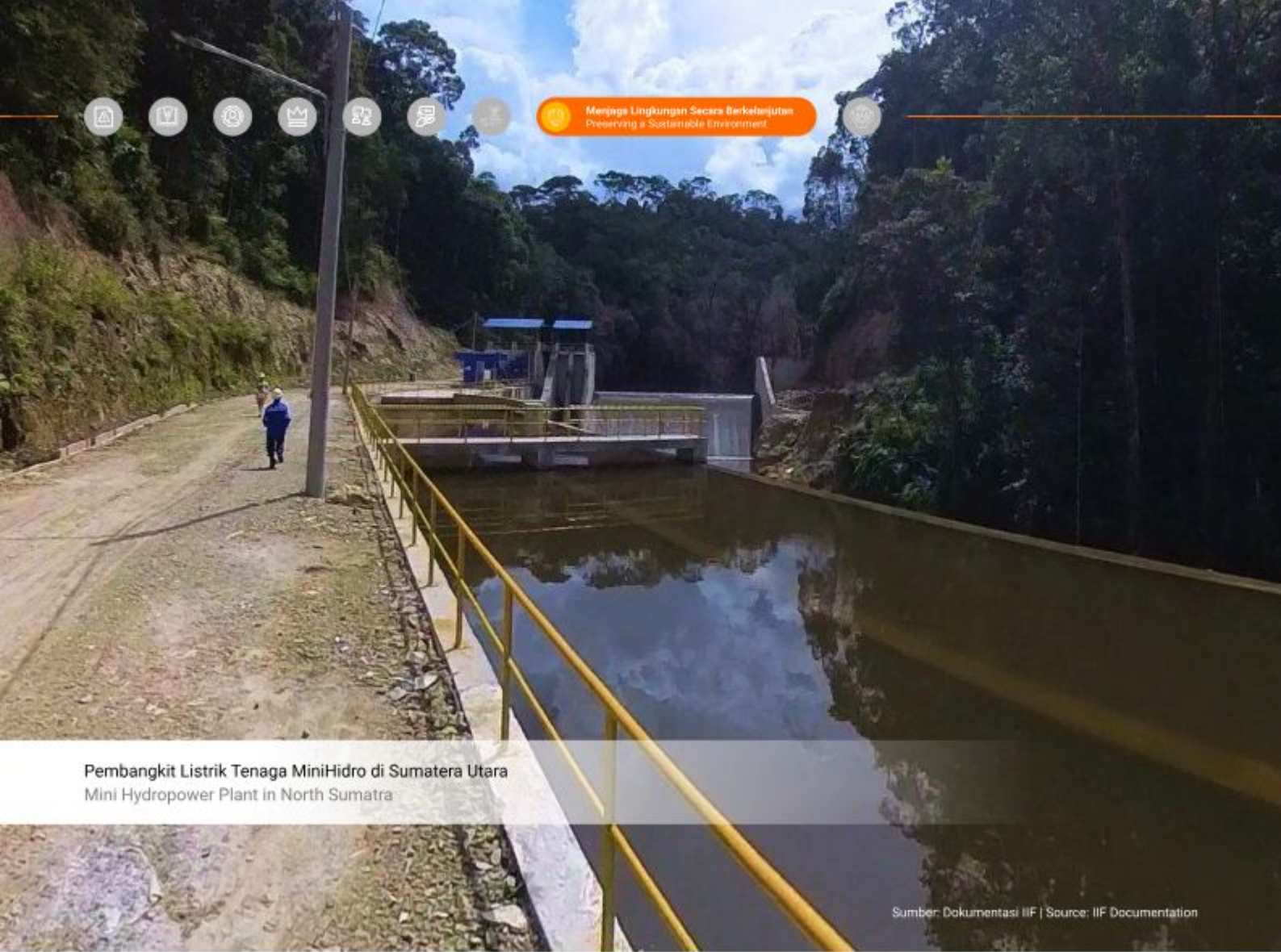
07

Menjaga Lingkungan Secara Berkelanjutan

Preserving a Sustainable Environment



Pembangkit Listrik Tenaga Minihidro di Cikopo
Mini Hydropower Plant in Cikopo



Pembangkit Listrik Tenaga MiniHidro di Sumatera Utara
Mini Hydropower Plant in North Sumatra

Sumber: Dokumentasi IIF | Source: IIF Documentation

Komitmen Keberlanjutan Lingkungan Environmental Sustainability Commitment

Perseroan menempatkan mitigasi dampak dan pelestarian lingkungan sebagai pilar strategis dalam RAKB Perseroan. IIF menyadari bahwa integritas ekosistem merupakan fondasi utama bagi keberlangsungan bisnis maupun kesejahteraan masyarakat dalam jangka panjang. Oleh karena itu, komitmen Perseroan tidak hanya diwujudkan melalui penyaluran pembiayaan hijau, tetapi juga melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL) yang komprehensif sebagaimana tertuang dalam RAKB 2025.

Selain pembiayaan berkelanjutan, Perseroan juga berupaya menciptakan dampak positif pada lingkungan melalui program TJSL. Strategi TJSL IIF difokuskan pada empat pilar utama: (1) pembangunan infrastruktur pendidikan, (2) optimalisasi pengelolaan limbah, (3) konservasi alam dan keanekaragaman hayati, serta (4) pengembangan daerah terpencil melalui pemenuhan kebutuhan dasar.

Sepanjang tahun 2025, Perseroan telah merealisasikan sejumlah inisiatif lingkungan yang berdampak nyata, yaitu pembuatan rumpun plankton, pembangunan rumah layak huni, penanaman pohon, pengadaan Proyek Tenaga Listrik Mini Hidro (PLTMH), serta penyediaan sarana dan prasarana kompos sampah.

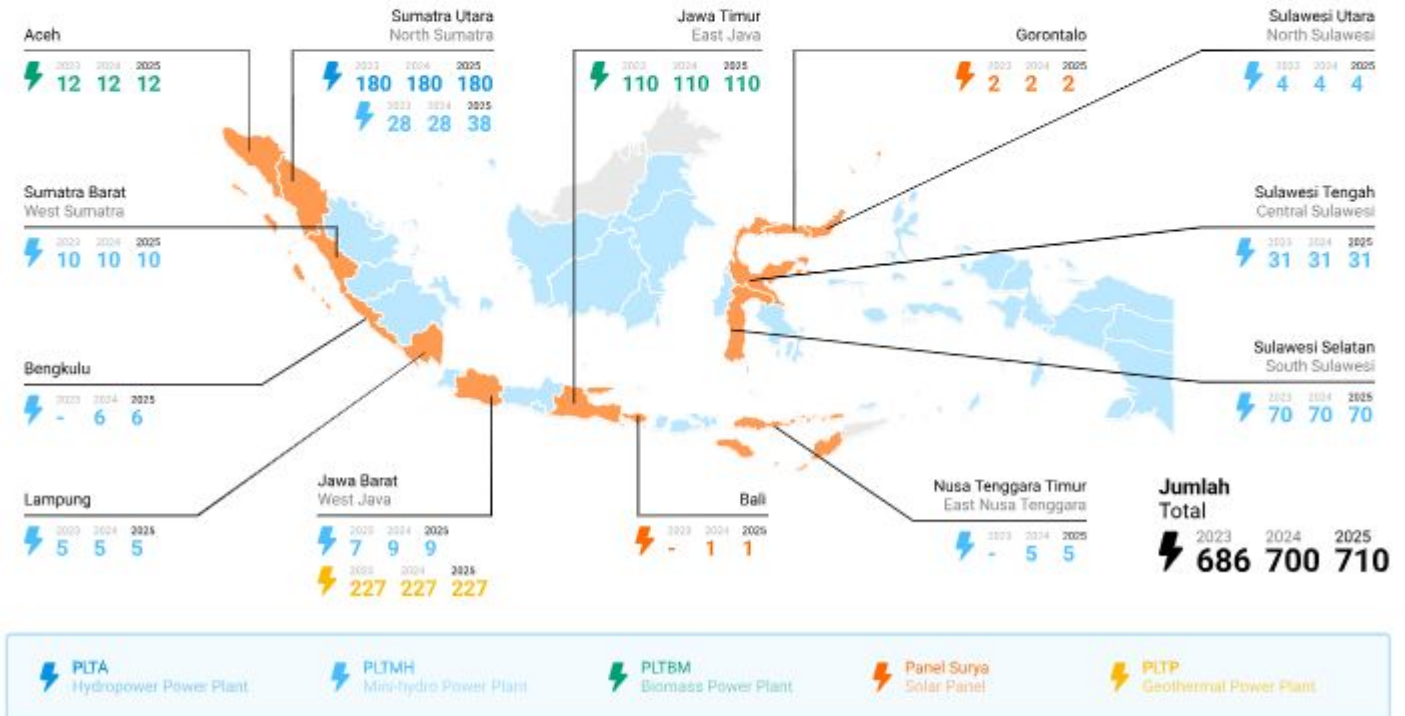
The Company places impact mitigation and environmental preservation as strategic pillars within its RAKB. IIF recognizes that ecosystem integrity is the primary foundation for both business continuity and long-term community welfare. Therefore, the Company's commitment has been manifested not only through green financing distribution but also through comprehensive Corporate Social and Environmental Responsibility (CSER/TJSL) programs as outlined in the 2025 RAKB.

In addition to sustainable financing, the Company has strived to create a positive environmental impact through TJSL programs. IIF's TJSL strategy is focused on four main pillars: (1) educational infrastructure development, (2) optimization of waste management, (3) nature and biodiversity conservation, and (4) development of remote areas through the fulfillment of basic needs.

Throughout 2025, the Company has realized several environmental initiatives with tangible impacts, namely the creation of plankton FADs (fish aggregating devices), the construction of habitable housing, tree planting, the provision of Micro-Hydro Power Plant (PLTMH) projects, and the provision of composting facilities and infrastructure.

Kontribusi Proyek Energi Baru dan Terbarukan (EBT) di Indonesia

Contribution of New and Renewable Energy (NRE) Projects in Indonesia



Energi Baru dan Terbarukan (EBT) [GRI 305-5]

New and Renewable Energy (NRE)

| | 2023 | 2024 | 2025 |
|--|---|---|---|
| PLTBM Pembangkit Listrik Tenaga Biomassa Biomass Power Plant | 83.244,53 ton CO ₂ e | 83.244,53 ton CO ₂ e | 83.244,53 ton CO ₂ e |
| PLTP Pembangkit Listrik Tenaga Panas Bumi Geothermal Power Plant | 2.337.783,83 ton CO ₂ e | 2.337.783,83 ton CO ₂ e | 2.337.783,83 ton CO ₂ e |
| PLTA Pembangkit Listrik Tenaga Air Hydropower Plant | 1.248.667,92 ton CO ₂ e | 1.248.667,92 ton CO ₂ e | 1.248.667,92 ton CO ₂ e |
| PLTMH Pembangkit Listrik Tenaga Mini Hidro Mini-Hydro Power Plant | 637.514,34 ton CO ₂ e | 637.514,34 ton CO ₂ e | 713.821,80 ton CO ₂ e |
| PLTS Pembangkit Listrik Tenaga Surya Solar Power Plant | 13.874,09 ton CO ₂ e | 20.811,13 ton CO ₂ e | 41.622,30 ton CO ₂ e |
| PLTB Pembangkit Listrik Tenaga Bayu Wind Power Plant | 485.593,08 ton CO ₂ e | 485.593,08 ton CO ₂ e | 485.593,08 ton CO ₂ e |
| Jumlah Total | 4.806.677,79 ton CO₂e | 4.813.614,83 ton CO₂e | 4.910.733,46 ton CO₂e |

* Perhitungan dilakukan dengan menggunakan faktor emisi dari International Energy Agency (IEA) tahun 2023 dan menggunakan pendekatan estimasi kapasitas optimal untuk produksi energi yang dihasilkan setiap tahunnya.
 * Calculations were performed using emission factors from the International Energy Agency (IEA) 2023 and an optimal capacity estimation approach for the energy production generated annually.

Jumlah Pelanggan yang Dilayani [GRI FS10]

Number of People Served

| | 2023 | 2024 | 2025 |
|--|--------------------------|--------------------------|--------------------------|
|  PLTBM Pembangkit Listrik Tenaga Biomassa Biomass Power Plant | 🏠 12.000 👤 60.000 | 🏠 12.000 👤 60.000 | 🏠 12.000 👤 60.000 |
|  PLTP Pembangkit Listrik Tenaga Panas Bumi Geothermal Power Plant | 🏠 337.000 👤 1.685.000 | 🏠 337.000 👤 1.685.000 | 🏠 337.000 👤 1.685.000 |
|  PLTA Pembangkit Listrik Tenaga Air Hydropower Plant | 🏠 180.000 👤 900.000 | 🏠 180.000 👤 900.000 | 🏠 180.000 👤 900.000 |
|  PLTMH Pembangkit Listrik Tenaga Mini Hidro Mini-Hydro Power Plant | 🏠 91.900 👤 459.500 | 🏠 91.900 👤 459.500 | 🏠 102.900 👤 514.500 |
|  PLTS Pembangkit Listrik Tenaga Surya Solar Power Plant | 🏠 2.000 👤 10.000 | 🏠 3.000 👤 15.000 | 🏠 8.000 👤 40.000 |
|  PLTB Pembangkit Listrik Tenaga Bayu Wind Power Plant | 🏠 70.000 👤 350.000 | 🏠 70.000 👤 350.000 | 🏠 70.000 👤 350.000 |
| Jumlah Total 🏠 Rumah Tangga Households 👤 Perorangan Individual | 🏠 692.900 👤 3.464.500 | 🏠 693.900 👤 3.469.500 | 🏠 709.900 👤 3.549.500 |

Energi dan Emisi

Energy and Emissions

Perseroan menyadari bahwa aktivitas operasional mengkonsumsi energi yang berkontribusi terhadap emisi Gas Rumah Kaca (GRK) dan berdampak pada perubahan iklim. Pada tahun 2025, sumber energi utama yang digunakan meliputi listrik dari PT PLN (Persero) untuk kebutuhan penerangan dan operasional kantor, serta Bahan Bakar Minyak (BBM) untuk kendaraan operasional. Perseroan secara rutin memantau konsumsi energi melalui akumulasi tagihan bulanan dalam satuan kWh untuk listrik dan volume liter untuk penggunaan BBM.

The Company recognizes that its operational activities have consumed energy that contributes to Greenhouse Gas (GHG) emissions and impacts climate change. In 2025, the primary energy sources utilized included electricity from PT PLN (Persero) for lighting and office operational needs, as well as fuel (BBM) for operational vehicles. The Company has been routinely monitoring energy consumption through the accumulation of monthly bills in kWh for electricity and volume in liters for fuel usage.

Konsumsi Energi [OJK F.7][GRI 302-1, 302-2, 302-5, 304-2]

Energy Consumption

Pada tahun 2025, total konsumsi energi Perseroan yang terdiri dari energi terbarukan dan energi tidak terbarukan mencapai 2.014,90 GJ, atau menurun sebesar 8,91% dibandingkan tahun 2024 sebesar 2.211,88 GJ. Begitu pula dengan intensitas energi, yang dihitung berdasarkan total konsumsi energi per karyawan, mengalami penurunan menjadi 14,60 GJ/karyawan, mengalami penurunan menjadi 14,60 GJ/karyawan. Penurunan ini terutama disebabkan oleh meningkatnya inisiatif Perseroan untuk mengganti sumber energi dari energi tidak terbarukan menjadi energi terbarukan melalui pembelian *Renewable Energy Certificate* (REC) dari PLN.

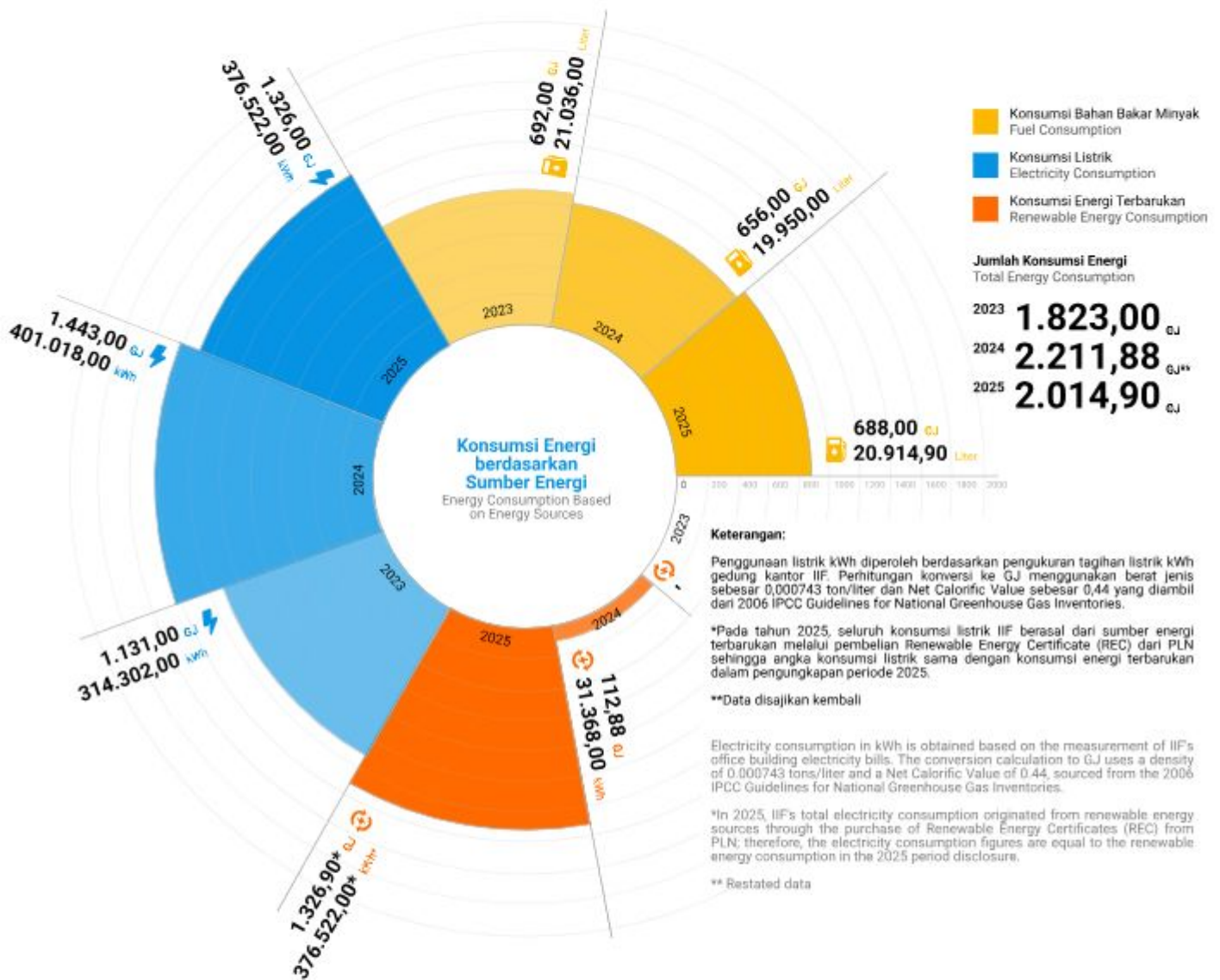
In 2025, the Company's total energy consumption, consisting of renewable and non-renewable energy, reached 2,014.90 GJ, representing an 8.91% decrease compared to 2,211.88 GJ in 2024. Similarly, energy intensity, calculated based on total energy consumption per employee, decreased to 14.60 GJ/employee compared to the previous year's 14.95 GJ/employee. This decline was primarily driven by the Company's increasing initiatives to transition energy sources from non-renewable to renewable energy through the purchase of Renewable Energy Certificates (REC) from PLN.

Sementara itu, tidak terdapat data mengenai total energi yang terjual karena tidak relevan dengan kegiatan usaha yang dijalankan Perseroan. Begitu juga dengan konsumsi energi di luar Perseroan, seperti konsumsi energi dari proyek-proyek yang dibiayai, belum dilakukan pengukuran pada tahun buku berjalan.

Meanwhile, there was no data regarding total energy sold as it is not relevant to the Company's business activities. Likewise, energy consumption outside of the Company, such as energy consumption from financed projects, was not measured during the current fiscal year.

Konsumsi Energi Perseroan

The Company's Energy Consumption



Rasio Intensitas Energi per Karyawan

Energy Intensity Ratio per Employee

| Tahun Year | Total Energi Total Energy | Jumlah Karyawan Number of employees | GJ/Karyawan GJ/Employee |
|---------------|------------------------------|--|----------------------------|
| 2023 | 1.823,00 GJ | 145 | 12,57 |
| 2024 | 2.211,88 GJ* | 148 | 14,95* |
| 2025 | 2.014,90 GJ | 138 | 14,60 |

*Data disajikan kembali | Restated data

Rasio Intensitas Energi Listrik per Luas Area Kantor [OJK F.6] [GRI 302-3]

Electricity Energy Intensity Ratio per Office Area

| Tahun Year | Total Energi Total Energy | Luas Area Kantor Office Floor Area | GJ/m ² |
|---------------|------------------------------|---------------------------------------|-------------------|
| 2023 | 1.823,00 GJ | 2.600 m ² | 0,70 |
| 2024 | 2.211,88 GJ* | 2.600 m ² | 0,85* |
| 2025 | 2.014,90 GJ | 2.600 m ² | 0,77 |

*Data disajikan kembali | Restated data

Rasio Intensitas Energi Listrik per Pendapatan Perseroan [OJK F.6] [GRI 302-3]

Electricity Energy Intensity Ratio per Company Revenue

| Tahun Year | Total Energi Total Energy | Pendapatan (Rp Miliar) Revenue (IDR Billion) | GJ/Rp Miliar GJ/IDR Billion |
|---------------|------------------------------|---|--------------------------------|
| 2023 | 1.823,00 GJ | 1.337,00 | 1,36 |
| 2024 | 2.211,88 GJ* | 1.376,00 | 0,85* |
| 2025 | 2.014,90 GJ | 1.360,30 | 1,48 |

*Data disajikan kembali | Restated data

Selain menghitung konsumsi energi, Perseroan juga melakukan pengukuran terhadap emisi GRK yang dihasilkan dari penggunaan energi untuk kegiatan operasional. BBM yang digunakan dalam kegiatan operasional dapat menghasilkan emisi GRK secara langsung (Cakupan 1) dan penggunaan listrik dari PLN menghasilkan emisi GRK secara tidak langsung (Cakupan 2). Perhitungan emisi GRK dari penggunaan BBM mengacu pada IPCC Guideline for National Greenhouse Gas Inventories (2006). Sedangkan perhitungan emisi GRK dari penggunaan listrik menggunakan Faktor Emisi (FE) GRK Sistem Interkoneksi Tenaga Listrik Tahun 2019 Jakarta (ESDM, 2019).

Mempertimbangkan sifat bisnis Perseroan yang bergerak dalam sektor keuangan, Perseroan tidak memperhitungkan emisi non-CO₂ sebagai emisi bahan perusak ozon (*Ozone Depleting Substance/ODS*). Pencatatan emisi freon pada tahun 2025 dilakukan oleh pihak Pengelola Gedung. [GRI 305-6, 305-7]

In addition to calculating energy consumption, the Company also measured GHG emissions generated from energy use for operational activities. Fuel utilized in operational activities generated direct GHG emissions (Scope 1), while electricity consumption from PLN generated indirect GHG emissions (Scope 2). The calculation of GHG emissions from fuel usage refers to the IPCC Guideline for National Greenhouse Gas Inventories (2006). Meanwhile, the calculation of GHG emissions from electricity usage utilized the 2019 Jakarta Interconnected Power System GHG Emission Factor (FE) (ESDM, 2019).

Considering the nature of the Company's business in the financial sector, the Company has not accounted for non-CO₂ emissions as Ozone Depleting Substances (ODS). The recording of freon emissions in 2025 was conducted by the Building Management. [GRI 305-6, 305-7]

Total Emisi GRK yang Dihasilkan (ton CO₂e) [OJK F.11] [GRI 305-1, 305-2, 305-3]

Total GHG Emissions Generated (ton CO₂e)

| | 2023 | 2024 | 2025 |
|---|----------------------------------|----------------------------------|------------------------------|
| Emisi GRK Cakupan 1 Scope 1 GHG Emissions | | | |
| Penggunaan BBM Fuel Consumption | 49,07 ton CO ₂ e | 46,54 ton CO ₂ e | 48,78 ton CO ₂ e |
| Emisi GRK Cakupan 2 Scope 2 GHG Emissions | | | |
| Berbasis Pasar Market Based | 248,89 ton CO ₂ e | 292,27 ton CO ₂ e | 0* ton CO ₂ e |
| Berbasis Lokasi Location Based | 248,89 ton CO ₂ e | 317,57 ton CO ₂ e | 376,52 ton CO ₂ e |
| Emisi GRK Cakupan 3 Scope 3 GHG Emissions | | | |
| Kategori 6: Perjalanan Dinas Category 6: Business Travel | - | 90,17 ton CO ₂ e | 33,04 ton CO ₂ e |
| Kategori 15: Investasi Category 15: Investments | 146.872,00 ton CO ₂ e | 98.302,00* ton CO ₂ e | - |
| Jumlah Emisi GRK Cakupan 1 dan 2 Total GHG Emissions of Scope 1 and 2 | | | |
| Berbasis Pasar Market Based | 297,96 ton CO ₂ e | 339,26 ton CO ₂ e | 48,78 ton CO ₂ e |
| Berbasis Lokasi Location Based | 297,96 ton CO ₂ e | 364,11 ton CO ₂ e | 425,30 ton CO ₂ e |
| Jumlah Emisi GRK Cakupan 1, 2, dan 3 Total GHG Emissions of Scope 1, 2, and 3 | | | |
| Berbasis Pasar Market Based | 147.467,92 ton CO ₂ e | 99.070,69 ton CO ₂ e | 130,60 ton CO ₂ e |
| Berbasis Lokasi Location Based | 147.467,92 ton CO ₂ e | 99.120,39 ton CO ₂ e | 883,64 ton CO ₂ e |

Keterangan:

- Untuk emisi Cakupan 2, dua pendekatan (Location and Market based approach) telah dilakukan sebagaimana dipersyaratkan dalam Panduan GHG Protocol Cakupan 2.
- Perhitungan Emisi Konsumsi Listrik (Cakupan 2) berbasis pasar pada 2025 sebesar 0 karena IIF telah membeli REC.
- Perhitungan Emisi Konsumsi Listrik (Cakupan 2) menggunakan FE GRK Sistem Interkoneksi Tenaga Listrik Tahun 2019 Jakarta (ESDM, 2019); FE (ex-Post) 0,87 ton CO₂/MWH.
- Perhitungan Emisi Konsumsi BBM (Cakupan 1) mengacu pada IPCC Guidelines for National Greenhouse Gas Inventories (2006).
- Pada tahun 2024, perhitungan Scope 3 oleh IIF menggunakan data satu tahun sebelum periode pelaporan. Oleh karena itu, data tahun 2025 akan dilaporkan dalam Laporan Keberlanjutan 2026, menyesuaikan ketersediaan data finansial.
- For Scope 2 emissions, two approaches (Location-based and Market-based) have been applied as required by the GHG Protocol Scope 2 Guidance.
- Market-based Electricity Consumption Emissions (Scope 2) in 2025 amounted to 0 because IIF has purchased RECs.
- The calculation for Electricity Consumption Emissions (Scope 2) uses the 2019 Grid Emission Factor for the Jakarta Interconnection System (ESDM, 2019), with an (ex-post) EF of 0.87 tons CO₂/MWH.
- The calculation for Fuel Consumption Emissions (Scope 1) refers to the 2006 IPCC Guidelines for National Greenhouse Gas Inventories.
- In 2024, the Scope 3 calculation by IIF applied a one-year lag prior to the reporting period. Therefore, 2025 data will be disclosed in the 2026 Sustainability Report, in line with the availability of financial data.

Rasio Intensitas Emisi per Karyawan [OJK F.11] [GRI 305-4]

Emission Intensity Ratio per Employees

| Tahun Year | Total Emisi GRK* Total GHG Emissions* | Jumlah Karyawan Number of employees | mton CO ₂ e/Karyawan mton CO ₂ e/Employee |
|---------------|--|--|--|
| 2023 | 297,96* mton CO ₂ e | 145 | 2,05* |
| 2024 | 364,11 mton CO ₂ e* | 148 | 2,46 |
| 2025 | 425,30 mton CO ₂ e | 138 | 3,08 |

Catatan:
*Data disajikan kembali

Note:
*Restated data

Total emisi yang digunakan dalam perhitungan adalah emisi cakupan 1 dan 2 berbasis lokasi (location-based).

Total emissions used in the calculation include Scope 1 and Scope 2 (location-based) emissions.



Rasio Intensitas Emisi per Luas Area Kantor ^{[OJK F.11] [GRI 305-4, 305-5]} Emission Intensity Ratio per Office Area

| Tahun Year | Total Emisi GRK* Total GHG Emissions* | Luas Area Kantor Office Floor Area | mton CO ₂ e/m ² mton CO ₂ e/m ² |
|---------------|--|---------------------------------------|--|
| 2023 | 297,96* mton CO ₂ e | 2.600 m ² | 0,11* |
| 2024 | 364,11 mton CO ₂ e* | 2.600 m ² | 0,14 |
| 2025 | 425,30 mton CO ₂ e | 2.600 m ² | 0,16 |

Catatan:
*Data disajikan kembali

Note:
*Restated data

Total emisi yang digunakan dalam perhitungan adalah emisi cakupan 1 dan 2 berbasis lokasi (location-based).

Total emissions used in the calculation include Scope 1 and Scope 2 (location-based) emissions.

Rasio Intensitas Emisi per Pendapatan Perseroan ^{[OJK F.11] [GRI 305-4, 305-5]} Emissions Intensity Ratio per Company Revenue

| Tahun Year | Total Emisi GRK* Total GHG Emissions* | Pendapatan (Rp Miliar) Revenue (IDR Billion) | mton CO ₂ e/Rp Miliar mton CO ₂ e/IDR Billion |
|---------------|--|---|--|
| 2023 | 297,96* mton CO ₂ e | 1.337,00 | 2,05* |
| 2024 | 364,11 mton CO ₂ e* | 1.376,00 | 2,46 |
| 2025 | 425,30 mton CO ₂ e | 1.360,30 | 3,08 |

Catatan:
*Data disajikan kembali

Note:
*Restated data

Total emisi yang digunakan dalam perhitungan adalah emisi cakupan 1 dan 2 berbasis lokasi (location-based).

Total emissions used in the calculation include Scope 1 and Scope 2 (location-based) emissions.

Emisi GRK Tidak Langsung Cakupan 3 Kategori 6 (Business Travel) Indirect GHG Emissions Scope 3 Category 6 (Business Travel)

Perseroan melaporkan emisi Cakupan 3 yang dihasilkan dari aktivitas perjalanan bisnis (*business travel*). Perhitungan emisi ini mengacu pada standar internasional *GHG Protocol Corporate Value Chain (Scope 3) Standard*, serta metode perhitungan emisi perjalanan udara dari International Civil Aviation Organization (ICAO). Sepanjang tahun 2025, total emisi Cakupan 3 yang tercatat dari aktivitas perjalanan bisnis sebesar 33,039 ton CO₂e.

The Company reports Scope 3 emissions generated from business travel activities. The emission calculation refers to the international standards of the *GHG Protocol Corporate Value Chain (Scope 3) Standard*, as well as the air travel emission calculation method from the International Civil Aviation Organization (ICAO). Throughout 2025, the total Scope 3 emissions recorded from business travel activities amounted to 33.039 tonnes CO₂e.



Upaya Efisiensi Energi dan Reduksi Emisi GRK

Energy Efficiency and GHG Emission Reduction Efforts

Perseroan memahami bahwa penggunaan energi listrik yang dipasok oleh PT PLN (Persero) serta Bahan Bakar Minyak (BBM) atau energi fosil yang digunakan untuk kegiatan operasionalnya merupakan salah satu kontributor timbulnya emisi Gas Rumah Kaca (GRK) yang dapat berdampak pada perubahan iklim. Oleh karena itu, Perseroan berkomitmen untuk terus mendorong inisiatif efisiensi energi seiring langkah untuk mengelola dampak lingkungan dari aspek energi dan emisi semaksimal mungkin. Inisiatif-inisiatif tersebut telah secara konsisten dilaksanakan di seluruh unit kerja dengan peran aktif dari seluruh elemen di Perseroan. ^[GRI 3-3]

Perseroan telah menerapkan beberapa inisiatif, termasuk kampanye kesadaran terkait penggunaan perangkat elektronik yang lebih bijak serta pengaturan penggunaan pendingin ruangan di ruang rapat saat tidak digunakan. Budaya efisiensi energi ini disosialisasikan ke seluruh lini perusahaan dan didukung oleh kerja sama yang erat antara Divisi General Affairs dan petugas kebersihan kantor. ^[GRI 3-3]

Selain itu pada tahun 2025, Perseroan terus mendukung pengurangan emisi, salah satunya emisi yang dihasilkan oleh mobilitas karyawan. Komitmen pengurangan emisi Perseroan pada tahun 2025 salah satunya melalui penyelenggaraan *World Sustainable Transport Day* tanggal 26 November 2025 untuk menghimbau karyawan menggunakan transportasi publik.

Perseroan juga melakukan pembelian sertifikat energi terbarukan (Renewable Energy Certificate/REC PLN) dari proyek PLTA Cirata pada 19 November 2024 (detail sertifikat terlampir pada halaman 177 laporan ini). Inisiatif ini menegaskan dedikasi Perseroan terhadap transisi energi bersih sekaligus upaya memperkuat pasar REC di Indonesia. ^[GRI 3-3, 302-1, 305-5]

The Company understands that the use of electricity supplied by PT PLN (Persero) and fuel (BBM) or fossil energy for its operational activities have been contributors to Greenhouse Gas (GHG) emissions, which can impact climate change. Therefore, the Company is committed to continuously promoting energy efficiency initiatives alongside steps to manage the environmental impact of energy and emissions as much as possible. These initiatives have been consistently implemented across all work units with the active participation of all elements within the Company. ^[GRI 3-3]

The Company has implemented several initiatives, including awareness campaigns regarding the wiser use of electronic devices and regulating air conditioning in meeting rooms when not in use. This culture of energy efficiency has been promoted across all lines of the company and supported by close cooperation between the General Affairs Division and the office cleaning staff. ^[GRI 3-3]

Furthermore, in 2025, the Company continued to support emission reductions, including emissions generated by employee mobility. One of the Company's emission reduction commitments in 2025 was through the commemoration of *World Sustainable Transport Day* on November 26, 2025, to encourage employees to use public transportation.

The Company also purchased Renewable Energy Certificates (REC PLN) from the Cirata Hydropower Plant (PLTA) project on 19 November 2024 (certificate details are attached on page 177 of this report). This initiative reaffirms the Company's dedication to the clean energy transition while supporting the strengthening of the REC market in Indonesia. ^[GRI 3-3, 302-1, 305-5]

Emisi GRK Tidak Langsung Cakupan 3 Kategori 15 (Investasi) ^[GRI 305-3, 305-4]

Indirect GHG Emissions Scope 3 Category 15 (Investments)

Untuk mengukur emisi GRK dari aktivitas pembiayaan (*financed emissions*), IIF menerapkan metodologi global dari *Partnership for Carbon Accounting Financials* (PCAF). Sesuai standar PCAF, obligasi bersifat *Hold to Collect and Sell* (termasuk obligasi negara) serta aset di luar neraca seperti fasilitas pinjaman non-tunai, dikecualikan dari perhitungan.

Sebagai bagian dari metodologi PCAF, skor kualitas data untuk setiap kelas aset dinilai dalam skala 1 yang menunjukkan tingkat akurasi tertinggi hingga 5 yang terendah. Perseroan tetap berkomitmen untuk meningkatkan tingkat akurasi data dengan memanfaatkan data emisi yang telah diverifikasi serta menyempurnakan metode estimasi guna meningkatkan akurasi.

Berikut adalah data emisi Cakupan 3 mencakup tahun pelaporan 2024 dan 2023, disebabkan Perseroan belum menerima laporan emisi dari klien untuk periode pelaporan tahun 2025.

To measure GHG emissions from financing activities (*financed emissions*), IIF applied the global methodology from the *Partnership for Carbon Accounting Financials* (PCAF). In accordance with PCAF standards, bonds classified as *Hold to Collect and Sell* (including government bonds) and off-balance sheet assets, such as non-cash loan facilities, are excluded from the calculation.

As part of the PCAF methodology, the data quality score for each asset class was assessed on a scale of 1, indicating the highest level of accuracy, to 5, the lowest. The Company achieved an average PCAF data quality score of 2.5, reflecting a medium-to-high level of accuracy in emissions reporting. The Company remains committed to improving data accuracy by utilizing verified emissions data and refining estimation methods to enhance precision.

The following Scope 3 emissions data covers the 2024 and 2023 reporting years, as the Company has not yet received emissions reports from clients for the 2025 reporting period.

| Uraian Description | Satuan Unit | 2023 * | 2024 |
|---|---|--------------|--------------|
| Pembiayaan Proyek Project Financing | | | |
| Jumlah proyek Number of projects | Proyek Projects | 37 | 40 |
| Total Pembiayaan dan Investasi Total Financing and Investment | Rp juta IDR million | 7.946.288,52 | 8.061.721,07 |
| Emisi Pembiayaan yang Diatribusikan Attributable Financing Emissions | Ton CO ₂ e | 58.895 | 26.497 |
| Intensitas Emisi Emission Intensity | Ton CO ₂ e/USD juta Ton CO ₂ e/USD million | 112,93 | 53,12 |
| Skor Kualitas Data PCAF Emisi Cakupan 1 & 2 PCAF Data Quality Score Scope 1 & 2 Emissions | | 2,8 | 2,8 |
| Skor Kualitas Data PCAF Emisi Cakupan 3 PCAF Data Quality Score Scope 3 Emissions | | 3,8 | 3,8 |
| Ekuitas Terdaftar & Obligasi Korporasi Listed Equities & Corporate Bonds | | | |
| Jumlah Total | | 8 | 1 |
| Total Pembiayaan dan Investasi Total Financing and Investment | Rp juta IDR million | 862.817 | 250.000 |
| | USD juta USD million | 56,6295 | 16,4083 |
| Emisi Pembiayaan yang Diatribusikan (Cakupan 1 & 2) Attributable Financing Emissions (Scope 1 & 2) | Ton CO ₂ e | 34.794 | 31.458 |
| Emisi Pembiayaan yang Diatribusikan (Cakupan 3) Attributable Financing Emissions (Scope 3) | Ton CO ₂ e | 28.794 | 27.108 |
| Intensitas Emisi (Cakupan 1 & 2) Emission Intensity (Scope 1 & 2) | Ton CO ₂ e/Rp juta Ton CO ₂ e/USD million | 0,04 | 0,13 |
| | Ton CO ₂ e/USD juta Ton CO ₂ e/USD million | 614,413 | 1.917,227 |
| Intensitas Emisi (Cakupan 3) Emission Intensity (Scope 3) | Ton CO ₂ e/Rp juta Ton CO ₂ e/USD million | 0,03 | 0,11 |
| | Ton CO ₂ e/USD juta Ton CO ₂ e/USD million | 508 | 1.652 |
| Skor Kualitas Data PCAF Emisi Cakupan 1 & 2 PCAF Data Quality Score Scope 1 & 2 Emissions | | 1,3 | 1,0 |
| Skor Kualitas Data PCAF Emisi Cakupan 3 PCAF Data Quality Score Scope 3 Emissions | | 4,0 | 4,0 |
| Pinjaman Bisnis & Ekuitas Tidak Terdaftar/Privat Business Loans & Unlisted Equities | | | |
| Jumlah Total | | 12 | 9 |
| Total Pembiayaan dan Investasi Total Financing and Investment | Rp juta IDR million | 4.204.016 | 2.760.686 |
| | USD juta USD million | 276 | 181 |
| Emisi Pembiayaan yang Diatribusikan (Cakupan 1 & 2) Attributable Financing Emissions (Scope 1 & 2) | Ton CO ₂ e | 53.183 | 40.347 |
| Emisi Pembiayaan yang Diatribusikan (Cakupan 3) Attributable Financing Emissions (Scope 3) | Ton CO ₂ e | 173.233 | 106.202 |
| Intensitas Emisi (Cakupan 1 & 2) Emission Intensity(Scope 1 & 2) | Ton CO ₂ e/Rp juta Ton CO ₂ e/USD million | 0,01 | 0,01 |
| | Ton CO ₂ e/USD juta Ton CO ₂ e/USD million | 193 | 223 |
| Intensitas Emisi (Cakupan 3) Emission Intensity(Scope 3) | Ton CO ₂ e/Rp juta Ton CO ₂ e/USD million | 0,04 | 0,04 |
| | Ton CO ₂ e/USD juta Ton CO ₂ e/USD million | 628 | 586 |
| Skor Kualitas Data PCAF Emisi Cakupan 1 & 2 PCAF Data Quality Score Scope 1 & 2 Emissions | | 2,6 | 3,4 |
| Skor Kualitas Data PCAF Emisi Cakupan 3 PCAF Data Quality Score Scope 3 Emissions | | 3,9 | 3,8 |

Catatan:
*Data tahun 2023 disajikan kembali

Note:
*2023 data have been restated

Pengelolaan Air dan Limbah

Water and Waste Management

Dalam menjalankan kegiatan operasionalnya, Perseroan tidak menggunakan air untuk proses produksi, melainkan terbatas pada pemenuhan kebutuhan domestik seperti sanitasi dan pemeliharaan area perkantoran. Mengingat status operasional kantor yang berada di fasilitas bersama, konsumsi air dikelola secara terpusat oleh manajemen gedung sehingga pencatatan penggunaannya tidak dilakukan secara terpisah oleh Perseroan. ^[OJK F.6]

Terkait pengelolaan limbah, jenis limbah utama yang dihasilkan dari aktivitas kantor adalah kertas dan toner. Meskipun pemantauan dan pengangkutan limbah secara keseluruhan ditangani oleh pihak ketiga melalui pengelola gedung, Perseroan secara mandiri tetap melakukan pencatatan konsumsi kertas dan penggunaan toner sebagai upaya pengendalian limbah internal.

Sepanjang tahun 2025, Perseroan berhasil menekan penggunaan kertas dan toner seiring dengan digitalisasi yang diterapkan pada operasi bisnis. Jumlah kertas dan toner yang digunakan turun masing-masing 48% dan 8,63% dibandingkan tahun 2024, sebagaimana dirinci pada tabel di bawah ini. ^[OJK F.13]

In conducting its operational activities, the Company has not utilized water for production processes; usage was limited to meeting domestic needs such as sanitation and office area maintenance. Given the office's operational status within a shared facility, water consumption was managed centrally by the building management, therefore usage was not recorded separately by the Company. ^[OJK F.6]

Regarding waste management, the primary types of waste generated from office activities were paper and toner. Although the overall monitoring and transport of waste were handled by a third party through the building management, the Company has independently maintained records of paper consumption and toner usage as part of its internal waste control efforts.

Throughout 2025, the Company successfully reduced the use of paper and toner in line with the digitalization implemented across business operations. The amount of paper and toner used decreased by 48% and 8.63%, respectively, compared to 2024, as detailed in the table below. ^[OJK F.13]

Konsumsi Kertas dan Toner/Tinta Printer

Paper and Toner/Ink Consumption



Inisiatif Pengelolaan Limbah ^[OJK F.14]

Waste Management Initiatives

Perseroan berkomitmen meminimalkan jejak lingkungan dari aktivitas operasional melalui penerapan sistem pemilahan limbah organik dan anorganik secara sistematis. Sebagai lembaga keuangan non-bank yang beroperasi di lingkungan perkantoran, limbah yang dihasilkan IIF bersumber dari aktivitas operasional sehari-hari, meliputi konsumsi kertas dan kemasan di lingkungan kerja, penggunaan peralatan kantor, serta kegiatan konsumsi karyawan. Keluaran limbah dari aktivitas-aktivitas tersebut didominasi oleh limbah padat non-B3 berupa kertas, plastik, kaca, logam, dan sisa makanan. ^[GRI 306-1]

Dampak lingkungan yang berpotensi timbul dari pengelolaan limbah tidak tepat mencakup pencemaran tanah, peningkatan emisi metana dari dekomposisi limbah organik di TPA, serta akumulasi sampah plastik yang sulit terurai. Mengingat IIF tidak memiliki kegiatan produksi fisik maupun pengelolaan aset infrastruktur secara langsung, maka seluruh dampak tersebut timbul dari aktivitas internal IIF di tingkat operasional kantor, bukan dari rantai nilai hulu maupun hilir. ^[GRI 306-1]

The Company is committed to minimizing the environmental footprint of its operational activities through the implementation of a systematic organic and inorganic waste segregation system. As a non-bank financial institution operating in an office environment, the waste generated by IIF originates from daily operational activities, including the consumption of paper and packaging in the workplace, the use of office equipment, as well as employee consumption activities. The waste output from these activities was dominated by non-hazardous solid waste in the form of paper, plastic, glass, metal, and food scraps. ^[GRI 306-1]

The potential environmental impacts arising from improper waste management include soil pollution, increased methane emissions from the decomposition of organic waste in landfills, and the accumulation of non-biodegradable plastic waste. Given that IIF did not have physical production activities or direct management of infrastructure assets, all such impacts arose from IIF's internal activities at the office operational level, rather than from upstream or downstream value chains. ^[GRI 306-1]

Manajemen Dampak Signifikan Terkait Limbah ^[GRI 306-2] Management of Significant Waste-Related Impacts

Perseroan menerapkan budaya pemilahan sampah di lingkungan kerja dengan memanfaatkan fasilitas tempat sampah terpilah yang disediakan oleh pengelola gedung. Sampah dapat dipilah berdasarkan empat kategori, yakni organik, anorganik, dapat didaur ulang (recyclable), dan limbah B3.

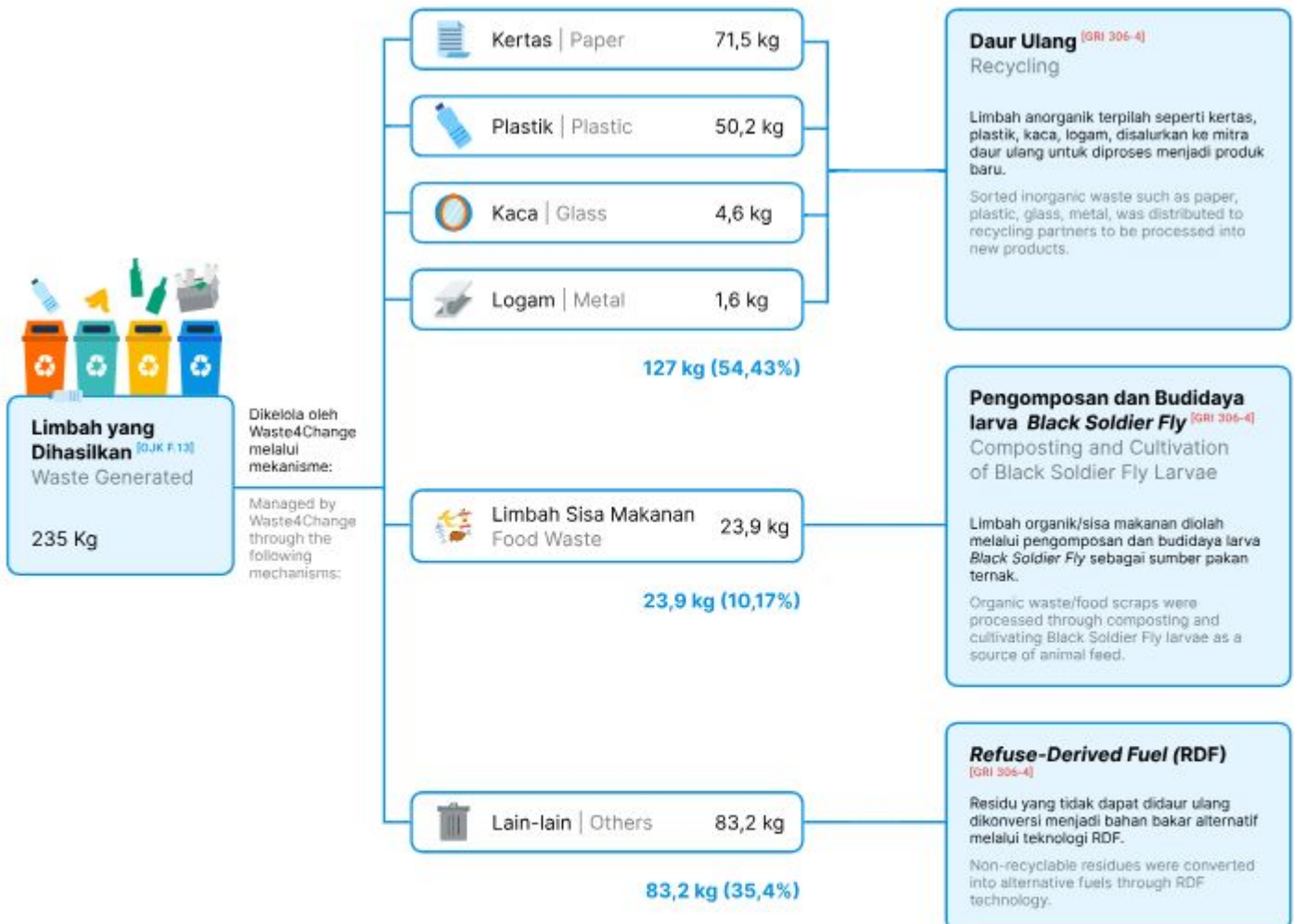
Pada Oktober 2025, IIF mulai bekerja sama dengan Waste4Change sebagai mitra pengelolaan limbah bertanggung jawab (*responsible waste management*) untuk periode satu tahun ke depan. Sebagai pengelola, Waste4Change menjalankan proses pengelolaan limbah yang terstandar dan terverifikasi, mencakup pengangkutan oleh operator terlatih, pemilahan lanjutan di Material Recovery Facility (MRF), serta distribusi ke mitra daur ulang, fasilitas pengomposan, dan pengolahan *Refuse-Derived Fuel* (RDF). IIF memastikan kepatuhan pengelolaan limbah oleh mitra melalui pelaporan bulanan yang memuat data timbulan, komposisi, dan jalur pengolahan setiap jenis limbah secara rinci dan terdokumentasi. ^[GRI 306-2]

Proses pengelolaan limbah dimulai dari kantor dengan menggunakan kantong sampah berdasarkan jenis limbah yaitu abu-abu untuk residu dan oranye untuk limbah terpilah. Selama tahun 2025, IIF menghasilkan 235 kg limbah yang selanjutnya dikelola oleh Waste4Change, sehingga 100% limbah operasional IIF dikelola melalui jalur pengolahan yang bertanggung jawab, tanpa ada limbah yang dibuang langsung ke TPA (*zero landfill*). ^[GRI 306-5]

The Company has implemented a waste segregation culture within the workplace by utilizing the segregated waste bin facilities provided by the building management. Waste is categorized into four types: organic, inorganic, recyclables, and hazardous waste (B3).

In October 2025, IIF began collaborating with Waste4Change as a responsible waste management partner for the next one-year period. As the manager, Waste4Change conducted standardized and verified waste management processes, including transportation by trained operators, further sorting at the Material Recovery Facility (MRF), and distribution to recycling partners, composting facilities, and Refuse-Derived Fuel (RDF) processing. IIF ensured the waste management compliance of its partner through monthly reporting containing detailed and documented data on generation, composition, and the processing pathway for each type of waste. ^[GRI 306-2]

The waste management process begins at the office by using trash bags based on waste type: grey for residue and orange for segregated waste. During 2025, IIF generated 235 kg of waste which was subsequently managed by Waste4Change, ensuring that 100% of IIF's operational waste was managed through responsible processing pathways, with zero waste disposed of directly to landfills (*zero landfill*). ^[GRI 306-5]



Selain manajemen limbah, Perseroan secara aktif menginternalisasi budaya ramah lingkungan dengan mendorong karyawan untuk menggunakan botol minum isi ulang dan membatasi konsumsi kertas dalam setiap proses kerja. Perseroan memprioritaskan penggunaan material yang dapat didaur ulang dalam operasional harian, termasuk penggunaan galon air isi ulang dan pemanfaatan kertas bekas untuk draf kerja internal. Di lingkungan kantor, Perseroan telah sepenuhnya menggantikan penggunaan air kemasan plastik sekali pakai dengan botol berbahan kaca yang lebih aman bagi ekosistem. Perseroan juga memfasilitasi seluruh karyawan dengan tumbler eksklusif guna memastikan pengurangan limbah plastik sekali pakai dapat terlaksana secara konsisten di seluruh level organisasi. [\[OJK F.1, F.5\]](#)

In addition to waste management, the Company has actively internalized an eco friendly culture by encouraging employees to use refillable water bottles and limiting paper consumption in every work process. The Company has prioritized the use of recyclable materials in daily operations, including the use of refillable water carboys and the reuse of scrap paper for internal working drafts. Within the office environment, the Company has fully replaced the use of single-use plastic bottled water with glass bottles, which are safer for the ecosystem. The Company has also provided all employees with exclusive tumblers to ensure that the reduction of single-use plastic waste was implemented consistently across all organizational levels. [\[OJK F.1, F.5\]](#)

Keanekaragaman Hayati [\[OJK F.10\]](#)

Biodiversity

| | |
|---|---|
| <p>Rumpon Penarik Plankton. Plankton Attractor FADs (Fish Aggregating Devices)</p> | <p>Sebagai bagian dari komitmen atas pelestarian keanekaragaman hayati, IIF bekerja sama dengan Pemerintah Provinsi Gorontalo dalam program konservasi hiu paus di Desa Botubarani, Kabupaten Bone Bolango. Melalui program ini, IIF memberikan dukungan berupa pembangunan Rumpon Plankton Attractor untuk meningkatkan ketersediaan plankton sebagai sumber pakan alami hiu paus di perairan setempat.</p> <p>Upaya ini bertujuan untuk menjaga keberlangsungan populasi hiu paus di kawasan Botubarani sekaligus memperkuat daya tarik wisata bahari Provinsi Gorontalo secara berkelanjutan. Dengan memastikan ketersediaan ekosistem yang mendukung kehidupan hiu paus, program ini mencerminkan pendekatan konservasi berbasis alam (nature-based solution) yang mengintegrasikan pelestarian lingkungan dengan pengembangan ekonomi masyarakat lokal.</p> <p>As part of its commitment to biodiversity conservation, IIF collaborated with the Provincial Government of Gorontalo in a whale shark conservation program in Botubarani Village, Bone Bolango Regency. Through this program, IIF provided support in the form of constructing Plankton Attractor FADs (Fish Aggregating Devices) to increase the availability of plankton as a natural food source for whale sharks in the local waters.</p> <p>This effort aimed to maintain the sustainability of the whale shark population in the Botubarani area while simultaneously strengthened the sustainable marine tourism appeal of Gorontalo Province. By ensuring an ecosystem that supports whale shark life, this program reflects a nature-based solution approach that integrates environmental preservation with local community economic development.</p> |
| <p>Penanaman Pohon di Kawasan Proyek Tree Planting in the Project Area</p> | <p>Sebagai bagian dari upaya pengelolaan lingkungan di sekitar area proyek, IIF bersama salah satu klien, PT Polytama, melaksanakan program penanaman pohon di kawasan proyek yang berlokasi di Indramayu, Cirebon, Jawa Barat. Dalam program ini, sekitar 150 pohon sawo kecil (Manilkara kauki) ditanam di sekitar lokasi proyek dengan tujuan mendukung penghijauan kawasan sekaligus berkontribusi pada upaya reduksi emisi karbon.</p> <p>Pemilihan pohon sawo kecil mencerminkan pendekatan yang mempertimbangkan kesesuaian ekologis lokal, mengingat jenis pohon ini dikenal memiliki ketahanan tinggi dan nilai ekologis yang baik. Program ini merupakan wujud nyata sinergi antara Perseroan dan mitra pembiayaannya dalam mengintegrasikan praktik ramah lingkungan ke dalam siklus proyek infrastruktur yang dibiayai IIF.</p> <p>As part of the environmental management efforts around the project area, IIF, together with one of its clients, PT Polytama, implemented a tree-planting program at the project site located in Indramayu, Cirebon, West Java. In this program, approximately 150 sawo kecil trees (Manilkara kauki) were planted around the project location with the aim of supporting regional greening while contributing to carbon emission reduction efforts.</p> <p>The selection of sawo kecil trees reflects an approach that considers local ecological suitability, as this tree species is known for its high resilience and significant ecological value. This program is a tangible manifestation of the synergy between the Company and its financing partners in integrating eco-friendly practices into the lifecycle of infrastructure projects financed by IIF.</p> |

Kegiatan operasional Perseroan berlokasi di kawasan perkotaan yang tidak berada di atau berdekatan dengan area keanekaragaman hayati tinggi, sehingga tidak menimbulkan dampak langsung terhadap ekosistem maupun habitat alami di sekitarnya. [\[OJK F.9\]](#)

The Company's operational activities are located in urban industrial areas that are neither situated in nor adjacent to areas of high biodiversity significance, and therefore do not give rise to direct impacts on surrounding ecosystems or natural habitats. [\[OJK F.9\]](#)

Komitmen Perseroan terhadap keanekaragaman hayati dan pengelolaan sumber daya alam dalam proyek-proyek pembiayaan diimplementasikan melalui pelaksanaan *Social and Environmental Due Diligence* (SEDD) serta penerapan *Corrective Action Plans* (CAPs) terkait keanekaragaman hayati sebagai bagian dari perjanjian fasilitas. Proses uji tuntas (*due diligence*) ini bertujuan untuk menilai potensi dampak proyek terhadap keanekaragaman hayati, ekosistem, dan pemanfaatan sumber daya alam secara berkelanjutan. [\[OJK F.10\]](#)

The Company's commitment to biodiversity and natural resource management in financing projects has been implemented through Social and Environmental Due Diligence (SEDD) and the application of biodiversity-related Corrective Action Plans (CAPs) as part of the facility agreements. This due diligence process aimed to assess potential project impacts on biodiversity, ecosystems, and the sustainable utilization of natural resources. [\[OJK F.10\]](#)

Sesuai dengan Prinsip S&E IIF Nomor Enam (Konservasi Keanekaragaman Hayati dan Pengelolaan Sumber Daya Alam Berkelanjutan), sejumlah proyek yang dibiayai pada tahun 2025 telah menerapkan prinsip ini, termasuk diantaranya ialah proyek pembangkit listrik tenaga air skala kecil (PLTMH), jalan tol, dan bandara. Proyek-proyek ini memiliki karakteristik, risiko, dan dampak yang berbeda terhadap aspek keanekaragaman hayati dan pengelolaan sumber daya alam.

In accordance with IIF S&E Principle Number Six (Biodiversity Conservation and Sustainable Management of Living Natural Resources), a number of projects financed in 2025 have implemented this principle, including small-scale hydropower (PLTMH), toll roads, and airports. These projects have possessed distinct characteristics, risks, and impacts regarding biodiversity and natural resource management.

Sebagai contoh, proyek PLTMH umumnya berlokasi di daerah tangkapan air hulu dengan topografi perbukitan, seringkali berada di dalam atau dekat habitat perairan yang sensitif dan mungkin menjadi jalur migrasi spesies ikan tertentu.

For example, PLTMH projects are generally located in upstream water catchment areas with hilly topography, often within or near sensitive aquatic habitats and potentially serving as migration routes for certain fish species.



Sebagai bagian dari mitigasi risiko dan rencana tindakan korektif, Perseroan mensyaratkan agar proyek-proyek tersebut melakukan studi garis dasar keanekaragaman hayati, yang kemudian dilanjutkan dengan penyusunan *Biodiversity Action Plan* (BAP). BAP ini memuat langkah-langkah yang disesuaikan untuk menghindari atau meminimalkan dampak proyek terhadap keanekaragaman hayati, serta kerangka pemantauan untuk memastikan kepatuhan yang berkelanjutan dan pengelolaan adaptif sepanjang siklus hidup proyek. ^[OJK F.10]

As part of risk mitigation and corrective action plans, the Company required these projects to conduct baseline biodiversity studies, followed by the formulation of a Biodiversity Action Plan (BAP). This BAP contained tailored measures to avoid or minimize project impacts on biodiversity, as well as a monitoring framework to ensure continuous compliance and adaptive management throughout the project lifecycle. ^[OJK F.10]

Biaya dan Pengaduan Lingkungan

Environmental Costs and Grievances

Biaya Pengelolaan Lingkungan ^[OJK F.4]

Environmental-Related Cost

Perseroan mengalokasikan biaya lingkungan untuk mengurangi dampak negatif pada lingkungan dalam bentuk pengelolaan limbah dengan pihak ketiga, dan pelaksanaan program TJSL yang berkaitan dengan aspek lingkungan hidup. Selama tahun 2025, Perseroan merealisasikan biaya lingkungan sebesar Rp505 juta.

The Company allocated environmental costs to mitigate negative environmental impacts through waste management with third parties and the implementation of Corporate Social and Environmental Responsibility (CSER/TJSL) programs related to environmental aspects. Throughout 2025, the Company realized environmental costs amounting to IDR 505 million.

Pengaduan Terkait Lingkungan ^[OJK F.16] ^[GRI 2-27]

Environmental Grievances

Perseroan memiliki mekanisme pengaduan untuk masalah atau isu yang berkaitan dengan lingkungan hidup. Setiap laporan atau masukan dari pemangku kepentingan yang terkait dengan lingkungan hidup dapat ditujukan kepada penanggung jawab pelaksanaan penerapan Keuangan Berkelanjutan di Perseroan pada alamat berikut:

The Company has maintained a grievance mechanism for problems or issues related to the environment. Any reports or feedback from stakeholders regarding environmental matters can be addressed to the party responsible for the implementation of Sustainable Finance at the Company at the following address:

Sustainability Council
PT Indonesia Infrastructure Finance

**Prosperity Tower Floor 53rd-55th Floor
Lot 28, Sudirman Central Business District (SCBD)**

Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190, Indonesia
Tel : (62-21) 5082 6600
Fax : (62-21) 5082 6601
Email : sustainability_council@iif.co.id

Selama tahun 2025, Perseroan telah mematuhi seluruh ketentuan peraturan terkait lingkungan hidup. Dengan demikian, tidak ada laporan terkait isu lingkungan hidup yang diterima oleh Perseroan dari masyarakat maupun pemangku kepentingan lainnya.

Rincian laporan terkait isu lingkungan hidup yang diterima oleh Perseroan selama 3 (tiga) tahun terakhir, sebagai berikut:

Throughout 2025, the Company complied with all environmental laws and regulations. Consequently, no reports regarding environmental issues were received by the Company from the community or other stakeholders.

Details of reports related to environmental issues received by the Company over the last 3 (three) years are as follows:

| Tahun Year | Jumlah Laporan Diterima Number of Reports Received | Jumlah Laporan Diproses Number of Reports Processed | Status Penyelesaian Completion Status |
|---------------|---|--|--|
| 2023 | Nihil None | Nihil None | N/A N/A |
| 2024 | Nihil None | Nihil None | N/A N/A |
| 2025 | Nihil None | Nihil None | N/A N/A |



08

Menciptakan Dampak Sosial yang Berkelanjutan

Creating Sustainable Social Impact



Pembangunan Infrastruktur Pariwisata di Bali
Tourism Infrastructure Development in Bali



Menghadirkan Nilai Keberlanjutan Untuk Masyarakat

Delivering Sustainability Value to the Community

Sebagai lembaga pembiayaan infrastruktur yang menjadi bagian dari sektor jasa keuangan Indonesia, Perseroan berkomitmen untuk menghadirkan dampak positif nyata bagi masyarakat melalui distribusi nilai ekonomi, baik secara langsung maupun tidak langsung, dari setiap kegiatan pembiayaan dan jasa *advisory* yang dijalankan. Perseroan selalu menyadari tanggung jawabnya untuk mengelola dampak sosial yang mungkin timbul, serta melaksanakan program pengembangan dan pemberdayaan masyarakat sesuai kebutuhan masyarakat setempat. ^[GRI 3-3]

Pelaksanaan program pengembangan dan pemberdayaan masyarakat dilandasi oleh Prinsip S&E guna memastikan bahwa setiap proyek infrastruktur yang dibiayai Perseroan mampu memberikan manfaat berkelanjutan bagi masyarakat, tidak hanya selama masa konstruksi, tetapi juga pada tahap operasional setelah proyek selesai dibangun. Implementasi Prinsip S&E dalam kegiatan pengembangan dan pemberdayaan masyarakat diuraikan dalam tabel berikut: ^[GRI 3-3]

As an infrastructure financing institution within Indonesia's financial services sector, the Company is committed to delivering a tangible positive impact on society through the distribution of economic value, both directly and indirectly, from every financing and advisory activity conducted. The Company is consistently aware of its responsibility to manage potential social impacts and to implement community development and empowerment programs in accordance with the needs of local communities. ^[GRI 3-3]

The implementation of community development and empowerment programs has been grounded in the S&E Principles to ensure that every infrastructure project financed by the Company provides sustainable benefits to the community, not only during the construction phase but also throughout the operational stage after the project's completion. The implementation of the S&E Principles in community development and empowerment activities is outlined in the following table: ^[GRI 3-3]



Partisipasi Perseroan dalam program TJSL pembangunan rumah layak huni di Sangkrah, Surakarta
The Company's Participation in a CSR Program for Livable Housing Development in Sangkrah, Surakarta

Sumber: Dokumentasi IIF | Source: IIF Documentation

Penerapan Prinsip S&E IIF bertujuan untuk memastikan pengelolaan aspek sosial di setiap proyek infrastruktur yang dibiayai dapat berjalan optimal, termasuk namun tidak terbatas pada hal-hal sebagai berikut:
 The implementation of IIF's S&E Principles aims to ensure the optimal management of social aspects in every financed infrastructure project, including but not limited to the following:

| | |
|-----|---|
| 1. | Mendorong penyediaan sarana pelibatan pemangku kepentingan. Encouraging the provision of stakeholder engagement facilities. |
| 2. | Memastikan keluhan dari masyarakat terdampak proyek (project affected people/"PAP") dan komunikasi eksternal dengan pemangku kepentingan terkait ditanggapi dan dikelola dengan tepat. Ensuring that complaints from project affected people ("PAP") and external communications with relevant stakeholders are responded to and managed appropriately |
| 3. | Menghindari atau meminimalkan risiko dan dampak negatif terhadap kesehatan, keselamatan, dan keamanan masyarakat yang terdampak proyek. Avoiding or minimizing negative risks and impacts on the health, safety, and security of project-affected communities |
| 4. | Menghindari pengusuran atau pemukiman kembali secara paksa. Avoiding forced evictions or involuntary resettlement. |
| 5. | Mengantisipasi dan meminimalkan dampak sosial dan ekonomi dari proses pembebasan lahan. Anticipating and minimizing the social and economic impacts of the land acquisition process. |
| 6. | Meningkatkan atau memulihkan penghidupan dan standar hidup masyarakat terdusur. Improving or restoring the welfare and livelihood of relocated communities. |
| 7. | Menghindari atau meminimalkan dampak negatif proyek terhadap masyarakat adat. Avoiding or minimizing the project's negative impacts on indigenous peoples. |
| 8. | Memastikan proses pembangunan menghormati hak asasi manusia, martabat, aspirasi, budaya, dan penghidupan berbasis sumber daya alam dari masyarakat adat. Ensuring that the development process fosters respect for the human rights, dignity, aspirations, culture, and natural resource-based livelihoods of indigenous peoples. |
| 9. | Menghormati dan melestarikan budaya, pengetahuan, dan praktik-praktik yang dimiliki masyarakat adat serta membangun dan menjaga hubungan yang berkelanjutan dengan masyarakat adat selama siklus berjalan. Respecting and preserving the culture, knowledge, and practices of indigenous peoples and building while maintaining sustainable relationships with indigenous peoples throughout the cycle. |
| 10. | Melindungi dan melestarikan warisan budaya dari dampak negatif kegiatan proyek. Protecting and preserving cultural heritage from the negative impacts of project activities. |

Dampak Sosial dan Ekonomi Tidak Langsung

Indirect Social and Economic Impacts

Dampak Kegiatan Operasional terhadap Masyarakat [OJK F.23][GRI 413-2]

Impact Of Operational Activities On Communities

Sejalan dengan visi untuk mendukung pembangunan infrastruktur yang inklusif, Perseroan berkomitmen menciptakan dampak positif yang berkelanjutan bagi masyarakat. Guna mewujudkan hal tersebut, Perseroan secara konsisten mengelola dampak sosial dari seluruh kegiatan operasionalnya.

Perseroan telah melakukan identifikasi dampak sosial proyek secara komprehensif untuk memastikan kepatuhan terhadap standar internasional melalui penerapan delapan Prinsip S&E. Dengan mengintegrasikan prinsip-prinsip tersebut, Perseroan menjamin bahwa pembangunan infrastruktur fisik yang dilakukan senantiasa berjalan selaras dengan upaya peningkatan kualitas hidup masyarakat serta perlindungan ekosistem di sekitar wilayah operasional.

In line with the vision to support inclusive infrastructure development, the Company is committed to creating a sustainable positive impact for the community. To achieve this, the Company consistently manages the social impacts of all its operational activities.

The Company has conducted a comprehensive identification of social project impacts to ensure compliance with international standards through the application of eight S&E Principles. By integrating these principles, the Company guaranteed that physical infrastructure development has been consistently carried out in alignment with efforts to improve community quality of life and protect the ecosystems surrounding the operational areas.





Dampak Ekonomi Tidak Langsung [GRI 203-1] Indirect Economic Impacts

Dukungan pembiayaan Perseroan untuk proyek-proyek infrastruktur strategis turut memberikan dampak ekonomi tidak langsung yang dirasakan oleh masyarakat. Kontribusi ini terwujud dalam berbagai bentuk, mulai dari optimalisasi penyerapan tenaga kerja lokal hingga penyediaan infrastruktur pendukung yang krusial. Proyek-proyek yang dibiayai turut memfasilitasi pembangunan jalan penghubung guna meningkatkan aksesibilitas warga, pengembangan sistem air bersih, serta penyediaan fasilitas kesehatan yang dapat diakses oleh masyarakat luas di sekitar lokasi proyek. Selain itu, kehadiran proyek-proyek tersebut menjadi katalis bagi terciptanya peluang ekonomi baru dan lapangan kerja turunan yang memperkuat kemandirian ekonomi lokal secara berkelanjutan.

Dalam melaksanakan program yang berkaitan dengan masyarakat dan pemangku kepentingan, Perseroan mengadopsi pendekatan *Do No Significant Harm* (DNSH) melalui penerapan SEMS. Melalui pendekatan ini, Perseroan menetapkan landasan kuat dalam analisis risiko dan dampak pada setiap tahapan utama siklus proyek, mulai dari pra-konstruksi, konstruksi, operasional, hingga tahap penutupan atau dekomisi. Kerangka kerja ini memungkinkan Perseroan untuk mengidentifikasi serta mitigasi potensi dampak negatif tidak langsung secara efektif dan relevan.

Investasi dan layanan infrastruktur yang didukung oleh Perseroan mencakup spektrum yang luas, mulai dari aset komersial hingga penyediaan fasilitas publik yang krusial bagi masyarakat. Pada tahun 2025, Perseroan telah melakukan pengkajian mendalam terhadap dampak ekonomi tidak langsung, baik positif maupun negatif, dari seluruh fasilitas dan infrastruktur tersebut sesuai dengan standar yang berlaku di Indonesia.

Berdasarkan hasil evaluasi tersebut, Perseroan mencatat tidak terdapat dampak negatif yang timbul dari pengoperasian fasilitas dan infrastruktur yang dibiayai. Sebaliknya, proyek-proyek tersebut memberikan kontribusi nilai tambah bagi pembangunan nasional. Detail mengenai fasilitas, infrastruktur, beserta dampak positif yang dihasilkan adalah sebagai berikut:

The Company's financing support for strategic infrastructure projects contributed to indirect economic impacts felt by the community. This contribution manifested in various forms, ranging from the optimization of local labor absorption to the provision of crucial supporting infrastructure. Financed projects facilitated the construction of connecting roads to improve community accessibility, the development of clean water systems, and the provision of health facilities accessible to the general public around project locations. Furthermore, the presence of these projects served as a catalyst for the creation of new economic opportunities and derivative employment, which strengthens sustainable local economic independence.

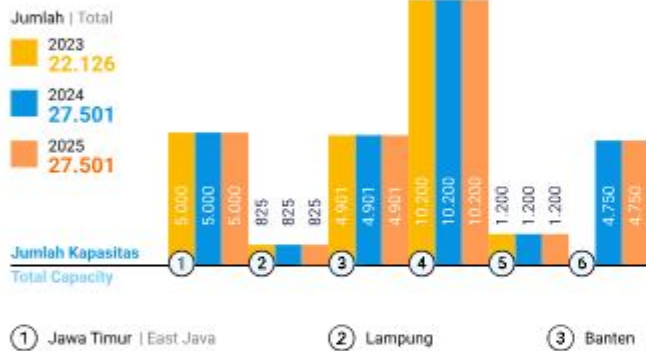
In implementing programs related to the community and stakeholders, the Company has adopted the *Do No Significant Harm* (DNSH) approach through the application of the Social and Environmental Management System (SEMS). Through this approach, the Company has established a solid foundation for risk and impact analysis at every major stage of the project cycle, from pre-construction, construction, and operations, to the closure or decommissioning phase. This framework has enabled Company to effectively and relevantly identify as well as mitigate potential indirect negative impacts.

Infrastructure investments and services supported by the Company cover a broad spectrum, ranging from commercial assets to the provision of public facilities crucial to the community. In 2025, the Company conducted an in-depth assessment of the indirect economic impacts, both positive and negative, of all these facilities and infrastructure in accordance with applicable standards in Indonesia.

Based on the evaluation results, the Company recorded that there were no negative impacts arising from the operation of the financed facilities and infrastructure. On the contrary, these projects contributed added value to national development. Details regarding the facilities, infrastructure, and the positive impacts generated are as follows:

| | |
|--|--|
| Pembangunan Jalan Tol Toll Road Construction | <p>Melalui pembiayaan proyek infrastruktur nasional yang strategis, Perseroan mendukung pembangunan jalan tol sepanjang 427 kilometer yang berfungsi dalam meningkatkan konektivitas serta efisiensi logistik antarwilayah.</p> <p>Through the financing of strategic national infrastructure projects, the Company supported the construction of 427 kilometers of toll roads, which function to enhance connectivity and inter-regional logistics efficiency.</p> |
| Pembangunan Bandara dan Pelabuhan Airport and Harbor Development | <p>Perseroan juga membiayai pembangunan empat bandara yang meningkatkan konektivitas dan aksesibilitas udara baik di perkotaan maupun daerah terpencil, serta mendukung proyek pelabuhan strategis yang memperkuat pergerakan barang dan komoditas pokok.</p> <p>The Company also financed the construction of four airports, enhancing air connectivity and accessibility in both urban and remote areas, while supporting strategic port projects that strengthen the movement of goods and essential commodities.</p> |
| Pengembangan Sarana Penyediaan Air Minum Development of Drinking Water Supply Facilities | <p>Melalui pembiayaan tujuh proyek penyediaan air minum (Sistem Penyediaan Air Minum/ SPAM), Perseroan telah memberikan dampak positif kepada 1,47 juta rumah tangga dalam mendapatkan akses terhadap air bersih yang memadai, dengan total kapasitas suplai sebesar 27.501 liter per detik.</p> <p>Through the financing of seven drinking water supply projects (SPAM), the Company has delivered a positive impact to 1.47 million households by providing access to adequate clean water, with a total supply capacity of 27,501 liters per second.</p> |
| Pengembangan Pembangkit Listrik dari Energi Terbarukan Development of Power Plants from Renewable Energy | <p>Sembilan proyek energi terbarukan telah menghasilkan kapasitas listrik bersih sebesar 709,90 MW yang menjangkau 709.900 rumah tangga, sehingga mendukung penerangan sekolah, penyediaan alat belajar, serta terciptanya lingkungan sekolah yang inklusif. Perbaikan ini memberdayakan para siswa untuk belajar dalam lingkungan yang lebih sehat dan stabil.</p> <p>Nine renewable energy projects have generated a clean electricity capacity of 709.90 MW, reaching 709,900 households. This supports school lighting, the provision of learning tools, and the creation of inclusive school environments. These improvements empower students to learn in a healthier and more stable environment.</p> |
| Pengembangan Infrastruktur Perkeretaapian Railway Infrastructure Development | <p>Perseroan juga berkontribusi pada pengembangan infrastruktur perkeretaapian sepanjang 130 kilometer sebagai bagian dari jalur kereta strategis, yang mendorong peralihan mobilitas menuju transportasi yang lebih berkelanjutan dan inklusif.</p> <p>The Company also contributed to the development of 130 kilometers of railway infrastructure as part of a strategic rail network, promoting a mobility shift toward more sustainable and inclusive transportation.</p> |
| Pengembangan Infrastruktur Rumah Sakit Hospital Infrastructure Development | <p>Melalui pembiayaan infrastruktur rumah sakit, Perseroan telah berkontribusi dengan total 1.051 tempat tidur rumah sakit, sehingga memperluas akses terhadap layanan kesehatan yang berkualitas bagi sekitar 351.000 pasien setiap tahunnya.</p> <p>Through the financing of hospital infrastructure, the Company has contributed a total of 1,051 hospital beds, thereby expanding access to quality healthcare services for approximately 351,000 patients annually.</p> |

Pasokan Air kepada Masyarakat Water Supply to Society



Inisiatif Pemberdayaan Masyarakat Tahun 2025 [OJK F.25] [GRI 413-1]

Community Empowerment Initiatives In 2025

Inisiatif pemberdayaan masyarakat merupakan kegiatan TJSL yang diinisiasi oleh Perseroan secara mandiri maupun melalui kerja sama dengan lembaga lain. Inisiatif ini telah melibatkan dan memberdayakan sejumlah masyarakat dengan program-program yang berfokus pada keberlangsungan hidup masyarakat agar dapat dirasakan langsung manfaatnya.



Sepanjang tahun 2025, Perseroan secara konsisten melaksanakan berbagai kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) yang bertujuan untuk memberikan dampak positif bagi masyarakat dan lingkungan. Melalui berbagai program yang terstruktur, Perseroan berkomitmen untuk mendukung pembangunan yang berkelanjutan dan meningkatkan kualitas hidup komunitas sekitar. Perseroan telah melakukan lima program TJSL sebagai berikut, dengan total biaya Rp505 juta.

Community empowerment initiatives are CSR (TJSL) activities initiated by the Company independently or through collaboration with other institutions. These initiatives have involved and empowered numerous communities with programs focusing on community livelihood, ensuring that the benefits can be felt directly.

Throughout 2025, the Company consistently implemented various Corporate Social and Environmental Responsibility (CSER/TJSL) activities aimed at providing a positive impact on the community and the environment. Through various structured programs, the Company has been committed to supporting sustainable development and improving the quality of life of surrounding communities. The Company conducted five CSR (TJSL) programs as follows, with a total cost of IDR 505 million.

| | | |
|--|--|---|
| <p>1. Kegiatan Activities</p> <p>Pembuatan dua rumpon <i>plankton attractor</i> ikan Hiu Paus</p> <p>Fasilitas ini berfungsi sebagai sumber makanan hiu paus melalui peningkatan ketersediaan plankton, sehingga mendukung keberlanjutan keberadaan wisata Hiu Paus di desa Botubarani sebagai destinasi unggulan daerah Gorontalo.</p> <p>Development of Plankton Attractor FADs (Rumpon) for Whale Sharks</p> <p>This facility served as a food source for whale sharks by increasing plankton availability, thereby supporting the sustainable presence of Whale Shark tourism in Botubarani Village as a premier destination in the Gorontalo region.</p> <p>Lokasi Location Gorontalo, Sulawesi Utara Gorontalo, North Sulawesi</p> | <p>Penerima Manfaat Beneficiaries Masyarakat sekitar dan pemerintah daerah Local communities and local government</p> <p>Mitra Kerjasama Collaboration Partners Pemerintah Provinsi Gorontalo. Gorontalo Provincial Government.</p> | <p>Dukungan untuk SDGs Support for SDGs</p> <p>14 LIFE IN WATER</p> |
| <p>2. Kegiatan Activities</p> <p>Pembangunan 2 rumah tinggal layak huni dari total 25 rumah, dan penataan kawasan kumuh.</p> <p>Construction of 2 habitable houses out of a total target of 25 houses, alongside the redevelopment and arrangement of slum areas.</p> <p>Lokasi Location Desa Sangkrab, Solo, Jawa Tengah Sangkrab Village, Solo, Central Java</p> | <p>Penerima Manfaat Beneficiaries Masyarakat sekitar berpendapatan rendah The surrounding community has low income</p> <p>Mitra Kerjasama Collaboration Partners Kementerian Keuangan (Diren Kekayaan Negara) & Special Mission Vehicle (SMV) di bawah Kementerian Keuangan Ministry of Finance (Directorate General of State Assets) & Special Mission Vehicle (SMV) under the Ministry of Finance.</p> | <p>Dukungan untuk SDGs Support for SDGs</p> <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> |
| <p>3. Kegiatan Activities</p> <p>Penanaman 150 pohon sawo kecil.</p> <p>Planting 150 sapodilla trees.</p> <p>Lokasi Location Indramayu, Jawa Tengah Indramayu, West Java</p> | <p>Penerima Manfaat Beneficiaries Masyarakat sekitar proyek pembiayaan Perseroan Communities around the Company's financing projects</p> <p>Mitra Kerjasama Collaboration Partners Klien Perseroan Corporate Clients</p> | <p>Dukungan untuk SDGs Support for SDGs</p> <p>15 LIFE ON LAND</p> |



| | | | |
|-----------|---|---|--|
| <p>4.</p> | <p>Kegiatan Activities</p> <p>Kerjasama TJSL dalam pembangunan Pembangkit Listrik Tenaga Mikrohidro (PLTMh) berkapasitas 30 KwP, dalam program AKTIF (Akseleerasi Transisi Energi Kolaboratif).</p> <p>Program ini ditujukan untuk memberikan listrik sebagai akses dasar dan meningkatkan perekonomian masyarakat setempat.</p> <p>TJSL's collaboration in the construction of a 30 kWh Micro-Hydro Power Plant (PLTMh) under the AKTIF (Collaborative Energy Transition Acceleration) program.</p> <p>This program aimed to provide electricity as basic access and improve the local economy.</p> <p>Lokasi Location</p> <p>Rantau Dedap, Muara Enim, Sumatera Selatan Rantau Dedap, Muara Enim Regency, South Sumatra</p> | <p>Penerima Manfaat Beneficiaries</p> <p>Masyarakat setempat Local communities</p> <p>Mitra Kerjasama Collaboration Partners</p> <p>Special Mission Vehicle (SMV) di bawah Kementerian Keuangan: PT Sarana Multi Infrastruktur Persero (PT SMI), PT Penjaminan Infrastruktur Indonesia Persero (PT PII), Society Renewable Energy (SRE), Universitas Sriwijaya</p> <p>Special Mission Vehicle (SMV) under the Ministry of Finance: PT Sarana Multi Infrastruktur Persero (PT SMI), PT Penjaminan Infrastruktur Indonesia Persero (PT PII), Society Renewable Energy (SRE), Sniwijaya University</p> | <p>Dukungan untuk SDGs Support for SDGs</p>  |
| <p>5.</p> | <p>Kegiatan Activities</p> <p>Pembuatan IT room, sarana, prasarana dan edukasi membuat kompos sampah melalui program "Give Stories, Give Steps, Give Hope". Kegiatan ini meliputi:</p> <ul style="list-style-type: none"> • edukasi kepada anak-anak di rumah singgah SAAJA tentang cara membuat pupuk kompos dari sampah dan memberikan pendidikan tanggung jawab terhadap lingkungan sejak dini. • pembuatan ruangan IT lengkap dengan sarana dan prasarana pendukung untuk meningkatkan literasi digital, memperluas akses pembelajaran berbasis teknologi serta mendukung pengembangan kapasitas dan masa depan generasi muda. • donasi buku bacaan, sepatu, tas dan pakaian layak pakai, hasil donasi dari para karyawan IIF. <p>Establishment of an IT room, facilities, infrastructure, and education on composting waste through the "Give Stories, Give Steps, Give Hope" program. This activity includes:</p> <ul style="list-style-type: none"> • Educating children at the SAAJA shelter on how to make compost from waste and providing environmental responsibility education from an early age. • Construction of an IT room complete with supporting facilities and infrastructure to improve digital literacy, expand access to technology-based learning, and support the capacity development and future of the younger generation. • Donations of reading books, shoes, bags, and suitable clothing, donated by IIF employees. <p>Lokasi Location</p> <p>Rumah Singgah SAAJA, Kuningan, Jakarta Selatan</p> <p>SAAJA Shelter House, Kuningan, South Jakarta</p> | <p>Penerima Manfaat Beneficiaries</p> <p>Anak-anak di rumah singgah SAAJA Children in the SAAJA shelter</p> <p>Mitra Kerjasama Collaboration Partners</p> <p>Rumah singgah SAAJA SAAJA Shelter House</p> | <p>Dukungan untuk SDGs Support for SDGs</p>  |

Mekanisme Penanganan Keluhan [OJK F.24]

Complaint Management Mechanism

Sebagai bagian dari komitmen untuk meningkatkan kualitas pengelolaan dampak sosial, Perseroan menyediakan fasilitas penanganan pengaduan bagi masyarakat yang terdampak langsung oleh proyek infrastruktur yang dibiayai. Untuk memfasilitasi hal tersebut, Perseroan telah mengimplementasikan Grievance Redress Mechanism (GRM) sebagai kanal komunikasi resmi bagi pemangku kepentingan untuk menyampaikan aspirasi maupun pengaduan secara langsung.

Kanal GRM ini dapat diakses secara terbuka melalui situs web resmi Perseroan melalui laman kontak Perseroan (iif.co.id/en/contact/), di mana setiap laporan yang masuk akan dicatat, ditindaklanjuti, dan diperbarui statusnya secara berkala guna menjamin transparansi. Prosedur penanganan pengaduan di Perseroan mencakup tahapan sebagai berikut:

- Menerima dan mencatat pengaduan;
- Menanggapi pengaduan dalam waktu 2x24 jam dengan menyatakan bahwa pengaduan telah diterima dan sedang ditindaklanjuti oleh tim;
- Penyelesaian proses peninjauan dan validasi pengaduan dalam waktu 14 hari;
- Setelah pengaduan dikonfirmasi, harus diselesaikan dalam waktu 30 hari, baik secara langsung atau dengan meneruskan pengaduan tersebut ke pihak yang bertanggung jawab, untuk menyelesaikan pengaduan tersebut;
- Mengawasi proses penyelesaian pengaduan; serta
- Menutup pengaduan jika dinyatakan telah selesai dan menyiapkan memorandum kesepakatan antara pihak pengadu dan juga Perseroan.

Setiap tahun, seluruh dokumen pengaduan beserta status penyelesaiannya dilaporkan secara transparan sebagai bagian dari Laporan Tahunan Kinerja Sosial dan Lingkungan Perseroan.

As part of its commitment to enhancing the quality of social impact management, the Company provided grievance redress facilities for communities directly affected by financed infrastructure projects. To facilitate this, the Company has implemented a Grievance Redress Mechanism (GRM) as an official communication channel for stakeholders to submit aspirations or complaints directly.

The GRM channel is openly accessible through the Company's official website via the Company's contact page (iif.co.id/en/contact/), where every incoming report is recorded, followed up, and updated periodically to ensure transparency. The grievance handling procedure at the Company includes the following stages:

- Receiving and recording grievances;
- Responding to grievances within 2x24 hours by stating that the grievance has been received and is being followed up by the team;
- Completing the review and validation process of the grievance within 14 days;
- Once the grievance is confirmed, it must be resolved within 30 days, either directly or by forwarding the grievance to the responsible party to settle the matter;
- Supervising the grievance resolution process; and
- Closing the grievance once it is declared resolved and preparing a memorandum of agreement between the complainant and the Company.

Every year, all grievance documents along with their resolution status were reported transparently as part of the Company's Annual Social and Environmental Performance Report.

Kebijakan ini juga diimplementasikan pada seluruh proyek yang dibiayai, di mana setiap proyek diwajibkan memiliki mekanisme penanganan serupa yang mampu merekam seluruh jenis aduan serta langkah-langkah penyelesaian yang diambil. Hasil pencatatan tersebut kemudian dilaporkan kepada Perseroan secara berkala setiap tahun. Mekanisme ini bertujuan untuk memastikan terpeliharanya hubungan baik antara proyek dengan seluruh pemangku kepentingan, terutama masyarakat terdampak, di setiap tahapan siklus proyek.

Hingga akhir tahun 2025, tidak terdapat pengaduan yang diterima oleh Perseroan terkait proyek-proyek yang dibiayai. Sesuai dengan prosedur yang berlaku, setiap pengaduan yang masuk akan ditindaklanjuti dengan mengkomunikasikannya kepada pemilik proyek guna memastikan penyelesaian melalui GRM di tingkat proyek tersebut.

Selain kanal di tingkat proyek, Perseroan juga menyediakan sarana pengaduan di level korporasi untuk menangani aspirasi yang ditujukan langsung kepada Perseroan. Laporan aduan ini disampaikan secara periodik kepada Otoritas Jasa Keuangan (OJK). Sampai dengan akhir tahun 2025, tercatat nihil pengaduan yang diterima Perseroan melalui kanal korporasi tersebut.

This policy is also implemented across all financed projects, where each project is required to have a similar handling mechanism capable of recording all types of complaints and the resolution steps taken. The results of such recordings are then reported to the Company periodically every year. This mechanism aims to ensure the maintenance of good relations between the project and all stakeholders, particularly affected communities, at every stage of the project cycle.

As of the end of 2025, no grievances were received by the Company regarding financed projects. In accordance with applicable procedures, any incoming grievance will be followed up by communicating it to the project owner to ensure resolution through the GRM at the project level.

In addition to channels at the project level, the Company also has provided grievance facilities at the corporate level to handle aspirations directed specifically to the Company. These grievance reports were submitted periodically to the Financial Services Authority (OJK). As of the end of 2025, zero grievances were recorded through the corporate channel.

Mekanisme Pengaduan Sosial

Social Grievance Mechanism

Pengaduan Terkait Privasi dan Data Pelanggan [GRI 418-1]

Complaint Related to Customer Privacy and Personal Data

Perseroan menempatkan perlindungan privasi serta keamanan data pelanggan sebagai prioritas utama. Perseroan mengimplementasikan sistem keamanan informasi yang ketat untuk menjamin kerahasiaan, integritas, dan ketersediaan data pribadi pelanggan di seluruh lini operasional.

Sepanjang tahun 2025, Perseroan mencatat nihil pengaduan terkait pelanggaran privasi pelanggan. Selain itu, tidak terdapat insiden kebocoran, pencurian, maupun kehilangan data pelanggan yang teridentifikasi. Perseroan senantiasa memastikan bahwa pemrosesan data dilakukan berdasarkan persetujuan pemilik data dan sesuai dengan regulasi perlindungan data pribadi yang berlaku. Guna menjaga kepercayaan pemangku kepentingan, Perseroan berkomitmen untuk terus memperkuat infrastruktur IT dan sistem keamanan data.

The Company places the protection of privacy and customer data security as its top priority. The Company has implemented a stringent information security system to ensure the confidentiality, integrity, and availability of customers' personal data across all operational lines.

Throughout 2025, the Company recorded zero complaints regarding customer privacy violations. Additionally, there were no identified incidents of leakage, theft, or loss of customer data. The Company has consistently ensured that data processing was conducted based on the data owner's consent and in accordance with applicable personal data protection regulations. To maintain stakeholder trust, the Company is committed to continuously strengthening its IT infrastructure and data security systems.

Membangun Tenaga Kerja Dengan Kompetensi yang Berkelanjutan

Kompetensi, Kinerja dan Pengelolaan SDM yang Unggul

Building a Workforce with Sustainable Competencies

Excellence in Competence, Performance, and HR Management

Dalam strategi keberlanjutan IIF, Sumber Daya Manusia (SDM) diposisikan sebagai pilar fundamental yang memungkinkan Perseroan menjalankan perannya sebagai katalis pembiayaan infrastruktur di Indonesia. Menghadapi dinamika industri yang kompetitif, Perseroan berkomitmen untuk terus memperkuat kapasitas talenta dengan kompetensi unggul guna menjawab ekspektasi pemangku kepentingan, baik dalam fungsi pembiayaan maupun jasa *advisory*. Untuk itu, Perseroan secara konsisten meningkatkan kompetensi karyawan mencakup kecakapan manajerial dan keahlian spesifik sektor infrastruktur, termasuk penguatan aspek teknis yang selaras dengan implementasi RAKB. Investasi pada pengembangan SDM ini merupakan langkah nyata Perseroan dalam memastikan kesiapan organisasi menghadapi tantangan masa depan sekaligus menciptakan nilai tambah bagi pembangunan nasional.

In IIF's sustainability strategy, Human Resources (HR) are positioned as a fundamental pillar that enables the Company to fulfill its role as a catalyst for infrastructure financing in Indonesia. Facing competitive industry dynamics, the Company is committed to continuously strengthening the capacity of talents with superior competencies to meet stakeholder expectations, both in financing functions and advisory services. To this end, the Company has consistently enhanced employee competencies, covering managerial proficiency and sector-specific infrastructure expertise, including the reinforcement of technical aspects aligned with the implementation of the RAKB (Sustainable Finance Action Plan). This investment in HR development is the Company's concrete step in ensuring organizational readiness to face future challenges while creating added value for national development.



Praktik Ketenagakerjaan

Employment Practices

Praktik ketenagakerjaan Perseroan mencakup rangkaian strategi pengelolaan SDM yang komprehensif, mulai dari proses rekrutmen yang kompetitif, pengembangan kapasitas berkelanjutan, penilaian kinerja yang objektif, hingga pengelolaan hubungan industrial yang harmonis. Sebagai bagian dari penguatan organisasi, Perseroan secara konsisten melakukan internalisasi nilai-nilai dan budaya perusahaan guna memastikan setiap tindakan karyawan selaras dengan visi dan misi Perseroan.

The Company's employment practices encompass a comprehensive range of HR management strategies, starting from competitive recruitment processes, continuous capacity building, and objective performance appraisals to the management of harmonious industrial relations. As part of organizational strengthening, the Company has consistently internalized corporate values and culture to ensure that every employee's actions align with the Company's vision and mission.

Di sisi lain, Perseroan berkomitmen penuh untuk menciptakan lingkungan kerja yang inklusif, menjunjung tinggi prinsip anti-diskriminasi, serta mengedepankan kesetaraan peluang bagi seluruh talenta. Perseroan juga menjamin terpenuhinya hak-hak karyawan secara optimal, baik melalui skema remunerasi dan paket kesejahteraan yang kompetitif, maupun pemenuhan hak-hak ketenagakerjaan lainnya sesuai dengan peraturan perundang-undangan yang berlaku. ^[GRI 3-3]

On the other hand, the Company is fully committed to creating an inclusive work environment, upholding anti-discrimination principles, and prioritizing equal opportunities for all talents. The Company also guaranteed the optimal fulfillment of employee rights, both through competitive remuneration schemes and welfare packages, as well as the fulfillment of other labor rights in accordance with applicable laws and regulations. ^[GRI 3-3]

Kebijakan SDM

HR Policies

Pengelolaan SDM di Perseroan mengadaptasi empat nilai utama yaitu Kepemimpinan, Kolaborasi, Keunggulan dan Komitmen terhadap bisnis infrastruktur. Ketiga nilai tersebut merupakan landasan pelaksanaan program kerja SDM yang diturunkan ke dalam berbagai kegiatan selama tahun 2025.

HR management at the Company adapts 4 (four) core values: Leadership, Collaboration, Excellence, and Commitment to the infrastructure business. These three values serve as the foundation for implementing HR work programs, which were translated into various activities throughout 2025.

| Nilai Utama Kebijakan SDM HR Policy Core Values | | |
|---|---|--|
| Lead & Collaborate | <p>Membangun Kepercayaan: Berinteraksi dengan orang lain dengan cara yang membuat mereka yakin akan niat seseorang dan tujuan organisasi.</p> <p>Kerja Tim: Bekerja secara efektif dan kooperatif dengan orang lain; membangun dan memelihara hubungan kerja yang baik.</p> <p>Kepemimpinan: Kemampuan untuk mengidentifikasi, menerapkan, dan memimpin orang-orang dalam organisasi menuju tujuan organisasi secara berkelanjutan.</p> | <p>Building Trust: Interacting with others in a way that inspires confidence in one's intentions and the organization's goals.</p> <p>Teamwork: Working effectively and cooperatively with others; establishing and maintaining good working relationships.</p> <p>Leadership: The ability to identify, implement, and lead people within the organization toward the organization's goals in a sustainable manner.</p> |
| Strive for Excellence | <p>Tanggung Jawab & Akuntabilitas: Menetapkan standar kinerja yang tinggi untuk diri sendiri dan orang lain; memikul tanggung jawab dan akuntabilitas untuk menyelesaikan tugas atau pekerjaan dengan sukses; memaksakan standar keunggulan pada diri sendiri daripada standar yang dipaksakan.</p> <p>Pembelajaran Berkelanjutan: Secara aktif mengidentifikasi area baru untuk pembelajaran; secara teratur menciptakan dan memanfaatkan peluang pembelajaran; menggunakan pengetahuan dan keterampilan yang baru diperoleh di tempat kerja dan belajar melalui penerapannya.</p> <p>Berorientasi pada Pelanggan: Kemampuan untuk mengidentifikasi kebutuhan pelanggan dan memberikan layanan terbaik untuk memastikan permintaan dan harapan pelanggan terpenuhi. Pelanggan tidak hanya merujuk pada pelanggan akhir (eksternal & internal), tetapi juga proses selanjutnya.</p> <p>Mendorong Hasil: Memenuhi standar tinggi untuk pencapaian pribadi dan kelompok; menggunakan metode pengukuran untuk mencerminkan kemajuan menuju pencapaian tujuan; terus bekerja untuk mencapai atau melampaui target sambil tetap menikmati proses pencapaian tujuan dan proses peningkatan berkelanjutan.</p> | <p>Responsibility & Accountability: Setting high performance standards for oneself and others; assuming responsibility and accountability for successfully completing tasks or work; imposing standards of excellence on oneself rather than self-imposed standards.</p> <p>Continuous Learning: Actively identifying new areas for learning; regularly creating and capitalizing on learning opportunities; using newly acquired knowledge and skills in the workplace and learning through their application.</p> <p>Customer-Oriented: The ability to identify customer needs and provide excellent service to ensure customer requests and expectations are met. Customers refer not only to end customers (external and internal), but also to the subsequent process.</p> <p>Drive for Results: Meeting high standards for personal and group achievement; using measurement methods to reflect progress toward goal achievement; continually working to meet or exceed targets while enjoying the process of achieving goals and the process of continuous improvement.</p> |
| Committed to Sustainable Business | <p>Business Awareness: Lingkungan kerja yang profesional, namun tetap mengutamakan hubungan karyawan yang berkualitas, melayani pelanggan dan perusahaan, serta memiliki rasa kepemilikan.</p> <p>Social & Environment Awareness: Menerapkan praktik terbaik berdasarkan standar internasional dalam hal kredit, manajemen risiko, dan seluruh aspek tata kelola perusahaan, serta dalam menerapkan standar perlindungan sosial dan lingkungan internasional untuk memastikan keberlanjutan pembangunan infrastruktur di Indonesia.</p> | <p>Business Awareness: A professional work environment, while prioritizing quality employee relationships, customer and company service, and a sense of ownership.</p> <p>Social & Environmental Awareness: Implementing best practices based on international standards in credit, risk management, and all aspects of corporate governance, as well as implementing international social and environmental protection standards to ensure the sustainability of infrastructure development in Indonesia.</p> |

Metode dan Pendekatan Terkait Aspek Ketenagakerjaan [GRI 2-7, 2-8, 3-1]

Methods and Approaches Related to Employment

Perseroan menerapkan metode *Full-Time Equivalent* (FTE) untuk melaporkan jumlah tenaga kerja sekaligus mengukur keseimbangan antara ketersediaan personel dengan beban kerja organisasi. Pendekatan ini bertujuan untuk mengidentifikasi kebutuhan tenaga kerja secara objektif dan akurat guna mendukung efektivitas operasional. Secara spesifik berkaitan dengan isu gender, IIF menerapkan kebijakan mengenai kesetaraan dan keberpihakan gender.

Selain itu, metode yang digunakan dalam pengelolaan isu terkait ketenagakerjaan merujuk pada Whistleblowing System IIF.

Sepanjang tahun 2025, Perseroan mencatat tidak terdapat fluktuasi signifikan pada jumlah tenaga kerja, baik untuk kategori karyawan tetap maupun tenaga kerja penunjang (pekerja bukan langsung). Hal ini mencerminkan stabilitas pengelolaan SDM di lingkungan Perseroan.

The Company has applied the Full-Time Equivalent (FTE) method to report the number of workers while measuring the balance between personnel availability and the organization's workload. This approach aimed to identify labor needs objectively and accurately to support operational effectiveness. Specifically regarding gender issues, IIF has implemented policies concerning gender equality and empowerment.

Furthermore, the method used in managing employment-related issues refers to IIF's Whistleblowing System.

Throughout 2025, the Company recorded no significant fluctuations in the number of workers, both for the permanent employee category and supporting labor (non-direct workers). This reflects the stability of human resource management within the Company.

Kesetaraan dan Anti-Diskriminasi [OJK F.18] [GRI 406-1]

Equality and Anti-Discrimination

Perseroan senantiasa mengedepankan lingkungan kerja inklusif yang menghargai kreativitas dari berbagai latar belakang kepribadian dan budaya yang beragam. Kesempatan yang adil diberikan kepada seluruh karyawan tanpa memandang gender, suku, ras, agama, status sosial, afiliasi politik, maupun aspek lainnya yang rentan terhadap tindakan diskriminasi.

Komitmen terhadap kesetaraan ini diimplementasikan secara konsisten mulai dari tahapan rekrutmen hingga dalam sistem pelatihan serta pengembangan karier. Sebagaimana diatur dalam peraturan kepegawaian atau dalam Perjanjian Kerja Bersama (PKB), Perseroan memperlakukan sama dan setara semua karyawan untuk memperoleh promosi.

Perseroan juga memiliki Surat Keputusan terkait kesetaraan gender. Dokumen tersebut menjamin terselenggarakannya prinsip sensitivitas gender dan kesetaraan gender, termasuk dalam hal partisipasi, kontrol, pendapatan dan benefit, serta kesempatan pelatihan.

Sepanjang tahun 2025, Perseroan telah menerapkan kebijakan yang ketat dan prinsip kehati-hatian, sehingga tidak terdapat insiden maupun keluhan terkait diskriminasi di lingkungan kerja.

The Company has consistently promoted an inclusive work environment that values creativity from diverse personalities and cultural backgrounds. Fair opportunities have been provided to all employees regardless of gender, ethnicity, race, religion, social status, political affiliation, or any other aspects vulnerable to discrimination.

This commitment to equality is implemented consistently from the recruitment stage through to the training and career development systems. As stipulated in the personnel regulations or the Collective Labor Agreement (CLA), the Company has been treating all employees equally and equitably in terms of obtaining promotions.

The Company also has maintained a Decree regarding gender equality. This document guaranteed the implementation of gender sensitivity and gender equality principles, including in areas of participation, control, income and benefits, as well as training opportunities.

Throughout 2025, the Company implemented strict policies and precautionary principles, resulting in zero incidents or grievances related to discrimination in the workplace.

Komitmen Anti-Diskriminasi [GRI 406-1]

Anti-Discrimination Commitment

Sebagai bentuk nyata komitmen anti-diskriminasi, Perseroan mengacu pada Konvensi International Labor Organization (ILO) yang melarang segala bentuk diskriminasi berdasarkan ras, warna kulit, gender, agama, pandangan politik, keturunan, asal-usul sosial, maupun faktor pembeda lainnya.

Sepanjang tahun 2025, Perseroan mencatat nihil insiden diskriminasi di lingkungan kerja. Guna mengelola potensi insiden yang mungkin timbul, Perseroan telah menyediakan mekanisme remediasi melalui *Grievance Redress Mechanism* (GRM). Seluruh laporan terkait indikasi diskriminasi beserta rencana remediasinya ditinjau secara berkala oleh unit kerja terkait untuk memastikan penyelesaian yang tepat dan sesuai dengan standar etika perusahaan.

As a tangible manifestation of its anti-discrimination commitment, the Company refers to the International Labor Organization (ILO) Conventions, which prohibit all forms of discrimination based on race, color, gender, religion, political opinion, national extraction, social origin, or any other distinguishing factors.

Throughout 2025, the Company recorded zero incidents of discrimination in the workplace. To manage any potential incidents that may arise, the Company has provided a remediation mechanism through the Grievance Redress Mechanism (GRM). All reports regarding indications of discrimination, along with their remediation plans, are reviewed periodically by the relevant business units to ensure appropriate resolution in accordance with the Company's ethical standards.



Tenaga Kerja Anak dan Tenaga Kerja Paksa [OJK F.19]

Child Labor and Forced Labor

Sesuai dengan amanat UU No. 13 Tahun 2003 tentang Ketenagakerjaan, Perseroan berkomitmen penuh untuk tidak mempekerjakan tenaga kerja di bawah umur serta menolak segala bentuk praktik kerja paksa di lingkungan kerja. Komitmen ini juga selaras dengan UU No. 19 Tahun 1999 mengenai ratifikasi Konvensi ILO tentang Penghapusan Kerja Paksa.

Selain diterapkan pada tingkat korporasi, Perseroan memastikan bahwa praktik kerja paksa dan penggunaan tenaga kerja anak tidak terjadi di seluruh lokasi operasional maupun proyek infrastruktur yang mendapatkan pembiayaan. Melalui pengawasan yang ketat, Perseroan menjamin bahwa seluruh mitra dan proyek yang didukung senantiasa menjunjung tinggi hak asasi manusia dan mematuhi regulasi ketenagakerjaan yang berlaku.

In accordance with the mandate of Law No. 13 of 2003 concerning Manpower, the Company is fully committed to not employing underage labor and rejects all forms of forced labor practices within the workplace. This commitment is also aligned with Law No. 19 of 1999 regarding the ratification of the ILO Convention on the Abolition of Forced Labour.

Beyond the corporate level, the Company has ensured that forced labor practices and the use of child labor did not occur across all operational locations and financed infrastructure projects. Through rigorous oversight, the Company guaranteed that all supported partners and projects have consistently upheld human rights and complied with applicable labor regulations.

Profil Karyawan [OJK C.3] [GRI 2-7]

Employee Profile

Jumlah karyawan Perseroan pada tahun 2025 tercatat sebesar 138 orang, mengalami penyesuaian dari 148 orang pada tahun 2024. Perseroan senantiasa menerapkan kebijakan kesetaraan peluang (*equal opportunity*) dalam pengelolaan sumber daya manusia, yang tercermin dari komposisi karyawan tahun 2025 yang terdiri atas 53,52% laki-laki dan 46,48% perempuan. Seluruh karyawan memiliki kesempatan setara untuk berkarir guna mendukung keberlanjutan operasional Perseroan.

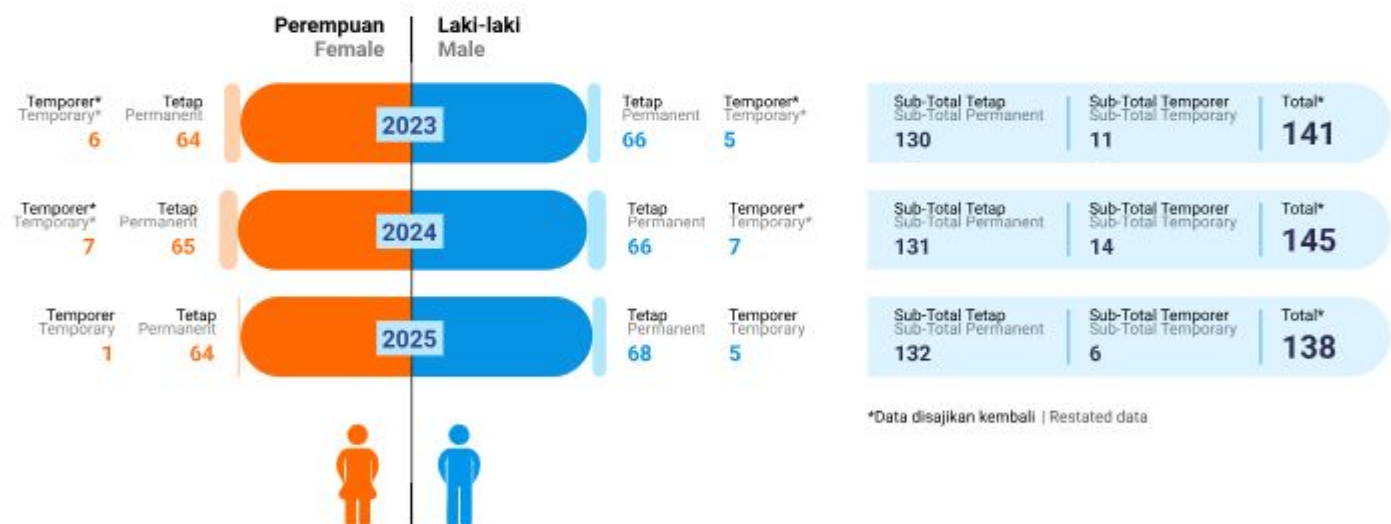
The Company's total workforce in 2025 stood at 138 employees, a slight adjustment from 148 in 2024. The Company has consistently applied an equal opportunity policy in managing its human resources, as reflected in the 2025 employee composition of 53.52% men and 46.48% women. All employees have equal opportunities to develop their careers in support of the Company's operational sustainability.

Jumlah Karyawan Berdasarkan Kontrak Kerja Kepegawaian (Tetap dan Temporer) Berdasarkan Jenis Kelamin [OJK C.3.b] [GRI 2-7]

Total Employees Based on Employment Contract (Permanent and Temporary) based on Gender

Perbandingan jumlah total karyawan berdasarkan kontrak kerja kepegawaian dengan wilayah kerja dijabarkan dalam tabel berikut:

The comparison of the total number of employees by employment contract type and by work region is presented in the following table:



Jumlah Karyawan Berdasarkan Kontrak Kerja Kpegawaian (Tetap dan Temporer) Berdasarkan Wilayah

Total Employees Based on Employment Contract (Permanent and Temporary) based on Region



*Data disajikan kembali | Restated data

Jumlah | Total **138** Jabodetabek **0** Jawa (di luar Jabodetabek) | Java (outside of Jabodetabek) **0** Luar Jawa | Outside Java

Jumlah pekerja tidak tetap (kontrak) di Perseroan selama tahun 2025 mencapai enam pekerja, sesuai kebutuhan Perseroan. Secara keseluruhan, kebutuhan tenaga kerja di Perseroan sebagian besar dipenuhi dari tenaga kerja tetap. ^(isu 2-7)

The number of temporary (contract) employees within the Company in 2025 reached six workers, in accordance with the Company's needs. Overall, the Company's manpower requirements were predominantly met by permanent employees. ^(isu 2-7)

Pada tahun 2025, Perseroan tidak mempekerjakan pekerja dengan jam kerja tidak pasti.

In 2025, the Company did not employ any freelance workers.

Profil Karyawan Berdasarkan Jenis Kelamin

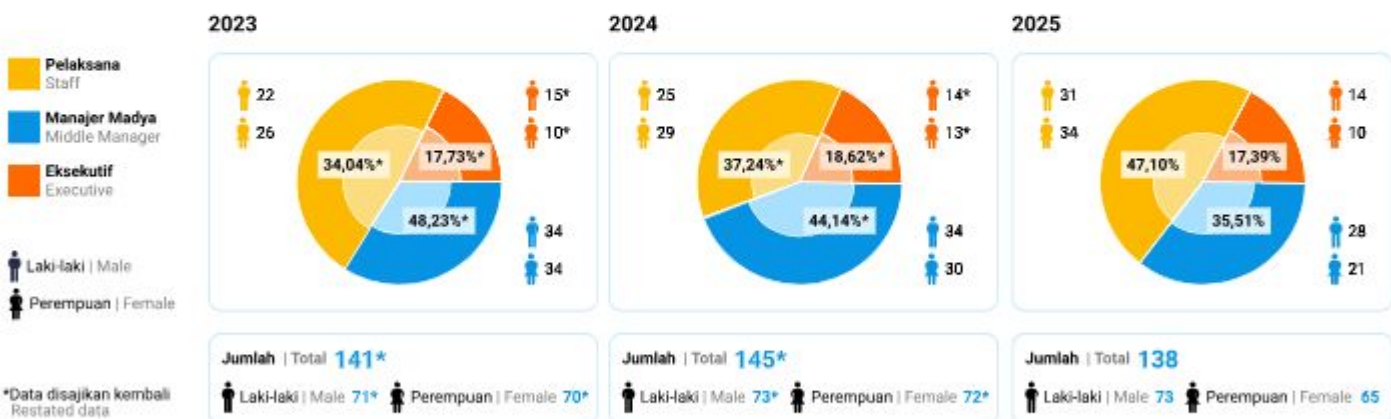
Employee Profile based on Gender



*Data disajikan kembali | Restated data

Profil Karyawan Berdasarkan Jenjang Kepangkatan

Employee Profile based on Position Level

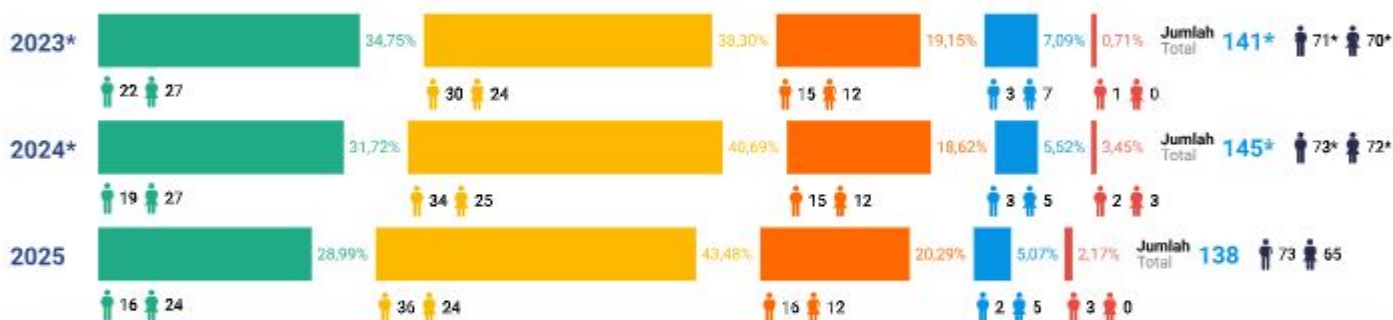


*Data disajikan kembali | Restated data



Profil Karyawan Berdasarkan Kelompok Usia

Employee Profile based on Age Group

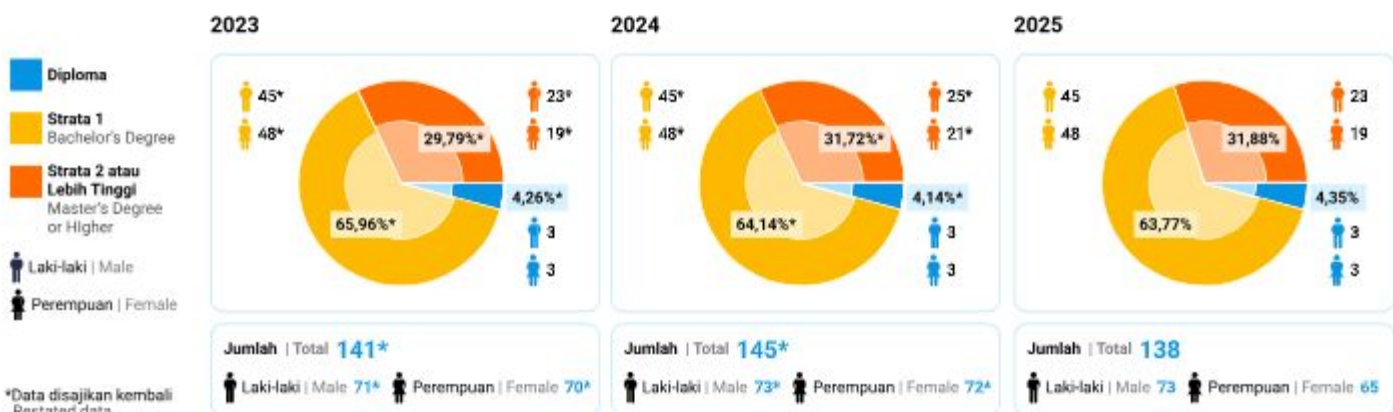


*Data disajikan kembali | Restated data

■ <22 Tahun Years Old ■ 22 - 30 Tahun Years Old ■ 31 - 40 Tahun Years Old ■ 41 - 50 Tahun Years Old ■ 51 - 55 Tahun Years Old ■ 55 Tahun < Years Old <

Profil Karyawan Berdasarkan Pendidikan

Employee Profile based on Education



*Data disajikan kembali | Restated data

Pekerja Bukan Karyawan [GRI 2-8]

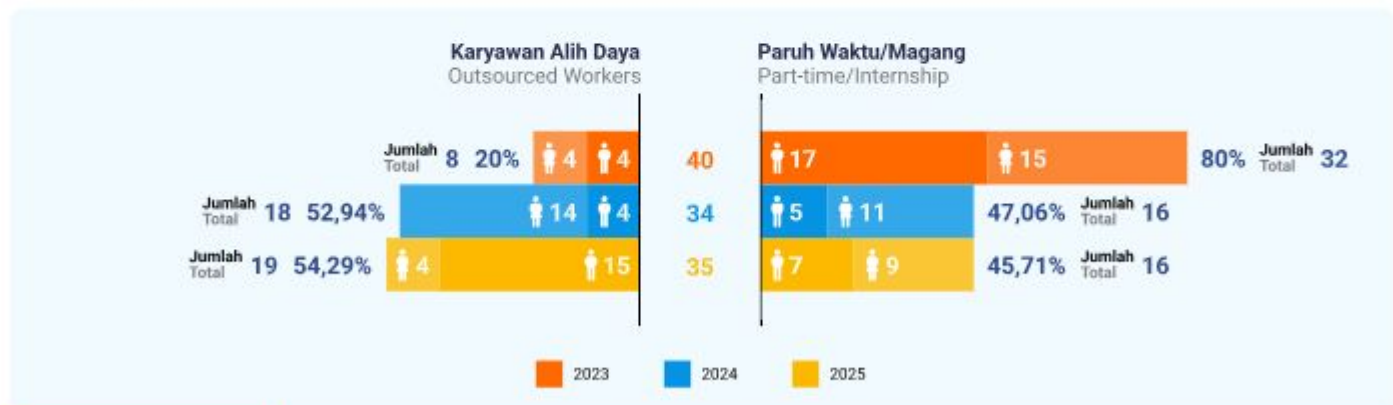
Non-Employee Workers

Selain pekerja dengan status karyawan tetap, Perseroan juga mempekerjakan tenaga kerja dengan status bukan pekerja langsung, yaitu mereka yang bekerja untuk Perseroan tetapi tidak dalam hubungan kerja dengan Perseroan secara langsung, antara lain karyawan alih daya dan pekerja magang. Demografi pekerja yang bukan pekerja langsung tersebut diuraikan sebagai berikut:

In addition to permanent employees, the Company has engaged workers who were not directly employed, specifically individuals who performed work for the Company but did not have a direct employment relationship with it, such as outsourced personnel and interns. The demographics of these non-employee workers are detailed as follows:

Profil Pekerja Bukan Karyawan

Non-Employee Workers Profile



Rekrutmen dan Perputaran Karyawan

Employee Recruitment and Turnover

Rekrutmen Karyawan

Employee Recruitment

Perseroan menerapkan sistem Manajemen Sumber Daya Manusia (MSDM) yang dimulai dengan penjangkaran talenta terbaik melalui proses seleksi komprehensif. Strategi rekrutmen ini bertujuan untuk memastikan penempatan kandidat yang tepat pada posisi yang tepat (*right person on the right place*). Dalam pelaksanaannya, masing-masing unit kerja dilibatkan secara aktif untuk menilai kesesuaian kompetensi teknis serta karakter kandidat dengan budaya organisasi.

The Company has implemented a Human Resource Management (HRM) system that begins with scouting the best talent through a comprehensive selection process. This recruitment strategy aimed to ensure the placement of the right person in the right place. In its execution, each business unit has been actively involved in assessing the alignment of technical competencies and candidate character with the organizational culture.

Rangkaian proses rekrutmen dilaksanakan secara sistematis, dimulai dari identifikasi kebutuhan tenaga kerja, penetapan kualifikasi yang diharapkan, hingga pelaksanaan pelatihan pengenalan organisasi (*induction training*). Perseroan menjunjung tinggi prinsip keadilan dan kesetaraan bagi seluruh kandidat tanpa membedakan gender, suku, ras, agama, status sosial, afiliasi politik, maupun aspek subjektif lainnya yang tidak relevan dengan kinerja. Untuk menjaga objektivitas, Perseroan juga bekerja sama dengan pihak eksternal, seperti konsultan SDM independen, untuk melakukan analisis kebutuhan maupun bertindak sebagai asesor dalam proses seleksi.

The recruitment process has been carried out systematically, starting from the identification of manpower needs, the determination of expected qualifications, to the implementation of induction training. The Company has upheld the principles of fairness and equality for all candidates without discriminating based on gender, ethnicity, race, religion, social status, political affiliation, or any other subjective aspects irrelevant to performance. To maintain objectivity, the Company also collaborated with external parties, such as independent HR consultants, to perform needs analyses and act as assessors in the selection process.

Sepanjang tahun 2025, Perseroan telah merekrut sepuluh karyawan baru, yang terdiri dari delapan karyawan laki-laki dan dua karyawan

Throughout 2025, the Company recruited ten new employees, consisting of eight men employees and two women employees.

Profil Karyawan yang Direkrut Perseroan Berdasarkan Jenis Kelamin

Profile of Employees Recruited by the Company based on Gender



Profil Karyawan yang Direkrut Perseroan Berdasarkan Kelompok Usia

Profile of Employees Recruited by the Company based on Age Group





Profil Karyawan yang Direkrut Perseroan Berdasarkan Wilayah

Profile of Employees Recruited by the Company based on Region



Perputaran Karyawan [GRI 401-1]

Employee Turnover

Perseroan berkomitmen meningkatkan retensi karyawan melalui penguatan program pendidikan, pengembangan kompetensi berkelanjutan, serta penyediaan paket kesejahteraan yang kompetitif. Sejalan dengan upaya tersebut, Perseroan senantiasa memprioritaskan pemenuhan hak-hak karyawan guna menciptakan lingkungan kerja yang stabil dan produktif.

Sepanjang tahun 2025, Perseroan mencatat sebanyak 16 karyawan yang mengakhiri masa baktinya, dengan tingkat perputaran karyawan (*turnover rate*) mencapai 11,03%, turun dibandingkan tahun sebelumnya. Adapun rincian informasi mengenai penghentian status kekarawanan selama tahun 2025 tersaji dalam tabel berikut:

The Company is committed to enhancing employee retention by strengthening education programs, providing continuous competency development, and offering competitive welfare packages. In line with these efforts, the Company has consistently prioritized the fulfillment of employee rights to create a stable and productive working environment.

Throughout 2025, the Company recorded 16 employees who ended their tenure, with an employee turnover rate of 11.03%, a decrease compared to the previous year. Detailed information regarding employment terminations during 2025 is presented in the following table:

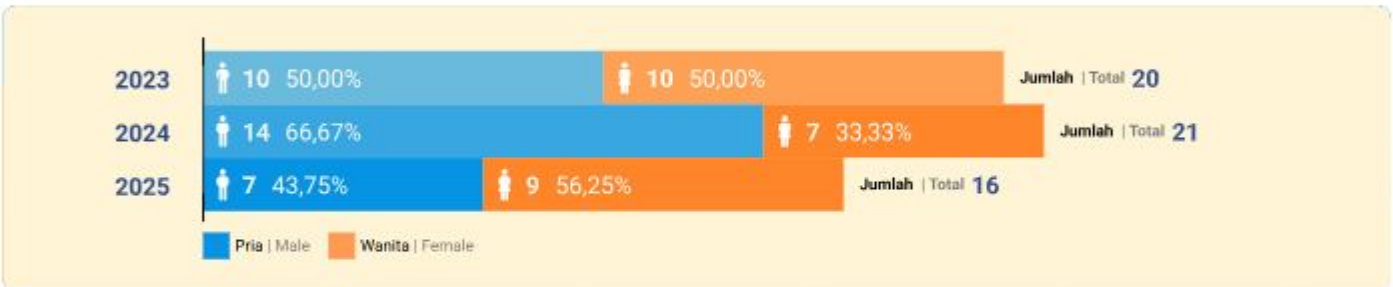
Alasan Perputaran Karyawan

Reasons for Employee Turnover

| Keterangan Description | 2023 | 2024 | 2025 |
|---------------------------------|------|------|------|
| Pensiun Retired | 0 | 1 | 1 |
| Meninggal Passed Away | 1 | 0 | 0 |
| Diberhentikan Dismissed | 0 | 0 | 0 |
| Mengundurkan Diri Resigned | 18 | 19 | 12 |
| Alasan Lainnya Other Reasons | 1 | 1 | 3 |
| Jumlah Total | 20 | 21 | 16 |

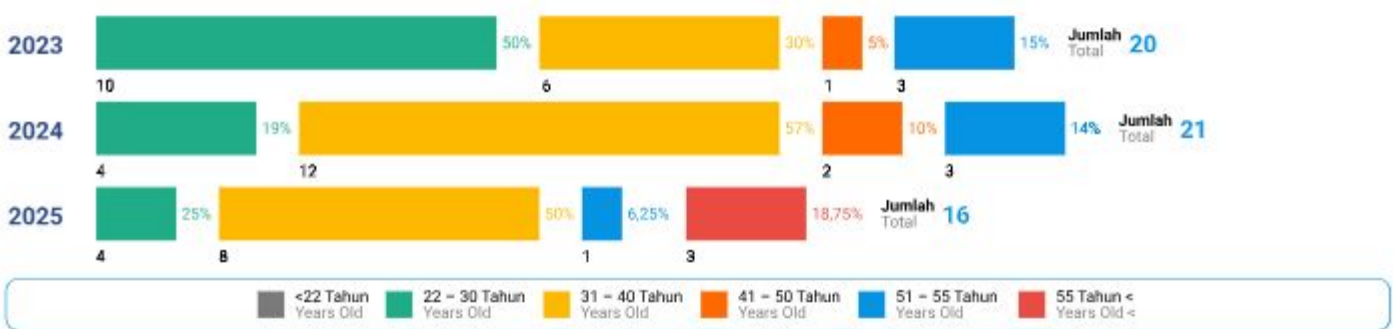
Pergantian Karyawan Berdasarkan Jenis Kelamin

Employee Turnover based on Gender



Pergantian Karyawan Berdasarkan Kelompok Usia

Employee Turnover based on Age Group



Pergantian Karyawan Berdasarkan Wilayah

Employee Turnover based on Region



Pendidikan dan Pelatihan [OJK F.22]

Education and Training

Di tengah lanskap industri pembiayaan infrastruktur yang kian kompetitif, Perseroan menempatkan pengembangan kapasitas personel sebagai fondasi utama keunggulan layanan. Perseroan percaya bahwa jasa *advisory* yang andal hanya dapat dicapai melalui talenta yang responsif terhadap dinamika pasar. Oleh karena itu, Perseroan secara konsisten memfasilitasi program pembelajaran berkelanjutan bagi seluruh jenjang organisasi, baik melalui modul internal maupun kemitraan strategis dengan institusi eksternal terpercaya.

Dalam jangka panjang, investasi pada SDM ini diarahkan untuk membekali karyawan dengan keahlian teknis, manajerial, hingga pemahaman mendalam pada aspek ESG. Dengan begitu, karyawan dapat berkontribusi optimal dalam mewujudkan rencana aksi Keuangan Berkelanjutan Perseroan. [GRI 3-3] [GRI FS4]

Sepanjang tahun 2025, Perseroan telah mengimplementasikan berbagai inisiatif strategis dalam pengelolaan pengembangan SDM. Program pelatihan komprehensif dirancang mencakup *technical skill* dan *soft skill*, dengan total 6.235,5 jam pelatihan yang terdiri dari 5.597 jam *technical skill* (89,76%) dan 639 jam *soft skill* (10,24%) yang diikuti oleh seluruh level karyawan.

Sepanjang tahun 2025, Perseroan telah merealisasikan sebanyak 199 program pendidikan dan pelatihan bagi karyawan serta komite eksekutif. Program tersebut diikuti oleh 663 peserta perempuan dan 698 peserta laki-laki dengan total durasi pelatihan mencapai 6.235,5 jam pelatihan, atau rata-rata 43,91 jam per karyawan. Informasi lebih lengkap diuraikan sebagai berikut:

Amidst the increasingly competitive infrastructure financing landscape, the Company positions personnel capacity building as the primary foundation of service excellence. The Company believes that reliable *advisory* services can only be achieved through talent that is responsive to market dynamics. Therefore, the Company has consistently facilitated continuous learning programs for all organizational levels, through both internal modules and strategic partnerships with trusted external institutions.

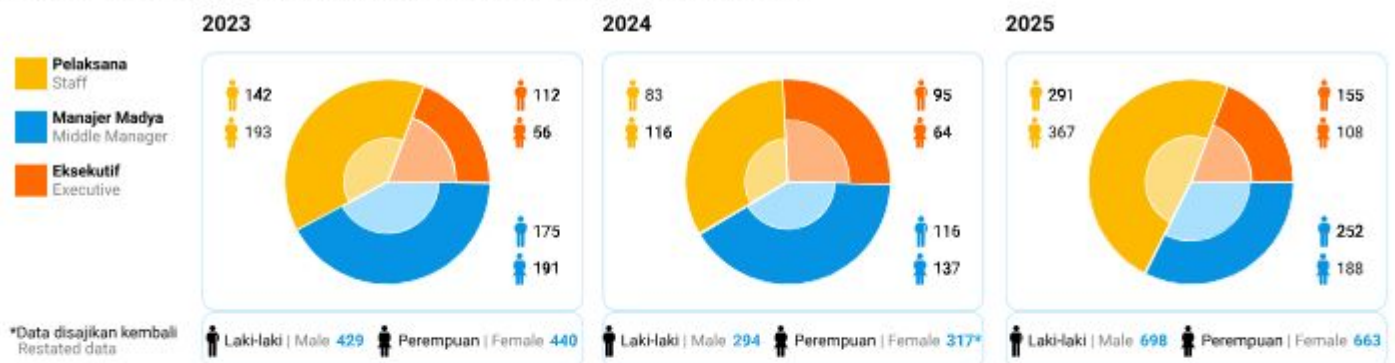
In the long term, this investment in human resources has been aimed at equipping employees with technical and managerial expertise, as well as a deep understanding of ESG aspects. In this way, employees can contribute optimally to realizing the Company's Sustainable Finance action plan. [GRI 3-3] [GRI FS4]

Throughout 2025, the Company implemented various strategic initiatives in HR development management. A comprehensive training program was designed to cover both *technical* and *soft skills*, totaling 6,235.5 training hours, consisting of 5,597 hours of *technical skills* (89.76%) and 639 hours of *soft skills* (10.24%), attended by employees at all levels.

Throughout 2025, the Company realized 199 education and training programs for employees and the executive committee. These programs were attended by 663 women participants and 698 men participants, with a total training duration of 6,235.5 hours, or an average of 43.91 hours per employee. Further details are outlined as follows:

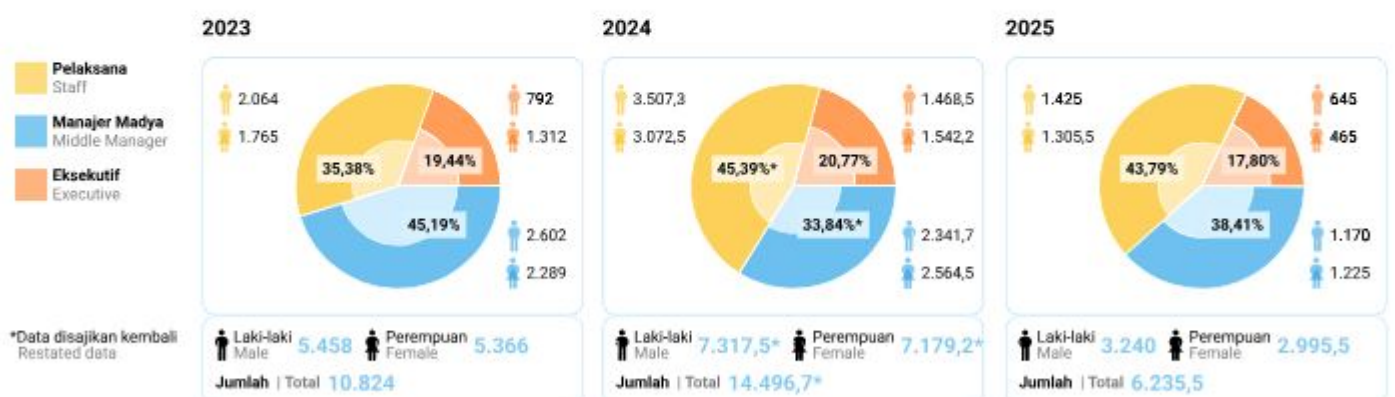
Jumlah Pelatihan Karyawan Berdasarkan Jenis Kelamin dan Tingkat Jabatan

Number of Employee Trainings based on Gender and Position Level



Jam Pelatihan Karyawan Berdasarkan Jenis Kelamin dan Tingkat Jabatan

Employee Training Hours based on Gender and Position Level



Jam Pelatihan Berdasarkan Jenis Pelatihan [GRI 404-1]

Training Hours Based on Training Type

Pelatihan Internal Internal Training



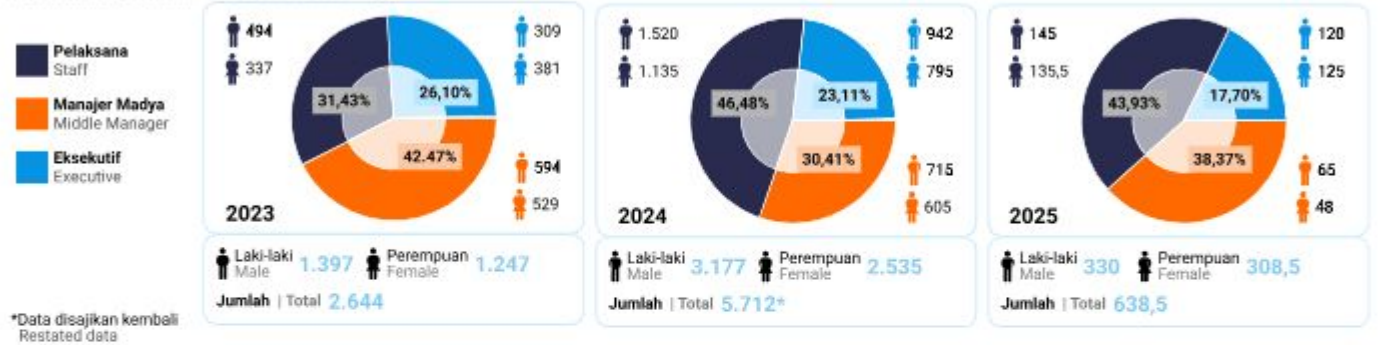
Pelatihan Umum General Training



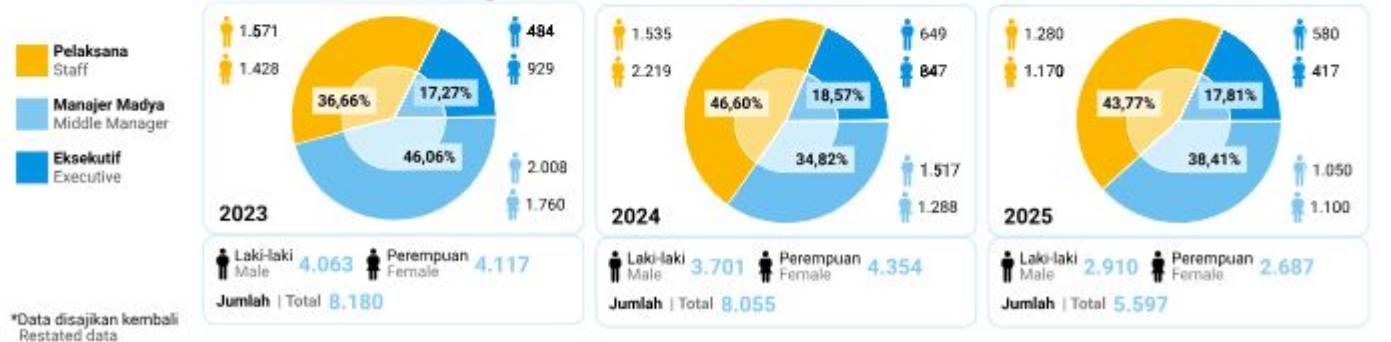
Jam Pelatihan Berdasarkan Tujuan Pelatihan

Training Hours Based on Training Objectives

Pelatihan Soft Skill Soft Skills Training



Pelatihan Technical Skill Technical Skills Training





Selain penyelenggaraan berbagai program pelatihan, Perseroan secara konsisten mempercepat pengembangan talenta serta membangun kepemimpinan yang tangguh dan adaptif melalui inisiatif *Coaching and Mentoring Program* yang dikenal sebagai *Cross Mentoring Program*. Program ini dirancang sebagai wadah pembelajaran strategis yang melibatkan anggota Executive Committee (Excomm) sebagai mentor bagi para Manajer Menengah dan Manajer Senior di PT IIF.

Dalam pelaksanaannya, setiap anggota Excomm membimbing sekitar delapan karyawan terpilih yang dibagi secara bertahap, yaitu empat peserta pada tahun 2025 dan empat peserta lainnya pada tahun 2026. Pendekatan ini memungkinkan proses pendampingan yang lebih fokus, personal, dan berdampak.

Setiap peserta program memperoleh minimal 12 jam sesi mentoring yang terstruktur, mencakup penguatan kompetensi kepemimpinan, pengambilan keputusan strategis, serta kesiapan dalam menghadapi dinamika dan tantangan bisnis ke depan. Melalui program ini, Perseroan tidak hanya memastikan keberlanjutan kepemimpinan, tetapi juga mendorong terciptanya budaya pembelajaran yang kolaboratif dan berorientasi pada kinerja unggul.

Beyond delivering various training programs, the Company has consistently accelerated talent development and builds resilient, adaptive leadership through its Coaching and Mentoring initiative, known as the Cross Mentoring Program. This program was designed as a strategic learning platform engaging Executive Committee (Excomm) members as mentors for Middle Managers and Senior Managers at PT IIF.

In practice, each Excomm member guided approximately eight selected employees in phases, with four participants in 2025 and four more in 2026. This approach enabled a more focused, personalized, and impactful mentoring process.

Each program participant received a minimum of 12 structured mentoring hours, covering leadership competency development, strategic decision-making, and preparedness for evolving business dynamics and challenges. Through this program, the Company not only ensured leadership continuity but also fostered a collaborative learning culture oriented toward high performance.

Penilaian Kinerja dan Remunerasi

Performance Appraisal and Remuneration

Penilaian Kinerja [GRI 404-3]

Performance Appraisal

Perseroan menyelenggarakan penilaian kinerja sebagai bagian integral dari kebijakan pengelolaan SDM. Proses penilaian ini dilakukan secara komprehensif menggunakan modul *Key Performance Indicator* (KPI) dengan meninjau pencapaian karyawan selama periode satu tahun. Pelaksanaan penilaian kinerja di lingkungan Perseroan dikelola oleh Divisi SDM, di mana hasilnya menjadi landasan utama bagi sistem reward and punishment, termasuk penentuan bonus serta skema apresiasi lainnya.

Sepanjang tahun 2025, Perseroan telah melaksanakan penilaian kinerja bagi 100% karyawan, termasuk karyawan kontrak. Sistem penilaian ini dilakukan secara menyeluruh pada akhir tahun dengan tetap memantau progres pencapaian di pertengahan tahun melalui sesi diskusi formal. Sesi tersebut memberikan kesempatan berharga bagi karyawan dan atasan untuk berdialog secara bermakna guna mengevaluasi kemajuan, merefleksikan kontribusi individu, serta menentukan langkah strategis yang diperlukan untuk memastikan target akhir tahun tercapai secara optimal.

The Company has conducted performance appraisals as an integral part of its HR management policy. This assessment process was carried out comprehensively using the Key Performance Indicator (KPI) module, reviewing employee achievements over a one-year period. The implementation of performance appraisals within the Company was managed by the HR Division, where the results served as the primary basis for the reward and punishment system, including the determination of bonuses and other appreciation schemes.

Throughout 2025, the Company conducted performance evaluations for 100% of its employees, including contract employees. This assessment system is carried out comprehensively at year-end, while mid-year progress is monitored through formal discussion sessions. These sessions provide a valuable opportunity for employees and their supervisors to engage in meaningful dialogue, evaluating progress, reflecting on individual contributions, and determining the strategic steps needed to ensure that year-end targets are met optimally.

Remunerasi dan Kompensasi

Remuneration and Compensation

Sebagai bagian dari strategi retensi talenta unggulan, Perseroan menyediakan paket remunerasi yang kompetitif dan berbasis performa. Perseroan memandang kompensasi bukan sekadar kewajiban, melainkan bentuk apresiasi nyata atas dedikasi dan kontribusi setiap individu dalam mencapai target tahunan. Guna mempertahankan posisi sebagai *employer of choice*, Perseroan secara konsisten melakukan pemantauan standar pasar industri, memastikan paket kesejahteraan yang diberikan tetap relevan dan menarik, baik bagi karyawan maupun calon karyawan potensial.

As part of the strategy to retain top talent, the Company has provided competitive and performance-based remuneration packages. The Company views compensation not merely as an obligation, but as a tangible form of appreciation for the dedication and contribution of each individual in achieving annual targets. To maintain its position as an "employer of choice," the Company has consistently monitored industry market standards, ensuring that the welfare packages provided remain relevant and attractive to both current and potential employees.

Sistem pemberian remunerasi dan kompensasi diimplementasikan secara adil, transparan, dan sesuai dengan regulasi yang berlaku. Perseroan memastikan bahwa seluruh kompensasi yang diberikan telah memenuhi atau melampaui standar Upah Minimum Regional (UMR). Kompensasi untuk karyawan telah mempertimbangkan pencapaian kinerja, tingkat jabatan, masa kerja, status kepegawaian, serta catatan performa lainnya. Perseroan menjunjung tinggi kesetaraan gender dengan menetapkan rasio remunerasi *entry level* yang sama (1:1) antara karyawan laki-laki dan perempuan pada tingkat jabatan dan posisi yang setara.

Pada tahun 2025, paket kompensasi yang diberikan kepada karyawan meliputi gaji pokok yang dibayarkan setiap akhir bulan sesuai ketentuan Upah Minimum Provinsi (UMP), kepesertaan Badan Penyelenggara Jaminan Sosial (BPJS), asuransi kesehatan, manfaat terkait jabatan, Tunjangan Hari Raya (THR), serta bonus prestasi.

Standar gaji yang diberikan Perseroan juga sudah memenuhi UMP DKI Jakarta dengan nilai imbalan jasa karyawan tetap golongan terendah lebih tinggi 129,71% dari UMP. Pada tahun 2025, UMP DKI Jakarta adalah sebesar Rp5.396.761. ^[DJK F.20]

The system for providing remuneration and compensation has been implemented fairly, transparently, and in accordance with applicable regulations. The Company ensured that all compensation provided meets or exceeds the Regional Minimum Wage (UMR) standards. Employee compensation considers performance achievement, job level, years of service, employment status, and other performance records. The Company upheld gender equality by setting an equal entry-level remuneration ratio (1:1) between men and women employees at equivalent job levels and positions.

In 2025, the compensation package provided to employees included a basic salary paid at the end of each month in accordance with the Provincial Minimum Wage (UMP) regulations, participation in the Social Security Administrative Body (BPJS), health insurance, position-related benefits, Religious Holiday Allowance (THR), and performance bonuses.










The salary standards provided by the Company are also aligned the DKI Jakarta's minimum wage requirement, with the compensation value for permanent employees in the lowest grade being 129.71% higher than the minimum wage requirement. In 2025, the DKI Jakarta UMP was IDR 5,396,761. ^[DJK F.20]

Kesejahteraan Karyawan dan Program Pensiun

Employee Welfare and Retirement Program

Program Kesejahteraan untuk Seluruh Karyawan (Tetap dan Kontrak) ^[GRI 201-3]

Welfare Program for All Employees (Permanent and Contract)

| | |
|---|---|
| Gaji dan Bonus Kinerja Salary and Performance Bonus | <p>Besaran gaji dan bonus kinerja yang diterima karyawan berdasarkan pada capaian kinerja atau prestasi, kontribusi terhadap Perseroan serta tingkat atau pangkat masing-masing karyawan.</p> <p>The amount of salary and performance bonuses received by employees is based on performance achievements or accomplishments, contributions to the Company and the level or rank of each employee.</p> |
| Fasilitas dan Tunjangan Facilities and Benefits | <ul style="list-style-type: none">  BPJS Ketenagakerjaan; BPJS Ketenagakerjaan (Social Security for Employment);  BPJS Kesehatan; BPJS Kesehatan (Social Security for Health);  Benefitacamata untuk karyawan beserta anggota keluarganya Eyeglasses Benefit for employees and their family members;  THR yang diberikan setahun sekali sesuai dengan peraturan yang berlaku; Religious Holiday Allowance (THR) provided annually in accordance with applicable regulations;  Penggantian biaya pengobatan rawat jalan dan rawat inap di rumah sakit, serta bersalin dan vitamin untuk karyawan dan anggota keluarganya; Medical Reimbursement for outpatient and inpatient hospital care, as well as maternity and vitamin allowances for employees and their family members;  Tunjangan komunikasi dan transportasi; Communication and Transportation Allowances;  Tunjangan keanggotaan olahraga; serta Sports Membership Allowance;  Dana pensiun karyawan Employee Pension Fund; and  Kegiatan komunitas internal Interest, Innovation, and Fun Activities (IIF Act) untuk kegiatan Olahraga, Seni, Budaya, dan Petualangan. Internal Community Activities, namely Interest, Innovation, and Fun Activities (IIF Act), covering Sports, Arts, Culture, and Adventure. |





Tunjangan yang Diberikan Kepada Karyawan Purna Waktu yang Tidak Diberikan Kepada Karyawan Sementara atau Paruh Waktu [GRI 401-2]

Benefits Provided to Full-Time Employees That Are Not Provided to Temporary or Part-Time Employees

| Keterangan Description | Karyawan Purna Waktu Full Time Employee | Karyawan Paruh Waktu Part-Time Employee |
|---|--|--|
| Gaji Salary | ✓ | ✓ |
| Tunjangan Hari Raya Holiday allowance | ✓ | ✓ |
| Asuransi Jiwa Life insurance | ✓ | ✓ |
| Asuransi Cacat Disability insurance | ✓ | ✓ |
| Jaminan Kesehatan bagi Pekerja Health Insurance for Employees | ✓ | ✓ |
| Jaminan Kesehatan bagi Pasangan Pekerja Health Insurance for Working Couples | ✓ | ✓ |
| Jaminan Kesehatan bagi Anak Pekerja Health Insurance for Children of Employees | ✓ | ✓ |
| *Dana Pensiun *Pension fund | ✓ | ✓ |
| Istirahat Tahunan Annual Rest | ✓ | ✓ |
| Istirahat Melahirkan dan Keguguran Maternity Rest and Miscarriage | ✓ | ✓ |
| Pesangon Severance pay | ✓ | ✓ |
| Persiapan Masa Pensiun Retirement Preparation | ✓ | ✗ |
| Kepemilikan Saham Shareholding | ✗ | ✗ |

Catatan:
*Dana pensiun: Karyawan purna waktu tercakup dalam program berbasis pemerintah (Jaminan Hari Tua – BPJS Ketenagakerjaan) dan program pensiun swasta (DPLK), sedangkan karyawan paruh waktu hanya tercakup dalam program berbasis pemerintah.

Note:
*Pension fund: Full-time employees are covered under both government-based programs (Jaminan Hari Tua – BPJS Ketenagakerjaan) and private pension schemes (DPLK), while part-time employees are covered under the government-based program only.

Program Pensiun [GRI 201-3]

Retirement Plan

Program pensiun Perseroan mencakup ketentuan kesejahteraan karyawan, sebagaimana yang tercantum dalam Peraturan Perusahaan Perseroan dan sesuai dengan Undang - undang No.6 Tahun 2023 tentang Cipta Kerja. Dalam praktiknya, Perseroan memberikan kompensasi terkait pensiun, yang meliputi dua kali uang pesangon, uang penghargaan masa kerja, uang penggantian hak, uang jasa, dan kompensasi lainnya. Karyawan juga menerima manfaat tambahan seperti Jaminan Hari Tua (JHT), Jaminan Pensiun (JP) dari BPJS Ketenagakerjaan dan keikutsertaan dalam program Dana Pensiun Lembaga Keuangan (DPLK). Dalam program DPLK, kontribusi Perusahaan adalah sebesar 5% dari total pendapatan karyawan, dan kontribusi karyawan adalah sebesar 2% dari total pendapatan. Kontribusi Perusahaan merupakan bagian dari manfaat pensiun yang akan dibayarkan kepada peserta.

The Company's retirement program included employee welfare provisions as stipulated in the Company's Internal Regulations and in accordance with Law No. 6 of 2023 concerning Job Creation. In practice, the Company has provided retirement-related compensation, which includes double severance pay, long-service appreciation pay, rights compensation pay, service pay, and other forms of compensation. Employees also have received additional benefits such as the Old Age Security (JHT), Pension Security (JP) from BPJS Ketenagakerjaan, and participation in the Financial Institution Pension Fund (DPLK) program. Under the DPLK program, the Company has contributed 5% of the employee's total income, while the employees have contributed 2% of their total income. Company contributions form part of the pension benefits payable to participants.

Perseroan melaksanakan program persiapan pensiun yang dirancang untuk memberikan berbagai manfaat bagi karyawan yang mendekati usia pensiun, sebagai bentuk pengakuan atas dedikasi dan loyalitas mereka. Selain kompensasi, IIF memberikan pelatihan persiapan masa pensiun dengan mengundang psikolog, *seasoned retiree*, pihak BPJS dan DPLK. Pada 10 Oktober 2025, Perseroan telah menyelenggarakan program Masa Persiapan Pensiun (MPP) yang dirancang secara holistik melalui tiga komponen utama:

1. *Sharing Session from Seasoned Retiree*
Sebuah forum interaktif yang menghadirkan para purnabakti berpengalaman untuk berbagi perspektif serta strategi adaptasi dalam menghadapi fase transisi pasca karier.
2. *Mental and Health Session*
Sesi khusus yang membekali peserta dengan kesiapan mental dan fisik agar tetap produktif dan sehat di masa pensiun.
3. *Post-Retirement Financial Planning*
Edukasi perencanaan keuangan strategis untuk menjamin stabilitas finansial jangka panjang bagi para pensiunan.

Melalui program tersebut, Perseroan telah menyediakan bantuan transisi komprehensif yang tidak hanya mencakup aspek finansial, tetapi juga aspek mental, kesehatan, dan perencanaan kehidupan pasca pensiun yang holistik, sehingga memfasilitasi manajemen akhir karier yang bermakna bagi karyawan senior yang telah berkontribusi bagi organisasi. ^(GRI 404-2)

Cuti Memiliki Anak ^(GRI 401-3)

Parental Leave

Perseroan memberikan hak cuti bagi karyawan perempuan (*maternity leave*) serta karyawan laki-laki yang mendampingi persalinan istri (*paternity leave*), sebagai wujud penghormatan terhadap hak-hak karyawan dan kepatuhan terhadap UU No. 13 Tahun 2003 tentang Ketenagakerjaan. Fasilitas ini mencakup hak untuk menggunakan waktu istirahat selama masa kehamilan dan pasca-persalinan, dengan jaminan perolehan upah penuh selama periode tersebut.

Sepanjang tahun 2025, tercatat dua karyawan perempuan telah mengambil cuti melahirkan dan tiga karyawan laki-laki menggunakan hak paternity leave. Dari jumlah tersebut, seluruh karyawan (100%) telah kembali bekerja secara aktif dan dipertahankan (*retained*) sesuai dengan posisi mereka sebelumnya. Hal ini membuktikan komitmen nyata Perseroan dalam menciptakan lingkungan kerja yang mendukung kesejahteraan dan hak asasi setiap karyawan.

Berikut ini rincian jumlah karyawan yang mengambil cuti melahirkan sepanjang tahun 2025:

The Company has implemented a retirement preparation program designed to provide various benefits for employees approaching retirement age, as a form of recognition for their dedication and loyalty. Beyond compensation, IIF has provided retirement preparation training by inviting psychologists, *seasoned retirees*, and representatives from BPJS and DPLK. On October 10, 2025, the Company organized a Retirement Preparation Period (MPP) program designed holistically through three main components:

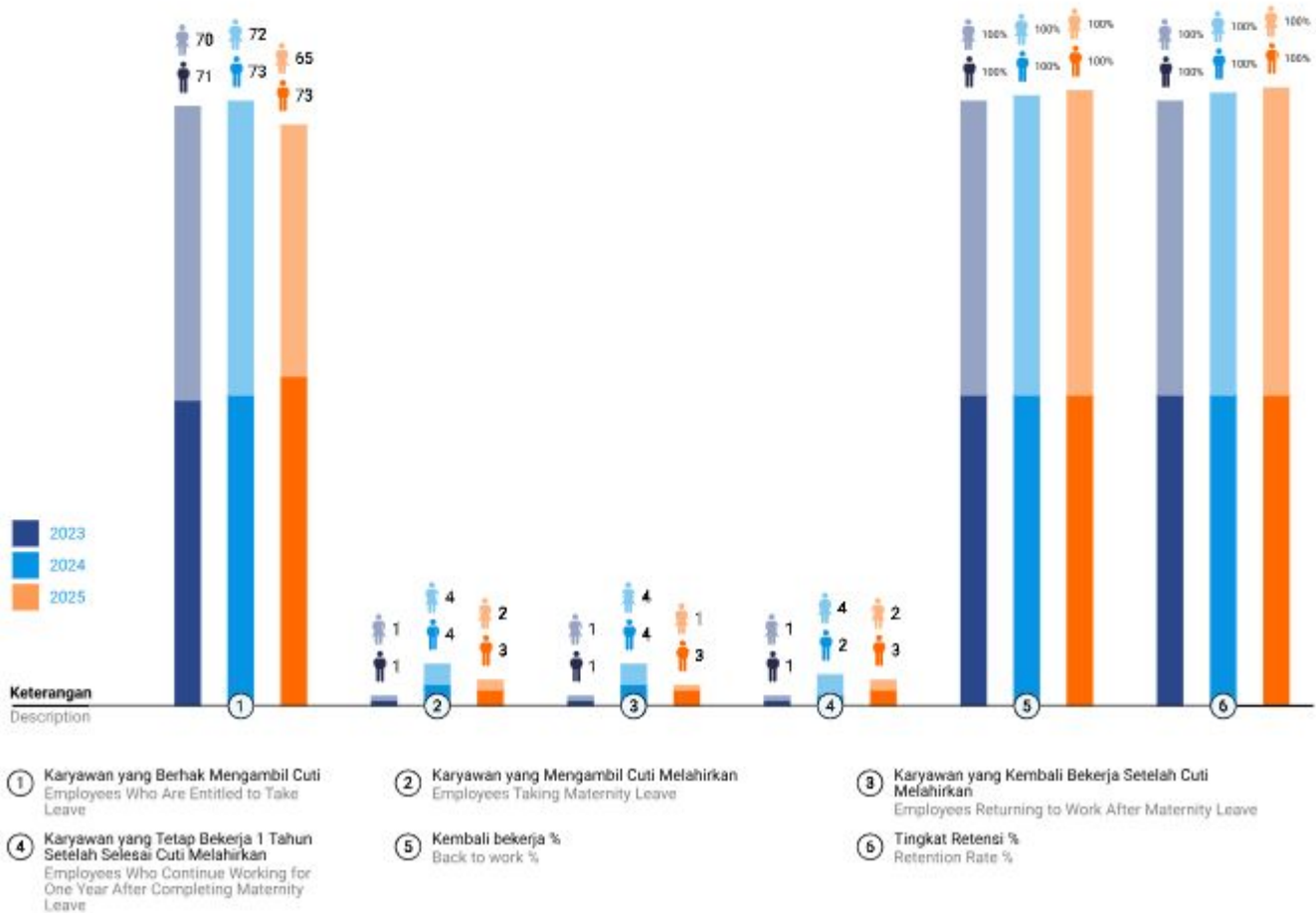
1. *Sharing Session from Seasoned Retiree*
An interactive forum featuring experienced retirees to share perspectives and adaptation strategies for facing the post-career transition phase.
2. *Mental and Health Session*
A specialized session equipping participants with mental and physical readiness to remain productive and healthy during retirement.
3. *Post-Retirement Financial Planning*
Strategic financial planning education to ensure long-term financial stability for retirees.

Through this program, the Company has provided comprehensive transition assistance covering not only financial aspects but also holistic mental, health, and post-retirement life planning, thereby facilitating meaningful career-end management for senior employees who have contributed to the organization. ^(GRI 404-2)

The Company has provided leave rights for women employees (*maternity leave*) as well as men employees accompanying their wives during childbirth (*paternity leave*), as a form of respect for employee rights and compliance with Law No. 13 of 2003 concerning Manpower. This facility includes the right to take rest periods during pregnancy and post-delivery, with a guarantee of full wages during that period.

Throughout 2025, two women employees took maternity leave and three men employees utilized their paternity leave rights. Of this total, all employees (100%) returned to active work and were retained in their previous positions. This demonstrates the Company's tangible commitment to creating a work environment that supports the welfare and human rights of every employee.

The following are the details of the number of employees who took parental leave throughout 2025:



Catatan | Note:
Dihitung dari data cuti melahirkan dan memiliki anak di tahun buku sebelumnya.
Calculated from maternity and child leave data from the previous fiscal year.

Perjanjian Perundingan Kolektif [GRI 2-30, 407-1]

Collective Bargaining Agreements

Perseroan berkomitmen mewujudkan hubungan ketenagakerjaan yang harmonis antara Manajemen dan seluruh insan perusahaan. Saat ini, Perseroan belum memiliki serikat pekerja sehingga hubungan ketenagakerjaan tidak diatur melalui Perjanjian Kerja Bersama (PKB). Sebagai gantinya, Perseroan telah menetapkan Peraturan Perusahaan (PP) yang telah terdaftar resmi sebagai landasan formal hak dan kewajiban kerja. PP ini disusun melalui proses diskusi dan kesepakatan bersama perwakilan karyawan, serta telah disosialisasikan secara menyeluruh kepada seluruh insan Perseroan. Guna menjaga keharmonisan hubungan industrial, Perseroan juga telah membentuk Lembaga Kerja Sama (LKS) Bipartit sebagai wadah komunikasi dan konsultasi antara Manajemen dan karyawan sesuai dengan regulasi ketenagakerjaan yang berlaku.

The Company is committed to fostering harmonious labor relations between Management and all company personnel. Currently, the Company does not have a labor union; therefore, employment relations are not governed by a Collective Labor Agreement (CLA/ PKB). Instead, the Company has established Company Regulations (PP), which have been officially registered as the formal foundation for employment rights and obligations. These regulations were drafted through a process of discussion and mutual agreement with employee representatives and have been thoroughly socialized to all of the Company's personnel. To maintain harmonious industrial relations, the Company has also established a Bipartite Cooperation Institution (LKS Bipartite) as a forum for communication and consultation between Management and employees, in accordance with applicable labor regulations.

Lingkungan Bekerja yang Aman dan Kondusif [OJK F.21]

Safe and Conducive Working Environment

Lingkungan kerja yang aman dan nyaman mencakup lingkungan kerja yang sehat, aman serta bebas diskriminasi dan intimidasi. Perseroan berkomitmen untuk terus mendorong terciptanya lingkungan kerja yang aman dan kondusif sehingga dapat meningkatkan produktivitas dan etos kerja karyawan. [GRI 3-3]

A safe and comfortable working environment encompasses a healthy, secure workplace free from discrimination and intimidation. The Company is committed to continuously fostering a safe and conducive working environment to enhance employee productivity and work ethic. [GRI 3-3]

Kesehatan dan Keselamatan Kerja

Occupational Health and Safety

Sebagai lembaga keuangan non-bank, operasional Perseroan tidak melibatkan peralatan berat atau kondisi berbahaya tertentu. Meskipun demikian, Perseroan percaya bahwa lingkungan kerja yang aman dan kondusif merupakan hal yang terpenting bagi kegiatan operasional Perseroan.

Untuk itu, Perseroan menerbitkan Kebijakan Sistem Manajemen Keselamatan dan Kesehatan Kerja (SMK3) pada tahun 2025. Kebijakan ini disusun merujuk pada kerangka regulasi nasional maupun standar internasional yang berlaku. Landasan utama sistem ini adalah Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan beserta perubahannya, yang diperkuat oleh Peraturan Pemerintah Republik Indonesia No. 50 Tahun 2012 tentang Penerapan Sistem Manajemen Keselamatan dan Kesehatan Kerja (SMK3). Selain itu, IIF mengacu pada ketentuan Bab III Lampiran Peraturan Menteri Kesehatan No. 48 Tahun 2016 tentang Standar Keselamatan dan Kesehatan Kerja Perkantoran sebagai pedoman teknis operasional.

SMK3 Perseroan mencakup seluruh karyawan (100%) dan pihak terkait yang beraktivitas di lingkungan kerja perusahaan, meliputi area operasional kantor IIF. Secara kelembagaan, sistem ini dikelola melalui struktur organisasi yang jelas dengan jalur pertanggungjawaban langsung kepada Presiden Direktur, sehingga memastikan komitmen manajemen puncak dalam penerapan K3. ^[GRI 403-8]

Salah satu wujud nyata dari sistem manajemen K3 IIF adalah pembentukan Tim Floor Warden dan First Aider berdasarkan Surat Keputusan No. 5/LEG-SKDir/IIF/VII/2025 yang ditetapkan pada 16 Juli 2025. Tim ini merupakan mitigasi atas risiko keadaan darurat di tempat kerja, sekaligus memenuhi himbauan pengelola gedung tempat IIF berkantor terkait *Office Tower Safety Guide*. ^[GRI 403-1]

Layanan Kesehatan Kerja ^[GRI 403-3]

Occupational Health Services

Perseroan menyediakan layanan kesehatan kerja yang terintegrasi untuk mendukung identifikasi bahaya kesehatan serta meminimalkan risiko penyakit akibat kerja. Fungsi layanan ini mencakup pemeriksaan kesehatan berkala (*medical check-up*) dan layanan kesehatan melalui BPJS Kesehatan dan asuransi swasta yang bermitra dengan fasilitas kesehatan terpercaya.

Terkait data medis, Perseroan menjamin kerahasiaan informasi medis karyawan yang hanya dapat diakses oleh personel medis yang berwenang atau pihak manajemen SDM dalam koridor kepentingan pemenuhan syarat kesehatan kerja. Perseroan juga memastikan bahwa hasil pemeriksaan kesehatan dan partisipasi pekerja dalam layanan kesehatan dikelola secara profesional. Informasi tersebut tidak akan digunakan sebagai dasar untuk memberikan perlakuan yang menguntungkan maupun tidak menguntungkan (*discrimination-free*) dalam proses penilaian kinerja, promosi, maupun tindakan administratif lainnya.

Pada tahun 2025, Perseroan menyediakan layanan pertolongan pertama pada kecelakaan (P3K) sebagai bagian dari sistem respons darurat medis di lingkungan kerja. Layanan ini dioperasikan oleh First Aider Team yang dibentuk secara resmi dengan struktur, kewenangan, dan prosedur yang telah ditetapkan.

As a non-bank financial institution, the Company's operations does not involve heavy equipment or specific hazardous conditions. Nevertheless, the Company believes that a safe and conducive working environment is of paramount importance to its operational activities.

To this end, the Company issued an Occupational Health and Safety Management System (OHSMS) Policy in 2025. This policy was developed with reference to both national regulatory frameworks and applicable international standards. The primary foundation of this system is Law No. 13 of 2003 concerning Manpower and its amendments, reinforced by Government Regulation of the Republic of Indonesia No. 50 of 2012 regarding the Implementation of the Occupational Health and Safety Management System (SMK3). Additionally, IIF refers to the provisions of Chapter III of the Appendix to the Minister of Health Regulation No. 48 of 2016 concerning Office Occupational Health and Safety Standards as technical operational guidelines.

The Company's OHSMS covered all employees (100%) and relevant parties operating within the Company's work environment, including the IIF office operational areas. Institutionally, this system has been managed through a clear organizational structure with a direct line of accountability to the President Director, ensuring top management's commitment to OHS implementation. ^[GRI 403-8]

A tangible manifestation of IIF's OHS management system is the formation of the Floor Warden and First Aider Team based on Decree No. 5/LEG-SKDir/IIF/VII/2025 issued on July 16, 2025. This team has served as a mitigation measure for emergency risks in the workplace, while also fulfilling the recommendations of the building management where IIF is located regarding the *Office Tower Safety Guide*. ^[GRI 403-1]

The Company has provided integrated occupational health services to support the identification of health hazards and minimize the risks of work-related illnesses. These services include periodic medical check-ups and health services through BPJS Kesehatan and private insurance partnered with trusted healthcare facilities.

Regarding medical data, the Company guaranteed the confidentiality of employees' medical information, which only accessible by authorized medical personnel or HR management within the scope of fulfilling occupational health requirements. The Company also ensured that health examination results and worker participation in health services are managed professionally. This information was not used as a basis for favorable or unfavorable treatment (*discrimination-free*) in performance appraisals, promotions, or other administrative actions.

In 2025, the Company provided first aid services (P3K) as part of the medical emergency response system in the workplace. These services have been operated by an officially formed First Aider Team with established structures, authorities, and procedures.



Layanan pertolongan pertama yang disediakan mencakup:

- Asesmen cepat kondisi korban dan penentuan prioritas penanganan medis awal.
- Penyediaan dan penggunaan peralatan P3K, termasuk tandu dan oksigen portable yang disiapkan di seluruh zona lantai operasional.
- Pemberian dukungan psikologis dasar kepada korban dalam situasi darurat.
- Pencatatan informasi insiden secara sistematis, meliputi identitas korban, jenis cedera, dan waktu kejadian, sebagai dasar pelaporan dan evaluasi.
- Koordinasi dengan tenaga medis eksternal (ambulans) dan pihak berwenang apabila kondisi memerlukan penanganan lebih lanjut.

First Aider Team beroperasi di dua lantai dengan enam zona pelayanan yang masing-masing dijaga oleh personel terlatih. Tim ini dipimpin oleh First Aider Team Leader di setiap lantai, yang bertanggung jawab mengkoordinasikan tindakan medis awal dan melaporkan kondisi lapangan kepada Field Coordinator.

The provided first aid services include:

- Rapid assessment of the victim's condition and determination of initial medical treatment priorities.
- Provision and use of first aid equipment, including stretchers and portable oxygen prepared across all operational floor zones.
- Provision of basic psychological support to victims in emergency situations.
- Systematic recording of incident information, including victim identity, type of injury, and time of occurrence, as a basis for reporting and evaluation.
- Coordination with external medical personnel (ambulances) and authorities if the condition requires further treatment.

The First Aider Team has operated across two floors with six service zones, each manned by trained personnel. The team was led by a First Aider Team Leader on each floor, who was responsible for coordinating initial medical actions and reporting field conditions to the Field Coordinator.

Pencegahan dan Mitigasi Dampak-dampak K3 [GRI 403-7]

Prevention and Mitigation of OHS Impacts

Perseroan menerapkan pendekatan proaktif dalam pencegahan dan mitigasi risiko keselamatan di tempat kerja melalui pembentukan sistem tanggap darurat yang terstruktur. Upaya ini diwujudkan melalui Tim Floor Warden yang bertugas mengelola evakuasi gedung secara tertib, aman, dan sesuai prosedur yang telah ditetapkan.

Langkah-langkah pencegahan dan mitigasi yang diterapkan meliputi:

- Penyusunan Standar Operasional Prosedur (SOP) evakuasi dan sistem tanggap darurat medis yang komprehensif
- Pemetaan zona evakuasi secara mendetail di setiap lantai operasional, mencakup tiga zona di dua lantai gedung, dengan personel Floor Warden yang ditugaskan secara spesifik di setiap zona.
- Pemeriksaan rutin kesiapan jalur evakuasi, alat keselamatan, dan logistik medis di seluruh zona oleh Field Coordinator.
- Pelaksanaan simulasi evakuasi secara berkala sebagai bagian dari upaya kesiapsiagaan dan evaluasi sistem.
- Penunjukan Floor Warden Team Leader di setiap lantai untuk memimpin proses evakuasi dan memastikan tidak ada penghuni yang tertinggal melalui penyisiran menyeluruh di area toilet, ruang rapat, dan area kerja.
- Evaluasi berkala atas hasil simulasi evakuasi dan insiden medis, yang hasilnya dilaporkan kepada Head of HR&GA dan Presiden Direktur sebagai dasar perbaikan sistem.

Struktur tim Floor Warden dirancang untuk memastikan respons yang cepat dan terkoordinasi dalam kondisi darurat, dengan jalur komando yang jelas dari Main Coordinator hingga Floor Warden Team Member di tingkat zona. IIF juga menjaga koordinasi aktif dengan pihak eksternal, termasuk Dinas Pemadam Kebakaran, Tim SAR, TNI/Polri, dan layanan ambulans, sebagai bagian dari ekosistem respons darurat yang terintegrasi.

Secara umum, kebijakan SMK3 IIF telah mengatur mekanisme identifikasi bahaya meliputi penilaian risiko hingga investigasi atas terjadinya kejadian insiden di tempat kerja, termasuk risiko dan bahaya terkait operasi atau layanan yang berkaitan dengan hubungan bisnis IIF dengan seluruh mitra. Perseroan juga telah mengidentifikasi jenis pekerjaan berdasarkan tingkat risiko kesehatan (rendah, sedang, tinggi). Selama tahun 2025, tidak terdapat kecelakaan kerja maupun penyakit akibat kerja di Perseroan. [GRI 403-2, 403-9, 403-10]

The Company has adopted a proactive approach to preventing and mitigating safety risks in the workplace through the establishment of a structured emergency response system. This effort was realized through the Floor Warden Team, tasked with managing building evacuations in an orderly and safe manner, in accordance with established procedures.

The prevention and mitigation measures implemented include:

- Development of comprehensive Standard Operating Procedures (SOPs) for evacuation and medical emergency response systems.
- Detailed mapping of evacuation zones on each operational floor, covering three zones across two building floors, with specific Floor Warden personnel assigned to each zone.
- Routine inspections of evacuation route readiness, safety equipment, and medical logistics across all zones by the Field Coordinator.
- Implementation of periodic evacuation drills as part of preparedness efforts and system evaluation.
- Appointment of a Floor Warden Team Leader on each floor to lead the evacuation process and ensure no occupants are left behind through thorough sweeps of restrooms, meeting rooms, and work areas.
- Periodic evaluation of evacuation drill results and medical incidents, with findings reported to the Head of HR&GA and the President Director as a basis for system improvement.

The Floor Warden team structure was designed to ensure rapid and coordinated response during emergencies, with a clear line of command from the Main Coordinator to the Floor Warden Team Members at the zone level. IIF also has maintained active coordination with external parties, including the Fire Department, Search and Rescue (SAR) teams, TNI/Polri (Military/Police), and ambulance services, as part of an emergency response ecosystem.

In general, IIF's OHSMS policy has regulated hazard identification mechanisms, including risk assessments and investigations into workplace incidents, including risks and hazards related to operations or services associated with IIF's business relationships with all partners. The Company has also identified job types based on health risk levels (low, medium, high). Throughout 2025, there were no work-related accidents or occupational illnesses within the Company. [GRI 403-2, 403-9, 403-10]

Partisipasi, Konsultasi, dan Komunikasi K3 [GRI 403-4]

Participation, Consultation, and Communication

Perseroan meyakini bahwa keterlibatan aktif pekerja adalah kunci efektivitas SMK3. Perseroan memfasilitasi partisipasi pekerja melalui berbagai saluran formal dan informal untuk memastikan suara mereka terdengar dalam setiap tahap pengembangan, implementasi, hingga evaluasi sistem. Dalam hal ini, proses konsultasi difasilitasi Divisi Sumber Daya Manusia (HR), memastikan bahwa karyawan dapat menyampaikan masukan dan berkontribusi dalam pengambilan keputusan terkait K3. Adapun keterlibatan pekerja dalam SMK3 terwujud nyata dari partisipasi mereka ke dalam Tim Floor Warden dan First Aider.

Untuk terus mengkomunikasikan kesadaran atas K3, Perseroan menyelenggarakan pertemuan rutin, sesi pelatihan, serta memberikan saluran umpan balik diselenggarakan untuk meningkatkan keselamatan di tempat kerja secara berkelanjutan. Perseroan berkomitmen untuk menciptakan lingkungan kerja yang aman dan sehat dengan mengikuti regulasi nasional serta praktik terbaik internasional, sebagai bagian dari dedikasi terhadap kesejahteraan karyawan. [GRI 403-4]

Pada tahun 2025, Perseroan telah menyelenggarakan pelatihan wajib *Occupational Health and Safety* (OHS) dalam bentuk *e-learning* untuk semua karyawan guna meningkatkan kesadaran dan kompetensi dalam aspek keselamatan kerja. Sebagai bagian dari kesiapsiagaan darurat, perusahaan memiliki karyawan yang ditunjuk sebagai Floor Warden yang telah dilatih dalam pertolongan pertama (*first aid*) untuk menangani situasi darurat dan bencana. [GRI 403-5]

The Company believes that active worker involvement is the key to the effectiveness of the OHSMS. The Company has facilitated worker participation through various formal and informal channels to ensure their voices are heard at every stage, from development and implementation to system evaluation. In this regard, the consultation process has been facilitated by the Human Resources (HR) Division, ensuring that employees can provide input and contribute to decision-making related to OHS. Furthermore, worker involvement in the OHSMS is tangibly demonstrated through their participation in the Floor Warden and First Aider Teams.

To continuously communicate OHS awareness, the Company has organized regular meetings, training sessions, and provides feedback channels to sustainably enhance workplace safety. The Company is committed to creating a safe and healthy working environment by adhering to national regulations and international best practices, as part of its dedication to employee well-being. [GRI 403-4]

In 2025, the Company conducted mandatory Occupational Health and Safety (OHS) training via e-learning for all employees to enhance awareness and competence in workplace safety aspects. As part of emergency preparedness, the Company has designated employees as Floor Wardens who have been trained in first aid to handle emergency situations and disasters. [GRI 403-5]

Peningkatan Kualitas Kesehatan Karyawan [GRI 403-6]

Promotion of Employee Health

IIF memandang kesehatan karyawan sebagai investasi jangka panjang yang melampaui batas lingkungan kerja. Untuk itu, Perseroan memfasilitasi akses karyawan terhadap layanan kesehatan dan program peningkatan kualitas hidup yang bersifat menyeluruh, mencakup aspek fisik, mental, dan psikososial.

Sebagai fondasi perlindungan kesehatan, seluruh karyawan Perseroan mendapatkan jaminan kesehatan melalui BPJS Kesehatan sesuai ketentuan yang berlaku. Selain itu, karyawan mendapatkan manfaat kesehatan tambahan yang lebih komprehensif, yaitu penggantian biaya perawatan rawat jalan dan rawat inap di rumah sakit. Perseroan juga menyediakan benefit kacamata bagi karyawan sebagai bentuk perhatian terhadap kesehatan indera penglihatan karyawan yang sebagian besar aktivitas kerjanya berbasis layar digital.

Perseroan mendorong gaya hidup aktif dan sehat melalui dua inisiatif yang saling melengkapi. Pertama, Perusahaan menyediakan tunjangan keanggotaan olahraga yang dapat dimanfaatkan karyawan untuk mengakses fasilitas kebugaran sesuai kebutuhan dan preferensi masing-masing. Inisiatif ini secara langsung menangani risiko kesehatan akibat gaya hidup pasif yang umum dialami karyawan perkantoran, termasuk risiko kardiovaskular, gangguan muskuloskeletal, dan penurunan kebugaran fisik secara umum.

Kedua, IIF memfasilitasi komunitas internal melalui Interest, Innovation, and Fun Activities (IIF Act) untuk meningkatkan kualitas kesehatan secara holistik. IIF Act memiliki empat kluster kegiatan yang masing-masing menasar dimensi kesehatan yang berbeda: kluster Olahraga untuk mendorong aktivitas fisik rutin; kluster Seni sebagai sarana ekspresi kreatif dan pengelolaan stres; kluster Budaya untuk memperkuat kohesi sosial dan kesehatan psikososial; serta kluster Petualangan yang mendorong pemulihan mental melalui aktivitas di luar ruangan. Seluruh kegiatan IIF Act dikoordinasikan melalui HR&GA dan dapat diikuti karyawan sesuai minat tanpa paksaan.

IIF views employee health as a long-term investment that extends beyond the boundaries of the workplace. To this end, the Company has facilitated employee access to comprehensive healthcare services and quality-of-life programs covering physical, mental, and psychosocial aspects.

As the foundation of health protection, all Company employees have received health insurance through BPJS Kesehatan in accordance with applicable regulations. Furthermore, employees have received more comprehensive additional health benefits, specifically reimbursement for outpatient and inpatient hospital care. The Company also has provided vision benefits for employees as a form of care for the visual health of employees, whose work activities are predominantly digital screen-based.

The Company encourages an active and healthy lifestyle through two complementary initiatives. First, the Company has provided a sports membership allowance that employees can use to access fitness facilities according to their individual needs and preferences. This initiative directly addressed health risks resulting from the sedentary lifestyles common among office employees, including cardiovascular risks, musculoskeletal disorders, and a general decline in physical fitness.

Second, IIF has facilitated an internal community through Interest, Innovation, and Fun Activities (IIF Act) to enhance holistic health. IIF Act featured four activity clusters, each targeting different health dimensions: the Sports cluster to encourage routine physical activity; the Arts cluster as a means of creative expression and stress management; the Culture cluster to strengthen social cohesion and psychosocial health; and the Adventure cluster which promotes mental recovery through outdoor activities. All IIF Act activities have been coordinated through HR&GA and were open to employees based on their interests without coercion.



Pengaduan Ketenagakerjaan [GRI 403-2]

Employment Grievance

Perseroan menyediakan saluran komunikasi dua arah sekaligus mekanisme penyampaian laporan terkait aspek ketenagakerjaan di Perseroan secara bebas, terbuka dan bertanggung jawab. Melalui mekanisme tersebut, seluruh karyawan dapat menyampaikan saran, pendapat maupun laporan terkait hubungan kerja di dalam Perseroan. Mekanisme pelaporan terkait kejadian intimidasi, diskriminasi, pelecehan, hingga dugaan penipuan/perbuatan melanggar hukum dapat ditempuh melalui mekanisme Sistem Pelaporan Pelanggaran Perseroan dengan Alamat sebagai berikut:

Website Perseroan yaitu iif.co.id dengan tautan iif.co.id/en/contact/

Saluran telepon:

(+62) 21 5082 6600 ext. 5076 (Unit Audit Internal)
E-mail ditujukan kepada whistleblowing@iif.co.id.

Alamat surat:

PT Indonesia Infrastructure Finance
Unit Audit Internal
Prosperity Tower Lt. 55, District 8,
Sudirman Central Business District Lot 28
Jl. Jend. Sudirman Kav 52-53, Jakarta 12190

Sebagai bentuk pengelolaan hubungan Ketenagakerjaan dan konflik ketenagakerjaan, Perseroan juga secara berkala menyelenggarakan pertemuan dengan karyawan setiap 4 (empat) bulan sekali. Dalam pertemuan tersebut, perwakilan dari Manajemen akan melakukan pembahasan strategi atau solusi ketenagakerjaan yang dapat terjadi di lingkup Perseroan.

Sesuai Undang-Undang Nomor 2 Tahun 2004 tentang Penyelesaian Perselisihan Hubungan Ketenagakerjaan, mekanisme penyelesaian masalah ketenagakerjaan diupayakan terlebih dahulu melalui perundingan bipartit dan jika setelah melalui perundingan bipartit tidak tercapai kesepakatan maka pihak yang berselisih dapat mengajukan gugatan ke Pengadilan Hubungan Industrial. Sepanjang tahun 2025, Perseroan tidak menerima laporan terkait masalah ketenagakerjaan.

The Company has provided a two-way communication channel as well as a mechanism for submitting labor-related reports within the Company in a free, open, and responsible manner. Through this mechanism, all employees can convey suggestions, opinions, or reports regarding labor relations within the Company. Reporting mechanisms for incidents of intimidation, discrimination, harassment, as well as suspected fraud or unlawful acts, can be processed through the Company's Whistleblowing System (WBS) via the following address:

The Company's website, iif.co.id, at the following link: iif.co.id/en/contact/

Telephone line:

(+62) 21 5082 6600 ext. 5076 (Internal Audit Unit) E-mail addressed to whistleblowing@iif.co.id.

Mailing Address:

PT Indonesia Infrastructure Finance
Unit Audit Internal
Prosperity Tower Lt. 55, District 8,
Sudirman Central Business District Lot 28
Jl. Jend. Sudirman Kav 52-53, Jakarta 12190

As a form of labor relations management and conflict mitigation, the Company periodically holds meetings with employees every 4 (four) months. During these meetings, Management representatives discuss labor strategies or solutions to potential issues within the Company's scope.

In accordance with Law No. 2 of 2004 concerning Industrial Relations Dispute Settlement, the labor dispute resolution mechanism is first sought through bipartite negotiations. If an agreement is not reached through bipartite negotiations, the disputing parties may file a lawsuit with the Industrial Relations Court. Throughout 2025, the Company received no reports regarding labor issues.

Kontribusi Terhadap SDGs

Contribution to the SDGs



SDG 1 Tanpa Kemiskinan

1.4: Menjamin hak yang sama terhadap sumber daya ekonomi, layanan dasar, dan kepemilikan

SDG 1 No Poverty

1.4: Ensure equal rights to economic resources, basic services, and property

IIF mendukung pengentasan kemiskinan melalui penyediaan infrastruktur dasar dan akses ekonomi yang inklusif dengan capaian sebagai berikut:

- Air Bersih (SPAM): Memberikan akses air layak bagi 1,47 juta rumah tangga (kapasitas 27.501 liter/detik).
- Energi Terbarukan: Menyediakan listrik untuk 709.900 rumah tangga (total kapasitas 709,9 MW).
- Ketahanan Pangan: Membiayai pelabuhan untuk memperlancar distribusi pangan pokok ke wilayah terpencil.
- Dampak Utama: Mengurangi kerentanan ekonomi dan meningkatkan standar hidup di daerah pedesaan melalui pembangunan infrastruktur.

IIF supported poverty alleviation through the provision of basic infrastructure and inclusive economic access with the following achievements:

- Clean Water (SPAM): Provided access to adequate water for 1.47 million households (capacity of 27,501 liters/second).
- Renewable Energy: Supplied electricity to 709,900 households (total capacity of 709.9 MW).
- Food Security: Financed port facilities to streamline the distribution of staple foods to remote areas.
- Key Impact: Reduced economic vulnerability and improving living standards in rural areas through infrastructure development.



SDG 3 Kehidupan Sehat dan Sejahtera

3.8: Mencapai cakupan kesehatan semesta (UHC) dan akses ke layanan kesehatan yang berkualitas

SDG 3 Good Health and Well-being

3.8: Achieve universal health coverage and access to quality healthcare services

Melalui dukungan pembiayaannya, IIF telah berkontribusi pada pencapaian SDG 3.8 dengan menyediakan 1.051 tempat tidur rumah sakit, yang memperluas akses layanan kesehatan berkualitas bagi sekitar 351.000 pasien setiap tahunnya.

Through its financing support, IIF has contributed to the achievement of SDG 3.8 by enabling the provision of 1,051 hospital beds, expanding access to quality healthcare services for approximately 351,000 patients annually.

SDG 4 Pendidikan Berkualitas



4.a: Membangun fasilitas pendidikan yang inklusif dan aman

SDG 4 Quality Education

4.a: Build inclusive and safe education facilities

Melalui berbagai proyek SPAM, 1,47 juta rumah tangga kini menikmati akses air yang lebih baik dengan kapasitas 27.501 liter per detik, memperkuat standar higienitas dan sanitasi di lingkungan sekolah dan komunitas. Di sisi lain, proyek energi terbarukan telah menyalurkan daya sebesar 709,9 MW ke 709.900 rumah tangga, memfasilitasi penerangan sekolah, alat bantu belajar, serta suasana sekolah yang inklusif. Perbaikan ini memungkinkan para siswa untuk belajar dalam kondisi yang lebih sehat dan layak.

Through various Water Supply System (SPAM) projects, 1.47 million households can now utilize the improved water access with a total capacity of 27,501 liters per second, strengthening hygiene and sanitation standards in schools and community environments. Meanwhile, renewable energy projects have supplied 709.9 MW of power to 709,900 households, facilitating school lighting, learning aids, and an inclusive school atmosphere. These improvements enable students to learn under healthier and more decent conditions.

SDG 5 Kesetaraan Gender



5.1: Mengakhiri segala bentuk diskriminasi terhadap perempuan dan anak perempuan

SDG 5 Gender Equality

5.1: End all forms of discrimination against women and girls

IIF telah melembagakan komitmen terhadap kesetaraan gender di tingkat korporasi melalui kebijakan yang terintegrasi dalam *Code of Conduct* dan Surat Keputusan Direksi. Kebijakan ini menjamin hak setiap karyawan untuk mendapatkan perlakuan yang hormat di tempat kerja serta memastikan lingkungan operasional yang bebas dari segala bentuk pelecehan.

Di tingkat proyek, IIF mendorong pengarusutamaan gender melalui Sistem Manajemen Sosial dan Lingkungan (SEMS), dengan fokus utama pada standar ketenagakerjaan serta kesehatan dan keamanan masyarakat. Langkah ini diwujudkan secara nyata melalui proses uji tuntas (*due diligence*) yang mendalam serta konsultasi proyek yang melibatkan kelompok perempuan secara aktif.

Selain membuka peluang kerja yang setara bagi perempuan, IIF juga memastikan ketersediaan fasilitas yang inklusif gender serta memperkuat pelibatan pemangku kepentingan yang responsif terhadap kebutuhan perempuan.

IIF has institutionalized its commitment to gender equality at the corporate level through integrated policies within the *Code of Conduct* and *Board of Directors' Decrees*. These policies guaranteed the right of every employee to be treated with respect in the workplace and ensure an operational environment free from all forms of harassment.

At the project level, IIF has promoted gender mainstreaming through the *Social and Environmental Management System (SEMS)*, with a primary focus on labor standards and community health and safety. This is tangibly realized through in-depth *due diligence* processes and project consultations that actively involve women's groups.

In addition to providing equal job opportunities for women, IIF also ensured the availability of gender-inclusive facilities and strengthened stakeholder engagement that responsive to women's needs.

SDG 6 Air Bersih dan Sanitasi Layak



- 6.1: Mencapai akses universal dan merata terhadap air minum yang aman
- 6.2: Mencapai akses terhadap sanitasi yang layak dan merata
- 6.3: Proporsi badan air dengan kualitas air ambien yang baik (kualitas air sungai sebagai sumber air baku)
- 6.4: Meningkatkan efisiensi penggunaan air di semua sektor

SDG 6 Clean Water and Sanitation

- 6.1: Achieve universal and equitable access to safe drinking water
- 6.2: Achieve access to adequate and equitable sanitation
- 6.3: The proportion of water bodies with good ambient water quality. (Quality of river water as raw water source)
- 6.4: Increase water-use efficiency across all sectors

Melalui pembiayaan proyek SPAM, IIF telah berhasil memfasilitasi akses air bersih yang layak bagi 1,47 juta rumah tangga dengan total kapasitas pasokan mencapai 27.501 liter per detik. Capaian skala besar ini memainkan peran krusial dalam meningkatkan derajat kesehatan masyarakat, khususnya bagi komunitas yang sebelumnya belum terjangkau layanan dasar.

Sejalan dengan Target 6.2 dan 6.3, penyediaan air bersih yang andal ini mendukung praktik higiene yang lebih baik sekaligus menekan risiko kontaminasi dan gangguan kesehatan publik. Selain itu, sebagai bentuk komitmen terhadap Target 6.4, penggunaan sistem meteran air diterapkan untuk mendorong efisiensi konsumsi dan perubahan perilaku masyarakat. Langkah ini sekaligus mengurangi ketergantungan pada air tanah yang kian tertekan di berbagai wilayah Indonesia, sehingga berkontribusi langsung pada ketahanan air jangka panjang dan kualitas hidup masyarakat yang lebih baik.

Through the financing of Water Supply System (SPAM) projects, IIF has successfully facilitated access to proper clean water for 1.47 million households, with a total supply capacity reaching 27,501 liters per second. This large-scale achievement played a crucial role in improving public health standards, particularly for communities that previously lacked access to basic services.

In line with Targets 6.2 and 6.3, the provision of this reliable clean water supported better hygiene practices while minimizing the risk of contamination and public health issues. Furthermore, as a form of commitment to Target 6.4, the use of water metering systems was implemented to encourage consumption efficiency and behavioral change within the community. This step simultaneously reduced dependency on groundwater, which was increasingly under pressure in various regions of Indonesia, thereby contributing directly to long-term water security and a better quality of life for the community.

SDG 7 Energi Bersih dan Terjangkau



- 7.1: Proporsi populasi dengan akses terhadap listrik

SDG 7 Affordable and Clean Energy

- 7.1: Proportion of population with access to electricity

Melalui dukungan pada berbagai proyek energi terbarukan, IIF telah berhasil menyediakan akses listrik bagi 709.900 rumah tangga di berbagai provinsi dengan total kapasitas terpasang sebesar 709,9 MW.

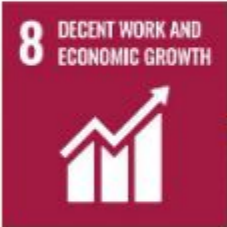
Inisiatif ini tidak hanya memperluas jangkauan energi ke wilayah terpencil yang belum terlayani, tetapi juga mendorong penggunaan sumber energi yang bersih dan berkelanjutan. Ketersediaan akses listrik yang andal ini mampu memberdayakan masyarakat dengan meningkatkan kesejahteraan rumah tangga, mendorong produktivitas ekonomi, serta mendukung keberlangsungan layanan-layanan publik yang esensial.

Through its support for various renewable energy projects, IIF has successfully provided electricity access to 709,900 households across various provinces, with a total installed capacity of 709.9 MW.

This initiative not only expanded energy reach to remote and underserved areas but also promoted the use of clean and sustainable energy sources. The availability of this reliable electricity access empowered communities by improving household welfare, driving economic productivity, and supporting the continuity of essential public services.



SDG 8 Pekerjaan Layak dan Pertumbuhan Ekonomi



8.7: Menghapuskan kerja paksa dan mengakhiri pekerja anak
8.8: Melindungi hak-hak tenaga kerja dan mempromosikan lingkungan kerja yang aman

SDG 8 Decent Work and Economic Growth

8.7: Eradicate forced labor, end child labor
8.8: Protect labor rights and promote safe working environments

IIF menerapkan manajemen risiko lingkungan dan sosial yang ketat untuk menjunjung tinggi hak-hak pekerja, menghapuskan kerja paksa dan pekerja anak, serta menciptakan lingkungan kerja yang aman dan inklusif. Melalui Prinsip No. 2 dalam *Social and Environmental Management System* (SEMS), IIF secara tegas melarang debitur mempekerjakan anak di bawah umur pada kondisi yang eksploitatif atau berbahaya, serta melarang segala bentuk kerja paksa.

Kepatuhan terhadap standar ini dipastikan melalui proses uji tuntas (*due diligence*), pemantauan berkala, penyusunan rencana tindakan korektif, serta peningkatan kapasitas. Selain itu, IIF mewajibkan setiap debitur untuk menjaga kondisi kerja yang aman dengan mengelola berbagai risiko spesifik sektor sesuai dengan praktik terbaik internasional.

IIF has implemented rigorous environmental and social risk management to uphold labor rights, eliminate forced and child labor, and create a safe and inclusive working environment. Through Principle No. 2 within the *Social and Environmental Management System* (SEMS), IIF strictly prohibited debtors from employing underage children in exploitative or hazardous conditions and forbids all forms of forced labor.

Compliance with these standards was ensured through due diligence processes, periodic monitoring, the development of corrective action plans, and capacity building. Furthermore, IIF has required every debtor to maintain safe working conditions by managing sector-specific risks in accordance with international best practices.

SDG 9 Industri, Inovasi dan Infrastruktur



9.1: Membangun infrastruktur yang berkelanjutan dan tangguh

SDG 9 Industry, Innovation and Infrastructure

9.1: Develop sustainable and resilient infrastructure

Melalui pembiayaan berbagai proyek strategis nasional, IIF telah mendukung pembangunan 428 kilometer jalan tol yang berperan penting dalam meningkatkan konektivitas serta efisiensi logistik antarwilayah. Selain itu, IIF berkontribusi pada pengembangan 130 kilometer infrastruktur kereta api sebagai bagian dari jalur strategis untuk mendorong mobilitas masyarakat ke arah transportasi yang lebih inklusif dan berkelanjutan.

Di sektor transportasi udara dan laut, IIF telah membiayai pengembangan empat bandara untuk meningkatkan aksesibilitas wilayah perkotaan maupun daerah terpencil, serta mendukung dua pelabuhan strategis guna memperkuat distribusi barang dan komoditas pangan pokok.

Through the financing of various national strategic projects, IIF has supported the construction of 428 kilometers of toll roads, which play a vital role in enhancing connectivity and regional logistics efficiency. Furthermore, IIF has contributed to the development of 130 kilometers of railway infrastructure as part of a strategic route to promote public mobility toward more inclusive and sustainable transportation.

In the air and maritime transport sectors, IIF has financed the development of four airports to improve accessibility in both urban and remote areas, as well as supported two strategic seaports to strengthen the distribution of goods and essential food commodities.



SDG 10 Berkurangnya Kesenjangan

10.3: Menjamin kesempatan yang sama dan mengurangi kesenjangan hasil

SDG 10 Reduced Inequalities

10.3: Ensure equal opportunity and reduce inequalities of outcome

IIF mempromosikan kesempatan yang setara dan mengurangi kesenjangan di sektor infrastruktur melalui pembiayaan yang tepat sasaran, penegakan kebijakan, serta pelibatan pemangku kepentingan. Berdasarkan Prinsip No. 2 dalam *Social and Environmental Management System (SEMS)*, IIF melakukan uji tuntas untuk menilai potensi dampak yang tidak proporsional terhadap kelompok rentan, termasuk perempuan, penyandang disabilitas, dan masyarakat adat.

IIF promotes equal opportunity and reduces inequality in the infrastructure sector through targeted financing, policy enforcement, and stakeholder engagement. Based on Principle No. 2 within the *Social and Environmental Management System (SEMS)*, IIF conducts due diligence to assess potential disproportionate impacts on vulnerable groups, including women, persons with disabilities, and indigenous peoples.



SDG 11 Kota dan Pemukiman yang Berkelanjutan

11.4: Melindungi warisan budaya dan alam

SDG 11 Sustainable Cities and Communities

11.4: Protect cultural and natural heritage

Melalui penerapan Prinsip No. 8 dalam *Social and Environmental Management System (SEMS)*, IIF memastikan setiap proyek menjalani uji tuntas yang mendalam untuk mengidentifikasi serta memitigasi dampak negatif terhadap situs budaya, sejarah, arkeologi, maupun alam. Jika terdapat potensi dampak, IIF mewajibkan langkah mitigasi yang tepat, seperti desain ulang tata letak proyek, penetapan zona penyangga, penerapan prosedur penemuan tidak sengaja (*chance-find procedures*), hingga pemantauan berkala.

Pada proyek yang didanai di Sanur, Bali, IIF memfasilitasi relokasi dan rehabilitasi beberapa pura yang berada di dalam maupun di sekitar area proyek melalui koordinasi dan konsultasi erat dengan masyarakat lokal. Selain itu, disusun pula Rencana Pengelolaan Warisan Budaya (*Cultural Heritage Management Plan*) sebagai panduan pemantauan selama proyek berlangsung.

Through the implementation of Principle No. 8 within the *Social and Environmental Management System (SEMS)*, IIF ensured that every project undergoes in-depth due diligence to identify and mitigate negative impacts on cultural, historical, archaeological, or natural sites. If potential impacts were identified, IIF mandated appropriate mitigation measures, such as redesigning project layouts, establishing buffer zones, implementing chance-find procedures, and conducting regular monitoring.

In a financed project in Sanur, Bali, IIF facilitated the relocation and rehabilitation of several temples located within or around the project area through close coordination and consultation with local communities. Additionally, a *Cultural Heritage Management Plan* was developed as a guide for monitoring throughout the project's duration.



SDG 12 Konsumsi dan Produksi yang Bertanggung Jawab



12.4: Mencapai pengelolaan bahan kimia dan limbah yang ramah lingkungan

SDG 12 Responsible Consumption and Production

12.4: Achieve environmentally sound management of chemicals and waste

IIF berkomitmen penuh pada pengelolaan lingkungan melalui penerapan Prinsip No. 3 dalam *Social and Environmental Management System (SEMS)* mengenai Pencegahan dan Pengurangan Polusi serta Perubahan Iklim. Di tingkat operasional, IIF mewajibkan setiap debitur untuk sedapat mungkin menghindari timbulnya limbah, baik yang bersifat berbahaya maupun tidak berbahaya.

IIF is fully committed to environmental management through the implementation of Principle No. 3 within the Social and Environmental Management System (SEMS) regarding Pollution Prevention and Abatement and Climate Change. At the operational level, IIF requires every debtor to avoid the generation of waste, both hazardous and non-hazardous, to the extent possible.

SDG 13 Penanganan Perubahan Iklim



13.2: Mengintegrasikan tindakan perubahan iklim ke dalam kebijakan dan perencanaan nasional

SDG 13 Climate Action

13.2: Integrate climate change measures into national policies and planning

IIF mengintegrasikan mitigasi dan adaptasi perubahan iklim ke dalam pembiayaan infrastruktur melalui Prinsip No. 3 dalam *Social and Environmental Management System (SEMS)*. Setiap debitur diwajibkan untuk mengukur, melaporkan, dan mengelola emisi Gas Rumah Kaca (GRK) dari proyek mereka. Bekerja sama dengan Carbon Trust, IIF telah mengembangkan metodologi dan perangkat kuantifikasi GRK berdasarkan Protokol GRK internasional. Selain itu, IIF memberikan penguatan kapasitas baik bagi tim internal maupun para debitur.

IIF has integrated climate change mitigation and adaptation into infrastructure financing through Principle No. 3 within the Social and Environmental Management System (SEMS). Every debtor has been required to measure, report, and manage Greenhouse Gas (GHG) emissions from their projects. In collaboration with Carbon Trust, IIF has developed a methodology and GHG quantification tools based on international GHG Protocols. Furthermore, IIF has provided capacity building for both internal teams and debtors.





SDG 15 Ekosistem Daratan

15.9: Mengintegrasikan nilai-nilai ekosistem dan keanekaragaman hayati ke dalam perencanaan

SDG 15 Life on Land

15.9 : Integrate ecosystem and biodiversity values into planning

IIF mengintegrasikan konservasi keanekaragaman hayati dan pengelolaan sumber daya alam melalui Prinsip No. 6 dalam *Social and Environmental Management System (SEMS)*.

Melalui pendekatan ini, IIF memastikan bahwa setiap proyek yang didanai telah melalui proses penilaian dan mitigasi risiko terhadap keanekaragaman hayati. Langkah ini sejalan dengan tujuan yang lebih luas untuk melindungi ekosistem alami dan mempromosikan keberlanjutan lingkungan dalam jangka panjang.

IIF has integrated biodiversity conservation and natural resource management through Principle No. 6 within the *Social and Environmental Management System (SEMS)*.

Through this approach, IIF ensured that every financed project has undergone a biodiversity risk assessment and mitigation process. This measure is aligned with the broader objective of protecting natural ecosystems and promoting long-term environmental sustainability.



Lampiran

Appendix

Indeks Standar Pelaporan

Reporting Standards Index

Daftar Pengungkapan sesuai POJK Nomor 51/POJK.03/2017 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik ^[OJK G.4]

Cross Reference According to POJK Nomor 51/POJK.03/2017 concerning the Form and Content of the Annual Report of Issuers or Public Companies

Laporan ini telah memuat informasi yang dipersyaratkan sebagaimana dalam POJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, sahaan Publik dan SEOJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

This report contains the required information as stated in SEOJK POJK Nomor 51/POJK.03/2017 concerning Sustainable Finance Implementation for Financial Service Institution, Issuer and Public Company and No. 16/SEOJK.04/2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies.

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Daftar Pengungkapan Sesuai Standar GRI 2021

GRI Standards 2021 Cross Reference

| | |
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| Pernyataan Penggunaan Statement of Use | PT Indonesia Infrastructure Finance telah melaporkan sesuai dengan GRI Standar untuk periode 01 Januari - 31 Desember 2025. PT Indonesia Infrastructure Finance has reported in accordance with the GRI Standards for the period January 1 to December 31, 2025. |
| Penggunaan GRI 1 Use of GRI 1 | GRI 1: Landasan 2021 GRI 1: Foundation 2021 |
| Standar Sektor GRI GRI Sector Standard(s) | GRI G4 Jasa Keuangan GRI G4 Financial Services |

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| GRI G4 Financial Services | FS1 | Kebijakan yang memuat komponen lingkungan dan sosial spesifik yang diterapkan pada lini bisnis Policies with specific environmental and social components applied to business lines. | 34, 42 | - - | - - | - - | - |
| | FS2 | Prosedur untuk menilai dan menyaring risiko lingkungan dan sosial pada lini bisnis. Procedures for assessing and screening environmental and social risks in business lines. | 67, 71 | - - | - - | - - | - |
| | FS3 | Proses pemantauan atas implementasi dan kepatuhan klien terhadap persyaratan lingkungan dan sosial yang tercantum dalam perjanjian atau transaksi. Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions. | 72 | - - | - - | - - | - |
| | FS4 | Proses untuk meningkatkan kompetensi karyawan dalam menerapkan kebijakan dan prosedur lingkungan serta sosial pada lini bisnis. Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines | 68-69, 116 | - - | - - | - - | - |
| | FS5 | Interaksi dengan klien/ investee/mitra usaha terkait risiko dan peluang lingkungan dan sosial. Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities. | 67 | - - | - - | - - | - |
| | FS6 | Persentase portofolio untuk setiap lini bisnis berdasarkan wilayah, skala usaha (misalnya mikro/UKM/besar), dan sektor. Percentage of the portfolio for business lines by specific region, size (e.g. Micro/sme/ large) and by sector. | 49, 89, 52, 55 | - - | - - | - - | - |
| | FS7 | Nilai moneter produk dan jasa yang dirancang untuk memberikan manfaat sosial tertentu pada setiap lini bisnis, dirinci berdasarkan tujuan. Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose. | 49, 89 | - - | - - | - - | - |

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| GRI G4 Financial Services | FS8 | <p>Nilai moneter produk dan jasa yang dirancang untuk memberikan manfaat lingkungan tertentu pada setiap lini bisnis, dirinci berdasarkan tujuan.</p> <p>Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.</p> | 17, 89 | - - | - - | - - | - |
| | FS9 | <p>Cakupan dan frekuensi audit untuk menilai implementasi kebijakan lingkungan dan sosial serta prosedur penilaian risiko.</p> <p>Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.</p> | 70 | - - | - - | - - | - |
| | FS10 | <p>Persentase dan jumlah perusahaan dalam portofolio institusi yang telah diajak berinteraksi oleh organisasi pelapor terkait isu lingkungan atau sosial.</p> <p>Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.</p> | 20, 52-53, 98 | - - | - - | - - | - |
| | FS11 | <p>Persentase aset yang melalui proses penyaringan positif dan negatif terkait lingkungan atau sosial.</p> <p>Percentage of assets subject to positive and negative environmental or social screening.</p> | 16 | - - | - - | - - | - |
| | FS12 | <p>Kebijakan pemungutan suara yang diterapkan untuk isu lingkungan atau sosial atas saham yang hak suaranya dimiliki atau diberikan nasihat pemungutan suara oleh organisasi pelapor.</p> <p>Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.</p> | 73 | - - | - - | - - | - |
| | FS13 | <p>Titik layanan di wilayah dengan kepadatan penduduk rendah atau wilayah yang kurang beruntung secara ekonomi, berdasarkan jenis.</p> <p>Access points in low-populated or economically disadvantaged areas by type.</p> | - | - - | Tidak Relevan Not Relevant | - - | - |

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| GRI G4 Financial Services | FS14 | <p>Inisiatif untuk meningkatkan akses layanan keuangan bagi kelompok masyarakat kurang mampu.</p> <p>Initiatives to improve access to financial services for disadvantaged people.</p> | - | - | Tidak Relevan Not Relevant | - | - |
| | FS15 | <p>Kebijakan untuk perancangan dan penjualan produk serta jasa keuangan yang adil.</p> <p>Policies for the fair design and sale of financial products and services.</p> | 88 | - | - | - | - |
| | FS16 | <p>Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis penerima manfaat.</p> <p>Initiatives to enhance financial literacy by type of beneficiary.</p> | - | - | Tidak Relevan Not Relevant | - | - |

To the management of PT Indonesia Infrastructure Finance,

We were engaged by PT Indonesia Infrastructure Finance ('IIF') to provide assurance in respect to its Sustainability Report 2025 ('the Report'). The assurance engagement was carried out by our highly experienced assurance team whose diverse and complementary skills ensure a high level of competence in carrying out their duties.

Independence

We conducted all our assurance undertakings with independence and autonomy having not been involved in the preparation of any key part of the Report. Nor did we provide any services to IIF during 2025 that could conflict with the independence of the assurance engagement.

Assurance Standards

Our work was carried out in accordance with AA1000 Assurance Standards v3, issued by AccountAbility.

Level of assurance and criteria used

By designing our evidence-gathering procedures to obtain a moderate level of assurance engagement as set out in AA1000AS v3, readers of the Report can be confident that all risks or errors have been reduced to a very low level, although not necessarily to zero. Moreover, the Report was also evaluated in accordance with the criteria of AA1000 AccountAbility Principles (2018) of Inclusivity, Materiality, Responsiveness and Impact.

Scope of Assurance

We provided a Type 2 assurance engagement under AA1000AS v3. This involved:

- 1) Assessment of IIF's adherence to the AA1000 AccountAbility Principles (2018) and

- 2) Assessment of the accuracy and quality of the specified sustainability performance information contained within the Report, in relation to the agreed scope, which comprised:

- Energy
- Emissions

Responsibility

IIF is responsible for the preparation of the Report and all the information and claims therein, which include established sustainability management targets, performance management, data collection, etc. In performing this assurance engagement, our responsibility to the management of IIF was solely for the purpose of verifying the statements it made in relation to its sustainability performance, specifically as described in the agreed scope, and expressing our opinion on the conclusions reached.

Methodology

In order to assess the veracity of certain assertions and specified data sets included within the Report, as well as the systems and processes used to manage and report them, the following methods were employed during the engagement process:

- Review the Report, internal policies, documentation, management and information systems;
- Interview relevant staff involved in sustainability-related management and reporting; and
- Follow data trails to their initial aggregated source so as to check data samples to a greater depth.

Limitations

Our scope of work was limited to a review of the accuracy and reliability of specified data and interviews with data providers, persons in charge of data collection and processing, as well as persons in charge of sustainability performance-related information.



Conclusions

Conclusions in regard to adherence to the AA1000 AccountAbility Principles of Inclusivity, Materiality, Responsiveness and Impact include the following findings:

▪ **Inclusivity**

An assessment was made on whether IIF has included all key stakeholders in developing and achieving an accountable and strategic response to sustainability issues.

Demonstration of IIF’s strong commitment to stakeholder inclusivity included the conducting of needs assessment surveys and a materiality level survey of the key stakeholder groups. Our overall assessment is that IIF has set in place an effective system that enables key stakeholders to participate in the development of the organization’s response in the context of sustainability.

In order to maintain and strengthen the effectiveness of this inclusivity, however, we recommend that IIF carries out regular monitoring of its systems and procedures, and implements improvements where necessary.

▪ **Materiality**

With stakeholders requiring material information on which to base their informed judgments, decisions and actions, an assessment was carried out to determine the extent to which IIF has included such information in the Report.

IIF’s strong commitment to meet stakeholder needs in this field was evidenced by the provision of adequately reported and balanced information on key material issues. Nevertheless, as demands for information continue to increase, we recommend that IIF conducts materiality tests on a regular basis for inclusion in future reports.

▪ **Responsiveness**

As it is increasingly important to communicate in meeting stakeholder expectations, an assessment was carried out to determine the degree to which IIF demonstrates its accountability in this area.

IIF’s allocation of resources to stakeholder engagement, the timeliness and accessibility of reported information, and the types of communication mechanisms regularly employed, were all indicative of IIF’s responsiveness to key stakeholder concerns and expectations. As in other areas, however, vigilance is of key importance, and we recommend that IIF conducts regular monitoring while improving stakeholder engagement procedures where necessary in future reports.

▪ **Impact**

An assessment was made on whether IIF has monitored, measured and is accountable for how its actions affect their broader ecosystems. IIF has integrated identified impacts into its key management processes including, for example, its materiality assessment process, organisational strategy, governance, goal setting, and operations.

In order to strengthen the effectiveness of the assessment and disclosure of its impacts, however, we recommend that IIF provides the necessary competencies and resources to measure, evaluate and manage its impacts, conducts regular monitoring of its systems and procedures, and implements improvements, where necessary.

Based on our limited assurance engagement, nothing has come to our attention that causes us to believe the data in the Report is materially misstated.

All key assurance findings are included herein, while detailed observations and follow-up recommendations have been submitted to IIF management in a separate report.

Jakarta, April 7, 2026


James Kallman
 Chief Executive Officer

 **AA1000**
 Licensed Report
 000-107/V3-IAF75

Moores Rowland is an international organization specializing in audit, accounting, tax, legal and advisory, business and human rights services in Indonesia. Moores Rowland is a member of Praxity AISBL, the world’s largest Alliance of independent and unaffiliated audit and consultancy companies. With more than 65,000 professionals operating in 120 countries across the globe, each sharing the same values and sense of responsibility, Praxity is served by Moores Rowland in Indonesia, one of the leading sustainability

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Laporan Penjaminan Eksternal terkait Verifikasi Perhitungan Emisi Gas Rumah Kaca Cakupan 1 dan 2 IIF pada tahun 2025

External Assurance Report on the Verification of IIF's Scope 1 and 2 Greenhouse Gas Emission Calculation for the Year 2025



Certificate of Assurance

PT Indonesia Infrastructure Finance (IIF)

has measured the organisational carbon footprint of their organisation for their:

IIF Headquarters, Prosperity Tower

Carbon Trust Assurance Limited verifies that in accordance with ISO 14064-3 that PT Indonesia Infrastructure Finance (IIF) has calculated the organisational carbon footprint of their

Scope 1: All emissions sources

Scope 2: All emissions sources (location- and market-based)

emissions in the reporting period 01/01/2024 – 31/12/2024 in their IIF Headquarters at Prosperity Tower 53rd – 55th Floor,

District 8 (Jakarta, Indonesia), in accordance with:

- Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard;
- Greenhouse Gas Protocol: Scope 2 Guidance
- The Carbon Trust – Organisational Carbon Footprints – Part 1
- The Carbon Trust – Organisational Carbon Footprints – Part 2

Awarded: 28 February 2025

for and on behalf of Carbon Trust Assurance Ltd,



Martin Hockaday,
Head of Assurance

This certificate is for presentation purposes only. Please do not copy or circulate this without the Assurance Letter and associated Annexes where full details on the scope of the verification are documented. This certificate remains the property of Carbon Trust Assurance Limited and is issued by the conditions of the contract. Information and Contact: Carbon Trust Assurance Limited is registered in England and Wales under Company number 20529259 with its Registered Office at Level 3, Arctic, 295 Blackfriars Road, London SE1 8AX, UK. Telephone: +44 (0) 20 7 170 7030. Carbon Trust Assurance Limited is part of The Carbon Trust's group of companies.



CARBON TRUST

Carbon Footprint Label

PT Indonesia Infrastructure Finance (IIF)

has measured the organisational carbon footprint of their

IIF Headquarters, Prosperity Tower

Carbon Trust Assurance has verified that this organisation has met all the requirements for using the Carbon Trust Carbon Footprint Label.



The above is the generic version of the Carbon Trust Label which you are licensed to use, the final Label text and artwork for your label shall be issued upon agreement of text and signatory of the Label Licence Terms and Conditions.

Awarded: 28 February 2025

Valid Until: 27 February 2026

for and on behalf of Carbon Trust Assurance Ltd,

Martin Hockaday,
Head of Assurance

This certificate is for presentation purposes only. Please do not copy or circulate this without the Assurance Letter and associated Annexes where full details on the scope of the verification are documented. This certificate remains the property of Carbon Trust Assurance Limited and is issued by the conditions of the contract. Information and Contact: Carbon Trust Assurance Limited is registered in England and Wales under Company number 26342859 and its Registered Office at Level 3, Atlas, 215 Blackfriars Road, London SE1 4AE, UK. Telephone: +44 (0) 20 7 170 7030. Carbon Trust Assurance Limited is part of The Carbon Trust's group of companies.

Daftar Singkatan

List of Abbreviation

| Abbreviation Singkatan | Nama Lengkap | Full Name |
|------------------------|--|--|
| ADB | Asian Development Bank | Asian Development Bank |
| AKB | Aksi Keuangan Berkelanjutan | Sustainable Finance Action |
| BBM | Bahan Bakar Minyak | Fuel |
| BEI | Bursa Efek Indonesia | Indonesia Stock Exchange |
| BPJS | Badan Penyelenggara Jaminan Sosial | Social Security Administrator |
| BUMN/SOE | Badan Usaha Milik Negara | State Owned Enterprise |
| B3 | Bahan Berbahaya dan Beracun | Hazardous and Toxic Materials |
| CAP | Rencana Tindakan Perbaikan | Corrective Action Plans |
| DEG | Deutsche Investitions-und Entwicklungsgesellschaft mbH | Deutsche Investitions-und Entwicklungsgesellschaft mbH |
| EBT | Energi Baru Terbarukan | New and Renewable Energy |
| GCG | Good Corporate Governance | Good Corporate Governance |
| GIIP | Good International Industry Practice | Good International Industry Practice |
| GJ | Giga Joule | Giga Joule |
| GRI | Global Reporting Initiative | Global Reporting Initiative |
| GRK/GHG | Gas Rumah Kaca | Greenhouse Gas |
| GRM | Mekanisme Penanganan Keluhan | Grievance Redress Mechanism |
| IBRD | International Bank for Reconstruction and Development | International Bank for Reconstruction and Development |
| IFC | International Finance Corporation | International Finance Corporation |

| Abbreviation Singkatan | Nama Lengkap | Full Name |
|------------------------|---|---|
| IIF | Indonesia Infrastructure Finance | Indonesia Infrastructure Finance |
| IPCC | Intergovernmental Panel on Climate Change | Intergovernmental Panel on Climate Change |
| Jabodetabek | Jakarta, Bogor, Depok, Tangerang, Bekasi | Jakarta, Bogor, Depok, Tangerang, Bekasi |
| K3/OHS | Keselamatan dan Kesehatan Kerja | Occupational Health and Safety |
| KKN/CCN | Korupsi, Kolusi, dan Nepotisme | Corruption, Collusion, and Nepotism |
| KPBU/PPP | Kerja Sama Pemerintah dan Badan Usaha | Public Private Partnership |
| kWh | Kilowatt Jam | Kilowatt Hour |
| LPEM UI | Lembaga Penyelidikan Ekonomi dan Masyarakat Universitas Indonesia | Institute of Economic and Social Research University of Indonesia |
| LST/ESG | Lingkungan, Sosial, dan Tata Kelola | Environmental, Social, and Governance |
| MW | Megawatt | Megawatt |
| NRC | Komite Nominasi dan Remunerasi | Nomination and Remuneration Committee |
| NRW | Non-Revenue Water | Non-Revenue Water |
| ODS | Bahan Perusak Ozon | Ozone Depleting Substance |
| OIKN | Otorita Ibu Kota Nusantara | Otorita Ibu Kota Nusantara |
| OJK | Otoritas Jasa Keuangan | Financial Services Authority |
| OM | Operation Manual | Operation Manual |
| PCAF | Partnership for Carbon Accounting Financials | Partnership for Carbon Accounting Financials |
| PDAM | Perusahaan Daerah Air Minum | Regional Drinking Water Company |
| PLTA | Pembangkit Listrik Tenaga Air | Hydroelectric Power Plant |

| Abbreviation Singkatan | Nama Lengkap | Full Name |
|------------------------|---|--|
| PLTB | Pembangkit Listrik Tenaga Bayu | Wind Power Plant |
| PLTBm | Pembangkit Listrik Tenaga Biomassa | Biomass Power Plant |
| PLTMH | Pembangkit Listrik Tenaga Mini-Hidro | Mini-Hydro Power Plant |
| PLTP | Pembangkit Listrik Tenaga Panas Bumi | Geothermal Power Plant |
| PLTS | Pembangkit Listrik Tenaga Surya | Solar Power Plant |
| PT SMI | PT Sarana Multi Infrastruktur (Persero) | PT Sarana Multi Infrastruktur (Persero) |
| POJK | Peraturan OJK | OJK Regulation |
| RAKB | Rencana Aksi Keuangan Berkelanjutan | Sustainable Finance Action Plan |
| RUED | Rencana Umum Energi Daerah | Regional Energy General Plan |
| RUPS/GMS | Rapat Umum Pemegang Saham | General Meeting of Shareholders |
| S&E | Sosial dan Lingkungan | Social & Environmental |
| SDM/HR | Sumber Daya Manusia | Human Resources |
| SED | Divisi Sosial dan Lingkungan | Social and Environmental Division |
| SEDD | Uji Tuntas Sosial dan Lingkungan | Social and Environmental Due Diligence |
| SEMS | Sistem Manajemen Sosial dan Lingkungan | Social and Environmental Management System |
| SEOJK | Surat Edaran OJK | OJK Circular Letter |
| SFWG | Sustainable Finance Working Group | Sustainable Finance Working Group |
| SMBC | Sumitomo Mitsui Banking Corporation | Sumitomo Mitsui Banking Corporation |
| SMV | Special Mission Vehicle | Special Mission Vehicle |

| Abbreviation Singkatan | Nama Lengkap | Full Name |
|------------------------|--------------------------------------|---------------------------------|
| SPAM | Sistem Penyediaan Air Minum | Drinking Water Supply System |
| TPB/SDGs | Tujuan Pembangunan Berkelanjutan | Sustainable Development Goals |
| TJSL/CSR | Tanggung Jawab Sosial dan Lingkungan | Corporate Social Responsibility |
| TOD | Transit Oriented Development | Transit Oriented Development |
| TPA | Tempat Pembuangan Akhir | Final Disposal Site / Landfill |
| UMP | Upah Minimum Provinsi | Provincial Minimum Wage |
| USD | Dolar Amerika Serikat | United States Dollar |
| WBS | Whistleblowing System | Whistleblowing System |
| 3P | People, Planet, Profit | People, Planet, Profit |

Tanggapan Terhadap Survei Pembaca Laporan Tahun Sebelumnya ^[OJK G.3]

Response To The Previous Year's Reader Survey

Perseroan tidak mendapat tanggapan dari para pemangku kepentingan setelah diterbitkannya Laporan Keberlanjutan 2024. Dengan demikian, dalam laporan ini tidak terdapat informasi secara spesifik tentang tindak lanjut yang diambil Perseroan atas tanggapan dari pemangku kepentingan tahun sebelumnya.

The Company did not receive feedback from stakeholders following the publication of the Sustainability Report 2024. Therefore, this report does not contain specific information about the Company's follow-up actions regarding stakeholders' feedback from the previous year.

Lembar Umpan Balik [OJK G.2]

Feedback Form

Laporan Keberlanjutan IIF Tahun 2025

IIF Sustainability Report 2025

Silakan pilih salah satu kelompok pemangku kepentingan yang paling mewakili Anda:
Please tick the box for the stakeholder group that best describes you:

- Pegawai | Employee
- Contractor/Sub-contractor/Vendor/Supplier
- Konsumen | Costumer
- Investor/FinancialAnalyst/Shareholders
- Regulator
- NGO
- Media
- Akademisi | Academics
- Lain-lain | Others:

Bagaimana penilaian Anda terhadap laporan ini:
Please rate the report for:

(1 SANGAT TIDAK BAIK sampai dengan 5 SANGAT BAIK)
(1 being POOR up to 5 being EXCELLENT)

| Parameter Parameter | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| Dapat memenuhi kebutuhan informasi yang Anda butuhkan Meeting your information needs | | | | | |
| Konten yang lengkap Content Completeness | | | | | |
| Transparan Transparency | | | | | |
| Jelas dan mudah dimengerti Clarity and easy to understand | | | | | |
| Kemudahan dalam mencari informasi tertentu Ease in finding information | | | | | |
| Keseluruhan Laporan Overall Report | | | | | |



Laporan ini terdiri dari bagian-bagian berikut:
The report has these following sections:

| Bagian Section | Apakah Anda mengakses bagian ini? Did you access this section? | Apakah bagian ini bermanfaat/memuat informasi yang mencukupi? Is it useful/insightful? |
|--|--|--|
| Strategi Keberlanjutan Sustainability Strategy | | |
| Ikhtisar Kinerja Keberlanjutan Sustainability Performance Overview | | |
| Profil Perusahaan Company Profile | | |
| Penjelasan Direksi Board of Directors Explanation | | |
| Tata Kelola Keberlanjutan Sustainability Governance | | |
| Kinerja Operasional Operational Performance | | |
| Kinerja Lingkungan Environmental Performance | | |
| Ketenagakerjaan Employment | | |
| Kinerja Sosial Social Performance | | |

Material aspek apa yang menurut Anda paling informatif dan bermanfaat:
Which of our most material aspect did you find informative or useful:

| Aspek Keberlanjutan Material Material Sustainability Aspects | Apakah data dan informasi yang disajikan cukup untuk kebutuhan informasi Anda? Is data and information presented sufficient for you? | | |
|---|---|-------------------------|-------------------------------|
| | Terlalu banyak Too much | Mencukupi Sufficient | Terlalu sedikit Too little |
| Dampak ekonomi tidak langsung Indirect economic impact | | | |
| Antikorupsi Anti-corruption | | | |
| Energi Energy | | | |
| Air dan efluen Water and effluent | | | |
| Keanekaragaman hayati Biodiversity | | | |
| Emisi Emission | | | |
| Ketenagakerjaan Employment | | | |
| Kesehatan dan keselamatan kerja Occupational health and safety | | | |
| Pelatihan dan pendidikan Training and education | | | |

Mohon penjelasan, apakah laporan ini telah menjawab pertanyaan Anda tentang kinerja keberlanjutan kami?
Please elaborate, does the report address your main concerns about our sustainability performance?

Mohon berikan saran kepada kami untuk meningkatkan kualitas laporan berikutnya?
How could we improve this report in the future?

Mohon kirimkan lembar umpan balik kepada kontak di bawah ini. Terima kasih.
Please send the feedback form to the contact below. Thank you

Sustainability Council
PT Indonesia Infrastructure Finance

Prosperity Tower 53rd-55th Floor Lot 28,
Sudirman Central Business District (SCBD)
Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190, Indonesia
Tel : (62-21) 5082 6600
Fax : (62-21) 5082 6601
E-mail : sustainability_council@iif.co.id
Website : www.iif.co.id

IIF PLN Renewable Energy Certificate (REC)





TIGRs
Tradable Instruments for Global Renewables



TIGR Registry Certificate of Retirement

APX, Inc., in its capacity as operator and administrator of the TIGR Registry, hereby certifies that the following Renewable Energy Certificates (“RECs”) have been retired in the TIGR Registry on behalf of:

PT Indonesia Infrastructure Finance

Total RECs Retired: 600

Retirement Reason Details: Meet Corporate Renewable Energy Goals

Retirement Date: November 19, 2024

| Sub-Account Name | Project Name | Project Type | TIGRs Serial Numbers | Quantity |
|-------------------------------------|--------------|--|--|----------|
| PT Indonesia Infrastructure Finance | PLTA Cirata | Hydroelectric Water - Dam Impoundment | TIGR-2348-ID-JB-10-2024-48734-75531 to 76130 | 600 |

Retiring TIGRs Account Holder: PT PLN (Persero)

The Tradable Instrument for Global Renewables (TIGR) Registry is an online platform purpose built to meet RE100 best practices guidelines and CDP standards for procuring and reporting purchases of renewable energy. The Registry is developed and managed by APX, leveraging more than 15 years of experience in environmental markets. For more information: www.apx.com



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