

## INDEKS STANDAR GRI - OPSI KOMPREHENSIF

### GRI STANDARD INDEX – COMPREHENSIVE OPTION

[GRI 102-55]

Standar GRI GRI Standard	DISCLOSURE		
	No. Number	Keterangan Description	Halaman Page
<b>DISCLOSURE UMUM</b> GENERAL DISCLOSURE			
<b>PROFIL ORGANISASI</b> Organizational Profile			
GRI 102: Disclosure Umum 2016 General Disclosure 2016	102-1	Nama Organisasi Name of the organization	24
	102-2	Kegiatan, Merek, Produk, dan Jasa Activities, brands, products, and services	24, 95, 100
	102-3	Lokasi Kantor Pusat Location of headquarters	25
	102-4	Lokasi Operasi Location of operations	25
	102-5	Kepemilikan dan Bentuk Hukum Ownership and legal form	24
	102-6	Pasar yang Dilayani Market Served	24
	102-7	Skala Organisasi Scale of the Organization	28
	102-8	Informasi Mengenai Karyawan dan Pekerja Lain Information on employees and other workers	118
	102-9	Rantai Pasokan Supply chain	69
	102-10	Perubahan Signifikan Pada Organisasi dan Rantai Pasokannya Significant changes to the organization and its supply chain	204
	102-11	Pendekatan atau Prinsip Pencegahan Precautionary Principle or approach	61, 63
	102-12	Inisiatif Eksternal External initiatives	40
	102-13	Keanggotaan Organisasi Membership of associations	39
<b>STRATEGI</b> Strategy			
102-14	Pernyataan dari Pembuat Keputusan Senior Statement from senior decision-maker	7	
102-15	Dampak penting, risiko, dan peluang Key impacts, risks, and opportunities	13-14	
<b>ETIKA DAN INTEGRITAS</b> Ethic and Integrity			
102-16	Nilai, Prinsip, Standar, dan Norma Perilaku Values, principles, standards, and norms of behavior	30, 31, 33	
102-17	Mekanisme untuk saran dan masalah etika Mechanisms for advice and concerns about ethics	191	
<b>TATA KELOLA</b> Governance			
102-18	Stuktur Tata Kelola Governance structure	169, 192	



Standar GRI GRI Standard	DISCLOSURE		
	No. Number	Keterangan Description	Halaman Page
	102-19	Mendelegasikan wewenang Delegating authority	192
	102-20	Tanggung jawab tingkat eksekutif untuk topik ekonomi, lingkungan, dan sosial Executive-level responsibility for economic, environmental, and social topics	192
	102-21	Berkonsultasi dengan para pemangku kepentingan mengenai topik-topik ekonomi, lingkungan, dan sosial Consulting stakeholders on economic, environmental, and social topics	193
	102-22	Komposisi badan tata kelola tertinggi dan komitennya Composition of the highest governance body and its committees	171
	102-23	Ketua badan tata kelola tertinggi Chair of the highest governance body	174
	102-24	Menominasikan dan memilih badan tata kelola tertinggi Nominating and selecting the highest governance body	179
	102-25	Konflik kepentingan Conflicts of interest	181
	102-26	Peran badan tata kelola tertinggi dalam menetapkan tujuan, nilai-nilai, dan strategi Role of highest governance body in setting purpose, values, and strategy	192
	102-27	Pengetahuan kolektif badan tata kelola tertinggi Collective knowledge of highest governance body	177
	102-28	Mengevaluasi kinerja badan tata kelola tertinggi Evaluating the highest governance body's performance	180
	102-29	Mengidentifikasi dan mengelola dampak ekonomi, lingkungan, dan sosial Identifying and managing economic, environmental, and social impacts	192
	102-30	Keefektifan proses manajemen risiko Effectiveness of risk management processes	193
	102-31	Pengkajian topik ekonomi, lingkungan, dan sosial Review of economic, environmental, and social topics	193
	102-32	Peran badan tata kelola tertinggi dalam pelaporan keberlanjutan Highest governance body's role in sustainability reporting	193
	102-33	Mengomunikasikan hal-hal kritis Communicating critical concerns	193
	102-34	Sifat dan jumlah total hal-hal kritis Nature and total number of critical concerns	193
	102-35	Kebijakan remunerasi Remuneration policies	196
	102-36	Proses untuk menentukan remunerasi Process for determining remuneration	197
	102-37	Keterlibatan para pemangku kepentingan dalam remunerasi Stakeholders' involvement in remuneration	197
	102-38	Rasio kompensasi total tahunan Annual total compensation ratio	197
	102-39	Persentase kenaikan pada total rasio kompensasi total tahunan Percentage increase in annual total compensation ratio	197
	<b>KETERLIBATAN PEMANGKU KEPENTINGAN</b> Stakeholder engagement		
	102-40	Daftar Kelompok Pemangku Kepentingan List of stakeholder groups	198
	102-41	Perjanjian Perundingan Kolektif Collective bargaining agreement	126

Standar GRI GRI Standard	DISCLOSURE		
	No. Number	Keterangan Description	Halaman Page
	102-42	Mengidentifikasi dan Memilih Pemangku Kepentingan Identifying and selecting stakeholders	198
	102-43	Pendekatan Terhadap Keterlibatan Pemangku Kepentingan Approach to stakeholder engagement	198
	102-44	Topik Utama dan Masalah yang Dikemukakan Key topics and concerns raised	198
<b>PRAKTIK PELAPORAN</b> Reporting practice			
	102-45	Entitas yang Masuk dalam Laporan Keuangan Entities included in the consolidated financial statements	34, 204
	102-46	Menetapkan Isi Laporan dan Topik Boundary Defining report content and topic Boundaries	205
	102-47	Daftar Topik Material List of material topics	206
	102-48	Penyajian kembali informasi Restatements of information	204
	102-49	Pengungkapan perubahan pada laporan Changes in reporting	204
	102-50	Periode Pelaporan Reporting period	204
	102-51	Tanggal laporan sebelumnya Date of most recent report	204
	102-52	Siklus laporan Reporting cycle	204
	102-53	Titik kontak untuk pertanyaan mengenai laporan Contact point for questions regarding the report	208, 237
	102-54	Klaim bahwa laporan sesuai dengan standar GRI Claims of reporting in accordance with the GRI Standards	204
	102-55	Indeks GRI GRI content index	221
	102-56	Assurance Eksternal External assurance	205, 212
<b>DISCLOSURE TOPIK SPESIFIK</b> SPECIFIC TOPIC DISCLOSURE			
<b>EKONOMI ECONOMY</b>			
	<b>KINERJA EKONOMI</b> Economic Performance		
GRI 103: Pendekatan Manajemen 2016  Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	68-70, 126
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	68-70, 126



Standar GRI GRI Standard	DISCLOSURE		
	No. Number	Keterangan Description	Halaman Page
GRI 201: Kinerja Ekonomi 2016	201-1	Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan Direct economic value generated and distributed	71
Economic Performance 2016	201-2	Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim Financial implications and other risks and opportunities due to climate change	69
	201-3	Kewajiban program pensiun manfaat pasti dan program pensiun lainnya. Defined benefit plan obligations and other retirement plans	126
	201-4	Bantuan finansial yang diterima dari pemerintah Financial assistance received from government	68
<b>KEBERADAAN PASAR</b> Market presence			
GRI 103: Pendekatan Manajemen 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	125
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	125
GRI 202: Keberadaan Pasar 2016	202-1	Rasio upah karyawan <i>entry-level</i> standar berdasarkan jenis kelamin terhadap upah minimum regional Ratios of standard entry level wage by gender compared to local minimum wage	125
	202-2	Proporsi manajemen senior yang berasal dari masyarakat lokal Proportion of senior management hired from the local community	125
<b>DAMPAK EKONOMI TIDAK LANGSUNG</b> Indirect economic impact			
GRI 103: Pendekatan Manajemen 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	155-160
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	155-160
GRI 203: Dampak Ekonomi Tidak Langsung 2016	203-1	Investasi infrastruktur dan dukungan layanan Infrastructure investments and services supported	155
	203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impacts	156, 158, 160
<b>PRAKTIK PENGADAAN</b> Procurement practices			
GRI 103: Pendekatan Manajemen 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	69
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	69
GRI 204: Praktik Pengadaan 2016	204-1	Proporsi pengeluaran untuk pemasok local Proportion of spending on local suppliers	69

Standar GRI GRI Standard	DISCLOSURE		
	No. Number	Keterangan Description	Halaman Page
	<b>ANTI KORUPSI</b> Anti-corruption		
GRI 103: Pendekatan Manajemen 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
Management Approach 2016	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	184-188
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	184-188
GRI 205: Anti Korupsi 2016	205-1	Operasi-operasi yang dinilai memiliki risiko terkait korupsi Operations assessed for risks related to corruption	184
Anti-corruption 2016	205-2	Komunikasi dan Pelatihan Tentang Kebijakan dan Prosedur Anti Korupsi Communication and training about anti-corruption policies and procedures	185, 186
	205-3	Insiden korupsi yang terbukti dan tindakan yang diambil Confirmed incidents of corruption and actions taken	188
	<b>PAJAK</b> Tax		
GRI 103: Pendekatan Manajemen 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
Management Approach 2016	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	68-69
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	68-69
GRI 207: Pajak 2019	207-1	Pendekatan terhadap pajak Approach to tax	68
Tax 2019	207-2	Tata kelola, pengendalian, dan manajemen risiko pajak Tax governance, control, and risk management	68
	207-3	Keterlibatan pemangku kepentingan dan pengelolaan perhatian yang berkaitan dengan pajak Stakeholder engagement and management of concerns related to tax	69
	207-4	Laporan per negara Country-by-country reporting	69
<b>LINGKUNGAN ENVIRONMENT</b>			
	<b>ENERGI</b> Energy		
GRI 103: Pendekatan Manajemen 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
Management Approach 2016	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	145-146
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	145-146
GRI 302: Energi 2016	302-1	Konsumsi energi dalam organisasi Energy consumption within the organization	145
Energy 2016	302-2	Konsumsi energi di luar organisasi Energy consumption outside of the organization	145
	302-3	Intensitas Energi Energy intensity	145
	302-4	Pengurangan konsumsi energi Reduction of energy consumption	146
	302-5	Pengurangan pada energi yang dibutuhkan untuk produk dan jasa Reductions in energy requirements of products and services	146



Standar GRI GRI Standard	DISCLOSURE		
	No. Number	Keterangan Description	Halaman Page
	<b>EMISI</b> Emissions		
GRI 103: Pendekatan Manajemen 2016  Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	145-148
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	145-148
GRI 305: Emisi 2016  Emissions 2016	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions	147
	305-2	Emisi energi GRK (Cakupan 2) tidak langsung Energy indirect (Scope 2) GHG emissions	147
	305-3	Emisi GRK (Cakupan 3) tidak langsung lainnya Other indirect (Scope 3) GHG emissions	147
	305-4	Intensitas emisi GRK GHG emissions intensity	147
	305-5	Pengurangan emisi GRK Reduction of GHG emissions)	147
	305-6	Emisi zat perusak ozon (ODS) Emissions of ozone-depleting substances (ODS)	148
	305-7	Nitrogen Oksida (NOX), sulfur oksida (SOX), dan emisi udara signifikan lainnya Nitrogen oxides (NO), sulfur oxides (SO), and other significant air emissions	148
<b>SOSIAL SOCIAL</b>			
	<b>KEPEGAWAIAN</b> Employment		
GRI 103: Pendekatan Manajemen 2016  Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	119, 125-128
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	119, 125-128
GRI 401: Kepegawaian 2016  Employment 2016	401-1	Perekrutan Karyawan Baru dan Perputaran Karyawan New employee hires and employee turnover	119
	401-2	Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees	128
	401-3	Cuti melahirkan Parental leave	125
	<b>HUBUNGAN TENAGA KERJA/MANAJEMEN</b> Labor/management relations		
GRI 103: Pendekatan Manajemen 2016  Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	128
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	128
GRI 402: Hubungan Tenaga Kerja/ Manajemen 2016 Labor/Management Relations 2016	402-1	Periode pemberitahuan minimum terkait perubahan operasional Minimum notice periods regarding operational changes	128

Standar GRI GRI Standard	DISCLOSURE		
	No. Number	Keterangan Description	Halaman Page
	<b>PELATIHAN DAN PENDIDIKAN</b> Training and education		
GRI 103: Pendekatan Manajemen 2016 Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	126-131
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	126-131
GRI 404: Pelatihan dan Pendidikan 2016 Training and Education 2016	404-1	Rata-rata jam pelatihan per tahun per karyawan Average hours of training per year per employee	129, 130
	404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance programs	126
	404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews	131
	<b>KEBERAGAMAN DAN KESETARAAN</b> Diversity and equal opportunity		
GRI 103: Pendekatan Manajemen 2016 Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	122-124
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	122-124
GRI 405: Keberagaman dan Kesetaraan 2016 Diversity and Equal Opportunity 2016	405-1	Keanekaragaman badan tata kelola dan karyawan Diversity of governance bodies and employees	122, 123
	405-2	Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men	124
	<b>NON DISKRIMINASI</b> Non-discrimination		
GRI 103: Pendekatan Manajemen 2016 Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	125
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	125
GRI 406: Non-Diskriminasi 2016 Non-discrimination 2016	406-1	Insiden diskriminasi dan tindakan perbaikan yang dilakukan Incidents of discrimination and corrective actions taken	125
	<b>PRAKTIK-PRAKTIK KEAMANAN</b> Security practices		
GRI 103: Pendekatan Manajemen 2016 Management Approach 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	131-132
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	131-132
GRI 410: Praktik-praktik Keamanan 2016 Security Practices 2016	410-1	Petugas keamanan yang dilatih mengenai kebijakan atau prosedur hak asasi manusia Security personnel trained in human rights policies or procedures	131-132



Standar GRI GRI Standard	DISCLOSURE		
	No. Number	Keterangan Description	Halaman Page
	<b>PEMASARAN DAN PELABELAN</b> Marketing and labeling		
GRI 103: Pendekatan Manajemen 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
Management Approach 2016	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	110-111
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	110-111
GRI 417: Pemasaran dan Pelabelan 2016	417-1	Persyaratan untuk Pelabelan dan Informasi Produk dan Jasa Requirements for product and service information and labeling	110
Marketing and Labeling 2016	417-2	Insiden Ketidakpatuhan terhadap Pelabelan dan Informasi Produk dan Jasa Incidents of non-compliance concerning product and service information and labeling	111
	417-3	Insiden ketidakpatuhan terkait komunikasi pemasaran Incidents of non-compliance concerning marketing communications	111
	<b>PRIVASI PELANGGAN</b> Customer privacy		
GRI 103: Pendekatan Manajemen 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
Management Approach 2016	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	105
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	105
GRI 418: Privasi Pelanggan 2016	418-1	Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan Substantiated complaints concerning breaches of customer privacy and losses of customer data	105
Customer Privacy 2016			
	<b>KEPATUHAN SOSIAL EKONOMI</b> Socioeconomic compliance		
GRI 103: Pendekatan Manajemen 2016	103-1	Penjelasan Topik Material dan Batasannya Explanation of The Material Topic and its Boundary	206
Management Approach 2016	103-2	Pendekatan Manajemen dan Komponennya The Management Approach and its Components	79
	103-3	Evaluasi Pendekatan Manajemen Evaluation of The Management Approach	79
GRI 419: Kepatuhan Sosial Ekonomi 2016	419-1	Ketidakpatuhan terhadap undang-undang dan peraturan di bidang sosial dan ekonomi Non-compliance with laws and regulations in the social and economic area	79
Socioeconomic Compliance 2016			
<b>DISCLOSURE SEKTOR KEUANGAN</b> Financial Sector Disclosure			
	<b>PRODUK PORTOFOLIO</b> Portfolio product		
	FS1	Kebijakan dengan komponen lingkungan dan sosial yang spesifik yang diaplikasikan pada lini bisnis Policies with specific environmental and social components applied to business lines	61, 66
	FS2	Prosedur untuk memeriksa dan menyaring risiko lingkungan dan sosial pada lini bisnis Procedures for assessing and screening environmental and social risks in business lines	63
	FS3	Proses untuk memonitor implementasi dan kepatuhan klien terhadap persyaratan lingkungan dan sosial Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	64



Standar GRI GRI Standard	DISCLOSURE		
	No. Number	Keterangan Description	Halaman Page
	FS4	Proses untuk meningkatkan kompetensi staf dalam mengimplementasikan kebijakan lingkungan dan sosial serta prosedur yang diaplikasikan pada lini bisnis Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	132, 177
	FS5	Interaksi dengan klien/penanam modal/mitra bisnis terkait risiko serta kesempatan terkait lingkungan dan sosial Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	65
	FS6	Persentase dari portfolio untuk lini bisnis menurut wilayah, menurut ukuran (contoh: mikro/SME/besar), dan menurut sektor Percentage of the portfolio for business lines by specific region, Size (e.g. micro/sme/large) and by sector	81, 82
	FS7	Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan sosial yang spesifik untuk setiap lini bisnis Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by Purpose	76, 81, 82
	FS8	Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan lingkungan yang spesifik untuk setiap lini bisnis Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	77
	<b>AUDIT</b> Audit		
	FS9	Cakupan dan Frekuensi Audit serta Prosedur Penilaian Risiko Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	89
	<b>KEPEMILIKAN AKTIF</b> Active Ownership		
	FS10	Persentase dan jumlah perusahaan dalam portfolio institusi dengan mana organisasi pelapor berinteraksi dalam isu lingkungan atau sosial Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	77
	FS11	Persentase aset di mana dilakukan penyaringan lingkungan atau sosial secara positif dan negatif Percentage of assets subject to positive and negative environmental or social screening	66
	<b>KOMUNITAS LOKAL</b> Local Community		
	FS13	Titik akses pada wilayah dengan populasi penduduk rendah atau keadaan ekonomi yang kurang menguntungkan Access points in low-populated or economically disadvantaged areas by type	106
	FS14	Inisiatif untuk meningkatkan akses layanan finansial bagi para penyandang cacat Initiatives to improve access to financial services for disadvantaged people	107, 162
	<b>TANGGUNG JAWAB PRODUK</b> Product Responsibility		
	FS15	Kebijakan untuk rancangan dan penjualan produk dan layanan yang adil Policies for the fair design and sale of financial products and services	100, 110
	FS16	Inisiatif untuk meningkatkan literasi keuangan menurut tipe penerima Initiatives to enhance financial literacy by type of beneficiary	86