



2024

Laporan Keberlanjutan  
Sustainability Report

**Panin** Asset Management  
*Values Come First*

## Creating Long Term Value with Responsibility

**2024**

Laporan Keberlanjutan  
Sustainability Report

# **Creating Long Term Value with Responsibility**

Sebagai Manajer Investasi, kami bertanggung jawab atas dana yang dipercayakan oleh nasabah dengan profesionalisme dan integritas. Kami berkomitmen untuk mengelola investasi sesuai dengan prinsip keberlanjutan, dengan fokus utama pada pengelolaan produk yang berkualitas dan bertanggung jawab. Kami percaya bahwa membangun hubungan jangka panjang dengan nasabah, baik individu maupun institusi, berlandaskan tata kelola yang baik adalah fondasi bisnis yang berkelanjutan.

Melalui produk keuangan yang dikelola dengan pendekatan fundamental dan prinsip keberlanjutan, kami memastikan bahwa investasi tidak hanya memberikan hasil optimal bagi nasabah, tetapi juga berkontribusi pada pertumbuhan ekonomi jangka panjang. Transparansi, akuntabilitas, serta kepatuhan terhadap regulasi menjadi prinsip utama dalam tata kelola kami, didukung oleh manajemen risiko yang kuat untuk menjaga stabilitas investasi.

Di luar pengelolaan investasi, kami berkontribusi melalui program literasi keuangan dan beasiswa guna meningkatkan akses pendidikan dan mendukung kemandirian ekonomi. Kami juga menjalankan berbagai inisiatif lingkungan yang terus dikembangkan untuk memberikan dampak positif bagi ekosistem. Dengan mengintegrasikan praktik bisnis yang bertanggung jawab, tata kelola yang baik, serta kontribusi sosial dan lingkungan, Panin Asset Management berkomitmen untuk menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

As Investment Managers, we are entrusted with our clients' funds, and we take this responsibility with the utmost professionalism and integrity. We are committed to managing investments in line with sustainability principles, with a primary focus on delivering high-quality and responsible products. We believe that fostering long-term relationships with our clients, both individuals and institutions, based on strong governance, is the foundation of a sustainable business.

Through financial products managed with a fundamental approach and sustainability principles, we ensure that investments not only yield optimal returns for our clients but also contribute to long-term economic growth. Transparency, accountability, and compliance with regulations are key principles that underpin our governance framework, supported by robust risk management practices to maintain investment stability.

Beyond investment management, we contribute through financial literacy programs and scholarships to enhance access to education and support economic independence. We also implement various environmental initiatives that are continuously developed to create a positive impact on the ecosystem. By integrating responsible business practices, good governance, and social and environmental contributions, Panin Asset Management is dedicated to creating long-term value for all stakeholders.

# Daftar Isi

## Table of Contents

### Creating Long Term Value with Responsibility

#### Strategi Keberlanjutan

#### Sustainability Strategy

## 05

- 10 Visi dan Misi Keuangan Keberlanjutan  
Vision and Mission of Sustainable Finance
- 18 Budaya Keberlanjutan  
Sustainability Culture
- 19 Kontribusi Terhadap Tujuan Pembangunan Berkelanjutan  
Contribution to Sustainable Development Goals

#### Ikhtisar Aspek Keberlanjutan

#### Sustainability Aspect Summary

## 23

- 10 Ikhtisar Aspek Keberlanjutan  
Sustainability Aspect Summary

#### Profil Perusahaan

#### Company Profile

## 27

- 28 Identitas Perusahaan  
Corporate Identity
- 29 Riwat Perusahan  
Company History
- 30 Sejarah  
History
- 31 Visi dan Misi Perusahaan  
Company Vision and Mission
- 32 Filosofi Investasi  
Investment Philosophy

- 33 Tiga Prinsip Filosofi Investasi  
Panin Asset Management  
Three Principles of Panin Asset Management's  
Investment Philosophy
- 34 Pendekatan Kami  
Our Approach
- 35 Produk Reksa Dana  
Equity Mutual Funds
- 36 Skala Usaha  
Business Scale
- 37 Wilayah Operasional  
Operational Area
- 38 Struktur Organisasi  
Organizational Structure
- 39 Penghargaan  
Awards

#### Penjelasan Direksi

#### Directors Message

## 42

- 42 Laporan Direksi  
Board of Directors Report
- 48 Profil Dewan Komisaris  
Board of Commissioners Profile
- 51 Profil Direksi  
Board of Directors Profile

#### Tata Kelola Keberlanjutan

#### Sustainability Governance

## 55

- 56 Tata Kelola Keberlanjutan  
Sustainability Governance
- 57 Struktur Tata Kelola Perusahaan  
Corporate Governance Structure
- 59 Nominasi dan Remunerasi  
Nomination and Remuneration
- 61 Penanggung Jawab Penerapan Keuangan Berkelanjutan  
Person in Charge of Sustainable Finance Implementation
- 63 Pengembangan Kompetensi Keberlanjutan  
Sustainability Competency Development
- 64 Evaluasi Kinerja Badan Tata Kelola  
Performance Evaluation of The Governance Body
- 65 Penilaian Risiko atas Penerapan Keuangan Berkelanjutan  
Risk Assessment of the Implementation of Sustainable Finance
- 67 Kode Etik  
Code of Ethics
- 68 Komunikasi Hal-hal Penting  
Communication of Important Matters
- 69 Benturan Kepentingan  
Conflict of Interest
- 70 Anti-Korupsi dan Anti-Fraud  
Anti-Corruption and Anti-Fraud
- 71 Hubungan dengan Pemangku Kepentingan  
Stakeholders Relations
- 73 Permasalahan Terhadap Penerapan Keuangan Berkelanjutan  
Issues In The Implementation of Sustainable Finance
- 74 Kepatuhan Terhadap Hukum dan Peraturan  
Compliance With Laws And Regulations





## Kinerja Ekonomi Produk, dan Layanan

### Economic Performance, Products, and Services

77

- 78 Pendekatan Manajemen  
Management Approach
- 79 Kinerja Keuangan  
Financial Performance
- 80 Kinerja Produk Investasi  
Investment Product Performance
- 82 Kinerja Keuangan Berkelanjutan  
Sustainable Financial Performance
- 83 Produk dan Layanan Setara  
Products and Equival Services
- 84 Inovasi dan Pengembangan Produk Berkelanjutan  
Sustainable Innovation and Product Development
- 87 Keamanan Produk dan Layanan  
Product and Service Security
- 89 Informasi Produk dan Layanan  
Product and Service Information
- 90 Penarikan Produk dan Layanan  
Product and Service Withdrawal
- 91 Kepuasan Nasabah  
Customer Satisfaction

## Kinerja Lingkungan

## Environmental Performance

93

- 94 Pendekatan Manajemen  
Management Approach
- 96 Penggunaan Material Ramah Lingkungan  
Use of Environmentally Friendly Materials
- 97 Pengelolaan Energi dan Emisi  
Energy and Emissions Management
- 99 Penggunaan Air  
Water Usage
- 100 Pengelolaan Limbah  
Waste Management
- 101 Pelestarian Lingkungan  
Environmental Preservation
- 102 Pengaduan Terkait Lingkungan  
Environmental Complaints
- 103 Biaya Pemeliharaan Lingkungan  
Environmental Maintenance Costs

## Kinerja Pengelolaan SDM

## Human Resource Management Performance

105

- 106 Pendekatan Manajemen  
Management Approach
- 107 Demografi Karyawan  
Employee Demography
- 109 Praktik Ketenagakerjaan  
Employment Practices
- 111 Rekrutmen  
Recruitment
- 113 Remunerasi dan Manfaat  
Remuneration and Benefits
- 115 Lingkungan Bekerja yang Layak dan Aman  
Decent and Safe Working Environment
- 116 Pelatihan dan Pengembangan Kompetensi  
Training and Competency Development
- 117 Penilaian Kinerja  
Performance Assessment

## Kinerja Tanggung Jawab Sosial

## Social Responsibility Performance

119

- 120 Pendekatan Manajemen  
Management Approach
- 122 Dampak Operasi Terhadap Masyarakat  
Impact of Operations on the Community
- 123 Pengaduan Masyarakat  
Public Complaints
- 124 Kegiatan Tanggung Jawab Sosial  
Social Responsibility Activities
- 126 Literasi dan Inklusi Keuangan  
Literacy and Financial Inclusion

## Tentang Laporan Keberlanjutan

## About the Sustainability Report

129

- 130 Tentang Laporan Keberlanjutan  
About the Sustainability Report
- 133 Penentuan Materialitas  
Materiality Determination
- 134 Topik Material  
Material Topics
- 137 Pengungkapan International Financial Reporting  
Standards (IFRS)  
International Financial Reporting Standards (IFRS)  
Disclosure
- 140 Daftar Pengungkapan POJK-51/2017  
List of POJK-51/2017 Disclosures
- 143 Indeks Isi GRI  
GRI Content Index – WITH REFERENCE

et Management



PaninAM  
berbagi



lindungihutan

# Planting 1.250 Trees Panin Asset Management

Panin Asset Management Trees Planting at PIK

Tourism Mangrove Park PIK, Galatama | 20 November 2024



## 01

# Strategi Keberlanjutan

[OJK A.1][GRI 2-23]

## Sustainability Strategy

[OJK A.1][GRI 2-23]

Daftar Isi



### Contents

- 10 Visi dan Misi Keuangan Keberlanjutan [OJK C.1]  
Vision and Mission of Sustainable Finance [OJK C.1]
- 18 Budaya Keberlanjutan [OJK F.1]  
Sustainability Culture [OJK F.1]
- 19 Kontribusi Terhadap Tujuan Pembangunan Berkelanjutan  
Contribution to Sustainable Development Goals



**Sejalan dengan komitmen kami terhadap keberlanjutan, kami mengintegrasikan aspek People, Planet, Profit (3P), aspek *Environmental, Social, and Governance* (ESG), prinsip Keuangan Berkelanjutan dari Otoritas Jasa Keuangan (OJK), dan Tujuan Pembangunan Berkelanjutan (TPB), untuk terus mengembangkan strategi yang berorientasi pada keberlanjutan untuk menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.**

In line with our commitment to sustainability, we integrate the aspects of People, Planet, and Profit (3P), Environmental, Social, and Governance (ESG) principles, the Sustainable Finance principles issued by the Financial Services Authority (OJK), and the Sustainable Development Goals (SDGs), to continuously develop sustainability-oriented strategies that create long-term value for all stakeholders.



Sebagai bagian dari industri jasa keuangan, PT Panin Asset Management ("Panin AM," "Perseroan," atau "Kami") berkomitmen untuk menerapkan prinsip keberlanjutan dalam setiap aspek operasional dan investasinya. Kami meyakini bahwa pertumbuhan bisnis yang berkelanjutan harus selaras dengan tanggung jawab sosial dan lingkungan. Oleh karena itu, strategi keberlanjutan kami dirancang untuk menciptakan nilai jangka panjang bagi pemangku kepentingan, mengelola risiko secara efektif, serta mendukung pembangunan ekonomi yang inklusif dan berkelanjutan. Kami juga terus berupaya mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST) atau *Environmental, Social, and Governance* (ESG) ke dalam strategi investasi pengelolaan portofolio dan tata kelola Perusahaan.

### **Komitmen Keberlanjutan**

Panin AM berkomitmen untuk mengintegrasikan prinsip keberlanjutan ke dalam proses bisnis dan operasionalnya. Sejalan dengan aspek *People, Planet, Profit* (3P), aspek ESG, prinsip Keuangan Berkelanjutan dari Otoritas Jasa Keuangan (OJK), dan Tujuan Pembangunan Berkelanjutan (TPB), kami terus mengembangkan strategi yang berorientasi pada keberlanjutan untuk menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

As part of the financial services industry, PT Panin Asset Management ("PaninAM," "the Company," or "We") is committed to implementing sustainability principles in every aspect of its operations and investments. We believe that sustainable business growth must go hand in hand with social and environmental responsibility. Therefore, our sustainability strategy is designed to create long-term value for stakeholders, effectively manage risks, and support inclusive and sustainable economic development. We also continuously strive to integrate Environmental, Social, and Governance (ESG) aspects into our portfolio management investment strategies and corporate governance practices.

### **Strategi Keberlanjutan**

Panin AM is committed to integrating sustainability principles into its business and operational processes. In line with the *People, Planet, Profit* (3P) aspects, the Environmental, Social, and Governance (ESG) aspects, the Sustainable Finance principles of the Financial Services Authority (OJK), and the Sustainable Development Goals (TPB), we continue to develop sustainability-oriented strategies to create long-term value for all stakeholders.





Melalui komitmen ini, Perseroan berupaya untuk menjadi mitra investasi yang bertanggung jawab, sekaligus berkontribusi pada pembangunan ekonomi yang lebih inklusif dan berkelanjutan.

### Pendekatan 3P

Kami mengadopsi prinsip 3P sebagai dasar dalam mengelola bisnis secara bertanggung jawab:

- **People:** Kami berupaya menciptakan lingkungan kerja yang inklusif, meningkatkan kesejahteraan karyawan dan masyarakat, serta memberikan dampak positif bagi seluruh pemangku kepentingan melalui berbagai program tanggung jawab sosial perusahaan.
- **Planet:** Kami terus mendorong investasi yang ramah lingkungan dengan mempertimbangkan faktor ESG dalam pengelolaan portofolio, serta menerapkan praktik bisnis yang mengurangi dampak negatif terhadap lingkungan melalui kebijakan *Green Office*.
- **Profit:** Kami memastikan pertumbuhan bisnis yang berkelanjutan dengan mengadopsi strategi investasi jangka panjang yang sejalan dengan prinsip keberlanjutan dan mendukung terciptanya pertumbuhan ekonomi yang positif.

### Penyelarasan Aspek ESG

Perseroan memahami bahwa perubahan paradigma *business as usual* ke arah keberlanjutan telah menjadi kebutuhan masa depan sehingga meningkatkan risiko lingkungan, sosial, dan tata kelola yang dapat menjadi tantangan Perseroan. Kunci sukses penerapan

Through this commitment, the Company strives to be a responsible investment partner while contributing to a more inclusive and sustainable economic development.

### 3P Approach

We adopt the 3P principle as a basis for managing our business responsibly:

- **People:** We strive to create an inclusive work environment, improve the welfare of employees and the community, and provide a positive impact on all stakeholders through various corporate social responsibility programs.
- **Planet:** We continue to encourage environmentally friendly investments by considering ESG factors in portfolio management, as well as implementing business practices that reduce negative impacts on the environment through the Green Office policy.
- **Profit:** We ensure sustainable business growth by adopting a long-term investment strategy that is in line with the principles of sustainability and supports the creation of positive economic growth.

### Alignment of ESG Aspects

The Company understands that the paradigm shift from business as usual to sustainability has become a future need, increasing environmental, social, and governance risks that can be a challenge for the Company. The key to successful implementation of

keuangan berkelanjutan didasarkan pada Rencana Strategis Bisnis yang diselaraskan dengan aspek ESG.

Secara jangka panjang, Perseroan telah memiliki Rencana Strategi Bisnis yang tertuang pada visi dan misi sebagai upaya Perseroan untuk memenuhi para pemangku kepentingan. Secara jangka pendek, Perseroan telah menyusun Rencana Bisnis Tahunan yang disusun oleh Direksi dan disetujui Dewan Komisaris serta disampaikan kepada OJK setiap akhir bulan November. Rencana Bisnis Tahunan juga telah dikomunikasikan Direksi kepada Pemegang Saham Pengendali.

Dalam rangka mengembangkan bisnis Perseroan, diperlukan langkah strategis sesuai dengan visi dan misi perusahaan. Sebagai upaya mewujudkan visi dan misi tersebut maka Perseroan fokus pada tiga perspektif utama yakni Bisnis, Nasabah, dan Tata Kelola Berkelanjutan.

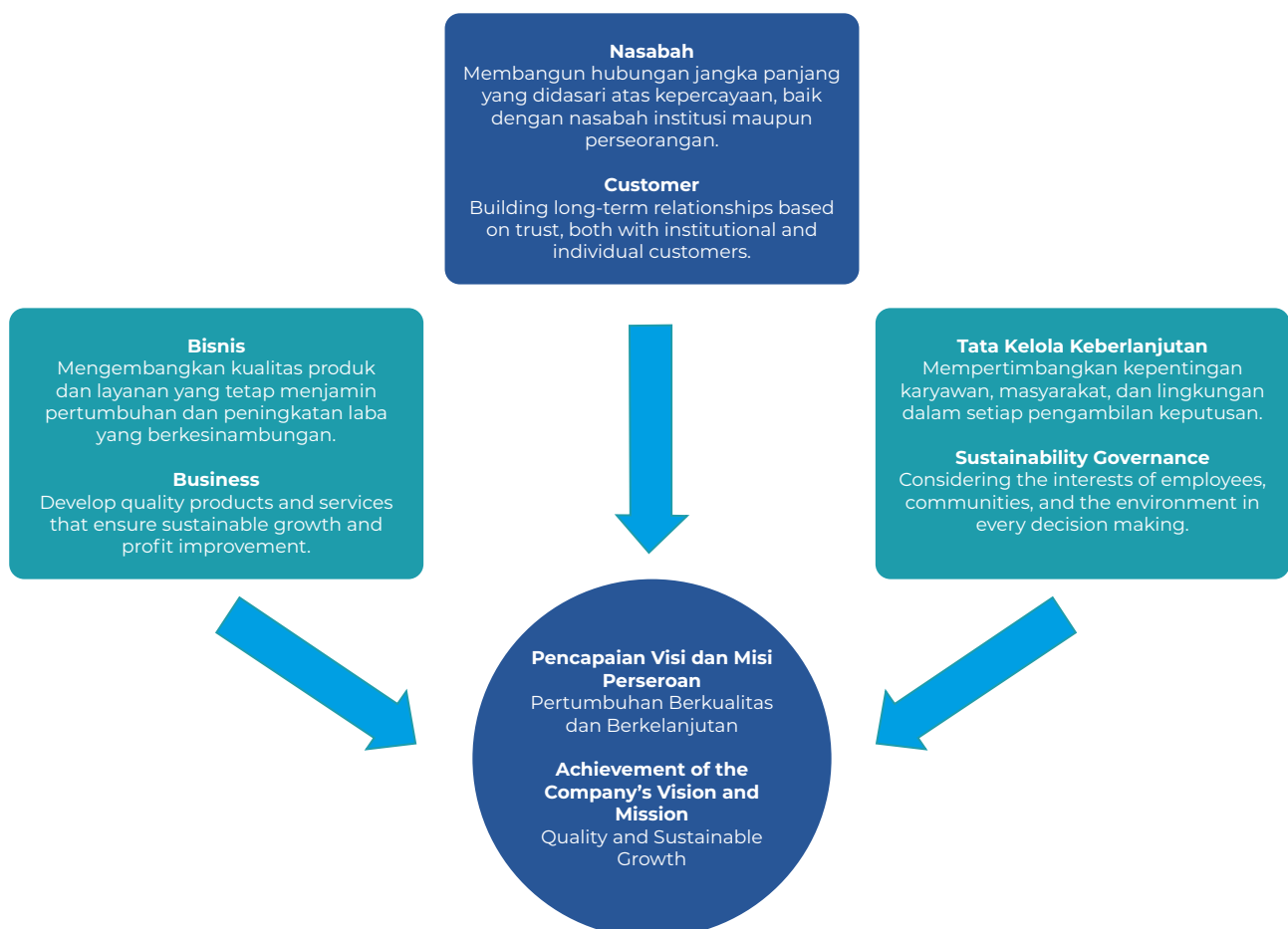
sustainable finance is based on a Business Strategic Plan that is aligned with ESG aspects.

In the long term, the Company has a Business Strategic Plan that is stated in the vision and mission as an effort by the Company to meet stakeholders. In the short term, the Company has prepared an Annual Business Plan prepared by the Board of Directors and approved by the Board of Commissioners and submitted to the OJK at the end of November. The Annual Business Plan has also been communicated by the Board of Directors to the Controlling Shareholders.

In order to develop the Company's business, strategic steps are needed in accordance with the company's vision and mission. In an effort to realize the vision and mission, the Company focuses on three main perspectives, namely Business, Customers, and Sustainable Governance.

### Kebijakan Strategis Perseroan

### Kebijakan Strategis Perseroan



## Delapan Prinsip Keuangan Berkelanjutan

Dalam mendukung regulasi OJK terkait keuangan berkelanjutan, Perseroan menerapkan delapan prinsip Keuangan Berkelanjutan sebagai berikut:

## Eight Principles of Sustainable Finance

In supporting OJK regulations related to sustainable finance, the Company implements the following eight principles of Sustainable Finance:

|    |                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | <b>Prinsip Investasi yang Bertanggung Jawab</b><br><b>Principles of Responsible Investment</b>                               | Mengintegrasikan prinsip keuangan berkelanjutan ke dalam pengelolaan portofolio efek.<br><br>Integrate sustainable finance principles into the management of securities portfolios.                                                                                                                                                                                                                                                                                                                                                           |
| 2. | <b>Prinsip Strategi dan Praktik Bisnis Berkelanjutan</b><br><b>Principles of Sustainable Business Strategy and Practices</b> | Menetapkan dan menerapkan strategi dan praktik bisnis yang menjamin keberlanjutan usaha dalam jangka panjang. Strategi praktik bisnis tercermin di dalam visi, misi, struktur organisasi, standar prosedur operasional, dan program kerja.<br><br>Determine and implement business strategies and practices that ensure long-term business sustainability. Business practice strategies are reflected in the vision, mission, organizational structure, standard operating procedures, and work programs.                                     |
| 3. | <b>Prinsip Manajemen Risiko Sosial dan Lingkungan</b><br><b>Principles of Social and Environmental Risk Management</b>       | Menerapkan prinsip kehati-hatian dalam mengukur risiko sosial dan lingkungan sebagai dampak atas keputusan investasi pengelolaan portofolio efek dalam kegiatan usaha Perseroan yang mencakup identifikasi, pengukuran, mitigasi, pengawasan, dan pemantauan.<br><br>Apply the principle of prudence in measuring social and environmental risks as an impact on investment decisions in managing securities portfolios in the Company's business activities, including identification, measurement, mitigation, supervision, and monitoring. |
| 4. | <b>Prinsip Tata Kelola yang Baik</b><br><b>Principles of Good Governance</b>                                                 | Mengadopsi dan menginternalisasi keuangan berkelanjutan pada setiap aspek tata kelola.<br><br>Adopt and internalize sustainable finance in every aspect of governance.                                                                                                                                                                                                                                                                                                                                                                        |
| 5. | <b>Prinsip Komunikasi yang Informatif</b><br><b>Principles of Informative Communication</b>                                  | Menyediakan laporan yang transparan dan akurat mengenai kinerja keberlanjutan kepada pemangku kepentingan, seperti Rencana Aksi Keuangan Berkelanjutan dan Laporan Keberlanjutan.<br><br>Provide transparent and accurate reports on sustainability performance to stakeholders, such as the Sustainable Finance Action Plan and Sustainability Report.                                                                                                                                                                                       |
| 6. | <b>Prinsip Inklusif</b><br><b>Principles of Inclusiveness</b>                                                                | Memperluas akses layanan keuangan kepada seluruh lapisan masyarakat sehingga diharapkan masyarakat dapat ikut berpartisipasi dalam kegiatan investasi.<br><br>Expand access to financial services to all levels of society so that it is hoped that the community can participate in investment activities.                                                                                                                                                                                                                                   |
| 7. | <b>Prinsip Pengembangan Sektor Unggulan Prioritas</b><br><b>Principles of Priority Leading Sector Development</b>            | Menyelaraskan strategi pengelolaan portofolio efek agar turut serta mendukung sektor unggulan prioritas. Adapun sektor-sektor unggulan prioritas telah ditetapkan Pemerintah melalui 17 Tujuan Pembangunan Berkelanjutan (TPB) atau <i>Sustainable Development Goals</i> (SDGs).<br><br>Align the securities portfolio management strategy to support priority leading sectors. The priority leading sectors have been determined by the Government through the 17 Sustainable Development Goals (SDGs).                                      |
| 8. | <b>Prinsip Koordinasi dan Kolaborasi</b><br><b>Principles of Coordination and Collaboration</b>                              | Berpartisipasi aktif dalam forum/kegiatan/kerja sama terkait keuangan berkelanjutan, baik dalam tingkat regional/nasional/lokal.<br><br>Actively participate in forums/activities/collaboration related to sustainable finance, both at regional/national/local levels.                                                                                                                                                                                                                                                                       |

# Visi dan Misi Keuangan Keberlanjutan [OJK C.1]

Vision and Mission of Sustainable Finance [OJK C.1]

Perseroan telah menetapkan visi dan misi keuangan berkelanjutan sebagai bentuk komitmen dari etika bisnis yang memperhatikan prinsip keuangan berkelanjutan.

The Company has established the vision and mission of sustainable finance as a form of commitment to business ethics that pays attention to the principles of sustainable finance.

## Visi Vision

Menjadi mitra terpercaya di dalam mengakumulasi aset nasabah secara jangka panjang dan berkelanjutan

To become a trusted partner in the long-term and sustainable accumulation of customer assets.

## Misi Mission

Untuk membantu nasabah mencapai tujuan finansial dengan menyediakan produk dan jasa sesuai kebutuhan nasabah dalam mewujudkan Keuangan Berkelanjutan

To support customers in achieving their financial goals by providing products and services tailored to their needs in realizing Sustainable Finance.



## Rencana Aksi Keuangan Berkelanjutan

Sebagai bagian dari komitmen dalam menerapkan prinsip keuangan berkelanjutan, Perseroan telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) yang mengacu pada regulasi OJK dan praktik terbaik di industri. RAKB ini menjadi panduan strategis dalam mengintegrasikan aspek Lingkungan, Sosial, dan Tata Kelola (LST) ke dalam seluruh kegiatan investasi dan operasional perusahaan, serta dalam mengevaluasi aktivitas operasional guna memastikan kesesuaian dengan target yang diharapkan.

RAKB ini juga tidak hanya dimanifestasikan dalam program-program dan langkah operasional yang dilakukan. Namun, menjadi komitmen Perseroan dalam menjaga praktik bisnis yang berkelanjutan dan bertanggung jawab, sehingga dapat memberikan nilai tambah Perseroan secara berkelanjutan bagi seluruh pemangku kepentingan dan lingkungan untuk saat ini dan generasi masa depan.

Adapun RAKB mencakup program kerja 5 tahunan (jangka panjang) dan program kerja 1 tahun mendatang (jangka pendek), di mana setiap kegiatan prioritas memiliki indikator keberhasilan. RAKB disampaikan kepada OJK setiap akhir bulan November.

Dalam penyusunannya, Perseroan merujuk pada berbagai referensi mengenai keuangan berkelanjutan, yakni:

1. POJK No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik (POJK 51/2017).
2. Dokumen Pedoman Teknis Bagi Perusahaan Efek Atas Implementasi POJK No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.
3. Roadmap Keuangan Berkelanjutan Tahap II di Indonesia 2021-2025.

Perseroan melibatkan berbagai pihak dalam proses penyusunan RAKB seperti Direksi, Divisi Manajemen Risiko, Audit Internal, dan Hukum Kepatuhan, Divisi Pengembangan Bisnis, Divisi Pengelolaan Sumber Daya Manusia, Divisi General Affairs, Divisi Keuangan Akuntansi, Divisi Riset dan Pengelolaan Dana Investasi, dan Marketing Communications. Proses penyusunan RAKB dilakukan secara internal dan tidak menggunakan pihak ketiga.

## Sustainable Finance Action Plan

As part of its commitment to implementing sustainable finance principles, the Company has developed a Sustainable Finance Action Plan (RAKB) that refers to OJK regulations and industry best practices. This RAKB serves as a strategic guide for integrating Environmental, Social, and Governance (ESG) aspects into all of the Company's investment and operational activities, as well as for evaluating operational performance to ensure alignment with the targeted objectives.

This RAKB is also not only manifested in the programs and operational steps taken. However, it is the Company's commitment to maintaining sustainable and responsible business practices, so that it can provide added value to the Company in a sustainable manner for all stakeholders and the environment for now and future generations.

The RAKB includes a 5-year work program (long term) and a 1-year work program (short term), where each priority activity has a success indicator. The RAKB is submitted to the OJK at the end of November.

In its preparation, the Company refers to various references regarding sustainable finance, namely:

1. POJK No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (POJK 51/2017).
2. Technical Guidelines Document for Securities Companies on the Implementation of POJK No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.
3. Sustainable Finance Roadmap Phase II in Indonesia 2021-2025.

The Company involves various parties in the RAKB preparation process such as the Board of Directors, Risk Management, Internal Audit, and Legal Compliance Division, Business Development Division, Human Resource Management Division, General Affairs Division, Accounting Finance Division, Research and Investment Division, and Marketing Communications. The RAKB preparation process is carried out internally and does not use third parties.

Sebagai langkah penerapan keuangan berkelanjutan di seluruh aktivitas operasional, Perseroan telah menyusun Pedoman Aksi Keuangan Berkelanjutan No.004/BPO-ESG-PAM/X/2024. Pedoman ini menjadi petunjuk praktis yang dapat digunakan Perseroan dalam mengimplementasikan prinsip-prinsip keuangan berkelanjutan. Selain itu, pedoman ini juga bertujuan untuk menetapkan langkah-langkah konkret yang harus diambil Perseroan untuk mewujudkan praktik keuangan berkelanjutan, meningkatkan kesadaran akan budaya keuangan berkelanjutan bagi seluruh insan Perseroan serta pemangku kepentingan, serta sebagai pemenuhan dari RAKB 2024 Perseroan. [GRI 2-24]

As a step towards implementing sustainable finance in all operational activities, the Company has prepared Sustainable Finance Action Guidelines No.004/BPO-ESG-PAM/X/2024. These guidelines serve as practical instructions that can be used by the Company in implementing sustainable finance principles. In addition, this guideline also aims to determine concrete steps that must be taken by the Company to realize sustainable financial practices, increase awareness of sustainable financial culture for all Company personnel and stakeholders, and fulfill the Company's 2024 RAKB. [GRI 2-24]

### Proses Penyusunan RAKB



Perseroan kemudian membagi penerapan Aksi Keuangan Berkelanjutan menjadi empat tahap, yakni:

- Tahap 1: Tahap persiapan pada tahun 2024
- Tahap 2: Tahap implementasi awal pada tahun 2025 dan 2026
- Tahap 3: Tahap implementasi lanjutan pada tahun 2027
- Tahap 4: Tahap implementasi penuh, atau tahapan dimana Perseroan ditargetkan telah mencapai visi dan misi keuangan berkelanjutan pada 2028.

### RAKB Preparation Process

The Company then divided the implementation of Sustainable Finance Actions into four stages, namely:

- Stage 1: Preparation stage in 2024
- Stage 2: Initial implementation stage in 2025 and 2026
- Stage 3: Advanced implementation stage in 2027
- Stage 4: Full implementation stage, or the stage where the Company is targeted to have achieved the vision and mission of sustainable finance in 2028.

## Rencana Aksi Keuangan Berkelanjutan 5 Tahun

### 5-Year Sustainable Finance Action Plan

| Tahap Phase                                                             | Persiapan Preparation                                                                                                                                                                                                                                            | Implementasi Awal Initial Implementation                                                                                                                                                                                                    |                                                                                                                                                                                                                             | Implementasi Lanjutan Advanced Implementation                                                                                                                                                                                                                    | Implementasi Penuh Full Implementation                                                                                                                                                                                                  |
|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tahun Year                                                              | 2024                                                                                                                                                                                                                                                             | 2025                                                                                                                                                                                                                                        | 2026                                                                                                                                                                                                                        | 2027                                                                                                                                                                                                                                                             | 2028                                                                                                                                                                                                                                    |
| <b>Tema Utama</b><br><br><b>Key Themes</b>                              | Fundamental yang Kuat Untuk Keuangan Berkelanjutan<br><br>Strong Fundamentals for Sustainable Finance                                                                                                                                                            | Memperkuat Sumber Daya Utama Keuangan Berkelanjutan<br><br>Strengthening Key Resources for Sustainable Finance                                                                                                                              |                                                                                                                                                                                                                             | Menciptakan Pertumbuhan yang Berkualitas Untuk Produk Keuangan Berkelanjutan<br><br>Creating Quality Growth for Sustainable Finance Products                                                                                                                     | Tumbuh dan Berkembang Secara Berkesinambungan<br><br>Growing and Developing Sustainably                                                                                                                                                 |
| <b>Inisiatif Strategi Utama</b><br><br><b>Key Strategic Initiatives</b> | Identifikasi dan analisa tren pasar berbasis ESG dan/atau desain dan penerbitan produk pengelolaan investasi berbasis ESG.<br><br>Identification and analysis of ESG-based market trends and/or design and issuance of ESG-based investment management products. | Pengembangan dan inovasi produk Keuangan Berkelanjutan.<br><br>Development and innovation of Sustainable Finance products.                                                                                                                  | Pengembangan dan inovasi produk Keuangan Berkelanjutan.<br><br>Development and innovation of Sustainable Finance products.                                                                                                  | Pengembangan dan inovasi produk Keuangan Berkelanjutan tingkat lanjut<br><br>Development and innovation of advanced Sustainable Finance products..                                                                                                               | Penerapan Keuangan Berkelanjutan yang dapat mendukung pertumbuhan Perseroan dan industri secara berkesinambungan.<br><br>Implementation of Sustainable Finance that can support the growth of the Company and the industry sustainably. |
|                                                                         | Pelaksanaan edukasi Keuangan Berkelanjutan tahap awal untuk seluruh insan Perseroan.<br><br>Implementation of initial Sustainable Finance education for all Company personnel.                                                                                   | Pelaksanaan pelatihan tahunan untuk seluruh insan Perseroan dan pelatihan lanjutan untuk <i>taskforce</i> .<br><br>Implementation of annual training for all Company personnel and advanced training for <i>taskforce</i> .                 | Pelaksanaan pelatihan tahunan untuk seluruh insan Perseroan dan pelatihan lanjutan untuk <i>taskforce</i> .<br><br>Implementation of annual training for all Company personnel and advanced training for <i>taskforce</i> . | Pelaksanaan pelatihan tahunan untuk seluruh insan Perseroan dan pelatihan lanjutan untuk <i>taskforce</i> .<br><br>Implementation of annual training for all Company personnel and advanced training for <i>taskforce</i> .                                      |                                                                                                                                                                                                                                         |
|                                                                         | Pembentukan unit satuan tugas ( <i>taskforce</i> ) pengelolaan Keuangan Berkelanjutan<br><br>Establishment of a Sustainable Finance management task force.                                                                                                       | Pelaksanaan sosialisasi dan edukasi untuk pihak eksternal Perseroan terkait produk Keuangan Berkelanjutan<br><br>Implementation of socialization and education for external parties of the Company regarding Sustainable Finance products.. | Pelaksanaan kegiatan internal Perseroan yang mendukung penerapan Keuangan Berkelanjutan.<br><br>Implementation of the Company's internal activities that support the implementation of Sustainable Finance..                | Penerapan manajemen risiko berbasis teknologi dalam fungsi pengawasan dan pelaporan penerapan Keuangan Berkelanjutan.<br><br>Implementation of technology-based risk management in the supervision and reporting function of Sustainable Finance implementation. |                                                                                                                                                                                                                                         |

| Tahap Phase | Persiapan Preparation                                                                                                                                                                                   | Implementasi Awal Initial Implementation                                                                                                                                                                                                        |                                                                                                                                                                                                                             | Implementasi Lanjutan Advanced Implementation                                                                                                                                                               | Implementasi Penuh Full Implementation |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| Tahun Year  | 2024                                                                                                                                                                                                    | 2025                                                                                                                                                                                                                                            | 2026                                                                                                                                                                                                                        | 2027                                                                                                                                                                                                        | 2028                                   |
|             | <p>Penyusunan Pedoman Perseroan (PP) tentang program Aksi Keuangan Berkelanjutan</p> <p>Preparation of the Company's Guidelines (PP) on the Sustainable Finance Action program.</p>                     | <p>Penyusunan dan/atau penyesuaian pedoman dan Standar Operasional Prosedur (SOP) terkait Keuangan Berkelanjutan</p> <p>Preparation and/or adjustment of guidelines and Standard Operating Procedures (SOP) related to Sustainable Finance.</p> | <p>Tinjauan tingkat lanjut pedoman dan Standar Operasional Prosedur (SOP) terkait Keuangan Berkelanjutan.</p> <p>Advanced review of guidelines and Standard Operating Procedures (SOPs) related to Sustainable Finance.</p> | <p>Penyesuaian pedoman dan Standar Operasional Prosedur (SOP) terkait Keuangan Berkelanjutan.</p> <p>Adjustment of guidelines and Standard Operating Procedures (SOP) related to Sustainable Finance.</p>   |                                        |
|             | <p>Implementasi dan alokasi dana Tanggung Jawab Sosial dan Lingkungan Perseroan (TJSL).</p> <p>Implementation and allocation of the Company's Social and Environmental Responsibility (TJSL) funds.</p> | <p>Implementasi dan alokasi dana Tanggung Jawab Sosial dan Lingkungan Perseroan (TJSL).</p> <p>Implementation and allocation of funds for the Company's Social and Environmental Responsibility (TJSL).</p>                                     | <p>Implementasi dan alokasi dana Tanggung Jawab Sosial dan Lingkungan Perseroan (TJSL).</p> <p>Implementation and allocation of funds for the Company's Social and Environmental Responsibility (TJSL).</p>                 | <p>Implementasi dan alokasi dana Tanggung Jawab Sosial dan Lingkungan Perseroan (TJSL).</p> <p>Implementation and allocation of funds for the Company's Social and Environmental Responsibility (TJSL).</p> |                                        |

### Realisasi Aksi Keuangan Berkelanjutan 2024 Realization of Sustainable Finance Action 2024

| Aktivitas Bulan Month Activity                                     | Uraian Aktivitas Description Activity                                                                                                                                                                                                                     | Tujuan Aktivitas Objectives                                                                                                                                                                                                                                                                                                                   | Indikator Keberhasilan Success Indicators                                                                                                                                                                                                                               | Realisasi Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Januari-Desember 2024</b><br><br><b>January - December 2024</b> | <p>Identifikasi dan analisa tren pasar berbasis ESG dan/atau desain dan penerbitan produk pengelolaan investasi berbasis ESG.</p> <p>Identify and analyze ESG-based market trends and/or design and publish ESG-based investment management products.</p> | <p>Memperoleh tingkat pendapatan investasi yang stabil melalui investasi sesuai dengan Kebijakan Investasi dan sesuai dengan prinsip Keuangan Berkelanjutan.</p> <p>Obtain a stable level of investment income through investments in accordance with the Investment Policy and in accordance with the principles of Sustainable Finance.</p> | <p>Terdapat analisa atas trend pasar mengenai investasi berbasis ESG dan/atau telah diluncurkan produk Keuangan Berkelanjutan.</p> <p>There is an analysis of market trends regarding ESG-based investments and/or Sustainable Finance products have been launched.</p> | <ol style="list-style-type: none"> <li>Per 26 November 2024, produk Keuangan Berkelanjutan "Reksa Dana Terproteksi – Panin Sustainable Development Goals 1" telah memasukkan persyaratan pendaftaran ke OJK.</li> <li>Saat ini tengah melakukan analisis tren pasar berbasis ESG dengan menerapkan konsep scoring ESG pada emiten yang terdaftar di IDX 30.</li> </ol> <ol style="list-style-type: none"> <li>As of November 26, 2024, the Sustainable Finance product "Reksa Dana Terproteksi – Panin Sustainable Development Goals 1" has submitted registration requirements to the OJK.</li> <li>Currently conducting an ESG-based market trend analysis by applying the ESG scoring concept to issuers listed on the IDX 30.</li> </ol> |



| Aktivitas<br>Bulan<br>Month<br>Activity                          | Uraian Aktivitas<br>Description Activity                                                                                                                                              | Tujuan Aktivitas<br>Objectives                                                                                                                                                                                         | Indikator<br>Keberhasilan<br>Success Indicators                                                                                                                                                                                                                                        | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Januari-Juli 2024</b><br><br><b>January-July 2024</b>         | <p>Pelaksanaan edukasi Keuangan Berkelanjutan tahap awal untuk seluruh insan Perseroan.</p> <p>Initial implementation of Sustainable Finance education for all Company personnel.</p> | <p>Peningkatan pemahaman terkait penerapan Keuangan Berkelanjutan.</p> <p>Increased understanding related to the implementation of Sustainable Finance.</p>                                                            | <p>Telah dilaksanakan peningkatan kompetensi dan pelatihan bagi seluruh insan Perseroan terkait penerapan Keuangan Berkelanjutan.</p> <p>Competency improvement and training have been carried out for all Company personnel related to the implementation of Sustainable Finance.</p> | <p>Telah dilakukan pelatihan guna meningkatkan kompetensi karyawan Satuan Tugas Keuangan Berkelanjutan dan karyawan Perseroan, pada tanggal 26 Juni 2024 dengan persentase keikutsertaan karyawan sebesar 80% dan persentase peningkatan nilai pre-post test sebesar 97,48%.</p> <p>Training has been carried out to improve the competency of Sustainable Finance Task Force employees and Company employees, on June 26, 2024 with a percentage of employee participation of 80% and a percentage increase in pre-post test scores of 97.48%.</p> |
| <b>Januari-Oktober 2024</b><br><br><b>January-October 2024</b>   | <p>Pembentukan unit satuan tugas (<i>task force</i>) pengelolaan Keuangan Berkelanjutan.</p> <p>Establishment of a Sustainable Finance management task force.</p>                     | <p>Memiliki unit satuan khusus (<i>task force</i>) yang menangani keberlangsungan Keuangan Berkelanjutan.</p> <p>Having a special unit (<i>task force</i>) that handles the sustainability of Sustainable Finance.</p> | <p>Terbentuknya unit satuan tugas (<i>task force</i>) pengelola Keuangan Berkelanjutan.</p> <p>The formation of a Sustainable Finance management task force.</p>                                                                                                                       | <p>Telah dibentuk Satuan Tugas (<i>task force</i>) Keuangan Berkelanjutan untuk pengelolaan Keuangan Berkelanjutan berdasarkan Surat Keputusan Direksi PT Panin Asset Management No. 003/KEP-PAM/II/2024 Tanggal 26 Februari 2024.</p> <p>A Sustainable Finance Task Force has been formed for the management of Sustainable Finance based on the Decree of the Board of Directors of PT Panin Asset Management No. 003/KEP-PAM/II/2024 dated February 26, 2024.</p>                                                                                |
| <b>Januari-Desember 2024</b><br><br><b>January-December 2024</b> | <p>Penyusunan Pedoman Perseroan (PP) tentang program Aksi Keuangan Berkelanjutan.</p> <p>Preparation of the Company Guidelines (PP) on the Sustainable Finance Action program.</p>    | <p>Untuk memberikan pedoman dalam penerapan program Aksi Keuangan Berkelanjutan di Perseroan.</p> <p>To provide guidelines in implementing the Sustainable Finance Action program in the Company.</p>                  | <p>Telah disusun dan diterbitkan Pedoman Perseroan (PP) tentang program Aksi Keuangan Berkelanjutan.</p> <p>The Company Guidelines (PP) on the Sustainable Finance Action program have been prepared and published.</p>                                                                | <p>Telah disusun Pedoman Perseroan (PP) tentang Program Aksi Keuangan Berkelanjutan No. 004/BPO-ESG-PAM/X/2024 efektif per 28 Oktober 2024.</p> <p>The Company Guidelines (PP) on the Sustainable Finance Action Program No. 004/BPO-ESG-PAM/X/2024 has been prepared, effective as of October 28, 2024.</p>                                                                                                                                                                                                                                        |

| Aktivitas Bulan<br>Month Activity | Uraian Aktivitas<br>Description Activity                                                                                                                                                                    | Tujuan Aktivitas<br>Objectives                                                                                                                                                                                       | Indikator Keberhasilan<br>Success Indicators                                                                                                                                                                         | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                   | <p>Implementasi dan alokasi dana Tanggung Jawab Sosial dan Lingkungan Perseroan (TJSL).</p> <p>Implementation and allocation of funds for the Company's Social and Environmental Responsibility (TJSL).</p> | <p>Sebagai kontribusi Perseroan terhadap pengembangan sosial kemasyarakatan dan pengelolaan lingkungan hidup.</p> <p>As the Company's contribution to social community development and environmental management.</p> | <p>Pelaksanaan program yang terkait pengembangan sosial kemasyarakatan dan pengelolaan lingkungan hidup.</p> <p>Implementation of programs related to social community development and environmental management.</p> | <ol style="list-style-type: none"> <li>Kontribusi pada bidang pendidikan berupa beasiswa kepada 15 mahasiswa Universitas Atma Jaya, 13 mahasiswa Universitas Prasetya Mulya, 1 mahasiswa <i>fashion design</i> berbakat untuk melanjutkan studi di Accademia Koefia, Italia</li> <li>Kontribusi bidang pendidikan berupa renovasi dan pemberian perlengkapan untuk lab komputer di SMK Mandiri, perlengkapan belajar meja dan kursi untuk TK Indirasana Jakarta, dan penyediaan bus sekolah kepada SOS Children's Villages.</li> <li>Kontribusi bidang lingkungan dalam bentuk perlindungan hutan berupa penanaman mangrove di Pantai Indah Kapuk, Jakarta dan Pantai Panjiwa, Indramayu.</li> <li>Total kontribusi di bidang pendidikan dan lingkungan mencapai Rp1,48 miliar.</li> <li>Kampanye efisiensi energi telah dijalankan dengan fokus utama pada pengurangan penggunaan kertas dan listrik, seperti menyertakan imbauan pada <i>signature body email</i>, pemadaman lampu saat jam istirahat,</li> <li>Pengadaan tempat sampah khusus untuk memilah jenis sampah serta sosialisasi tata cara pemilahan sampah kepada seluruh karyawan.</li> </ol> <ol style="list-style-type: none"> <li>Contribution to the field of education in the form of scholarships to 15 students of Atma Jaya University, 13 students of Prasetya Mulya University, 1 talented fashion design student to continue their studies at Accademia Koefia, Italy</li> <li>Contribution to the field of education in the form of renovation and provision of equipment for the computer lab at SMK Mandiri, study equipment for tables and chairs for Indirasana Kindergarten Jakarta, and provision of school buses to SOS Children's Villages.</li> <li>Contribution to the environmental field in the form of forest protection by planting mangroves at Pantai Indah Kapuk, Jakarta and Pantai Panjiwa, Indramayu.</li> <li>Total contribution in the field of education and the environment reached IDR1.48 billion.</li> <li>An energy efficiency campaign has been carried out with a main focus on reducing the use of paper and electricity, such as including an appeal in the email signature body, turning off the lights during breaks,</li> <li>Procurement of special trash bins to sort types of trash and socialization of waste sorting procedures to all employees.</li> </ol> |

Pemantauan dan evaluasi atas realisasi RAKB dilakukan oleh seluruh *taskforce* untuk memastikan efektivitas dan efisiensi dimulai dari pelaksanaan hingga pencapaian program RAKB. Secara berkala, Direksi melakukan tinjauan atas hasil penerapan Aksi Keuangan berkelanjutan dengan mempertimbangkan efektivitas program kerja.

Jika RAKB belum dapat terimplementasi sesuai dengan program kerja dan waktu yang telah direncanakan, Perseroan akan melakukan tindak lanjut sebagai berikut:

1. Mengkaji indikator kinerja utama yang digunakan untuk tahun-tahun selanjutnya berdasarkan realisasi program Keuangan Berkelanjutan yang telah dilaksanakan pada tahun berjalan.
2. Melakukan revisi atas RAKB.

Monitoring and evaluation of the realization of RAKB is carried out by the entire task force to ensure effectiveness and efficiency starting from the implementation to the achievement of the RAKB program. Periodically, the Board of Directors reviews the results of the implementation of Sustainable Financial Actions by considering the effectiveness of the work program.

If the RAKB has not been implemented in accordance with the planned work program and time, the Company will take the following follow-up actions:

1. Review the main performance indicators used for the following years based on the realization of the Sustainable Finance program that has been implemented in the current year.
2. Revise the RAKB.



# Budaya Keberlanjutan [OJK F.1]

## Sustainability Culture [OJK F.1]

Perseroan meyakini bahwa keberlanjutan bukan hanya sebuah kebijakan, tetapi juga bagian dari budaya perusahaan yang harus tertanam dalam setiap aspek operasional dan pengambilan keputusan. Oleh karena itu, kami terus membangun dan memperkuat budaya keberlanjutan dengan mengintegrasikan nilai-nilai keberlanjutan dalam etos kerja, tata kelola, serta interaksi dengan pemangku kepentingan.

Perseroan juga berupaya membangun budaya keberlanjutan dengan mendorong agar setiap karyawan dapat menjadi agen perubahan (*agent of change*), seperti dengan cara pelatihan rutin terkait keberlanjutan dan melibatkan mereka secara langsung dalam inisiatif keberlanjutan (ikut serta menjadi volunteer dalam kegiatan CSR)

Budaya keberlanjutan Perseroan terdiri dari:

- **Sikap**  
Dalam menjalankan hubungan bisnis maupun hubungan kerja, Perseroan membentuk budaya yang berfokus pada sikap perilaku baik dan optimis serta sesuai dengan kode etik Perusahaan dan norma bermasyarakat.
- **Integritas**  
Keberhasilan Perseroan dinilai dengan mempertimbangkan dan mengutamakan kepentingan nasabah dan seluruh pemangku kepentingan terkait.
- **Sinergi**  
Perseroan menjunjung tinggi nilai kerja sama yang dibutuhkan dalam berkolaborasi dan mensinergikan peran dan kemampuan individu dan tim untuk mencapai tujuan Perseroan dengan hasil yang luar biasa.
- **Rasa Kepemilikan**  
Memberikan peluang tumbuh kepada seluruh karyawan dengan adil serta memberikan penghargaan dan promosi atas dasar prestasi dan dedikasi.
- **Kualitas untuk Kepuasan Pelanggan (*Quality for Customer Satisfaction*)**  
Memprioritaskan kepentingan nasabah dengan memberikan pelayanan yang terbaik dengan membangun sikap profesional.

The Company believes that sustainability is not just a policy, but also part of the company culture that must be embedded in every aspect of operations and decision making. Therefore, we continue to build and strengthen a culture of sustainability by integrating sustainability values into work ethics, governance, and interactions with stakeholders.

The Company also strives to build a culture of sustainability by encouraging every employee to become an agent of change, such as through regular training related to sustainability and involving them directly in sustainability initiatives (participating as volunteers in CSR activities).

The Company's sustainability culture consists of:

- **Attitude**  
In carrying out business relationships and work relationships, the Company forms a culture that focuses on good and optimistic behavioral attitudes and is in accordance with the Company's code of ethics and community norms.
- **Integrity**  
The Company's success is assessed by considering and prioritizing the interests of customers and all relevant stakeholders.
- **Synergy**  
The Company upholds the value of cooperation needed in collaborating and synergizing the roles and abilities of individuals and teams to achieve the Company's goals with extraordinary results.
- **Sense of Ownership**  
Providing opportunities for growth to all employees fairly and providing awards and promotions based on achievement and dedication.
- **Quality for Customer Satisfaction**  
Prioritizing customer interests by providing the best service by building a professional attitude.



# Kontribusi Terhadap Tujuan Pembangunan Berkelanjutan

## Contribution to Sustainable Development Goals

Sebagai bagian dari komitmen terhadap keberlanjutan, Perseroan secara aktif mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB) atau *Sustainable Development Goals* (SDGs) yang dicanangkan oleh Perserikatan Bangsa-Bangsa (PBB). Kami meyakini bahwa sektor keuangan memiliki peran strategis dalam mendorong investasi yang berdampak positif bagi ESG.

Melalui kebijakan investasi yang bertanggung jawab, penerapan prinsip keuangan berkelanjutan, serta inisiatif sosial dan lingkungan, kami berupaya memberikan kontribusi nyata terhadap TPB, khususnya dalam mendukung pertumbuhan ekonomi inklusif, kesetaraan sosial, dan pelestarian lingkungan.

Panin AM memfokuskan inisiatif pada tujuh tujuan utama, yaitu TPB 4 (Pendidikan Berkualitas), TPB 5 (Kesetaraan Gender), TPB 8 (Pekerjaan Layak dan Pertumbuhan Ekonomi), TPB 12 (Konsumsi dan Produksi yang Bertanggung Jawab), TPB 13 (Penanganan Perubahan Iklim), TPB 16 (Perdamaian, Keadilan, dan Kelembagaan yang Kuat), serta TPB 17 (Kemitraan untuk Mencapai Tujuan).

As part of its commitment to sustainability, the Company actively supports the achievement of the Sustainable Development Goals (SDGs) initiated by the United Nations (UN). We believe that the financial sector has a strategic role in encouraging investments that have a positive impact on ESG.

Through responsible investment policies, the application of sustainable finance principles, and social and environmental initiatives, we strive to make real contributions to the SDGs, especially in supporting inclusive economic growth, social equality, and environmental preservation.

Panin AM focuses its initiatives on seven main goals, namely SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 12 (Responsible Consumption and Production), SDG 13 (Addressing Climate Change), SDG 16 (Peace, Justice and Strong Institutions), and SDG 17 (Partnerships for Achieving the Goals).

### TPB Prioritas Utama

#### TPB Top Priority

|                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>SDG4</b></p>  | <ul style="list-style-type: none"> <li>• 100% pekerja telah mengikuti pelatihan Keuangan Berkelanjutan</li> <li>• 15 mahasiswa Universitas Atma Jaya menerima beasiswa dan biaya pendukung studi melalui PaninAM Berbagi</li> <li>• 13 mahasiswa Universitas Prasetya Mulya menerima biaya pendukung studi melalui PaninAM Berbagi</li> <li>• Mendukung seorang mahasiswa fashion design berbakat untuk melanjutkan studi di Accademia Koefia, Roma, Italia jurusan <i>Haute Couture Tailoring, Haute Couture Pattern Making, Fashion Design, Accessories, Millinery, Knitting and Embroidery</i>.</li> <li>• Memberikan dukungan fasilitas kepada SMK Mandiri berupa renovasi dan pemberian perlengkapan untuk lab komputer melalui PaninAM Berbagi.</li> <li>• Melalui program PaninAM Berbagi, Panin AM memberikan sumbangan berupa bus sekolah kepada anak-anak di SOS Children's Villages dan berhasil memberikan solusi atas kebutuhan lebih dari 80 anak.</li> </ul> |
|--------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SDG5</b><br>    | <p>Panin AM menerapkan kesetaraan dan antidiskriminatif kepada seluruh karyawan. Komposisi karyawan antara laki-laki dan perempuan adalah 95:77 dengan 1 Komisaris Perempuan.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Panin AM implements equality and anti-discrimination to all employees. The composition of male and female employees is 95:77 with 1 Female Commissioner.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>SDG8</b><br>    | <ul style="list-style-type: none"> <li>Panin AM menerapkan pemberian upah sesuai dengan regulasi pemerintah, yaitu minimal sama dengan Upah Minimum Provinsi atau Upah Minimum Kabupaten/Kota. Selain gaji, Perseroan juga memberikan berbagai macam fasilitas lain sesuai dengan peraturan yang berlaku.</li> <li>Panin AM tidak mempekerjakan pekerja anak (usia dibawah 18 tahun) dan tidak melakukan praktek kerja paksa.</li> <li>Menyediakan pelatihan berkala kepada seluruh karyawan terkait keberlanjutan dan integritas dalam industri keuangan</li> <li>Memberikan kesempatan kepada mahasiswa dengan perekrutan program magang di Panin AM</li> <li>Panin AM memberikan kesempatan bekerja secara remote <i>Work From Home</i> (WFH) untuk seluruh karyawan</li> <li>Panin AM memberikan cuti melahirkan, cuti pernikahan anak karyawan, cuti pindah rumah, cuti khitan/pembaptisan, dan lain sebagainya</li> <li>Panin AM aktif memberikan program <i>wellness</i> dan kesehatan mental untuk menjaga kesejahteraan karyawan</li> <li>Menyediakan jam kerja bagi warga sekitar melalui program CSR Penanaman 1.250 bibit mangrove di Pesisir PIK.</li> <li>Menyediakan jam kerja bagi warga sekitar melalui program CSR Penanaman 1.450 bibit mangrove di Pantai Indah Kapuk, Jakarta dan Pantai Panjiwa, Jawa Barat</li> </ul> | <ul style="list-style-type: none"> <li>Panin AM implements wage provision in accordance with government regulations, which is at least equal to the Provincial Minimum Wage or Regency/City Minimum Wage. In addition to salary, the Company also provides various other facilities in accordance with applicable regulations.</li> <li>Panin AM does not employ child labor (under 18 years of age) and does not practice forced labor.</li> <li>Provide regular training to all employees related to sustainability and integrity in the financial industry</li> <li>Provide opportunities for students with internship program recruitment at Panin AM</li> <li>Panin AM provides remote Work From Home (WFH) opportunities for all employees</li> <li>Panin AM provides maternity leave, marriage leave, employee child marriage leave, moving house leave, circumcision/baptism leave, and so on</li> <li>Panin AM actively provides wellness and mental health programs to maintain employee welfare</li> <li>Provide working hours for local residents through the CSR program Planting 1,250 Mangrove seedlings on the PIK Coast</li> <li>Providing working hours for local residents through CSR program Planting 1,450 mangrove seedlings in Pantai Indah Kapuk, Jakarta and Panjiwa Beach, West Java</li> </ul> |
| <b>SDG12</b><br> | <ul style="list-style-type: none"> <li>Panin AM menerapkan manajemen risiko yang komprehensif, termasuk risiko likuiditas yang mematuhi ketentuan regulasi</li> <li>Mendukung praktik investasi yang bertanggung jawab</li> <li>Pemilahan sampah dengan melakukan pengadaan tempat sampah khusus</li> <li>Menggunakan kertas bersertifikasi PEFC</li> <li>Mematikan lampu di area kerja kantor saat jam makan siang</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>Panin AM implements comprehensive risk management, including liquidity risk that complies with regulatory provisions</li> <li>Supports responsible investment practices</li> <li>Waste sorting by providing special trash bins</li> <li>Using PEFC-certified paper</li> <li>Turning off lights in the office work area during lunch hours</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>SDG13</b><br> | <ul style="list-style-type: none"> <li>Penanaman 1.250 bibit pohon mangrove di pesisir PIK Mangrove</li> <li>Penanaman 200 pohon mangrove dan coastal clean up di Pantai Panjiwa, Jawa Barat melalui FH UNPAD</li> <li>Pengadaan tempat sampah khusus untuk memilah jenis sampah serta sosialisasi tata cara pemilahan sampah kepada seluruh karyawan</li> <li>Kampanye efisiensi energi telah dijalankan dengan menyertakan imbauan pada <i>signature body email</i>, dengan fokus utama pada pengurangan penggunaan kertas dan listrik.</li> <li>Mendukung pengurangan emisi GRK dengan menyediakan kendaraan listrik untuk beberapa karyawan</li> <li>Menerapkan kebijakan WFH untuk mengurangi karbon</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Planting 1,250 mangrove seedlings on the PIK Mangrove coast</li> <li>Donation for planting 200 mangrove trees and coastal clean up at Panjiwa Beach, West Java through FH UNPAD</li> <li>Procurement of special trash bins to sort types of waste and socialization of waste sorting procedures to all employees</li> <li>An energy efficiency campaign has been carried out by including an appeal in the email signature body, with a main focus on reducing paper and electricity use.</li> <li>Supporting the reduction of GHG emissions by providing electric vehicles for several employees</li> <li>Implementing a WFH policy to reduce carbon</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>SDG16</b><br> | <p>Panin AM memperkuat tata kelola perusahaan yang baik (Good Corporate Governance/GCG) dengan menerapkan sistem anti-penyuapan yang didukung oleh teknologi IT serta prosedur pelaporan yang terstruktur.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>Panin AM strengthens Good Corporate Governance (GCG) by implementing an anti-bribery system supported by IT technology and structured reporting procedures.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>SDG17</b><br> | <p>Keterlibatan Panin AM dalam task force keberlanjutan dan adaptasi terhadap peraturan OJK mencerminkan komitmen Perseroan untuk bekerja sama dalam mewujudkan SDGs.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p>Panin AM's involvement in the sustainability task force and adaptation to OJK regulations reflects the Company's commitment to working together to realize the SDGs.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

## TPB Lainnya Other SDGs

|                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SDG1</b><br>    | <ul style="list-style-type: none"> <li>• Panin AM menerapkan pemberian upah dan berbagai macam fasilitas lain yang sesuai dengan regulasi pemerintah</li> <li>• Panin AM aktif membuka kesempatan magang kepada mahasiswa untuk berbagai posisi</li> <li>• Penanaman 1.450 bibit Mangrove lewat kerja sama dengan masyarakat sekitar untuk meningkatkan perekonomian petani.</li> </ul>                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>• Panin AM implements the provision of wages and various other facilities in accordance with government regulations.</li> <li>• Panin AM actively opens internship opportunities for students for various positions</li> <li>• Planting 1,450 Mangrove seedlings in collaboration with local communities to improve the economy of farmers.</li> </ul>                                                                                                                                                                                              |
| <b>SDG3</b><br>    | <p>Panin AM memberikan sumbangan berupa bus sekolah kepada anak-anak di SOS Children's Villages dan berhasil memberikan solusi atas kebutuhan lebih dari 80 anak.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p>Panin AM donated school buses to children at SOS Children's Villages and succeeded in providing solutions to the needs of more than 80 children.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>SDG7</b><br>    | <p>Kampanye efisiensi energi telah dijalankan dengan menyertakan imbauan pada signature body email, dengan fokus utama pada pengurangan penggunaan kertas dan listrik.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                         | <p>Energy efficiency campaign has been implemented by including an appeal in the email signature body, with a main focus on reducing paper and electricity usage.</p>                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>SDG9</b><br>    | <p>Memberikan dukungan fasilitas kepada SMK Mandiri berupa renovasi laboratorium komputer, serta pembaruan mabeler melalui PaninAM Berbagi</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Providing facility support to SMK Mandiri in the form of computer laboratory renovation, as well as furniture updates through PaninAM Berbagi</p>                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>SDG10</b><br>   | <ul style="list-style-type: none"> <li>• Memberikan kesempatan kepada 9 orang mahasiswa dengan perekrutan program magang di Panin AM</li> <li>• Kebijakan anti-diskriminasi dan anti-pelecehan untuk menciptakan tempat kerja yang aman dan nyaman</li> <li>• Kesempatan program pelatihan dan mentoring yang sama tanpa memandang gender, usia, ras, agama dalam pengembangan karir</li> <li>• Menerapkan mekanisme pengendalian untuk mencegah diskriminasi dan memastikan kesetaraan kesempatan seperti sistem <i>whistleblowing</i>, survei kepuasan karyawan, dan evaluasi kinerja yang transparan</li> </ul> | <ul style="list-style-type: none"> <li>• Providing opportunities for 9 students with internship program recruitment at Panin AM</li> <li>• Anti-discrimination and anti-harassment policies to create a safe and comfortable workplace</li> <li>• Equal training and mentoring program opportunities regardless of gender, age, race, religion in career development</li> <li>• Implementing control mechanisms to prevent discrimination and ensure equal opportunities such as whistleblowing systems, employee satisfaction surveys, and transparent performance evaluations</li> </ul> |
| <b>SDG15</b><br> | <ul style="list-style-type: none"> <li>• Penanaman 1.250 bibit pohon bakau di pesisir PIK Mangrove</li> <li>• Penanaman 200 pohon mangrove dan <i>coastal clean up</i> di Pantai Panjiwa, Jawa Barat melalui Fakultas Hukum Universitas Padjadjaran.</li> </ul>                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>• Planting 1,250 mangrove seedlings on the PIK Mangrove coast</li> <li>• Planting 200 mangrove trees and coastal clean up at Panjiwa Beach, West Java through the Faculty of Law, Padjadjaran University.</li> </ul>                                                                                                                                                                                                                                                                                                                                |





## 02

# Ikhtisar Aspek Keberlanjutan

Sustainability Aspect Summary

Daftar Isi



## Contents

|    |                                                               |
|----|---------------------------------------------------------------|
| 10 | Ikhtisar Aspek Keberlanjutan<br>Sustainability Aspect Summary |
|----|---------------------------------------------------------------|





# 2024

## IKHTISAR ASPEK KEBERLANJUTAN

Sustainability Aspect Summary

### ASPEK EKONOMI [OJK B.1] Economic Aspect [OJK B.1]

#### Pendapatan

Revenue

2024

Rp **184,75**  
Miliar Billion

2023: Rp210,41 Miliar Billion

2022: Rp196,92 Miliar Billion

#### Laba Bersih

Net Profit

2024

Rp **49,30**  
Miliar Billion

2023: Rp75,94 Miliar Billion

2022: Rp72,57 Miliar Billion

#### Jumlah Nasabah

Number of Customers

2024

**72.512**  
Klien Ritel  
Retail Clients

2023: 73.320 Nasabah Ritel Retail Customer

2022: 73.965 Nasabah Ritel Retail Customer

#### Jumlah Nasabah

Number of Customers

2024

**747**  
Klien Institusional  
Institutional Clients

2023: 727 Nasabah Institusional Institutional Customer

2022: 708 Nasabah Institusional Institutional Customer

### PRODUK RAMAH LINGKUNGAN Environmentally Friendly Product

- Panin Sri Kehati
- Panin Sustainable Development Goals 1 (SDG's 1)
- Panin Dana Teladan

## ASPEK LINGKUNGAN [OJK B.2]

### Environmental Aspect [OJK B.2]

#### Konsumsi Energi

Energy Consumption

2024

**686**  
GJ

2023: 646 GJ

2022: 496 GJ

#### Emisi yang Dihasilkan

2024

Emissions Generated

2024

**83,6**  
Ton CO<sub>2</sub>

2023: 79,55 Ton CO<sub>2</sub>

2022: 70,03 Ton CO<sub>2</sub>

#### Penggunaan Air

2024

Water Consumption

2024

**27,6**  
TR

2023: 27,6 TR

2022: 27,6 TR

## PROGRAM TJSL LINGKUNGAN

### Environmental TJSL Program

- Penanaman 1.250 bibit mangrove di Pantai Indah Kapuk, Jakarta
- Penanaman 200 bibit mangrove di Pantai Panjiwa, Indramayu
- Planting 1,250 mangrove seedlings at Pantai Indah Kapuk, Jakarta
- Planting 200 mangrove seedlings at Pantai Panjiwa, Indramayu

## ASPEK SOSIAL [OJK B.3]

### Social Aspect [OJK B.3]

#### Jumlah Karyawan Perempuan

Number of Female Employees

2024

**80**  
Orang Person

2023: 76 Orang Person

2022: 77 Orang Person

#### Jam Pelatihan

Training Hours

2024

**1.333**  
Jam Hours

2023: 372 Jam Hours

2022: N/A Jam Hours

\*N/A = Belum dilakukan pencatatan | Not yet recorded

## PROGRAM TJSL PENDIDIKAN

### TJSL Education Program

- Kontribusi Bus Sekolah kepada anak-anak di SOS Children's Villages
- Beasiswa kepada 29 mahasiswa
- Dukungan perlengkapan belajar kepada SMK Mandiri dan TK Indriasana
- Contribution of School Buses to children at SOS Children's Villages
- Scholarships to 29 students
- Support for learning equipment to SMK Mandiri and TK Indriasana

## KONTRIBUSI PANIN AM UNTUK BIDANG PENDIDIKAN DAN LINGKUNGAN

Panin AM's Contribution to Education and Environment

Rp**1,48** miliar | Billion





IDX

Indonesia Stock Exchange  
Bursa Efek Indonesia

BSI

CHUBB

J11

CUSHMAN & WAKEFIELD

Danamon



## 03

# Profil Perusahaan

## Company Profile

### Daftar Isi

### Contents

|    |                                                                                                                                    |
|----|------------------------------------------------------------------------------------------------------------------------------------|
| 28 | Identitas Perusahaan<br>Corporate Identity                                                                                         |
| 29 | Riwayat Perusahaan<br>Company History                                                                                              |
| 30 | Sejarah<br>History                                                                                                                 |
| 31 | Visi dan Misi Perusahaan [OJK C.1]<br>Company Vision and Mission [OJK C.1]                                                         |
| 32 | Filosofi Investasi<br>Investment Philosophy                                                                                        |
| 33 | Tiga Prinsip Filosofi Investasi<br>Panin Asset Management<br>Three Principles of Panin Asset Management's<br>Investment Philosophy |
| 34 | Pendekatan Kami<br>Our Approach                                                                                                    |
| 35 | Produk Reksa Dana [OJK C.4][GRI 2-6]<br>Equity Mutual Funds [OJK C.4][GRI 2-6]                                                     |
| 36 | Skala Usaha [OJK C.3]<br>Business Scale [OJK C.3]                                                                                  |
| 37 | Wilayah Operasional [OJK C.3]<br>Operational Area [OJK C.3]                                                                        |
| 38 | Struktur Organisasi<br>Organizational Structure                                                                                    |
| 39 | Penghargaan<br>Awards                                                                                                              |

# Identitas Perusahaan

## Corporate Identity



### Nama Perusahaan [GRI 2-1]

Company Name

**PT Panin Asset Management**



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

Head Office Address

Bursa Efek Indonesia  
Tower 2 Suite 1104,  
Jl. Jend. Sudirman Kav. 52-53,  
Jakarta Selatan 12190  
Tel: 1500 726  
WhatsApp: +62 811 1107 726  
E-mail: cso@panin-am.co.id



### Bidang Usaha [OJK C.4][GRI 2-6]

Line of Business

**Manajer Investasi**  
Investment Manager



### Tanggal Pendirian

Date of Establishment

**17 Maret 2021**  
March 17, 2021



### Dasar Hukum Pendirian

Legal Basis of Establishment

Akta Pendirian No.32 tanggal  
17 Maret 2011  
Deed of Establishment No.32 dated  
March 17, 2011



### Status Perusahaan [GRI 2-1]

Company Status

Perusahaan Tertutup  
Private Company



### Persentase Kepemilikan [OJK C.3] [GRI 2-1]

Percentage of Ownership

- PT Panin Sekuritas Tbk (90%)
- Winston Sual (10%)



### Negara Tempat Beroperasi [GRI 2-1]

Country of Operation

**INDONESIA**



### Media Komunikasi

Media of Communication

- [www.panin-am.co.id](http://www.panin-am.co.id)
- [PaninAssetManagementPAM](https://www.facebook.com/PaninAssetManagementPAM)
- [@paninassetmanagement](https://www.instagram.com/paninassetmanagement)
- [PaninAssetManagementPAM](https://www.youtube.com/channel/UC...)
- [@reksadana\\_panin](https://twitter.com/reksadana_panin)



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

Association Membership

Asosiasi Manajer Investasi Indonesia  
(AMII) – Anggota  
Lembaga Arbitrase Penyelesaian  
Sengketa Sektor Jasa Keuangan  
(LAPS SJK) – Anggota

- Indonesian Investment Managers Association (AMII) – Member
- Financial Services Sector Dispute Resolution Arbitration Institution (LAPS SJK) – Member



### Perubahan Signifikan [OJK C.6]

Significant Changes

Tidak ada pembukaan/penutupan  
kantor fungsional operasional dan  
non-operasional pada 2024.  
There will be no opening/closing of  
operational and non-operational  
functional offices in 2024.



## Riwayat Perusahaan

### Company History

---

Panin Asset Management adalah perusahaan manajemen investasi dengan active investment strategy yang memiliki spesialisasi dalam reksa dana saham dan pendapatan tetap di Indonesia. Dibentuk pada tahun 1997, Panin Asset Management merupakan salah satu perusahaan pengelola reksa dana tertua di Indonesia dan saat ini menjadi salah satu pemain terbaik dalam industri. Selama lebih dari 20 tahun, keberhasilan perusahaan dibangun dari penciptaan nilai jangka panjang dengan memanfaatkan ketidakefisienan dalam pasar.

Panin Asset Management is an investment management company with an active investment strategy that specializes in equity and fixed income mutual funds in Indonesia. Established in 1997, Panin Asset Management is one of the oldest mutual fund management companies in Indonesia and is currently one of the best players in the industry. For more than 20 years, the company's success has been built on long-term value creation by exploiting inefficiencies in the market.

## Sejarah

### History

---

**1989**

Didirikan dengan nama PT Panin Sekuritasindo  
Established under the name PT Panin Sekuritasindo

**1994**

Perubahan nama menjadi PT Panin Sekuritas  
Changed name to PT Panin Sekuritas

**1997**

- Mendirikan divisi Aset Management
- Meluncurkan tiga reksa dana, termasuk produk unggulan Panin Dana Maksima
- Established Asset Management division
- Launched three mutual funds, including flagship product Panin Dana Maksima

**2011**

Mendirikan PT Panin Asset Management (Keputusan BAPEPAM Nomor: KEP-06/BL/MI/2011)  
Established PT Panin Asset Management (BAPEPAM Decree Number: KEP-06/BL/MI/2011)

**2025**

Mengelola 18 reksa dana terbuka dengan total 70.547 klien  
Managed 18 open mutual funds with a total of 70,547 clients

# Visi dan Misi Perusahaan [OJK C.1]

## Company Vision and Mission [OJK C.1]

---

### Visi Vision

**Untuk menjadi Rekan Terpercaya bagi  
Akumulasi Aset Jangka Panjang Nasabah**

To become a Trusted Partner for Long-Term  
Customer Asset Accumulation

### Misi Mission

**Untuk membantu nasabah mencapai  
tujuan finansial dengan menyediakan  
produk dan jasa sesuai dengan ketentuan  
nasabah**

To help customers achieve their financial  
goals by providing products and services in  
accordance with customer requirements

## Filosofi Investasi

### Investment Philosophy

---

Kami percaya bahwa pasar modal Indonesia untuk sementara ini efisien, yang berarti bahwa sekuritas tidak selalu diperdagangkan pada nilai wajar berdasarkan faktor fundamental yang mendasarinya. Hal ini membuka peluang yang luas bagi investor yang cerdas untuk mengungguli pasar modal.

Untuk mengungguli kinerja pasar modal, dibutuhkan pemahaman mendalam tentang risiko-risiko investasi, disiplin dalam tujuan investasi, dan kemampuan untuk mengidentifikasi nilai intrinsik dalam sebuah investasi. Kami percaya bahwa manajemen portofolio yang aktif sangatlah penting untuk menghasilkan tingkat pengembalian yang optimal.

We believe that the Indonesian capital market is temporarily efficient, meaning that securities are not always traded at fair value based on underlying fundamental factors. This opens up a wide opportunity for smart investors to outperform the capital market.

To outperform the capital market, a deep understanding of investment risks, discipline in investment objectives, and the ability to identify the intrinsic value of an investment are required. We believe that active portfolio management is essential to generating optimal returns.



# Tiga Prinsip Filosofi Investasi

## Panin Asset Management

Three Principles of Panin Asset Management's Investment Philosophy

### Kehati-hatian

- Menilai secara komprehensif setiap risiko yang melekat pada keputusan investasi.
- Memitigasi risiko penurunan (*downside risk*) dengan menyediakan cushion of error/margin of safety dalam setiap keputusan investasi.
- Memberikan tanggapan yang tepat atas setiap risiko yang terjadi.
- Comprehensively assess every risk inherent in investment decisions.
- Mitigate downside risk by providing a cushion of error/margin of safety in every investment decision.
- Provide appropriate responses to every risk that occurs.

### Disiplin dan Konsentrasi

- Membuat keputusan investasi yang berhati-hati, secara disiplin dan konsisten, sehingga dapat mencapai kinerja yang unggul.
- Menentukan keputusan investasi secara rasional, tidak terpengaruh oleh bias emosional atau kepentingan pribadi.
- Fokus pada tujuan-tujuan dan sasaran-sasaran yang telah disepakati.
- Make careful investment decisions, in a disciplined and consistent manner, so that superior performance can be achieved.
- Determine investment decisions rationally, not influenced by emotional bias or personal interests.
- Focus on agreed goals and objectives.

### Penciptaan Nilai

- Terus mengasah keahlian kami dalam menilai nilai intrinsik investasi.
- Secara konsisten berfokus pada tujuan-tujuan utama investasi untuk menghasilkan nilai tambah bagi klien.
- Continue to hone our expertise in assessing the intrinsic value of investments.
- Consistently focus on the main objectives of investment to generate added value for clients.

## Pendekatan Kami

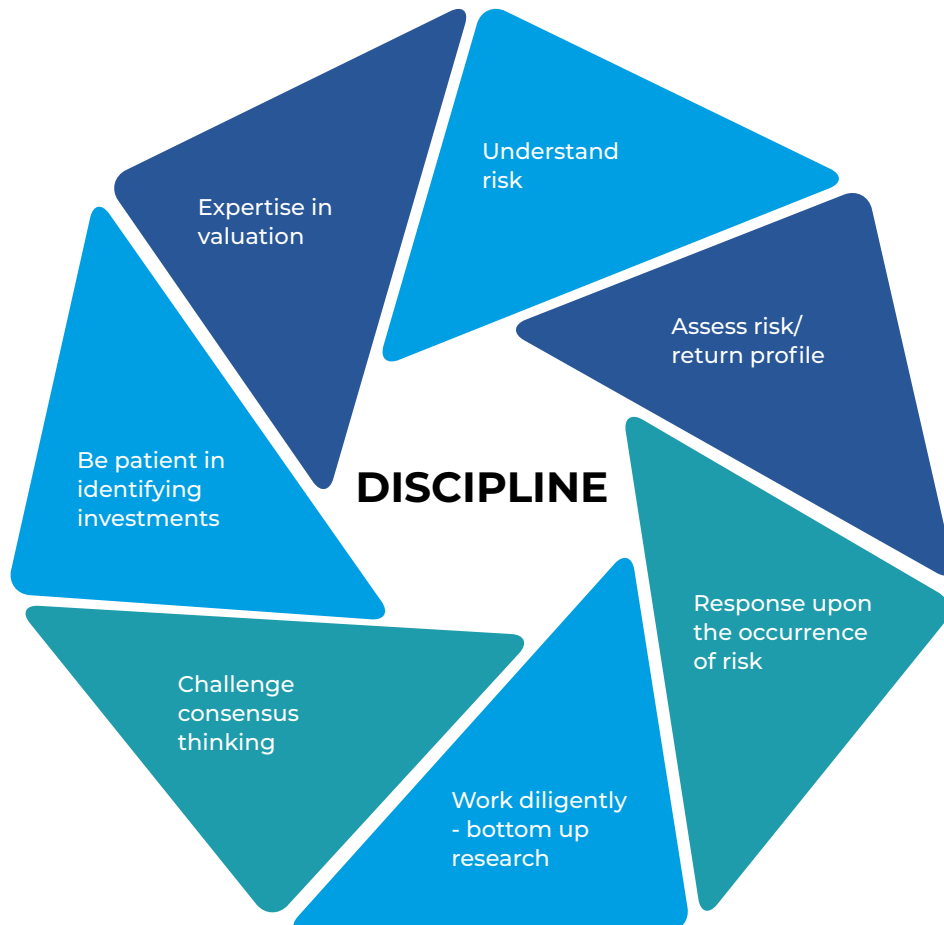
### Our Approach

Sebagai perusahaan manajemen investasi yang aktif, Panin Asset Management menerapkan pendekatan yang disiplin dalam proses investasi. Kami percaya bahwa kemampuan riset kami adalah karakteristik utama yang membedakan kami dari para kompetitor. Melalui riset fundamental yang menggunakan pendekatan *bottom-up*, kami mampu menghasilkan alpha dalam imbal hasil investasi. Seluruh keputusan investasi didukung oleh tim riset internal kami, yang secara teliti melakukan analisis fundamental, penilaian model usaha (*business model*), identifikasi risiko, dan valuasi.

Melalui riset tersebut, kami memiliki pemahaman menyeluruh mengenai risiko investasi kami. Dengan memitigasi risiko-risiko tersebut secara menyeluruh, kami dapat menghasilkan tingkat pengembalian investasi jangka panjang yang lebih tinggi dari rata-rata bagi klien kami.

As an active investment management firm, Panin Asset Management employs a disciplined and research-driven approach to its investment process. We consider our in-depth research capabilities to be a defining strength that sets us apart in the industry. Utilizing a bottom-up approach to fundamental analysis, we aim to generate alpha and deliver superior investment performance. Every investment decision is grounded in rigorous analysis conducted by our dedicated internal research team, which evaluates business models, identifies potential risks, and determines fair valuations.

This comprehensive research process enables us to gain a profound understanding of investment risks. By proactively identifying and mitigating these risks, we strive to deliver long-term returns that consistently outperform market averages for our clients.



# Produk Reksa Dana [OJK C.4][GRI 2-6]

## Equity Mutual Funds [OJK C.4][GRI 2-6]

### Reksa Dana Saham Equity Mutual Funds

PANIN DANA MAKSIMA  
Active. Deep Value. Contrarian

PANIN DANA PRIMA  
Dynamic. Visionary

PANIN DANA SYARIAH SAHAM  
Sharia-compliant equity fund

PANIN DANA ULTIMA  
High Conviction, focus on quality

PANIN DANA TELADAN  
Opportunistic & Contrarian Thinking

PANIN DANA INFRASTRUKTUR  
BERTUMBUH  
Uncommon approach to infrastructure investments

PANIN BETA ONE  
Smarter than your average indeks

PANIN IDX-30 KELAS A  
Mimic and outperform Index IDX-30

PANIN SRI KEHATI KELAS A  
Mimic and outperform Sri Kehati

PANIN DANA SYARIAH SAHAM  
Responsible investing

PANIN GLOBAL SHARIA EQUITY FUND  
Invest in USA Stock Market

### Reksa Dana Campuran Mixed Mutual Funds

PANIN DANA UNGGULAN  
Maximum flexibility

PANIN DANA US DOLLAR  
Diversification USD fixed income focus

PANIN DANA BERSAMA  
Deep value balanced fund

PANIN DANA BERSAMA PLUS  
Equity focus

PANIN DANA SYARIAH BERIMBANG  
Sharia-compliant balance fund

PANIN DANA PRIORITAS  
Fixed income focus

### Reksa Dana Pendapatan Tetap Fixed Income Mutual Funds

PANIN DANA UTAMA PLUS 2  
Mitigating risk

PANIN GEBYAR INDONESIA II  
Yield at sovereign risk with duration play

PANIN DANA PENDAPATAN BERKALA  
Stable income stream

PANIN DANA PENDAPATAN UTAMA  
Corporate bonds focused, volatility at minimum

### Reksa Dana Pasar Uang Money Market Mutual Funds

PANIN DANA LIKUID  
Liquidity in rupiah

PANIN DANA LIKUID SYARIAH  
Sharia-compliant money market fund

### Reksa Dana ETF ETF Mutual Funds

Panin ETF IDX30 DINAMIS  
Mimic and outperform IDX-30

Selain produk-produk yang telah disebutkan di atas, perusahaan juga menawarkan produk dengan opsi yang lebih spesifik, yaitu Reksa Dana Terproteksi, yang hanya tersedia dalam periode penawaran tertentu, dan Kontrak Pengelolaan Dana (KPD), yang dirancang khusus untuk memenuhi kebutuhan investasi individual satu nasabah. Seluruh produk dikelola sesuai dengan filosofi investasi Perusahaan.

In addition to the products mentioned above, the company also offers products with more specific options, namely Protected Mutual Funds, which are only available during certain offering periods, and Fund Management Contracts (KPD), which are specifically designed to meet the individual investment needs of one customer. All products are managed in accordance with the Company's investment philosophy.

## Skala Usaha [OJK C.3]

### Business Scale [OJK C.3]

| Uraian<br>Description                  | Satuan<br>Unit                                     | 2022            | 2023            | 2024            |
|----------------------------------------|----------------------------------------------------|-----------------|-----------------|-----------------|
| Aset<br>Assets                         | Rp                                                 | 385.772.186.307 | 454.316.487.550 | 488.680.112.979 |
| Jumlah Karyawan<br>Number of Employees | Orang<br>Person                                    | 168             | 171             | 177             |
| Jumlah Nasabah<br>Number of Customers  | Klien Ritel<br>Retail Clients                      | 72.512          | 73.320          | 73.965          |
|                                        | Klien<br>Institusional<br>Institutional<br>Clients | 708             | 727             | 747             |



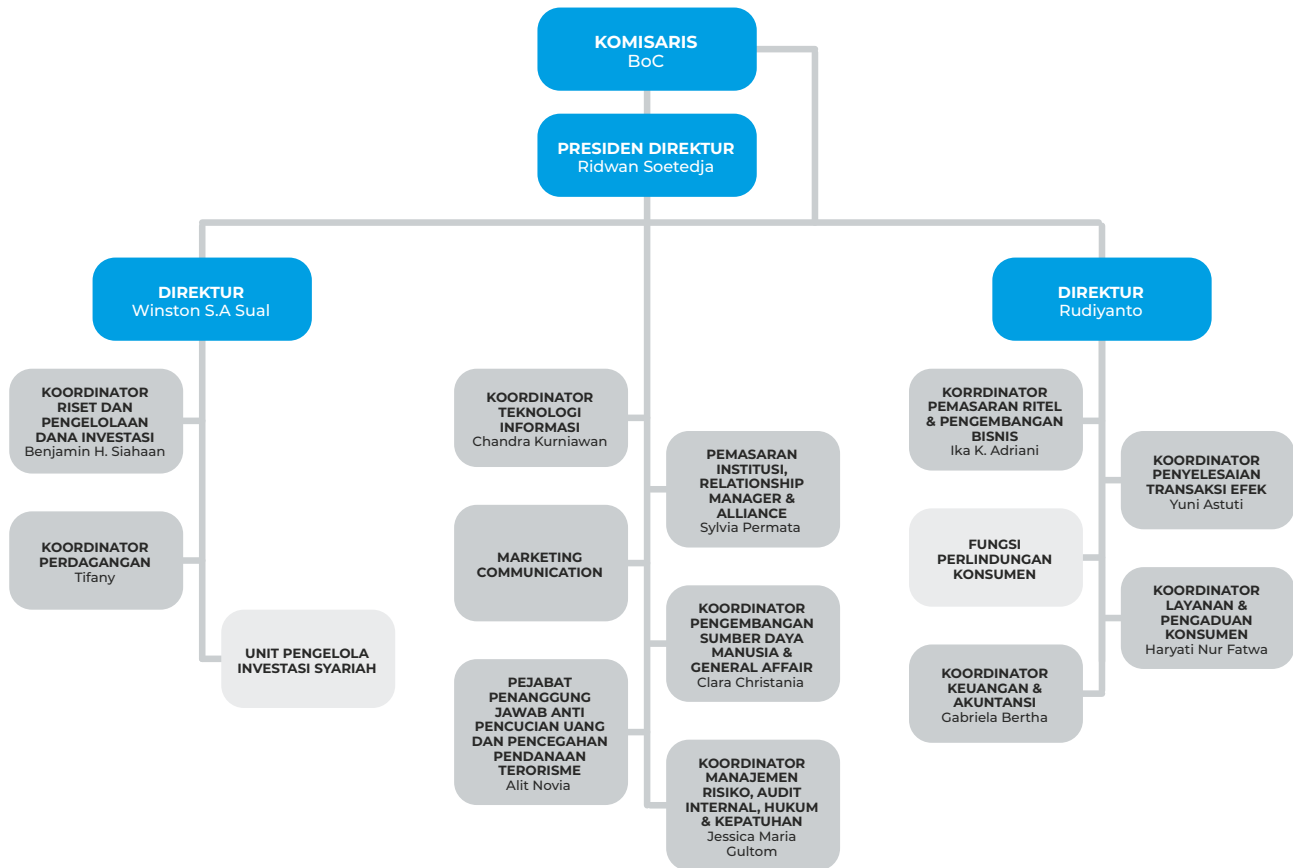
# Wilayah Operasional [OJK C.3]

## Operational Area [OJK C.3]

|                                       |                                                                                                                                                                                                                                                                                                         |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kantor Pusat</b><br>Head Office    | Bursa Efek Indonesia<br>Tower II Lt. 11 Suite 1104<br>Jl. Jend. Sudirman Kav. 52-53<br>Jakarta 12190                                                                                                                                                                                                    |
| <b>Kantor Cabang</b><br>Branch Office | <b>Jakarta Barat</b><br>Rukan Grand Puri Niaga<br>Jl. Puri Kencana Blok K6 No. 2I, 5H dan 5I<br>Kembangan Selatan, Jakarta Barat, 11610                                                                                                                                                                 |
|                                       | <b>Jakarta Selatan</b><br>Rukan Plaza 5 Pondok Indah<br>Jl. Marga Guna Raya, B-09<br>Gandaria Utara, Jakarta Selatan, 12140                                                                                                                                                                             |
|                                       | <b>Jakarta Utara</b> <ul style="list-style-type: none"> <li>Menara Satu Sentra Kelapa Gading, Lt.5, Unit 0505<br/>Jl. Boulevard Klp. Gading Blok.LA 3 No.1<br/>Klp. Gading, Jakarta Utara, 14240</li> <li>Ruko Pluit Village<br/>Jl. Pluit Permai Raya No.66<br/>Pluit, Jakarta Utara, 14450</li> </ul> |
|                                       | <b>Surabaya</b><br>Graha Bumi Surabaya Lt.5<br>Jl. Basuki Rakhmat 106 – 128<br>Surabaya, 60271                                                                                                                                                                                                          |
|                                       | <b>Medan</b><br>Jl. Iskandar Muda No.99<br>Medan, 20154                                                                                                                                                                                                                                                 |

# Struktur Organisasi

## Organizational Structure



# Penghargaan

## Awards

| Pemberi Penghargaan<br>Awarding Institution | Nama Penghargaan<br>Name of Award                                                                                                                                            | Tahun<br>Year |
|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| <b>Inovesta</b>                             | Panin Dana Berimbang Dua, Reksa Dana Campuran, 3 Tahun,<br>Rp 500M - Rp 1T<br>Panin Dana Berimbang Dua, Mixed Mutual Fund, 3 Years,<br>IDR 500M - IDR 1T                     | 2024          |
| <b>Inovesta</b>                             | Panin Dana Teladan, Reksa Dana Saham, 3 Tahun, Di atas Rp 1T<br>Panin Dana Teladan, Equity Mutual Fund, 3 Years, Above IDR 1T                                                | 2024          |
| <b>Inovesta</b>                             | Panin Sri Kehati Kelas A, Reksa Dana Indeks ETF, 1 Tahun,<br>Rp 100M - Rp 500M<br>Panin Sri Kehati Class A, ETF Index Mutual Fund, 1 Year,<br>IDR 100M - IDR 500M            | 2024          |
| <b>Inovesta</b>                             | Panin Sumber Berkat, Reksa Dana Campuran, 1 Tahun<br>Panin Sumber Berkat, Mixed Mutual Fund, 1 Year                                                                          | 2024          |
| <b>Inovesta</b>                             | Panin Dana Syariah Berimbang, Reksa Dana Campuran, 3 Tahun<br>Panin Dana Syariah Berimbang, Mixed Mutual Fund, 3 Years                                                       | 2024          |
| <b>Inovesta</b>                             | Panin Dana Syariah Berimbang, Reksa Dana Campuran, 5 Tahun<br>Panin Dana Syariah Berimbang, Mixed Mutual Fund, 5 Year                                                        | 2024          |
| <b>Inovesta</b>                             | Panin Global Sharia Equity Fund, Reksa Dana Saham USD, 1 Tahun<br>Panin Global Sharia Equity Fund, USD Equity Fund, 1 Year                                                   | 2024          |
| <b>Inovesta</b>                             | Best Investment Manager, Reksa Dana Saham USD, 1 Tahun<br>Best Investment Manager, USD Equity Fund, 1 Year                                                                   | 2024          |
| <b>Inovesta</b>                             | Best Investment Manager, Reksa Dana Saham, 3 Tahun<br>Best Investment Manager, Equity Fund, 3 Years                                                                          | 2024          |
| <b>Inovesta</b>                             | Panin Dana Teladan, Reksa Dana Saham, 3 Tahun, Rp 500M - Rp 1T<br>Panin Dana Teladan, Equity Mutual Fund, 3 Years, IDR 500M - IDR 1T                                         | 2023          |
| <b>Edvisor.ID</b>                           | Panin Dana Infrastruktur Bertumbuh, Reksa Dana Saham, 5 Tahun,<br>Rp 50M - Rp 100M<br>Panin Dana Infrastruktur Bertumbuh, Equity Mutual Fund, 5 Years,<br>IDR 50M - IDR 100M | 2023          |
| <b>Edvisor.ID</b>                           | Panin Dana Teladan, Reksa Dana Saham, 5 Tahun, Di atas Rp 1T<br>Panin Dana Teladan, Equity Mutual Fund, 5 Years, Above IDR 1T                                                | 2023          |
| <b>CNBC Awards</b>                          | Outstanding Performance in Equity Fund, The Best Asset<br>Management<br>Outstanding Performance in Equity Fund, The Best Asset<br>Management                                 | 2023          |
| <b>Inovesta</b>                             | Best Investment Manager, Reksa Dana Saham, 1 Tahun<br>Best Investment Manager, Equity Mutual Fund, 1 Year                                                                    | 2023          |





## 04

# Penjelasan Direksi

Directors Message

Daftar Isi



## Contents

|    |                                                                                      |
|----|--------------------------------------------------------------------------------------|
| 42 | Laporan Direksi [OJK D.1][GRI 2-22]<br>Board of Directors Report [OJK D.1][GRI 2-22] |
| 48 | Profil Dewan Komisaris<br>Board of Commissioners Profile                             |
| 51 | Profil Direksi<br>Board of Directors Profile                                         |

# Laporan Direksi [OJK D.1][GRI 2-22]

## Board of Directors Report [OJK D.1][GRI 2-22]

### Para Pemangku Kepentingan yang Terhormat,

Puji dan syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas penyertaan dan perlindungan-Nya, sehingga Panin Asset Management (Panin AM) dapat melalui tahun 2024 dengan baik di tengah berbagai tantangan yang melanda industri pengelolaan aset, baik dari sisi global maupun domestik.

Secara umum, industri pengelolaan aset menghadapi tekanan akibat turunnya nilai pasar yang cukup signifikan. Selama tiga tahun terakhir, total dana kelolaan industri mengalami penurunan, yang sebagian besar dipicu oleh koreksi pasar saham. Kondisi ini dipengaruhi oleh faktor eksternal, khususnya kebijakan moneter Amerika Serikat, di mana tingkat suku bunga tetap tinggi dan tidak mengalami penurunan signifikan sebagaimana yang diperkirakan sebelumnya. Ketidakpastian ini mengakibatkan pasar mengalami tekanan dan volatilitas yang tinggi.

Selain dinamika global, tahun 2024 juga ditandai dengan momentum politik nasional, yakni pelaksanaan Pemilu dan transisi pemerintahan baru, yang diikuti oleh penyesuaian kebijakan di berbagai sektor. Amerika Serikat pun turut menggelar Pemilu Presiden, sehingga memberikan dampak tambahan terhadap sentimen investor secara global. Pasar modal Indonesia pun mengalami koreksi yang cukup dalam sebagai respons terhadap berbagai dinamika ini.

Meski menghadapi tekanan eksternal dan domestik, Panin AM tetap mampu mencatatkan kinerja relatif lebih baik dibandingkan industri secara umum. Kami juga telah mengintegrasikan aspek keberlanjutan atau *Environment, Social, Governance* (ESG) ke dalam tata kelola dan praktik bisnis.

### Esteemed Stakeholders,

We extend our highest praise and gratitude to God Almighty for His guidance and protection, which have enabled Panin Asset Management (Panin AM) to navigate the year 2024 successfully, despite the various challenges that have impacted the asset management industry both globally and domestically.

In general, The asset management industry is under pressure due to a significant decline in market valuations. Over the past three years, total industry assets under management have contracted, primarily driven by ongoing corrections in the equity market. Such circumstances are shaped by external factors, particularly the monetary policy stance of the United States, where interest rates have remained elevated and have not decreased as previously anticipated. The resulting uncertainty has contributed to heightened market volatility and sustained downward pressure.

In addition to global dynamics, 2024 is also marked by national political momentum, namely the implementation of the General Election and the transition of a new government, followed by policy adjustments in various sectors. The United States also held a Presidential Election, which had an additional impact on investor sentiment globally. The Indonesian capital market also experienced a fairly deep correction in response to these dynamics.

Despite facing external and domestic pressures, Panin AM was still able to record relatively better performance compared to the industry in general. We have also integrated sustainability aspects or *Environment, Social, and Governance* (ESG) into governance and business practices.

**Meski menghadapi berbagai tantangan pada 2024, Panin AM tetap mampu mencatatkan kinerja relatif lebih baik dibandingkan industri secara umum. Kami juga telah mengintegrasikan aspek keberlanjutan atau *Environment, Social, Governance* (ESG) ke dalam tata kelola dan praktik bisnis.**

Despite facing various challenges in 2024, Panin AM managed to deliver a performance that was relatively better than the industry average. We have also integrated sustainability aspects—*Environmental, Social, and Governance* (ESG)—into our governance framework and business practices.

### Komitmen Keberlanjutan

PaninAM senantiasa menempatkan keberlanjutan sebagai bagian dari strategi inti Perusahaan. Kami berkomitmen untuk mengintegrasikan prinsip keberlanjutan ke dalam proses bisnis dan operasional. Hal ini sejalan dengan konsep *triple bottom line* yakni *People, Planet, Profit* (3P), kerangka ESG, prinsip Keuangan Berkelanjutan dari Otoritas Jasa Keuangan (OJK), dan Tujuan Pembangunan Berkelanjutan (TPB).

### Sustainability Commitment

Panin AM consistently places sustainability at the core of its corporate strategy. We are committed to integrating sustainability principles into our business processes and operations. This commitment aligns with the triple bottom line concept—People, Planet, Profit (3P), the ESG framework, the Sustainable Finance principles set by the Financial Services Authority (OJK), and the Sustainable Development Goals (SDGs).

Ridwan Soetedja  
Presiden Direktur  
President Director



Komitmen ini diwujudkan melalui penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) dan Pedoman Keuangan Berkelanjutan, yang menjadi panduan dalam setiap aktivitas dan proses bisnis. Kami percaya bahwa keputusan-keputusan bisnis yang kami ambil harus seimbang antara pencapaian ekonomi, dampak sosial, dan keberlanjutan lingkungan.

Fokus utama kami selama tahun berjalan adalah memperkuat tata kelola, kepatuhan, dan penguatan internal. Kami terus melakukan perbaikan dari sisi manajemen risiko, kepatuhan, dan teknologi informasi, termasuk memperoleh sertifikasi ISO 27001 untuk Keamanan Data serta ISO 9001 untuk manajemen mutu operasional. Kami juga memastikan ketahanan sistem teknologi melalui uji Business Continuity Plan (BCP) yang dilakukan secara rutin setiap tahun.

Dalam aspek lingkungan dan sosial, Panin AM secara bertahap mengintegrasikan prinsip-prinsip ESG ke dalam pengelolaan dana. Langkah awal ini kami perkuat dengan penyusunan pedoman internal serta pelatihan kepada seluruh karyawan, agar menjadi fondasi yang kokoh bagi penerapan keberlanjutan secara menyeluruh ke depan.

Direksi juga mengambil peran aktif dalam proses perumusan strategi keberlanjutan melalui diskusi yang intens bersama Satuan Tugas Keuangan Berkelanjutan, yang terdiri atas perwakilan dari berbagai divisi seperti investasi, manajemen risiko, legal, dan *compliance*. Proses ini tidak hanya berupa *brainstorming internal*, tetapi juga disertai riset terhadap *best practice* industri, perkembangan regulasi terkini, serta literatur akademik agar strategi yang disusun benar-benar relevan dan responsif terhadap dinamika eksternal. Kami juga menyampaikan setiap perkembangan kepada Dewan Komisaris untuk memperoleh masukan serta persetujuan strategis, yang kemudian dituangkan ke dalam dokumen RAKB.

### Tantangan dan Peluang

Perjalanan menuju keberlanjutan tentu tidak lepas dari tantangan dan hambatan. Salah satunya adalah keterbatasan data ESG yang akurat dan terstandarisasi, khususnya dalam konteks industri manajer investasi dan pengelolaan aset di Indonesia yang saat ini masih dalam tahap pengembangan regulasi dan pedoman. Selain itu, kami juga menghadapi tantangan dalam hal mengintegrasikan hasil kegiatan edukasi ESG ke dalam operasional sehari-hari, mengukur dampaknya, serta menumbuhkan budaya keberlanjutan secara konsisten di seluruh lini organisasi.

This commitment is realized through the preparation of the Sustainable Finance Action Plan (RAKB) and Sustainable Finance Guidelines, which serve as guidelines in every business activity and process. We believe that the business decisions we make must balance economic achievement, social impact, and environmental sustainability.

Our primary focus throughout the year has been to strengthen governance, compliance, and internal capabilities. We have continued to enhance our risk management, compliance, and information technology functions, including obtaining ISO 27001 certification for Data Security and ISO 9001 certification for Operational Quality Management. Additionally, we ensure the resilience of our technology systems through the regular annual testing of our Business Continuity Plan (BCP).

In terms of the environment and social aspects, Panin AM is gradually integrating ESG principles into fund management. We strengthen this initial step by preparing internal guidelines and training all employees, so that it becomes a solid foundation for the implementation of sustainability as a whole in the future.

The Board of Directors plays an active role in formulating sustainability strategies through in-depth engagement with the Sustainable Finance Task Force, which comprises representatives from key divisions, including investment, risk management, legal, and compliance. This process goes beyond internal discussions, incorporating thorough research on industry best practices, recent regulatory developments, and relevant academic literature to ensure that the resulting strategies are both relevant and responsive to external dynamics. All developments are also communicated to the Board of Commissioners to solicit feedback and obtain strategic approval, which is subsequently formalized in the Sustainable Finance Action Plan (RAKB) document.

### Challenges and Opportunities

The journey towards sustainability is certainly not free from challenges and obstacles. One of them is the limited availability of accurate and standardized ESG data, especially in the context of the investment manager and asset management industry in Indonesia, which is currently still in the development stage of regulations and guidelines. In addition, we also face challenges in terms of integrating the results of ESG education activities into daily operations, measuring their impact, and consistently cultivating a culture of sustainability across all lines of the organization.



Meski demikian, kami memandang keberlanjutan sebagai peluang strategis jangka panjang. Perubahan iklim, ekspektasi investor yang semakin tinggi terhadap produk hijau, dan dinamika regulasi mendorong kami untuk semakin dalam mengintegrasikan prinsip ESG dalam seluruh proses pengambilan keputusan investasi.

Untuk menjawab tantangan tersebut, Panin AM terus menggali informasi melalui dialog dan sinergi dengan regulator, mitra, dan induk perusahaan, agar dapat merumuskan kebijakan dan strategi yang adaptif terhadap masa depan. Kami juga memperkuat kapasitas internal dengan memberikan pelatihan yang berkelanjutan, memperbarui sistem kerja, dan memperkuat sinergi antar divisi.

### Kinerja dan Pencapaian

Pada 2024, Panin AM mencatat sejumlah pencapaian yang menjadi fondasi penting bagi pertumbuhan ke depan. Dari sisi tata kelola, kami telah mengintegrasikan prinsip ESG ke dalam kebijakan internal dan manajemen risiko, membentuk Task Force RAKB, serta menyelenggarakan pelatihan organisasi secara menyeluruh. Kapasitas SDM menjadi salah satu fokusnya, tercermin dari total 1.333 jam pelatihan yang diberikan kepada karyawan, meningkat 258% dibanding tahun sebelumnya. Kami juga telah melaksanakan audit eksternal atas kepatuhan sistem informasi, melakukan *vulnerability assessment* dan *penetration testing*, serta menguji ketahanan operasional melalui simulasi BCP.

Secara finansial, kami membukukan laba bersih sebesar Rp49,30 miliar yang berasal dari *management fee* dan *transaction fee*. Produk saham tetap menjadi kontributor utama dalam AUM kami, didukung oleh partisipasi aktif dari investor ritel. Kami juga membukukan pertumbuhan dana kelolaan (*Asset Under Management/AUM*) sebesar +5,91% secara tahunan rata-rata (CAGR 3 tahun). Keberhasilan ini ditopang oleh strategi alokasi yang seimbang antara saham, produk terproteksi, dan indeks, serta pendekatan aktif dalam diversifikasi produk. Berbeda dari industri secara umum, Panin AM memiliki eksposur yang lebih besar terhadap saham dan produk terproteksi, yang memberikan fleksibilitas dalam menangkap peluang pasar yang ada.

Dalam pengembangan produk, Panin AM terus memperkuat portofolio keberlanjutan, seperti Panin Dana Teladan dan Panin Sri Kehati. Pada tahun ini, Panin Dana Teladan telah menyalurkan dana TJSL sebesar Rp1,47 miliar yang digunakan untuk berbagai program sosial. Melalui skema ini, investasi nasabah tidak hanya memberikan keuntungan finansial tetapi juga berdampak nyata bagi masyarakat.

Nevertheless, we view sustainability as a long-term strategic opportunity. Climate change, rising investor expectations for green products, and evolving regulations are driving us to increasingly integrate ESG principles into all aspects of our investment decision-making process.

To address these challenges, Panin AM continues to explore information through dialogue and synergy with regulators, partners, and parent companies, in order to formulate adaptive policies and strategies for the future. We also strengthen internal capacity by providing ongoing training, updating work systems, and strengthening synergy between divisions.

### Performance and Achievements

In 2024, Panin AM achieved several milestones that serve as a crucial foundation for future growth. From a governance perspective, we have integrated ESG principles into our internal policies and risk management, established the RAKB Task Force, and conducted comprehensive organizational training. HR capacity is one of the focuses, reflected in the total of 1,333 hours of training provided to employees, an increase of 258% compared to the previous year. We have also conducted external audits on information system compliance, conducted vulnerability assessments and penetration testing, and tested operational resilience through BCP simulations.

Financially, we reported a net profit of IDR 49.30 billion, driven by management fees and transaction fees. Equity products continue to be the primary contributor to our assets under management (AUM), bolstered by strong participation from retail investors. We also recorded an average annual growth of +5.91% in Asset Under Management (AUM) (3-year CAGR). This success was supported by a balanced allocation strategy between stocks, protected products, and indices, as well as an active approach in product diversification. Different from the industry in general, Panin AM has greater exposure to stocks and protected products, which provides flexibility in capturing existing market opportunities.

In product development, Panin AM continues to strengthen its sustainability portfolio, such as Panin Dana Teladan and Panin Sri Kehati. This year, Panin Dana Teladan has allocated IDR 1.47 billion in TJSL funds, which have been used for various social programs. Through this scheme, our clients' investments not only generate financial returns but also have a tangible positive impact on society.

Panin AM juga mengimplementasikan berbagai inisiatif lingkungan seperti penggunaan kertas bersertifikat PEFC, penyediaan mobil listrik bagi karyawan, kebijakan *Work From Home* (WFH), pemadaman listrik rutin di kantor, serta penanaman 1.450 bibit mangrove di Pantai Indah Kapuk, Jakarta, dan Pantai Panjiwa, Indramayu. Di bidang sosial, kami menjalankan program CSR di bidang pendidikan yang meliputi kontribusi bus sekolah untuk anak-anak di SOS Children's Villages, dan bantuan perlengkapan sekolah bagi SMK Mandiri dan TK Indriasana. Selain itu, Panin AM juga memberikan beasiswa kepada 28 mahasiswa-mahasiswi di dalam maupun luar negeri dengan total nilai mencapai Rp871.608.000, serta aktif mendukung peningkatan literasi keuangan melalui seminar dan pelatihan di berbagai universitas mitra.

Panin AM juga mendukung upaya Pemerintah Indonesia melalui Otoritas Jasa Keuangan (OJK) untuk meningkatkan literasi keuangan melalui Gerakan Nasional Cerdas Keuangan (GENCARKAN). Selain literasi keuangan, Panin AM juga menjalankan kegiatan inklusi keuangan dengan tujuan mengedukasi sekaligus memasarkan produk reksa dana Panin AM kepada berbagai lapisan masyarakat. Adapun kegiatan inklusi yang sudah dilakukan antara lain Panin AM *Goes to Community*, Panin AM *Goes to Campus*, dan Panin AM *Goes to Office*.

## Penutup

Saat ini kami telah merancang rencana keberlanjutan jangka menengah. Diawali dari tahun 2024 yang merupakan tahap pembangunan fondasi yang kuat bagi penerapan keuangan berkelanjutan. Tahun-tahun berikutnya kami dedikasikan untuk memperkuat sumber daya utama dan infrastruktur keberlanjutan, serta mendorong pertumbuhan berkualitas melalui pengembangan produk ESG yang lebih luas. Seluruh langkah ini ditujukan untuk mencapai integrasi prinsip ESG yang menyeluruh dalam model bisnis dan operasional perusahaan secara bertahap dan berkelanjutan.

Untuk mendukung hal tersebut, Panin AM akan terus menyempurnakan kebijakan internal, strategi investasi, serta meluncurkan produk-produk berbasis ESG secara berkelanjutan. Kami juga terbuka terhadap kolaborasi eksternal, dan akan memanfaatkan data serta teknologi untuk memperkuat analisis keberlanjutan dalam portofolio investasi.

Kami meyakini bahwa Keuangan Berkelanjutan bukanlah semata-mata kewajiban regulasi atau sekadar tren sesaat. Setelah mempelajarinya lebih dalam, kami menyadari bahwa keberlanjutan adalah pendekatan menyeluruh untuk membangun tata kelola yang kokoh, kepedulian sosial yang tinggi, dan

Panin AM also implements various environmental initiatives such as the use of PEFC-certified paper, provision of electric cars for employees, Work From Home (WFH) policy, routine power outages in the office, and planting 1,450 mangrove seedlings in Pantai Indah Kapuk, Jakarta, and Pantai Panjiwa, Indramayu. In the social sector, we run a CSR program in the field of education, which includes contributing school buses for children in SOS Children's Villages, and school supplies assistance for SMK Mandiri and TK Indriasana. In addition, Panin AM has awarded scholarships to 28 students, both domestic and international, with a total value of IDR 871,608,000. We are also actively supporting the enhancement of financial literacy through seminars and training sessions at various partner universities.

Panin AM also supports the efforts of the Indonesian Government through the Financial Services Authority (OJK) to improve financial literacy through the National Financial Intelligence Movement (GENCARKAN). In addition to financial literacy, Panin AM also carries out financial inclusion activities with the aim of educating and marketing Panin AM mutual fund products to various levels of society. The inclusion activities that have been carried out include Panin AM *Goes to Community*, Panin AM *Goes to Campus*, and Panin AM *Goes to Office*.

## Closing Remark

We have currently designed a medium-term sustainability plan. Starting from 2024, which is the stage of building a strong foundation for the implementation of sustainable finance. The following years we dedicate to strengthening key resources and sustainability infrastructure, as well as driving quality growth through the development of broader ESG products. All of these steps are aimed at achieving comprehensive integration of ESG principles in the company's business and operational models gradually and sustainably.

To support this, Panin AM will continue to refine internal policies, investment strategies, and launch ESG-based products on a sustainable basis. We are also open to external collaborations and will leverage data and technology to strengthen sustainability analysis within our investment portfolio.

We firmly believe that Sustainable Finance is not merely a regulatory obligation or a passing trend. Upon deeper reflection, we have come to realize that sustainability is a comprehensive approach to building strong governance, fostering social responsibility, and ensuring environmental stewardship. Therefore, Panin

tanggung jawab terhadap lingkungan. Oleh karena itu, Panin AM akan terus menempatkan keberlanjutan sebagai pilar utama yang akan membentuk masa depan Perusahaan.

Sebagai penutup, kami mengajak seluruh pemangku kepentingan untuk terus menjalin kolaborasi dan saling memberdayakan demi masa depan yang lebih baik. Kami percaya bahwa dengan mengintegrasikan prinsip ESG ke dalam setiap aspek bisnis dan proses investasi, Panin AM dapat menciptakan solusi inovatif dan memberikan dampak nyata bagi bumi dan generasi mendatang.

AM will continue to position sustainability as a core pillar that will shape the future of the Company.

In conclusion, we invite all stakeholders to continue fostering collaboration and mutual empowerment for a better future. We are confident that by integrating ESG principles into every aspect of our business and investment processes, Panin AM can create innovative solutions and deliver tangible impacts for the planet and future generations.

Hormat kami,  
Sincerely,

**Ridwan Soetedja**  
Presiden Direktur  
President Director

# Profil Dewan Komisaris

## Board of Commissioners Profile



**Jamilah Mawira Sungkar**  
Komisaris Utama  
President Commissioner

Warga Negara Indonesia,  
lahir pada 29 Januari 1954,  
berdomisili di Jakarta  
Indonesian citizen,  
born on January 29, 1954,  
domiciled in Jakarta

Dasar Hukum Pengangkatan = Keputusan  
RUPS Nomor 62 tanggal 23 Juni 2023  
Legal Basis for Appointment = GMS  
Resolution No. 62 dated June 23, 2023

**Riwayat Pendidikan**  
Educational History

Sastra Universitas Indonesia (1972-1973)  
Sastra Universitas Indonesia (1972-1973)

**Riwayat Pekerjaan**  
Educational History

- 1994-2007 Direktur Utama Financial Club Jakarta  
1994-2007 President Director of Financial Club Jakarta
- 2007-2021 Penasihat Financial Club Jakarta  
2007-2021 Advisor to Financial Club Jakarta
- 2011 – Sekarang Presiden Komisaris PT Panin Asset Management  
2011 – Present President Commissioner of PT Panin Asset Management
- 2015-2019 Komisaris – PT AON Indonesia  
2015-2019 Commissioner – PT AON Indonesia
- 2019 – 2024 Komisaris Independen PT Lippo General Insurance (Tbk )  
2019 – 2024 Independent Commissioner of PT Lippo General Insurance (Tbk)

**Pelatihan Training**

1. Navigating the Half-Year Roadmap to Success (20 Juni 2024)  
Navigating the Half-Year Roadmap to Success (June 20, 2024)
2. Sosialisasi Keuangan Berkelanjutan (26 Juni 2024)  
Socializing Sustainable Finance (June 20, 2024)
3. Mengintegrasikan Manajemen Kepatuhan: Implementasi POJK 22/2023 dari teori ke aksi: Kasus Pelindungan Konsumen (27 Juni 2024)  
Integrating Compliance Management: Implementation of POJK 22/2023 from theory to action: The Case of Consumer Protection (June 27, 2024)
4. Strategi Implementasi POJK 22/2023 dalam Industri Jasa Keuangan (7 Agustus 2024 )  
POJK 22/2023 Implementation Strategy in the Financial Services Industry (August 7, 2024)

**Rangkap Jabatan**  
Concurrent Positions

Tidak ada  
none

**Hubungan Afiliasi**  
Affiliation

Memiliki hubungan afiliasi dengan Pemegang Saham Utama Perseroan, yaitu PT Panin Sekuritas Tbk.  
Has an affiliation with the Company's Main Shareholder, PT Panin Sekuritas Tbk





### Poppy Susanti Dharsono

**Komisaris**  
Commissioner

Warga Negara Indonesia,  
lahir pada 8 Juli 1951,  
berdomisili di Jakarta  
Indonesian citizen,  
born on July 8, 1951,  
domiciled in Jakarta

Dasar Hukum Pengangkatan = Keputusan  
RUPS Nomor 62 tanggal 23 Juni 2023  
Legal Basis for Appointment = GMS  
Resolution No. 62 dated June 23, 2023

#### Riwayat Pendidikan Educational History

LM UI Accounting Course (1981)  
LM UI Accounting Course (1981)

#### Riwayat Pekerjaan Educational History

- 1977 – 1992 Presiden Direktur Poppy Dharsono Fashion Studio
- 1977 – 1992 President Director of Poppy Dharsono Fashion Studio
- 1980 – 2018 Komisaris PT Panin Sekuritas
- 1980 – 2018 Commissioner of PT Panin Sekuritas
- 1985 – 2008 Konsultan Swasembada Magazine, Cita Cipta Magazine, dan Sinar Harapan Daily Editorial Board
- 1985 – 2008 Consultant of Swasembada Magazine, Cita Cipta Magazine, and Sinar Harapan Daily Editorial Board
- 1986 – 2008 Presiden Komisaris PT Rana Sankara
- 1986 – 2008 President Commissioner of PT Rana Sankara
- 1989 – Sekarang Presiden Direktur PT Poppy Dharsono (Cosmetic)
- 1989 – Present President Director of PT Poppy Dharsono (Cosmetic)
- 1989 – 2015 Direktur PT Spinindo Mitradaya
- 1989 – 2015 Director of PT Spinindo Mitradaya
- 1992 – 2001 Presiden Direktur PT Prima Modalinea
- 1992 – 2001 President Director of PT Prima Modalinea
- 1999 – Sekarang Presiden Komisaris PT Indotex LaSalle International College
- 1999 – Present President Commissioner of PT Indotex LaSalle International College
- 2001 – Sekarang Presiden Direktur PT Pesona Sinjang Kencana
- 2001 – Present President Director of PT Pesona Sinjang Kencana
- 2002 – 2010 Komisaris The Nusantara Stroke Center Foundation
- 2002 – 2010 Commissioner of The Nusantara Stroke Center Foundation
- 2003 – 2008 Presiden Komisaris PT Hasta Bumi Mandiri
- 2003 – 2008 President Commissioner of PT Hasta Bumi Mandiri
- 2004 – 2008 Presiden Direktur Indonesian International Fashion Institute
- 2004 – 2008 President Director of Indonesian International Fashion Institute
- 2009 – Sekarang Presiden Direktur Poppy Dharsono Fashion School
- 2009 – Present President Director of Poppy Dharsono Fashion School
- 2009 – 2014 Member DPD
- 2009 – 2014 Member of DPD
- 2015 – Sekarang Presiden Direktur PT Spinindo Mitradaya
- 2015 - Present President Director of PT Spinindo Mitradaya
- 2018 – Sekarang Komisaris PT Panin Asset Management
- 2018 - Present Commissioner of PT Panin Asset Management

#### Pelatihan Training

Membangun Kepemimpinan Berbasis Spiritual (22 Agustus 2024)  
Spiritual Leadership Building (August 22, 2024)

#### Rangkap Jabatan Concurrent Positions

Tidak ada  
none

#### Hubungan Afiliasi Affiliation

Tidak ada  
none

## Profil Dewan Komisaris

Board of Commissioners Profile



### Li Kwong Wing

**Komisaris Independen**  
Independent Commissioner

Warga Negara Indonesia,  
lahir pada 21 Oktober 1958,  
berdomisili di Jakarta  
Indonesian citizen,  
born on October 21, 1958,  
domiciled in Jakarta

Dasar Hukum Pengangkatan = Keputusan  
RUPS Nomor 62 tanggal 23 Juni 2023  
Legal Basis for Appointment = GMS  
Resolution No. 62 dated June 23, 2023

#### Riwayat Pendidikan Educational History

Industrial Management  
San Marino School of Management (1976 – 1977)  
Industrial Management  
San Marino School of Management (1976 – 1977)

#### Riwayat Pekerjaan Educational History

- 1976 – 1978 Assistant Supervisor Glorious Sun Garment (HK) Ltd.
- 1976 – 1978 Assistant Supervisor Glorious Sun Garment (HK) Ltd.
- 1978 – 1981 Supervisor/Manager Glorious Sun Garment (Phil) Ltd.
- 1978 – 1981 Supervisor/Manager Glorious Sun Garment (Phil) Ltd.
- 1981 – 1985 Manager PT Bumi Garmentex Jaya
- 1981 – 1985 Manager PT Bumi Garmentex Jaya
- 1985 – 1990 General Manager PT Bumi Garmentex Jaya
- 1985 – 1990 General Manager PT Bumi Garmentex Jaya
- 1990 – 2005 General Manager PT Rana Sankara
- 1990 – 2005 General Manager PT Rana Sankara
- 2006 – 2011 Investment Advisor PT Patria Nusa Adamas
- 2006 – 2011 Investment Advisor PT Patria Nusa Adamas
- 2011 – Sekarang, Komisaris PT Panin Asset Management
- 2011 – Present, Commissioner PT Panin Asset Management

#### Pelatihan Training

1. Outlook Ekonomi dan Keuangan di Tahun 2024 (22 Februari 2024)  
Economic and Financial Outlook in 2024 (February 22, 2024)
2. Strategi Mencegah Serangan Siber (29 Februari 2024)  
Strategies to Prevent Cyber Attacks (February 29, 2024)
3. How to Prevent Accounting Fraud in Financial Sector (2 Mei 2024)  
How to Prevent Accounting Fraud in Financial Sector (May 2, 2024)
4. Sosialisasi Keuangan Berkelanjutan (26 Juni 2024)  
Socialization of Sustainable Finance (June 26, 2024)

#### Rangkap Jabatan Concurrent Positions

Tidak ada  
none

#### Hubungan Afiliasi Affiliation

Tidak ada  
none

# Profil Direksi

## Board of Directors Profile



**Ridwan Soetedja**  
Presiden Direktur  
President Director

Warga Negara Indonesia,  
lahir pada 22 November 1975,  
berdomisili di Jakarta  
Indonesian citizen,  
born on November 22, 1975,  
domiciled in Jakarta

Dasar Hukum Pengangkatan = Keputusan  
RUPS Nomor 62 tanggal 23 Juni 2023  
Legal Basis for Appointment = GMS  
Resolution No. 62 dated June 23, 2023

### Riwayat Pendidikan Educational History

Ohio State University - Actuarial Science (1997)  
Ohio State University - Actuarial Science (1997)

### Riwayat Pekerjaan Educational History

- 1998 – 2004 Kadiv Product Development PT Asuransi Jiwa Sinarmas
- 1998 – 2004 Head of Product Development Division of PT Asuransi Jiwa Sinarmas
- 2004 – 2011 Associate Director PT Panin Sekuritas
- 2004 – 2011 Associate Director of PT Panin Sekuritas
- 2011 – 2016 Direktur PT Panin Asset Management
- 2011 – 2016 Director of PT Panin Asset Management
- 2016 – 2017 Presiden Direktur PT CIMB Principal Asset Management
- 2016 – 2017 President Director of PT CIMB Principal Asset Management
- 2018 – 2019 Direktur PT Panin Asset Management
- 2018 – 2019 Director of PT Panin Asset Management
- 2019 – Sekarang Presiden Direktur PT Panin Asset Management
- 2019 - Present President Director of PT Panin Asset Management

### Pelatihan Training

1. Outlook Ekonomi dan Keuangan di Tahun 2024 (22 Februari 2024)  
Economic and Financial Outlook in 2024 (February 22, 2024)
2. Sosialisasi Keuangan Berkelanjutan (26 Juni 2024)  
Socialization of Sustainable Finance (June 26, 2024)

### Rangkap Jabatan Concurrent Positions

Tidak ada  
none

### Hubungan Afiliasi Affiliation

Tidak ada  
none

### Nomor Izin WMI | WMI License Number

- Ridwan Soetedja telah memperoleh izin perorangan sebagai Wakil Manajer Investasi berdasarkan Surat Keputusan Dewan Komisiner OJK Nomor: KEP-101/PM.211/PJ-WMI/2019 Tanggal 26 Februari 2019 dan telah diperpanjang dengan Surat Keputusan Dewan Komisiner OJK Nomor KEP-744/PM.21/PJWMI/2022.
- Ridwan Soetedja has obtained an individual license as an Investment Manager Representative based on Decree of OJK Board of Commissioners Number: KEP-101/PM.211/PJ-WMI/2019 Dated February 26, 2019 and has been extended by Decree of OJK Board of Commissioners Number KEP-744/PM.21/PJWMI/2022.

## Profil Direksi

### Board of Directors Profile



**Winston S.A Sual**  
Direktur  
Director

Warga Negara Indonesia,  
lahir pada 21 Juli 1965,  
berdomisili di Jakarta  
Indonesian citizen,  
born on July 21, 1965,  
domiciled in Jakarta

Dasar Hukum Pengangkatan = Keputusan  
RUPS Nomor 62 tanggal 23 Juni 2023  
Legal Basis for Appointment = GMS  
Resolution No. 62 dated June 23, 2023

#### Riwayat Pendidikan Educational History

Ekonomi Universitas Indonesia (1992)  
Economics, University of Indonesia (1992)

#### Riwayat Pekerjaan Educational History

- 1990 – 1994 Direktur PT Phillindo Santana Perkasa
- 1990 – 1994 Director of PT Phillindo Santana Perkasa
- 1994 – 2011 Wakil Presiden Direktur PT Panin Sekuritas
- 1994 – 2011 Vice President Director of PT Panin Sekuritas
- 2011 – 2019 Presiden Direktur PT Panin Asset Management
- 2011 – 2019 President Director of PT Panin Asset Management
- 2019 – Sekarang Direktur PT Panin Asset Management
- 2019 – Present Director of PT Panin Asset Management

#### Pelatihan Training

1. How to Prevent Accounting Fraud in Financial Sector (2 Mei 2024)  
How to Prevent Accounting Fraud in Financial Sector (May 2, 2024)
2. Sosialisasi Keuangan Berkelanjutan (26 Juni 2024)  
Socialization of Sustainable Finance (June 26, 2024)

#### Rangkap Jabatan Concurrent Positions

Tidak ada  
none

#### Hubungan Afiliasi Affiliation

Tidak ada  
none

#### Nomor Izin WMI | WMI License Number

- Winston S.A. Sual telah memperoleh izin perorangan sebagai Wakil Manajer Investasi (WMI) berdasarkan Surat Keputusan Ketua BAPEPAM Nomor: KEP-05/PM-PI/1995 tanggal 18 Januari 1995, dan telah diperpanjang berdasarkan Surat Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor: KEP-255/PM.21/PJ-WMI/2022 tanggal 30 Mei 2022.
- Winston S.A. Sual has obtained an individual license as an Investment Manager Representative (WMI) based on the Decree of the Chairman of BAPEPAM Number: KEP-05/PM-PI/1995 dated January 18, 1995, and has been extended based on the Decree of the Board of Commissioners of the Financial Services Authority Number: KEP-255/PM.21/PJ-WMI/2022 dated May 30, 2022.



**Rudiyanto**  
Direktur  
Director

Warga Negara Indonesia,  
lahir pada 9 April 1984,  
berdomisili di Jakarta  
Indonesian citizen,  
born on April 9, 1984,  
domiciled in Jakarta

Dasar Hukum Pengangkatan = Keputusan  
RUPS Nomor 62 tanggal 23 Juni 2023  
Legal Basis for Appointment = GMS  
Resolution No. 62 dated June 23, 2023

#### Riwayat Pendidikan Educational History

Manajemen Keuangan, Universitas Tarumanegara  
Financial Management, Tarumanegara University

#### Riwayat Pekerjaan Educational History

- 2005 – 2013 Staf Pengajar Mata Kuliah Keuangan dan Investasi Universitas Tarumanegara  
2005 – 2013 Lecturer of Finance and Investment Course, Tarumanegara University
- 2006 – 2012 Senior Research and Investment Analyst PT Infovesta Utama  
2006 – 2012 Senior Research and Investment Analyst, PT Infovesta Utama
- 2011 – 2012 Komite Investasi Independen PT Askes (Persero)  
2011 – 2012 Independent Investment Committee, PT Askes (Persero)
- 2012 – Sekarang Direktur PT Panin Asset Management  
2012 – Present Director of PT Panin Asset Management

#### Pelatihan Training

1. Peluang dan Tantangan Aset Digital di Indonesia (14 Maret 2024)  
Opportunities and Challenges of Digital Assets in Indonesia (March 14, 2024)
2. Sosialisasi Keuangan Berkelanjutan (26 Juni 2024)  
Socialization of Sustainable Finance (June 26, 2024)
3. Jenjang Kualifikasi 5 Bidang Pasar Modal Subbidang Manajemen Risiko (18 September 2024)  
Qualification Level 5 for Capital Market Sector, Management Subsector of Risks (September 18, 2024)

#### Rangkap Jabatan Concurrent Positions

Tidak ada  
none

#### Hubungan Afiliasi Affiliation

Tidak ada  
none

#### Nomor Izin WMI | WMI License Number

- Rudiyanto telah memperoleh izin perorangan sebagai Wakil Manajer Investasi berdasarkan Surat Keputusan BAPEPAM Nomor: KEP36/BL/WMI/2009 yang telah diperpanjang berdasarkan Surat Keputusan Dewan Komisiner OJK Nomor: KEP-191/PM.211/PJ-WMI/2018 Tanggal 5 November 2018, dan telah diperpanjang dengan nomor KEP119/PM.21/PJ-WMI/2022.
- Rudiyanto has obtained an individual license as an Investment Manager Representative based on BAPEPAM Decree Number: KEP36/BL/WMI/2009 which has been extended based on OJK Board of Commissioners Decree Number: KEP-191/PM.211/PJ-WMI/2018 Dated November 5, 2018, and has been extended with number KEP119/PM.21/PJ-WMI/2022.





## 05

# Tata Kelola Keberlanjutan

## Sustainability Governance

## Daftar Isi



### Contents

|    |                                                                                                                                                                                 |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 56 | Tata Kelola Keberlanjutan<br>Sustainability Governance                                                                                                                          |
| 57 | Struktur Tata Kelola Perusahaan [GRI 2-9]<br>Corporate Governance Structure [GRI 2-9]                                                                                           |
| 59 | Nominasi dan Remunerasi [GRI 2-10]<br>Nomination and Remuneration [GRI 2-10]                                                                                                    |
| 61 | Penanggung Jawab Penerapan Keuangan Berkelanjutan [OJK E.1]<br>[GRI 2-12][GRI 2-13]<br>Person in Charge of Sustainable Finance Implementation [OJK E.1]<br>[GRI 2-12][GRI 2-13] |
| 63 | Pengembangan Kompetensi Keberlanjutan [OJK E.2][GRI 2-17]<br>Sustainability Competency Development [OJK E.2][GRI 2-17]                                                          |
| 64 | Evaluasi Kinerja Badan Tata Kelola [GRI 2-18]<br>Performance Evaluation of The Governance Body [GRI 2-18]                                                                       |
| 65 | Penilaian Risiko atas Penerapan Keuangan Berkelanjutan [OJK E.3]<br>[GRI 2-25]<br>Risk Assessment of the Implementation of<br>Sustainable Finance [OJK E.3][GRI 2-25]           |
| 67 | Kode Etik<br>Code of Ethics                                                                                                                                                     |
| 68 | Komunikasi Hal-hal Penting [GRI 2-16][GRI 2-26]<br>Communication of Important Matters [GRI 2-16][GRI 2-26]                                                                      |
| 69 | Benturan Kepentingan [GRI 2-15]<br>Conflict of Interest [GRI 2-15]                                                                                                              |
| 70 | Anti-Korupsi dan Anti-Fraud<br>Anti-Corruption and Anti-Fraud                                                                                                                   |
| 71 | Hubungan dengan Pemangku Kepentingan [OJK E.4][GRI 2-29]<br>Stakeholders Relations [OJK E.4][GRI 2-29]                                                                          |
| 73 | Permasalahan Terhadap Penerapan Keuangan Berkelanjutan [OJK<br>E.5]<br>Issues In The Implementation of Sustainable Finance [OJK E.5]                                            |
| 74 | Kepatuhan Terhadap Hukum dan Peraturan [GRI 2-27]<br>Compliance With Laws And Regulations [GRI 2-27]                                                                            |

## Tata Kelola Keberlanjutan

### Sustainability Governance



**Sebagai bagian dari industri jasa keuangan, Panin Aset Management terus memperkuat penerapan aspek *Environmental, Social, and Governance (ESG)* dalam kebijakan dan proses pengambilan keputusan.**

As part of the financial services industry, Panin Asset Management continues to strengthen the integration of Environmental, Social, and Governance (ESG) aspects into its policies and decision-making processes.



Panin AM meyakini bahwa tata kelola yang baik (*Good Corporate Governance – GCG*) merupakan landasan utama dalam mewujudkan keberlanjutan jangka panjang. Dengan mengintegrasikan prinsip transparansi, akuntabilitas, tanggung jawab, independensi, dan kejujuran dalam setiap aspek operasional, kami berkomitmen untuk menciptakan sistem tata kelola yang mendukung pertumbuhan bisnis yang berkelanjutan serta memberikan nilai tambah bagi seluruh pemangku kepentingan.

Sebagai bagian dari industri jasa keuangan, kami terus memperkuat penerapan aspek *Environmental, Social, and Governance (ESG)* dalam kebijakan dan proses pengambilan keputusan. Melalui struktur tata kelola yang kokoh, kebijakan keberlanjutan yang komprehensif, serta keterlibatan aktif dengan regulator dan pemangku kepentingan lainnya, kami berupaya memastikan bahwa seluruh aktivitas bisnis selaras dengan standar keberlanjutan yang berlaku.

In order to achieve long-term sustainability, Panin AM believes that strong corporate governance (GCG) is essential. We demonstrate our commitment to the development of a governance system that promotes sustainable business growth and provides added value to all stakeholders by incorporating the principles of transparency, accountability, responsibility, independence, and fairness into every aspect of our operations.

As part of the financial services industry, we continue to strengthen the implementation of Environmental, Social, and Governance (ESG) aspects in our policies and decision-making processes. Through a solid governance structure, comprehensive sustainability policies, and active engagement with regulators and other stakeholders, we strive to ensure that all business activities are in line with applicable sustainability standards.

# Struktur Tata Kelola Perusahaan [GRI 2-9] [GRI 2-11]

## Corporate Governance Structure [GRI 2-9] [GRI 2-11]

Perseroan menerapkan struktur tata kelola yang berorientasi pada prinsip keberlanjutan guna memastikan efektivitas pengelolaan perusahaan dalam jangka panjang. Struktur ini dirancang untuk mendukung transparansi, akuntabilitas, serta pengambilan keputusan yang berlandaskan prinsip ESG. Dengan komposisi kepemimpinan yang berintegritas dan kebijakan tata kelola yang berstandar tinggi, kami memastikan bahwa setiap aspek operasional dijalankan secara etis, bertanggung jawab, dan sesuai dengan peraturan yang berlaku.

The Company adopts a governance structure guided by sustainability principles to ensure effective long-term management and organizational resilience. This structure is designed to support transparency, accountability, and decision-making based on ESG principles. With a composition of leadership with integrity and high-standard governance policies, we ensure that every aspect of operations is carried out ethically, responsibly, and in accordance with applicable regulations.

Badan tata kelola tertinggi di Perseroan adalah Dewan Komisaris dan Direksi yang memiliki tugas, tanggung jawab dan wewenang sebagai berikut:

The highest governance body in the Company is the Board of Commissioners and the Board of Directors, who have the following duties, responsibilities, and authorities:

|                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dewan Komisaris</b><br><br><b>Board of Commissioners</b> | <ol style="list-style-type: none"> <li>1. Melakukan pengawasan terhadap kebijakan perusahaan, jalannya pengurusan pada umumnya, baik mengenai Perseroan maupun usaha perseroan, serta memberi nasihat kepada Direksi dalam melaksanakan pengurusan perusahaan;</li> <li>2. Melakukan pengawasan terhadap penerapan pelaksanaan tata kelola perusahaan yang baik;</li> <li>3. Mempunyai wewenang dalam mengusulkan Kantor Akuntan Publik;</li> <li>4. Mempunyai wewenang untuk membentuk Komite audit dalam membantu pelaksanaan pengawasan.</li> </ol><br><ol style="list-style-type: none"> <li>1. Supervise company policies, the management in general, both regarding the Company and the company's business, and provide advice to the Board of Directors in carrying out company management;</li> <li>2. Supervise the implementation of Good Corporate Governance (GCG) applied by the company;</li> <li>3. Have the authority to propose a Public Accounting Firm;</li> <li>4. Have the authority to form an Audit Committee to assist in the implementation of supervision.</li> </ol> |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



|                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Direksi</b><br><br><b>Board of Directors</b> | <ol style="list-style-type: none"> <li>1. Bertanggung jawab penuh atas pengelolaan Perseroan;</li> <li>2. Bertanggung jawab dalam melaksanakan tugasnya untuk kepentingan Perseroan dalam mencapai maksud dan tujuannya;</li> <li>3. Dengan itikad baik dan penuh tanggung jawab melaksanakan tugasnya dengan mengindahkan peraturan perundangan yang berlaku dan anggaran dasar Perseroan;</li> <li>4. Menindaklanjuti rekomendasi Dewan Komisaris terkait dengan penerapan Tata Kelola di Perseroan termasuk perbaikan SOP di seluruh Divisi, pengkinian Pedoman Perseroan, menunjuk KAP sesuai dengan rekomendasi Komisaris, melaksanakan program APU-PPT dengan tetap menyesuaikan pelayanan terbaik ke nasabah dan melalui pengembangan dan perbaikan pada sistem, perbaikan <i>internal control</i> di beberapa divisi yang melakukan kesalahan, evaluasi pengelolaan investasi, dan kegiatan operasional lainnya;</li> <li>5. Bertanggung jawab dalam menyediakan data dan informasi yang akurat, relevan, dan tepat waktu kepada Dewan Komisaris;</li> <li>6. Menindaklanjuti rekomendasi dari Manajemen Risiko, Kepatuhan, dan Internal Audit untuk peningkatan dan perbaikan kepatuhan, pengelolaan risiko serta tata kelola Perseroan yang baik; dan</li> <li>7. Mewakili perseroan secara sah dan secara langsung baik di dalam maupun di luar pengadilan tentang segala hal dan segala kejadian, mengikat perseroan dengan pihak lain dan pihak lain dengan perseroan.</li> </ol>                                               |
|                                                 | <ol style="list-style-type: none"> <li>1. Be fully responsible for the management of the Company;</li> <li>2. Be responsible in carrying out its duties for the benefit of the Company in achieving its goals and objectives;</li> <li>3. In good faith and with full responsibility carry out its duties by observing the applicable laws and regulations and the Company's articles of association;</li> <li>4. Following up on the recommendations of the Board of Commissioners related to the implementation of Governance in the Company including improving SOPs in all Divisions, updating the Company's Guidelines, appointing KAP in accordance with the Commissioner's recommendations, implementing the APU-PPT program while continuing to adjust the best service to customers and through the development and improvement of the system, improving internal control in several divisions that made mistakes, evaluating investment management, and other operational activities;</li> <li>5. Responsible for providing accurate, relevant, and timely data and information to the Board of Commissioners;</li> <li>6. Following up on recommendations from Risk Management, Compliance, and Internal Audit to improve and improve compliance, risk management and good governance of the Company; and</li> <li>7. Representing the company legally and directly both inside and outside the court regarding all matters and all events, binding the company with other parties and other parties with the company.</li> </ol> |

### Komposisi Dewan Komisaris Composition of the Board of Commissioners

| Nama<br>Name                                       | Jenis Kelamin<br>Gender | Usia<br>Age | Status (independen/<br>non-independent)<br>Status (independent/<br>non-independent) |
|----------------------------------------------------|-------------------------|-------------|-------------------------------------------------------------------------------------|
| <b>Jamilah Mawira Sungkar (Presiden Komisaris)</b> | Perempuan<br>Female     | 70          | non-independen<br>non-independent                                                   |
| <b>Poppy Susanti Dharsono (Komisaris)</b>          | Perempuan<br>Female     | 73          | non-independen<br>non-independent                                                   |
| <b>Li Kwong Wing (Komisaris Independen)</b>        | Laki-laki<br>Male       | 66          | Independen<br>Independent                                                           |

### Komposisi Direksi Composition of the Board of Directors

| Nama<br>Name             | Jenis Kelamin<br>Gender | Usia<br>Age | Jabatan<br>Designation                  |
|--------------------------|-------------------------|-------------|-----------------------------------------|
| <b>Ridwan Soetedja</b>   | Laki-laki<br>Male       | 49          | Presiden Direktur<br>President Director |
| <b>Winston S.A. Sual</b> | Laki-laki<br>Male       | 59          | Direktur<br>Director                    |
| <b>Rudiyanto</b>         | Laki-laki<br>Male       | 40          | Direktur<br>Director                    |



# Nominasi dan Remunerasi [GRI 2-10]

## Nomination and Remuneration [GRI 2-10]

Persyaratan anggota Direksi dan Dewan Komisaris mengikuti ketentuan sebagaimana diatur dalam Anggaran Dasar Perseroan. Para anggota Direksi dan Dewan Komisaris diangkat dan diberhentikan oleh RUPS. Anggota Direksi dan Dewan Komisaris setelah masa jabatannya berakhir dapat diangkat kembali sesuai dengan keputusan RUPS. Direksi terdiri dari sedikitnya 2 orang anggota yaitu 1 Presiden Direktur dan 1 Direktur atau lebih, Dewan Komisaris terdiri sedikitnya 2 orang anggota yaitu 1 Presiden Komisaris dan 1 Komisaris atau lebih.

Adapun syarat menjadi anggota Dewan Komisaris dan Direksi adalah perseorangan yang memenuhi persyaratan pada saat diangkat dan selama menjabat berdasarkan Peraturan Bapepam & LK Nomor V.A.3 tentang Perizinan Perusahaan Efek yang Melakukan Kegiatan Usaha Sebagai Manajer Investasi. Berikut adalah kriteria persyaratan dalam pemilihan Dewan Komisaris dan Direksi:

The requirements for members of the Board of Directors and Board of Commissioners are in accordance with the provisions set forth in the Company's Articles of Association. Members of the Board of Directors and Board of Commissioners are appointed and dismissed by the General Meeting of Shareholders (GMS). Upon the completion of their term of office, members of the Board of Directors and Board of Commissioners may be reappointed based on the resolution of the GMS. The Board of Directors consists of at least two members, comprising one President Director and one or more Directors, while the Board of Commissioners consists of at least two members, comprising one President Commissioner and one or more Commissioners.

The requirements to become members of the Board of Commissioners and Board of Directors are individuals who meet the requirements at the time of appointment and during their term of office based on Bapepam & LK Regulation Number V.A.3 concerning Licensing of Securities Companies Conducting Business Activities as Investment Managers. The following are the criteria for the requirements in the selection of the Board of Commissioners and Board of Directors:

|                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Dewan Komisaris</b><br/><b>Board of Commissioners</b></p> | <ol style="list-style-type: none"> <li>1. Persyaratan Integritas;</li> <li>2. Persyaratan kompetensi dan keahlian di bidang Pasar Modal dan dinyatakan lulus dalam Penilaian kemampuan dan kepatuhan oleh Otoritas Jasa Keuangan;</li> <li>3. Khusus Komisaris Independen memiliki persyaratan tambahan antara lain : <ol style="list-style-type: none"> <li>a. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, mengendalikan, memimpin atau mengawasi kegiatan Manajer Investasi tersebut dalam 6 (enam) bulan terakhir;</li> <li>b. Tidak mempunyai saham, baik langsung maupun tidak langsung pada Manajer Investasi tersebut;</li> <li>c. Tidak mempunyai hubungan afiliasi dengan Manajer Investasi, Dewan Komisaris, anggota Direksi, anggota Dewan Pengawas Syariah atau pemegang saham Pengendali Manajer Investasi tersebut; dan</li> <li>d. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Manajer Investasi.</li> </ol> </li> </ol> <ol style="list-style-type: none"> <li>1. Integrity Requirements;</li> <li>2. Competency and expertise requirements in the Capital Markets field and declared to have passed the Competency and Compliance Assessment by the Financial Services Authority;</li> <li>3. Specifically, Independent Commissioners have additional requirements including: <ol style="list-style-type: none"> <li>a. Not being a person who works or has the authority and responsibility to plan, control, lead or supervise the activities of the Investment Manager in the last 6 (six) months;</li> <li>b. Does not have shares, either directly or indirectly, in the Investment Manager;</li> <li>c. Does not have an affiliated relationship with the Investment Manager, Board of Commissioners, members of the Board of Directors, members of the Sharia Supervisory Board or Controlling Shareholders of the Investment Manager; and</li> <li>d. Does not have a business relationship, either directly or indirectly, related to the Investment Manager's business activities.</li> </ol> </li> </ol> |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**Direksi**  
**Board of Directors**

1. Persyaratan Integritas;
  2. Persyaratan kompetensi dan keahlian di bidang Pasar Modal;
  3. Lulus dalam Penilaian kemampuan dan kepatuhan oleh Otoritas Jasa Keuangan; dan
  4. Tidak merangkap jabatan.
- 
1. Integrity Requirements;
  2. Competency and expertise requirements in the Capital Markets field;
  3. Passed the Competency and Compliance Assessment by the Financial Services Authority; and
  4. Does not hold concurrent positions.

Terkait remunerasi Badan Tata Kelola, Perseroan telah memiliki Pedoman Pemberian Remunerasi Berbasis Profil Risiko. Penetapan remunerasi bagi Dewan Komisaris dan Direksi Perseroan ditetapkan melalui mekanisme RUPST dengan mengacu pada peraturan yang berlaku. Kebijakan pemberian remunerasi yang telah ditetapkan saat ini masih mengatur terkait remunerasi Dewan Komisaris dan Direksi, selanjutnya akan diterapkan bagi pegawai di level tertentu yang akan ditetapkan sebagai *material risk taker* (MRT). Dalam penetapan remunerasi karyawan, Pejabat Eksekutif, Direksi dan Dewan Komisaris, Komite Remunerasi dan Nominasi mempertimbangkan beberapa hal, antara lain: kinerja karyawan dan perusahaan serta skala dan kompleksitas perusahaan. [\[GRI 2-19\]](#) [\[GRI 2-21\]](#)

Proses remunerasi Dewan Komisaris dan Direksi ditetapkan melalui mekanisme RUPS, dengan mempertimbangkan: [\[GRI 2-20\]](#)

1. Remunerasi pada industri dan skala usaha Manajer Investasi
2. Tugas, tanggung jawab, dan wewenang anggota Direksi dan anggota Dewan Komisaris dikaitkan dengan risiko dan pencapaian tujuan dan kinerja Manajer Investasi baik dalam jangka pendek ataupun dalam jangka panjang
3. Target kinerja atau kinerja masing-masing anggota Direksi dan/atau anggota Dewan Komisaris
4. Keseimbangan tunjangan antara yang bersifat tetap dan bersifat variabel

Regarding the remuneration of the Governance Body, the Company has a Risk Profile-Based Remuneration Guideline. The determination of remuneration for the Company's Board of Commissioners and Board of Directors is determined through the GMS mechanism with reference to applicable regulations. The remuneration policy that has been determined currently still regulates the remuneration of the Board of Commissioners and Board of Directors, which will then be applied to employees at certain levels who will be determined as material risk takers (MRT). In determining the remuneration of employees, Executive Officers, Board of Directors and Board of Commissioners, the Remuneration and Nomination Committee considers several things, including: employee and company performance and the scale and complexity of the company. [\[GRI 2-19\]](#) [\[GRI 2-21\]](#)

The remuneration process for the Board of Commissioners and Board of Directors is determined through the GMS mechanism, taking into account: [\[GRI 2-20\]](#)

1. Remuneration for the industry and business scale of the Investment Manager
2. Duties, responsibilities, and authorities of members of the Board of Directors and members of the Board of Commissioners are linked to the risk and achievement of the Investment Manager's objectives and performance, both in the short and long term
3. Performance targets or performance of each member of the Board of Directors and/or member of the Board of Commissioners
4. Balance of benefits between fixed and variable

# Penanggung Jawab Penerapan Keuangan Berkelanjutan [OJK E.1] [GRI 2-12][GRI 2-13]

## Person in Charge of Sustainable Finance Implementation [OJK E.1] [GRI 2-12][GRI 2-13]

Secara struktural, Perseroan telah menetapkan Pejabat Penanggung Jawab Rencana Aksi Keuangan Berkelanjutan (*Task Force* RAKB) sebagai unit satuan tugas yang terpisah dari unit kerja lain yang dikepalai oleh Penanggung Jawab/PIC *Task Force* RAKB, yaitu Koordinator Manajemen Risiko, Audit Internal, dan Hukum Kepatuhan.

*Task Force* RAKB dibentuk pada 26 Februari 2024 berdasarkan Surat Keputusan Direksi No. 03/KEP-PAM/II/2024 yang didalamnya memuat tugas dan wewenang masing-masing *Task Force* RAKB.

Berikut adalah rincian unit kerja dan pejabat yang berkaitan dengan Penerapan Aksi Keuangan Berkelanjutan:

Structurally, the Company has established the Officer in Charge of the Sustainable Finance Action Plan (*Task Force* RAKB) as a separate task force unit from other work units headed by the Person in Charge/PIC of the RAKB *Task Force*, namely the Coordinator of Risk Management, Internal Audit, and Legal Compliance.

The RAKB *Task Force* was formed on February 26, 2024, based on the Decree of the Board of Directors No. 03/KEP-PAM/II/2024, which contains the duties and authorities of each RAKB *Task Force*.

The following are details of the work units and officials related to the Implementation of Sustainable Financial Actions:

| Divisi / Departemen<br>Division / Department                                                                                            | Tugas dan Wewenang<br>Duties and Authorities                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Divisi Manajemen Risiko, Audit Internal, dan Hukum Kepatuhan</b><br><br><b>Risk Management, Internal Audit, and Legal Compliance</b> | 1. Bertanggung jawab terhadap Direksi terhadap pengelolaan Program Aksi Keuangan Berkelanjutan di perseroan secara keseluruhan.<br>Responsible to the Board of Directors for the management of the Sustainable Finance Action Program in the company as a whole. |
|                                                                                                                                         | 2. Mengelola Program Aksi Keuangan Berkelanjutan di perseroan.<br>Managing the Sustainable Finance Action Program in the company.                                                                                                                                |
|                                                                                                                                         | 3. Menyusun Rencana Aksi Keuangan Berkelanjutan perseroan.<br>Preparing the company's Sustainable Finance Action Plan.                                                                                                                                           |
|                                                                                                                                         | 4. Membentuk Satuan Tugas Aksi Keuangan Berkelanjutan.<br>Establishing the Sustainable Finance Action Task Force.                                                                                                                                                |
|                                                                                                                                         | 5. Memonitor Pelaksanaan Aksi Keuangan Berkelanjutan perseroan.<br>Monitoring the Implementation of the company's Sustainable Finance Action.                                                                                                                    |
|                                                                                                                                         | 6. Menyusun Laporan Keberlanjutan perseroan.<br>Preparing the company's Sustainability Report.                                                                                                                                                                   |
|                                                                                                                                         | 7. Menyusun Pedoman Perseroan (PP) atas Aksi Keuangan Berkelanjutan.<br>Preparing the Company's Guidelines (PP) for Sustainable Finance Action.                                                                                                                  |
|                                                                                                                                         | 8. Menyusun Standar Operasi dan Prosedur atas Aksi Keuangan Berkelanjutan.<br>Preparing Standard Operating Procedures and Procedures for Sustainable Finance Action.                                                                                             |
|                                                                                                                                         | 9. Melakukan review dan rekomendasi terkait aspek kepatuhan terhadap Program Aksi Keuangan Berkelanjutan.<br>Conducting reviews and recommendations related to aspects of compliance with the Sustainable Finance Action Program.                                |
|                                                                                                                                         | 10. Melakukan <i>monitoring</i> risiko yang terkait penerapan Aksi Keuangan Berkelanjutan.<br>Monitoring risks related to the implementation of Sustainable Finance Action.                                                                                      |

| Divisi / Departemen<br>Division / Department                                                      | Tugas dan Wewenang<br>Duties and Authorities                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Divisi Pengembangan Bisnis</b><br><br><b>Business Development Division</b>                     | Melakukan implementasi Rencana Aksi Keuangan Berkelanjutan yang terkait pengembangan produk dan bisnis perseroan.<br><br>Implementing the Sustainable Finance Action Plan related to the development of the company's products and businesses.                                                                |
| <b>Divisi Pengembangan Sumber Daya Manusia</b><br><br><b>Human Resource Development Division</b>  | Melakukan implementasi Rencana Aksi Keuangan Berkelanjutan Perseroan yang terkait pengembangan sumber daya manusia dan lingkungan internal perseroan.<br><br>Implementing the Company's Sustainable Finance Action Plan related to the development of human resources and the company's internal environment. |
| <b>Divisi General Affair</b><br><br><b>General Affair Division</b>                                | Bertanggungjawab dalam efisiensi kegiatan operasional.<br><br>In charge of operational efficiency.                                                                                                                                                                                                            |
| <b>Divisi Keuangan &amp; Akuntansi</b><br><br><b>Finance &amp; Accounting Division</b>            | 1. Menyusun anggaran Aksi Keuangan Berkelanjutan perseroan.<br>1. Prepare the company's Sustainable Financial Action budget.<br><br>2. Menyusun laporan realisasi anggaran Aksi Keuangan Berkelanjutan perseroan.<br>2. Prepare the company's Sustainable Financial Action budget realization report.         |
| <b>Divisi Riset dan Pengelolaan Dana Investasi</b><br><br><b>Research and Investment Division</b> | Membuat dan mengembangkan produk yang berlandaskan Keuangan Berkelanjutan.<br><br>Create and develop products based on Sustainable Finance.                                                                                                                                                                   |
| <b>Marketing Communication</b>                                                                    | Pemasaran produk Keuangan Berkelanjutan melalui sarana sosial media.<br><br>Marketing Sustainable Finance products through social media                                                                                                                                                                       |

Direksi berperan penting dalam memberikan arahan strategis dan menentukan prioritas RAKB serta mengajukan persetujuan kepada Dewan Komisaris. Selain itu, secara berkala Direksi akan melakukan tinjauan atas hasil penerapan Aksi Keuangan Berkelanjutan dengan memperhatikan efektivitas program kerja. Selanjutnya, kegiatan RAKB dituangkan kembali dalam Laporan Keberlanjutan, di mana penyusunan Laporan Berkelanjutan dikoordinasikan oleh Penanggung Jawab/PIC RAKB. [\[GRI 2-14\]](#)

Untuk memastikan penerapan aksi keuangan berkelanjutan dapat berjalan dengan baik, Perseroan menyusun Buku Pedoman Organisasi (BPO) – Pedoman Aksi Keuangan Berkelanjutan. BPO tersebut dibuat oleh Penanggung Jawab/PIC Task Force RAKB dan telah disahkan oleh direksi dan komisaris. BPO menjadi acuan resmi dalam penerapan prinsip dan prosedur keberlanjutan di perusahaan.

The Board of Directors plays a crucial role in providing strategic direction, setting priorities for the Sustainable Finance Action Plan (RAKB), and submitting it for approval to the Board of Commissioners. In addition, the Board of Directors periodically reviews the implementation outcomes of the Sustainable Finance Action Plan, with a focus on evaluating the effectiveness of the programs. The activities outlined in the RAKB are subsequently incorporated into the Sustainability Report, the preparation of which is coordinated by the designated RAKB Person-in-Charge (PIC). [\[GRI 2-14\]](#)

To ensure the effective implementation of sustainable finance actions, the Company has developed an Organizational Guidelines Manual (BPO) – Guidelines for the Sustainable Finance Action Plan. This manual was prepared by the RAKB Task Force PIC and has been approved by the Board of Directors and the Board of Commissioners. The BPO serves as an official reference for implementing sustainability principles and procedures across the Company.

# Pengembangan Kompetensi Keberlanjutan

[OJK E.2][GRI 2-17]

## Sustainability Competency Development [OJK E.2][GRI 2-17]

Perseroan memahami bahwa penerapan keuangan berkelanjutan memerlukan pemahaman yang mendalam dan keterampilan yang terus berkembang. Oleh karena itu, Perseroan berkomitmen untuk meningkatkan kompetensi sumber daya manusia dalam aspek *Environmental, Social, and Governance* (ESG) serta prinsip-prinsip keuangan berkelanjutan.

The Company understands that the implementation of sustainable finance requires a deep understanding and continuously developing skills. Therefore, the Company is committed to improving the competence of human resources in the aspects of Environmental, Social, and Governance (ESG) and sustainable finance principles.

Melalui berbagai program sosialisasi, seminar, dan *workshop*, Perseroan membekali karyawan dengan pengetahuan terbaru mengenai regulasi, praktik terbaik, serta strategi investasi yang bertanggung jawab. Dengan penguatan kompetensi ini, kami memastikan bahwa seluruh tim memiliki kapasitas yang mumpuni dalam mengelola investasi yang tidak hanya menguntungkan secara finansial, tetapi juga memberikan dampak positif bagi lingkungan dan masyarakat.

Through various socialization programs, seminars, and workshops, the Company equips employees with the latest knowledge regarding regulations, best practices, and responsible investment strategies. By strengthening this competence, we ensure that the entire team has the capacity to manage investments that are not only financially profitable, but also have a positive impact on the environment and society.

### Pengembangan Kompetensi Keuangan Keberlanjutan Sustainable Finance Competency Development

| Tanggal<br>Date   | Topik Kegiatan<br>Topic of the Activity                                                                                                                                                                                                                  | Peserta<br>Participants                  |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| 28 Maret 2024     | Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia dalam Mendorong Transisi Energi Menuju Net Zero Emission Indonesia<br><br>The Role of Taxonomy for Sustainable Finance Indonesia in Driving Energy Transition Towards Net Zero Emission Indonesia | Task Force RAKB                          |
| 24 April 2024     | Sosialisasi Taksonomi untuk Keuangan Berkelanjutan Indonesia<br>Socialization of Taxonomy for Sustainable Finance Indonesia                                                                                                                              | Task Force RAKB                          |
| 16 Mei 2024       | <i>How to Prevent Greenwashing in Sustainable Finance</i><br>How to Prevent Greenwashing in Sustainable Finance                                                                                                                                          | Task Force RAKB                          |
| 26 Juni 2024      | Sosialisasi Keuangan Berkelanjutan<br>Socialization of Sustainable Finance                                                                                                                                                                               | Seluruh insan Perseroan                  |
| 12 September 2024 | Seminar - " <i>Journey the Adaptation of IFRS S1 and S2 in Indonesia</i> "<br>Seminar - "Journey the Adaptation of IFRS S1 and S2 in Indonesia"                                                                                                          | Penanggung Jawab/<br>PIC Task Force RAKB |
| 1 November 2024   | <i>Workshop</i> – Kesiapan Adopsi Standar Pengungkapan Keberlanjutan<br>Workshop – Readiness for Adoption of Sustainability Disclosure Standards                                                                                                         | Penanggung Jawab/<br>PIC Task Force RAKB |



## Evaluasi Kinerja Badan Tata Kelola [GRI 2-18]

### Performance Evaluation of The Governance Body [GRI 2-18]

---

Perseroan secara berkala melakukan evaluasi terhadap kinerja badan tata kelola, termasuk Direksi dan Dewan Komisaris, guna memastikan efektivitas kepemimpinan dalam mengelola perusahaan secara transparan, akuntabel, dan berkelanjutan. Penilaian kinerja Direksi dilakukan berdasarkan uraian tugas dan tanggung jawab (*job description*) yang telah ditetapkan, mencakup aspek strategis, operasional, serta kepatuhan terhadap regulasi yang berlaku.

Meskipun Perseroan saat ini belum memiliki *Key Performance Indicator* (KPI) khusus terkait keuangan keberlanjutan bagi Direksi, Perseroan tetap berupaya mengintegrasikan prinsip ESG dalam berbagai kebijakan dan pengambilan keputusan strategis. Evaluasi kinerja badan tata kelola juga mempertimbangkan efektivitas implementasi kebijakan, kepatuhan terhadap regulasi keuangan berkelanjutan, serta keterlibatan dalam inisiatif keberlanjutan yang relevan dengan industri jasa keuangan.

The Company conducts regular evaluations of the performance of its governance bodies, including the Board of Directors and the Board of Commissioners, to ensure effective leadership in managing the Company in a transparent, accountable, and sustainable manner. The performance assessment of the Board of Directors is based on clearly defined job descriptions, covering strategic and operational aspects as well as compliance with applicable regulations.

Although the Company currently does not have a specific Key Performance Indicator (KPI) related to sustainable finance for the Board of Directors, the Company continues to strive to integrate the principles of ESG into various policies and strategic decision-making. The evaluation of the performance of the governance body also considers the effectiveness of policy implementation, compliance with sustainable finance regulations, and involvement in sustainability initiatives relevant to the financial services industry.

# Penilaian Risiko atas Penerapan Keuangan Berkelanjutan [OJK E.3][GRI 2-25]

## Risk Assessment of the Implementation of Sustainable Finance [OJK E.3][GRI 2-25]

Penerapan keuangan berkelanjutan tidak terlepas dari berbagai risiko yang dapat mempengaruhi stabilitas bisnis dan operasional perusahaan. Oleh karena itu, Perseroan secara proaktif melakukan identifikasi, analisis, dan mitigasi risiko yang terkait dengan aspek ESG dalam kegiatan investasi dan operasional sehari-hari.

Penerapan Manajemen Risiko Perseroan dilakukan sesuai dengan regulasi yang berlaku dan dituangkan di dalam kebijakan Manajemen Risiko. Proses manajemen risiko digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari kegiatan usaha perseroan. Untuk Manajemen Risiko di Perseroan terbagi menjadi dua yaitu risiko yang terkait produk investasi dan risiko yang terkait dengan perusahaan.

Panin AM tergabung dalam Satuan Kerja Manajemen Risiko Konglomerasi Grup Panin yang secara berkala memberikan laporan kepada Bank Panin selaku entitas utama. Untuk penerapan risiko perusahaan meliputi 9 jenis risiko, yaitu risiko operasional, risiko kepatuhan, risiko reputasi, risiko hukum, risiko strategis, risiko pasar, risiko likuiditas, risiko kredit dan risiko intragroup. Untuk penerapan risiko produk meliputi risiko kepatuhan, risiko pasar, risiko kredit, risiko likuiditas dan risiko konsentrasi portofolio efek.

Dalam rangka mengidentifikasi risiko perusahaan, Perseroan menggunakan *risk register*, dimana selain risiko yang disebutkan di atas, Perseroan juga mengidentifikasi risiko terkait keberlanjutan dan Sistem Manajemen Anti Penyuapan (SMAP). Pengukuran risiko dan peluang terkait keberlanjutan telah diintegrasikan ke dalam sistem pemantauan risiko perusahaan (*risk register*). Meskipun masih dalam tahap identifikasi awal, hal ini menjadi dasar untuk mengambil tindakan adaptif. Dalam *risk register* keberlanjutan Perseroan tersebut, telah ditetapkan pengendalian risiko yang berfungsi sebagai panduan untuk mengelola risiko dan peluang yang telah ditetapkan sebelumnya.

The implementation of sustainable finance is inherently linked to various risks that may affect the Company's business and operational stability. Therefore, the Company proactively identifies, analyzes, and mitigates risks related to ESG aspects in both its investment activities and daily operations.

The implementation of the Company's Risk Management is carried out in accordance with applicable regulations and is stated in the Risk Management policy. The risk management process is used to identify, measure, monitor, and control risks arising from the Company's business activities. For Risk Management in the Company, it is divided into two, namely risks related to investment products and risks related to the company.

Panin AM is part of the Panin Group Conglomerate Risk Management Work Unit, which periodically reports to Bank Panin as the main entity. For the implementation of corporate risk, it includes 9 types of risk, namely operational risk, compliance risk, reputation risk, legal risk, strategic risk, market risk, liquidity risk, credit risk and intragroup risk. For the implementation of product risk, it includes compliance risk, market risk, credit risk, liquidity risk and portfolio concentration risk.

In order to identify corporate risks, the Company uses a risk register, where in addition to the risks mentioned above, the Company also identifies risks related to sustainability and the Anti-Bribery Management System (SMAP). Measurement of risks and opportunities related to sustainability has been integrated into the company's risk monitoring system (*risk register*). Although still in the early identification stage, this is the basis for taking adaptive actions. In the Company's sustainability risk register, risk controls have been established, which function as a guide to managing previously established risks and opportunities.

Setiap risiko perusahaan, termasuk yang berkaitan dengan keberlanjutan, dievaluasi berdasarkan tingkat risikonya. Risiko dengan tingkat yang lebih tinggi akan menjadi prioritas utama dalam mitigasi, sehingga penanganannya tidak hanya didasarkan pada aspek keberlanjutan semata, tetapi juga pada dampaknya terhadap stabilitas dan operasional perusahaan.

Dalam mengelola risiko keberlanjutan, Direksi akan menetapkan strategi dan kebijakan yang jelas, ini mencakup tujuan keberlanjutan, target, dan tindakan mitigasi yang diperlukan serta mengajukan persetujuan kepada Dewan Komisaris. Adapun peran Direksi dalam proses manajemen risiko mengikuti dengan regulasi yang berlaku, yakni meliputi:

1. Menindaklanjuti temuan dan rekomendasi dari fungsi Manajemen Risiko;
2. Menindaklanjuti identifikasi hal-hal yang berhubungan dengan manajemen risiko yang memerlukan perhatian Direksi;
3. Memastikan struktur organisasi, infrastruktur, dan sumber daya memadai untuk mendukung fungsi manajemen risiko;
4. Meningkatkan budaya manajemen risiko Perseroan;
5. Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi.

Every corporate risk, including those related to sustainability, is evaluated based on its severity level. Risks with higher levels of impact are prioritized for mitigation, ensuring that their management is not solely based on sustainability considerations, but also on their potential effects on the Company's operational stability and overall business continuity.

In managing sustainability risks, the Board of Directors will establish clear strategies and policies, this includes sustainability objectives, targets, and necessary mitigation actions and submits approval to the Board of Commissioners. The role of the Board of Directors in the risk management process follows applicable regulations, namely:

1. Following up on findings and recommendations from the Risk Management function;
2. Following up on the identification of matters related to risk management that require the attention of the Board of Directors;
3. Ensuring that the organizational structure, infrastructure, and resources are adequate to support the risk management function;
4. Improving the Company's risk management culture;
5. Evaluating and deciding on transactions that require the approval of the Board of Directors.

## Kode Etik

### Code of Ethics

---

Perseroan menetapkan kebijakan dan prosedur yang menegaskan komitmen Perseroan dalam menjalankan etika bisnis. Kerangka pemikiran yang tercakup dalam dokumen ini mencakup kegiatan dan kebijakan yang dianggap relevan dengan aktivitas operasional perusahaan sehari-hari. Kebijakan dan prosedur merupakan prinsip dasar yang digunakan sebagai acuan Perseroan, termasuk semua karyawan dalam menjalankan bisnis sesuai dengan etika dan prinsip tata kelola perusahaan yang baik.

Kebijakan yang tercantum dalam kode etik perusahaan ini mencakup etika bisnis profesional, penanganan konflik kepentingan, larangan bagi penerimaan hadiah atau hiburan, penanganan informasi internal dan larangan *personal trading*. Adapun informasi lebih detail mengenai Kode Etik dapat dilihat di website Perseroan pada tautan <https://www.panin-am.co.id/tentang/tatakelola>.

The Company establishes policies and procedures that affirm the Company's commitment to implementing business ethics. The framework of thought included in this document includes activities and policies that are considered relevant to the Company's daily operational activities. Policies and procedures are basic principles used as a reference by the Company, including all employees in conducting business in accordance with ethics and principles of good corporate governance.

The policies contained in this company's code of ethics include professional business ethics, handling conflicts of interest, prohibition on accepting gifts or entertainment, handling internal information and prohibition on personal trading. More detailed information regarding the Code of Ethics can be seen on the Company's website at the link <https://www.panin-am.co.id/tentang/tatakelola>.

## Komunikasi Hal-hal Penting [GRI 2-16][GRI 2-26]

### Communication of Important Matters [GRI 2-16][GRI 2-26]

---

Perseroan menempatkan komunikasi yang efektif sebagai elemen penting dalam tata kelola perusahaan, khususnya dalam memastikan bahwa setiap isu strategis dan operasional, termasuk aspek keberlanjutan, dapat dikelola dengan baik. Untuk itu, Perseroan secara rutin mengadakan pertemuan mingguan yang dihadiri oleh seluruh kepala divisi dan perwakilan Direksi dan pertemuan bulanan yang dihadiri oleh seluruh kepala divisi dan seluruh Direksi, guna membahas perkembangan bisnis, tantangan operasional, serta langkah-langkah strategis yang perlu diambil.

Selain itu, Dewan Komisaris dan Direksi juga menggelar rapat setidaknya satu kali dalam sebulan untuk meninjau isu-isu penting yang perlu mendapatkan perhatian, termasuk tindak lanjut atas permasalahan yang sedang berlangsung. Melalui mekanisme ini, Perseroan memastikan bahwa setiap keputusan yang diambil telah melalui diskusi yang komprehensif serta mempertimbangkan berbagai perspektif dari seluruh pemangku kepentingan internal.

Sebagai bagian dari tata kelola yang transparan dan akuntabel, seluruh hasil rapat didokumentasikan dalam *Minutes of Meeting* (MoM) sebagai referensi dan arsip internal Perseroan. MoM ini mencantumkan *matters arising*, yaitu isu-isu yang belum terselesaikan dan akan dibahas kembali pada rapat berikutnya untuk memantau progresnya. Dokumentasi ini berperan penting dalam memastikan tindak lanjut yang terstruktur serta menjadi dasar evaluasi dalam pengambilan keputusan di masa mendatang.

The Company places effective communication as a key element of corporate governance, particularly in ensuring that every strategic and operational issue—including sustainability aspects—is properly managed. To support this, the Company holds regular weekly meetings attended by all division heads and Board of Directors' representatives, as well as monthly meetings involving all division heads and the full Board of Directors. These meetings serve as a forum to discuss business developments, operational challenges, and strategic actions that need to be taken.

In addition, the Board of Commissioners and Board of Directors also hold meetings at least once a month to review important issues that need attention, including follow-up on ongoing problems. Through this mechanism, the Company ensures that every decision taken has gone through comprehensive discussions and considered various perspectives from all internal stakeholders.

As part of transparent and accountable governance, all meeting results are documented in the Minutes of Meeting (MoM) as a reference and internal archive of the Company. This MoM includes matters arising, namely issues that have not been resolved and will be discussed again at the next meeting to monitor their progress. This documentation plays an important role in ensuring structured follow-up and becomes the basis for evaluation in future decision making.



## Benturan Kepentingan [GRI 2-15]

### Conflict of Interest [GRI 2-15]

---

Perseroan melarang setiap karyawan untuk terlibat dalam aktivitas yang berpotensi menciptakan konflik kepentingan dengan kepentingan Perseroan. Perseroan menganut prinsip bahwa semua keputusan bisnis harus diambil setelah dipertimbangkan secara objektif tanpa adanya kepentingan pribadi.

Apabila muncul suatu konflik kepentingan, karyawan tidak dibenarkan untuk mempengaruhi atau terlibat dalam pengambilan keputusan yang bertentangan dengan keputusan bisnis Perseroan. Karyawan diminta untuk selalu menunjukkan loyalitas kerja dengan melakukan pekerjaannya secara profesional dan bertanggung jawab serta menghindari konflik kepentingan yang berkaitan dengan keuntungan pribadi.

Potensi konflik kepentingan muncul apabila karyawan memiliki keterikatan bisnis, keuangan, keluarga dan keterikatan lain dengan pihak luar termasuk mitra kerja atau pemasok, yang dapat berpengaruh terhadap independensi karyawan dalam proses pengambilan keputusan yang mewakili kepentingan Perseroan.

The Company prohibits all employees from engaging in any activities that could potentially create a conflict of interest with the Company's interests. It adheres to the principle that all business decisions must be made objectively, free from personal interests or undue influence.

If a conflict of interest arises, employees are not permitted to influence or be involved in decision-making that conflicts with the Company's business decisions. Employees are asked to always demonstrate work loyalty by carrying out their work professionally and responsibly and avoiding conflicts of interest related to personal gain.

Potential conflicts of interest arise when employees have business, financial, family, and other ties to external parties, including work partners or suppliers, which can affect employee independence in the decision-making process that represents the interests of the Company.

# Anti-Korupsi dan Anti-Fraud

## Anti-Corruption and Anti-Fraud

Panin AM berkomitmen untuk menerapkan prinsip bisnis yang berlandaskan standar etika yang tinggi, guna membangun kepercayaan klien serta menjaga reputasi Perseroan. Dalam memberikan layanan pengelolaan aset, Perseroan menetapkan aturan yang mengacu pada etika bisnis profesional. Seluruh karyawan diwajibkan untuk berperilaku jujur dan bertanggung jawab dalam menjalankan tugasnya, baik dalam lingkungan kerja maupun dalam interaksi dengan klien. Selain itu, karyawan diharuskan untuk mematuhi seluruh peraturan dan kebijakan yang telah ditetapkan oleh Perseroan. [GRI 3-3]

Sebagai wujud nyata dari komitmen tersebut, Perseroan telah mengadopsi kebijakan Etika Bisnis Profesional yang secara tegas melarang segala bentuk kecurangan, penipuan, dan korupsi. Kebijakan ini mencakup larangan bagi karyawan untuk terlibat dalam aktivitas yang dapat menyebabkan manipulasi harga dan volume perdagangan, menggunakan informasi non-publik untuk keuntungan pribadi, serta memastikan alokasi transaksi yang adil bagi seluruh klien. [GRI 3-3]

Selain itu, Perseroan juga memiliki kebijakan gratifikasi yang mengatur agar setiap karyawan menerapkan prinsip kehati-hatian dalam menerima sesuatu dari klien. Kebijakan ini menekankan bahwa karyawan dilarang menerima hadiah atau bingkisan secara pribadi yang dapat memengaruhi independensi, objektivitas, dan loyalitas mereka dalam mengambil keputusan bisnis.

Untuk memitigasi tindakan korupsi, kecurangan, dan *fraud*, Perseroan telah melakukan identifikasi dan penilaian yang memiliki potensi terjadinya korupsi di seluruh lokasi wilayah operasional. Perseroan juga telah memberikan sosialisasi terkait kebijakan tentang korupsi, gratifikasi, dan *fraud* kepada seluruh karyawan dan mitra kerja (100%). Selain itu, Perseroan memberikan pelatihan eksternal kepada Komisararis dan Direksi terkait korupsi, gratifikasi, dan *fraud*, antara lain:

- *How to Prevent Accounting Fraud in Financial Sector*
- *How to Prevent Money Laundering and Terrorism Financing* [GRI 205-1][GRI 205-2]

Pada tahun 2024, tidak terdapat kasus hukum tentang korupsi, gratifikasi, dan *fraud* yang melibatkan karyawan dan mitra kerja. Untuk informasi lebih lanjut mengenai kebijakan etika bisnis dan tata kelola perusahaan, Panin AM menyediakan keterangan lebih lanjut yang dapat diakses melalui tautan berikut: <https://www.panin-am.co.id/tentang/tatakelola>. [GRI 205-3]

Panin AM is committed to upholding business principles grounded in the highest ethical standards to build client trust and safeguard the Company's reputation. In delivering asset management services, the Company has established rules that align with professional business ethics. All employees are required to act with honesty and responsibility in carrying out their duties, both within the workplace and in their interactions with clients. Additionally, employees must comply with all regulations and policies set forth by the Company. [GRI 3-3]

As a concrete manifestation of this commitment, the Company has adopted a Professional Business Ethics policy that strictly prohibits all forms of fraud, deception, and corruption. This policy includes a prohibition on employees from engaging in activities that can lead to price and trading volume manipulation, using non-public information for personal gain, and ensuring fair transaction allocation for all clients. [GRI 3-3]

In addition, the Company also has a gratification policy that requires every employee to apply the principle of caution in accepting something from a client. This policy emphasizes that employees are prohibited from personally accepting gifts or parcels that could affect their independence, objectivity, and loyalty in making business decisions.

To mitigate acts of corruption, fraud, and cheating, the Company has identified and assessed potential corruption in all operational locations. The Company has also provided socialization regarding policies on corruption, gratification, all employees and partners (100%). In addition, the Company provides external training to Commissioners and Directors related to corruption, gratification, and fraud, including:

- *How to Prevent Accounting Fraud in Financial Sector*
- *How to Prevent Money Laundering and Terrorism Financing* [GRI 205-1][GRI 205-2]

In 2024, there were no legal cases regarding corruption, gratification, and fraud involving employees and business partners. For more information regarding business ethics and corporate governance policies, Panin AM provides a policy document that can be accessed via the following link: <https://www.panin-am.co.id/tentang/tatakelola>. [GRI 205-3]

# Hubungan dengan Pemangku Kepentingan

## Stakeholders Relations

[OJK E.4][GRI 2-29]

Pemangku kepentingan memiliki peran yang signifikan dalam keberlangsungan bisnis perusahaan. Mereka tidak hanya mempengaruhi jalannya operasional perusahaan, tetapi juga dapat terdampak oleh kebijakan dan keputusan yang diambil. Oleh karena itu, Perseroan berkomitmen untuk membangun hubungan yang harmonis dan berkelanjutan dengan seluruh pemangku kepentingan guna menciptakan nilai bersama (*shared value*).

Dalam menjalankan operasionalnya, Perseroan secara proaktif melibatkan pemangku kepentingan melalui komunikasi yang rutin, transparan, dan terbuka. Hal ini dilakukan dengan berbagai cara, seperti forum diskusi, pertemuan reguler, serta pemenuhan standar dan regulasi industri. Dengan pendekatan ini, Perseroan memastikan bahwa kepentingan dan ekspektasi pemangku kepentingan dapat diakomodasi dengan baik, sehingga kepercayaan dan integritas Perseroan tetap terjaga.

Adapun kelompok pemangku kepentingan yang menjadi prioritas bagi Perseroan meliputi Pemegang Saham, Karyawan, Nasabah, Pemerintah dan Regulator, Media Massa, serta Masyarakat. Masing-masing kelompok memiliki peran dan kepentingan yang berbeda, namun seluruhnya berkontribusi terhadap pertumbuhan dan keberlanjutan Perseroan.

Stakeholders play a significant role in the sustainability of the Company's business. They not only influence the Company's operations but are also affected by the policies and decisions it makes. Therefore, the Company is committed to building harmonious and sustainable relationships with all stakeholders to create shared value.

In its operations, the Company proactively engages stakeholders through regular, transparent, and open communication. This is carried out through various means such as discussion forums, regular meetings, and compliance with industry standards and regulations. Through this approach, the Company ensures that stakeholders' interests and expectations are well accommodated, thereby maintaining trust and upholding the Company's integrity.

The Company's key stakeholder groups include Shareholders, Employees, Customers, Government and Regulators, Mass Media, and the Public. Each group plays a distinct role and holds different interests, yet all contribute to the Company's growth and long-term sustainability.

### Kelompok Pemangku Kepentingan, Topik, Metode Pelibatan, dan Frekuensi

#### Stakeholder Groups, Topics, Engagement Methods, and Frequency

| Kelompok Pemangku Kepentingan<br>Stakeholder Groups | Topik Utama<br>Key Topics                                                                        | Metode Pelibatan<br>Engagement Methods                                                                                                                                                                                                                                                                                | Frekuensi Pelibatan<br>Frequency of Engagement                                                                                              |
|-----------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pemegang Saham</b><br>Shareholders               | Pelaporan kinerja keuangan dan non-keuangan<br>Financial and non-financial performance reporting | <ul style="list-style-type: none"> <li>- Rapat Umum Pemegang Saham Tahunan (RUPS) dan Luar Biasa (RUPSLB)</li> <li>- Meeting Direksi dan Komisaris</li> <li>- Annual General Meeting of Shareholders (AGM) and Extraordinary General Meeting (EGM)</li> <li>- Board of Directors and Commissioners Meeting</li> </ul> | <ul style="list-style-type: none"> <li>- Setahun sekali</li> <li>- Sebulan sekali</li> <li>- Once a year</li> <li>- Once a month</li> </ul> |

| Kelompok Pemangku Kepentingan<br>Stakeholder Groups           | Topik Utama<br>Key Topics                                                                                                                                                                                                                                                                                                                                                                      | Metode Pelibatan<br>Engagement Methods                                                                                                                                                                                                                                                                                                                                                                                              | Frekuensi Pelibatan<br>Frequency of Engagement |
|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| <b>Karyawan<br/>Employees</b>                                 | <ul style="list-style-type: none"> <li>- Kesejahteraan, kesetaraan, dan keamanan pekerja</li> <li>- Pelatihan, pendidikan, dan pengembangan kompetensi</li> <li>- Hak karyawan</li> <li>- Worker welfare, equality and security</li> <li>- Training, education and competency development</li> <li>- Employee rights</li> </ul>                                                                | <ul style="list-style-type: none"> <li>- Survei kepuasan karyawan</li> <li>- Acara kebersamaan</li> <li>- Media komunikasi internal via platform digital</li> <li>- Diskusi internal</li> <li>- <i>Whistleblowing system</i></li> <li>- Employee satisfaction survey</li> <li>- Gathering</li> <li>- Internal communication media via digital platforms</li> <li>- Internal discussions</li> <li>- Whistleblowing system</li> </ul> | Berkala<br>Periodically                        |
| <b>Nasabah<br/>Customers</b>                                  | <ul style="list-style-type: none"> <li>- Keamanan data dan keamanan bertransaksi</li> <li>- Fasilitas dan akses investasi</li> <li>- Informasi yang terbuka dan transparan</li> <li>- Kinerja portofolio</li> <li>- Data security and transaction security</li> <li>- Investment facilities and access</li> <li>- Open and transparent information</li> <li>- Portfolio performance</li> </ul> | <ul style="list-style-type: none"> <li>- Aktivitas transaksi dengan marketing, layanan call center, layanan transaksi digital</li> <li>- Survei kepuasan nasabah</li> <li>- Mekanisme pengaduan</li> <li>- Transaction activities with marketing, call center services, digital transaction services</li> <li>- Customer satisfaction survey</li> <li>- Complaint mechanism</li> </ul>                                              | Berkala<br>Periodically                        |
| <b>Pemerintah dan Regulator<br/>Government and Regulators</b> | <p>Kepatuhan dan pelaksanaan prinsip kehati-hatian dan tata kelola</p> <p>Compliance and implementation of prudential principles and governance</p>                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>- Penyusunan Laporan RAKB dan Laporan Keberlanjutan</li> <li>- Semua kewajiban pelaporan sesuai ketentuan yang berlaku</li> <li>- Preparation of RAKB Report and Sustainability Report</li> <li>- reporting obligations in accordance with applicable provisions</li> </ul>                                                                                                                  | Minimal setahun sekali<br>At least once a year |
| <b>Media Massa<br/>Mass Media</b>                             | <p>Informasi terkait perusahaan</p> <p>Company-related information</p>                                                                                                                                                                                                                                                                                                                         | <p>Siaran pers</p> <p>Press releases</p>                                                                                                                                                                                                                                                                                                                                                                                            | Saat diperlukan<br>If deemed necessary         |
| <b>Masyarakat<br/>Public</b>                                  | <p>Pelaksanaan Tanggung Jawab Sosial Lingkungan (TJSL) dan kewajiban perusahaan dalam pemberian inklusi dan literasi keuangan</p> <p>Implementation of Environmental Social Responsibility (TJSL) and company obligations in providing financial inclusion and literacy</p>                                                                                                                    | <ul style="list-style-type: none"> <li>- Inklusi dan literasi keuangan</li> <li>- Kerja sama strategis dalam kegiatan pelibatan dan pengembangan sosial melalui program CSR</li> <li>- Financial inclusion and literacy</li> <li>- Strategic cooperation in social engagement and development activities through CSR programs</li> </ul>                                                                                            | Berkala<br>Periodically                        |

# Permasalahan Terhadap Penerapan Keuangan Berkelanjutan [OJK E.5]

## Issues In The Implementation Of Sustainable Finance [OJK E.5]

Dalam menerapkan keuangan keberlanjutan, Perseroan menghadapi berbagai tantangan yang dapat mempengaruhi efektivitas implementasi keuangan berkelanjutan. Tantangan ini dapat bersumber dari faktor internal maupun eksternal. Secara internal di antaranya yaitu keterbatasan sumber daya berupa sistem dan proses dalam rangka mendukung integrasi keuangan berkelanjutan, kurangnya pemahaman yang mendalam tentang praktik ESG, serta integrasi kebijakan keberlanjutan ke dalam operasional sehari-hari. Sementara itu, dari sisi eksternal, Perseroan harus beradaptasi dengan kebijakan dan stimulus dari berbagai lembaga pemerintah yang terus berkembang, menghadapi tekanan dari pemangku kepentingan, serta menavigasi dinamika pasar yang terus berubah.

Untuk mengatasi tantangan tersebut, Perseroan berkomitmen untuk terus meningkatkan kapasitas internal melalui program pelatihan dan edukasi terkait keuangan berkelanjutan. Selain itu, perusahaan juga mengadopsi teknologi yang mendukung analisis ESG guna meningkatkan kualitas pengambilan keputusan investasi yang berkelanjutan. Di sisi lain, Perseroan juga berupaya membangun kolaborasi dengan berbagai pemangku kepentingan untuk memastikan keselarasan dengan praktik terbaik industri serta memenuhi ekspektasi pasar dan regulasi.

Ke depan, Perseroan akan terus memantau perkembangan regulasi dan tren pasar guna memastikan bahwa strategi keberlanjutan yang diterapkan tetap relevan, efektif, dan mampu memberikan nilai tambah bagi seluruh pemangku kepentingan.

In implementing sustainable finance, the Company faces various challenges that may affect the effectiveness of its sustainable finance initiatives. These challenges stem from both internal and external factors. Internally, they include limited resources such as systems and processes to support the integration of sustainable finance, a lack of in-depth understanding of ESG practices, and the integration of sustainability policies into daily operations. Externally, the Company must adapt to evolving regulations and incentives from various government agencies, respond to stakeholder pressures, and navigate the ever-changing dynamics of the market.

To overcome these challenges, the Company is committed to continuously improving internal capacity through training and education programs related to sustainable finance. In addition, the company also adopts technology that supports ESG analysis to improve the quality of sustainable investment decision-making. On the other hand, the Company also seeks to build collaboration with various stakeholders to ensure alignment with industry best practices and meet market and regulatory expectations.

Going forward, the Company will continue to monitor regulatory developments and market trends to ensure that the sustainability strategy implemented remains relevant, effective, and able to provide added value to all stakeholders.



# Kepatuhan Terhadap Hukum dan Peraturan [GRI 2-27]

## Compliance With Laws And Regulations [GRI 2-27]

---

Perseroan senantiasa berkomitmen untuk menjalankan kegiatan operasionalnya sesuai dengan peraturan perundang-undangan yang berlaku serta standar tata kelola yang baik. Kepatuhan terhadap regulasi bukan hanya menjadi kewajiban, tetapi juga merupakan bagian dari upaya Perseroan dalam menjaga transparansi, akuntabilitas, dan integritas dalam setiap aspek bisnis.

Dalam penerapan kepatuhan, Perseroan terus memperkuat sistem pengawasan internal guna memastikan bahwa seluruh proses operasional berjalan sesuai dengan kebijakan dan standar yang telah ditetapkan. Selama periode pelaporan, Perseroan telah mematuhi seluruh kebijakan, peraturan, serta perundang-undangan di Indonesia, sehingga tidak pernah menerima sanksi yang dapat mempengaruhi kelangsungan bisnis Perseroan secara signifikan.

Ke depan, Perseroan akan terus memperkuat budaya kepatuhan dengan mengoptimalkan sistem pengawasan internal, meningkatkan edukasi kepada karyawan terkait budaya tata kelola yang bertanggung jawab, serta memastikan bahwa setiap proses operasional berjalan sesuai dengan prinsip transparansi dan profesionalisme. Dengan langkah-langkah ini, Perseroan berkomitmen untuk terus menjaga kepercayaan pemangku kepentingan serta membangun pondasi bisnis yang berkelanjutan.

The Company is always committed to carrying out its operational activities in accordance with applicable laws and regulations and good governance standards. Compliance with regulations is not only an obligation, but also part of the Company's efforts to maintain transparency, accountability, and integrity in every aspect of the business.

In implementing compliance, the Company continues to strengthen its internal control system to ensure that all operational processes run in accordance with established policies and standards. During the reporting period, the Company has complied with all policies, regulations, and laws in Indonesia, so it has never received sanctions that could significantly affect the Company's business continuity.

Going forward, the Company will continue to strengthen its compliance culture by optimizing its internal control system, increasing employee education regarding responsible governance culture, and ensuring that every operational process runs in accordance with the principles of transparency and professionalism. With these steps, the Company is committed to continuing to maintain stakeholder trust and building a sustainable business foundation.







## 06

# Kinerja Ekonomi Produk, dan Layanan

Economic Performance,  
Products, and Services

Daftar Isi



## Contents

|    |                                                                                                                       |
|----|-----------------------------------------------------------------------------------------------------------------------|
| 78 | Pendekatan Manajemen [GRI 3-3]<br>Management Approach [GRI 3-3]                                                       |
| 79 | Kinerja Keuangan<br>Financial Performance                                                                             |
| 80 | Kinerja Produk Investasi<br>Investment Product Performance                                                            |
| 82 | Kinerja Keuangan Berkelanjutan [OJK F.3]<br>Sustainable Financial Performance [OJK F.3]                               |
| 83 | Produk dan Layanan Setara [OJK F.17]<br>Products and Equival Services [OJK F.17]                                      |
| 84 | Inovasi dan Pengembangan Produk Berkelanjutan [OJK F.26]<br>Sustainable Innovation and Product Development [OJK F.26] |
| 87 | Keamanan Produk dan Layanan [OJK F.27]<br>Product and Service Security [OJK F.27]                                     |
| 89 | Informasi Produk dan Layanan [OJK F.28][GRI 417-1]<br>Product and Service Information [OJK F.28][GRI 417-1]           |
| 90 | Penarikan Produk dan Layanan [OJK F.29]<br>Product and Service Withdrawal [OJK F.29]                                  |
| 91 | Kepuasan Nasabah [OJK F.30]<br>Customer Satisfaction [OJK F.30]                                                       |

## Pendekatan Manajemen [GRI 3-3]

### Management Approach [GRI 3-3]



**Melalui strategi yang terarah dan berkelanjutan, Panin AM menghasilkan kinerja ekonomi, investasi, serta produk dan layanan yang solid sehingga dapat memberikan kontribusi positif bagi industri keuangan di Indonesia.**

Through a focused and sustainable strategy, Panin AM delivers strong economic and investment performance, as well as solid products and services, thereby making a positive contribution to Indonesia's financial industry.



PaninAM berkomitmen untuk mencapai pertumbuhan ekonomi yang berkelanjutan dengan menerapkan strategi investasi yang cermat dan bertanggung jawab. Sebagai perusahaan manajer investasi, kinerja ekonomi tidak hanya diukur dari profitabilitas, tetapi juga dari kemampuan dalam mengelola aset secara optimal, menciptakan nilai tambah bagi pemangku kepentingan, serta menjaga stabilitas operasional di tengah dinamika pasar.

Melalui strategi yang terarah dan berkelanjutan, Panin AM berupaya menjaga kinerja ekonomi yang sehat serta memberikan kontribusi positif bagi industri keuangan di Indonesia. Perseroan akan terus memperkuat daya saing dan meningkatkan efisiensi dalam pengelolaan investasi guna memberikan hasil yang optimal bagi para nasabah dan pemegang saham.

Panin AM is committed to achieving sustainable economic growth by implementing prudent and responsible investment strategies. As an investment management company, economic performance is not solely measured by profitability, but also by the ability to manage assets optimally, create added value for stakeholders, and maintain operational stability amid market dynamics.

Through a focused and sustainable strategy, Panin AM strives to maintain sound economic performance while contributing positively to Indonesia's financial industry. The Company will continue to strengthen its competitiveness and enhance efficiency in investment management to deliver optimal returns for clients and shareholders.



# Kinerja Keuangan

## Financial Performance

Panin AM berupaya menjaga kinerja keuangan yang sehat dan berkelanjutan sebagai bagian dari komitmen untuk memberikan nilai tambah bagi pemegang saham, investor, dan seluruh pemangku kepentingan. Sepanjang tahun 2024, Panin AM membukukan pendapatan sebesar Rp 184.754.460.372, menurun 12% dari tahun 2023, serta laba sebesar Rp 49.295.789.004 yang menurun 35% dari tahun lalu.

Secara umum, pencapaian pendapatan dan laba selama tiga tahun terakhir menunjukkan pola yang fluktuatif, dengan capaian 2024 sedikit di bawah proyeksi awal. Hal ini tetap dalam batas kewajaran dan telah dievaluasi sebagai bagian dari penguatan strategi operasional perusahaan.

Perusahaan terus berupaya menjaga pencapaian pendapatan dan laba secara proporsional dengan memperhatikan dinamika pasar serta kondisi ekonomi nasional. Pencapaian realisasi pendapatan dan laba dibandingkan dengan target menjadi bagian penting dalam pengambilan keputusan strategis perusahaan, serta sebagai dasar untuk penyesuaian arah kebijakan internal guna menjaga kesinambungan bisnis. [OJK F.2]

Panin AM strives to maintain healthy and sustainable financial performance as part of its commitment to provide added value for shareholders, investors, and all stakeholders. Throughout 2024, Panin AM booked revenue of Rp 184,754,460,372, down 12% from 2023, and profit of Rp 49,295,789,004, down 35% from last year.

In general, the Company's revenue and profit performance over the past three years has shown a fluctuating trend, with the 2024 achievement falling slightly below the initial projections. Nevertheless, this remains within a reasonable range and has been evaluated as part of efforts to strengthen the Company's operational strategies.

The Company continues to strive to maintain proportional revenue and profit achievements by taking into account market dynamics and national economic conditions. The realization of revenue and profit compared to the target serves as a critical component in the Company's strategic decision-making process and provides a basis for adjusting internal policies to ensure business continuity. [OJK F.2]

### Nilai Ekonomi yang Dihasilkan dan Didistribusikan (Rp) [GRI 201-1]

#### Economic Value Generated and Distributed (Rp) [GRI 201-1]

| Uraian                                        | 2024                   | 2023                   | 2022                   | Description                       |
|-----------------------------------------------|------------------------|------------------------|------------------------|-----------------------------------|
| <b>Nilai Ekonomi Langsung yang Dihasilkan</b> |                        |                        |                        | <b>Economic Value Generated</b>   |
| <b>Jumlah</b>                                 | <b>185.247.134.453</b> | <b>210.959.284.361</b> | <b>197.215.556.464</b> | <b>Total</b>                      |
| <b>Nilai Ekonomi yang Didistribusikan</b>     |                        |                        |                        | <b>Economic Value Distributed</b> |
| <b>Jumlah</b>                                 | <b>146.467.980.919</b> | <b>144.226.975.777</b> | <b>128.326.361.588</b> | <b>Total</b>                      |
| <b>Nilai Ekonomi yang Disimpan</b>            |                        |                        |                        | <b>Economic Value Retained</b>    |
| <b>Jumlah</b>                                 | <b>38.779.153.534</b>  | <b>66.732.308.584</b>  | <b>68.889.194.876</b>  | <b>Total</b>                      |

# Kinerja Produk Investasi

## Investment Product Performance

Sepanjang tahun 2024, kinerja produk investasi Panin AM menunjukkan hasil yang positif, mencerminkan strategi pengelolaan portofolio yang solid dan adaptif terhadap dinamika pasar. Sebagian besar produk investasi berhasil mengungguli *benchmark* serta kompetitor di industri, sehingga menegaskan komitmen Perseroan dalam memberikan nilai tambah bagi para investor.

Berdasarkan data per 31 Desember 2024, beberapa produk investasi mencatatkan pertumbuhan yang solid. Seperti Panin Global Sharia Equity Fund yang mencatatkan *return* sebesar 17,31% Year to Date (YTD) dan Panin Dana Bersama yang mencapai *return* sebesar 11,43% YTD. Kinerja pasar obligasi juga tetap kompetitif meskipun menghadapi volatilitas sepanjang tahun.

Pencapaian kinerja investasi ini tidak terlepas dari beberapa faktor utama, yakni:

### 1. Kondisi Makroekonomi Global dan Domestik

Sepanjang 2024, pasar keuangan global mengalami dinamika yang signifikan, terutama akibat hasil Pemilu Amerika Serikat (AS) yang berdampak pada sentimen pasar. Ekspektasi terhadap kebijakan fiskal dan moneter AS, khususnya terkait kebijakan Federal Reserve, mempengaruhi pergerakan suku bunga global serta arus investasi asing. Indeks dolar AS (DXY) melonjak dari 105,74 menjadi 108,49, sementara yield US Treasury 10 tahun meningkat ke 4,569%, yang berdampak pada pelemahan rupiah hingga 16,132 per USD pada akhir tahun.

### 2. Performa Pasar Domestik

Pasar saham domestik mengalami fluktuasi, dengan IHSG melemah sebesar 2,64% YTD dan ditutup pada 7.079,91. Sementara itu, pasar obligasi mencatat kurva imbal hasil yang bearish flatten, dengan yield obligasi tenor 10 tahun meningkat menjadi 7,02%. Meski demikian, minat investor onshore, termasuk Bank Indonesia, dana pensiun, dan asuransi, tetap tinggi terhadap obligasi jangka panjang.

Throughout 2024, Panin AM's investment products delivered strong performance, underscoring the effectiveness of its solid and adaptive portfolio management strategy in responding to market dynamics. The majority of its investment products outperformed both their respective benchmarks and industry peers, reaffirming the Company's commitment to delivering added value for investors.

Based on data as of December 31, 2024, several investment products recorded solid growth. Such as the Panin Global Sharia Equity Fund, which recorded a return of 17.31% Year to Date (YTD) and Panin Dana Bersama, which achieved a return of 11.43% YTD. The performance of the bond market also remained competitive despite facing volatility throughout the year.

This investment performance achievement was driven by several key factors, namely:

### 1. Global and Domestic Macroeconomic Conditions

Throughout 2024, the global financial market experienced significant dynamics, especially due to the results of the United States (US) Election, which had an impact on market sentiment. Expectations on US fiscal and monetary policy, particularly regarding Federal Reserve policy, affect global interest rate movements and foreign investment flows. The US dollar index (DXY) jumped from 105.74 to 108.49, while the 10-year US Treasury yield increased to 4.569%, which had an impact on the weakening of the rupiah to 16,132 per USD at the end of the year.

### 2. Domestic Market Performance

The domestic stock market fluctuated, with the JCI weakening by 2.64% YTD and closing at 7,079.91. Meanwhile, the bond market recorded a bearish flattening yield curve, with the 10-year bond yield increasing to 7.02%. However, onshore investors, including Bank Indonesia, pension funds, and insurance, remained interested in long-term bonds.

### 3. Strategi Investasi dan Manajemen Portfolio

Strategi investasi yang diterapkan sepanjang tahun meliputi pelebaran durasi portfolio produk pendapatan tetap serta partisipasi aktif dalam lelang obligasi pemerintah. Selain itu, pembaruan *House Call* di bulan Agustus memberikan insight strategis terkait prospek bullish akibat ekspektasi penurunan suku bunga The Fed, yang memberikan arah bagi alokasi portofolio.

### 4. Penguatan Infrastruktur dan SDM

Perseroan telah memastikan keberlanjutan operasional yang optimal dengan berbagai inisiatif, termasuk:

- Telah dilaksanakan sebanyak 12 kali sesi *Market Update* yang diselenggarakan secara *online* dan terbuka untuk umum, dengan frekuensi satu kali setiap bulan.
- Telah dilaksanakan sebanyak 7 kali sesi *Market Outlook* dengan *Portfolio Manager* sebagai narasumber pada internal meeting dengan Marketing.
- Implementasi sistem *stock order* via aplikasi, pemisahan dealer obligasi dengan dealer saham, serta penyempurnaan infrastruktur pemantauan transaksi digital secara internal.
- Pendampingan bagi tim Marketing, termasuk penyajian *Market Update* secara berkala, dan penguatan *Product Knowledge* melalui sesi presentasi yang diikuti dengan *Pre* dan *Post Test*.
- Peningkatan kepatuhan dan transparansi dengan ketepatan waktu dalam penyampaian *Monthly Management Report* serta tersedianya rekaman presentasi sebagai referensi internal.

Melalui inisiatif-inisiatif strategis tersebut, Perseroan berhasil mempertahankan daya saing investasinya di tengah kondisi pasar yang dinamis. Ke depannya, Perseroan tetap berkomitmen untuk menyesuaikan strategi investasi guna mengoptimalkan peluang pertumbuhan dengan tetap mengedepankan prinsip-prinsip manajemen risiko yang berkelanjutan.

### 3. Investment Strategy and Portfolio Management

The investment strategy implemented throughout the year included widening the duration of the fixed income product portfolio and active participation in government bond auctions. In addition, the *House Call* update in August provided strategic insights regarding the bullish outlook due to the Fed's interest rate cut expectations, which provided direction for portfolio allocation.

### 4. Strengthening Infrastructure and Human Resources

The Company has ensured optimal operational sustainability with various initiatives, including:

- 12 Market Update sessions have been held online and open to the public, with a frequency of once every month.
- 7 Market Outlook sessions have been held with Portfolio Managers as resource persons at internal meetings with Marketing.
- Implementation of a stock order system via application, separation of bond dealers from stock dealers, and improvement of internal digital transaction monitoring infrastructure.
- Mentoring for the Marketing team, including regular presentation of Market Updates, and strengthening Product Knowledge through presentation sessions followed by Pre and Post Tests.
- Increasing compliance and transparency with timely delivery of the Monthly Management Report and the availability of presentation recordings as internal references.

Through these strategic initiatives, the Company successfully maintained its investment competitiveness amid dynamic market conditions. Moving forward, the Company remains committed to adapting its investment strategies to optimize growth opportunities while upholding principles of sustainable risk management.

## Kinerja Keuangan Berkelanjutan [OJK F.3]

### Sustainable Financial Performance [OJK F.3]

Sebagai bagian dari komitmen terhadap investasi berkelanjutan, Panin AM telah mengembangkan produk investasi yang selaras dengan prinsip ESG, salah satunya dengan kepemilikan pada obligasi Surat Utang Negara (SUN) seri FRSDG001 pada produk Panin Sustainable Development Goals 1 (Panin SDGs1). Produk ini merupakan langkah awal Perseroan dalam mendukung pendanaan berkelanjutan yang dapat memberikan dampak positif terhadap aspek lingkungan, sosial, dan tata kelola. Produk ini telah dinyatakan efektif oleh OJK Per 2024, menandakan bahwa produk tersebut telah memenuhi persyaratan regulasi untuk ditawarkan kepada investor.

Namun, produk ini baru akan diluncurkan kepada nasabah pada tahun 2025 sehingga belum ada dana yang dikeluarkan untuk investasi dalam proyek yang sejalan dengan keberlanjutan pada 2024. Ke depan, Panin AM akan terus mengembangkan dan mengevaluasi peluang investasi berbasis ESG guna memberikan nilai tambah jangka panjang bagi pemangku kepentingan serta berkontribusi terhadap pembangunan berkelanjutan di Indonesia.

As part of its commitment to sustainable investment, Panin AM has developed investment products that are aligned with ESG principles, one of which is the ownership of Government Securities (SUN) bonds series FRSDG001 in the Panin Sustainable Development Goals 1 (Panin SDGs 1) product. This product is the Company's initial step in supporting sustainable funding that can have a positive impact on environmental, social, and governance aspects. This product has been declared effective by OJK Per 2024, indicating that the product has met the regulatory requirements to be offered to investors.

However, this product will only be launched to customers in 2025 so that no funds have been disbursed for investment in projects that are in line with sustainability in 2024. Going forward, Panin AM will continue to develop and evaluate ESG-based investment opportunities in order to provide long-term added value for stakeholders and contribute to sustainable development in Indonesia.





## Produk dan Layanan Setara [OJK F.17]

### Products and Equival Services [OJK F.17]

Panin AM berkomitmen untuk menyediakan produk dan layanan investasi yang inklusif, adil, dan dapat diakses oleh seluruh nasabah tanpa diskriminasi. Sebagai perusahaan manajer investasi, kami percaya bahwa setiap individu, terlepas dari latar belakang dan kapasitas finansialnya, berhak mendapatkan akses yang setara terhadap layanan keuangan yang berkualitas.

Dalam mewujudkan komitmen ini, Panin AM telah menyusun *Standard Operational Procedure* (SOP) terkait penerimaan nasabah baru disabilitas dan lansia. Selain itu, Perseroan juga memastikan bahwa seluruh proses layanan, mulai dari informasi produk hingga transaksi investasi, dilakukan secara transparan dan mudah diakses oleh semua kalangan.

Panin AM is committed to providing investment products and services that are inclusive, fair, and accessible to all customers without discrimination. As an investment management company, we believe that every individual, regardless of their background and financial capacity, deserves equal access to quality financial services.

In fulfilling this commitment, Panin AM established a Standard Operating Procedure (SOP) for onboarding new customers with disabilities and the elderly. Furthermore, the Company also ensures that every stage of the service process, from providing product information to facilitating investment transactions, is carried out with transparency and is easily accessible to all customer segments.





# Inovasi dan Pengembangan Produk Berkelanjutan [OJK F.26]

## Sustainable Innovation and Product Development [OJK F.26]

Panin AM senantiasa berinovasi dalam mengembangkan produk investasi yang berkelanjutan dengan mengintegrasikan prinsip-prinsip Environmental, Social, and Governance (ESG) dalam setiap proses pengambilan keputusan investasi. Perseroan telah menerapkan *investment policy* yang mencakup tahapan penelitian ESG, pendokumentasian, serta pemantauan secara berkala untuk memastikan bahwa investasi yang dilakukan selaras dengan prinsip keberlanjutan.

Sebagai bagian dari komitmen ini, Panin AM telah mengembangkan *investment universe* berbasis ESG, di mana Panin AM melakukan penilaian dan penyaringan terhadap emiten berdasarkan skor ESG mereka. Saat ini, proses *scoring* ini difokuskan pada emiten yang tergabung dalam indeks tertentu, dan ke depannya akan terus diperluas hingga mencakup seluruh emiten yang ada. *Investment universe* ESG yang telah disusun juga dimonitor secara berkala dan disesuaikan jika terdapat perubahan signifikan dalam faktor ESG yang mempengaruhi skor emiten terkait.

Dengan pendekatan ini, Panin AM berkomitmen untuk mengintegrasikan aspek ESG ke dalam strategi investasi secara menyeluruh. Hal ini tidak hanya bertujuan untuk meningkatkan manajemen risiko dan memaksimalkan imbal hasil investasi dalam jangka panjang, tetapi juga memastikan bahwa seluruh keputusan investasi yang kami ambil sejalan dengan nilai-nilai keberlanjutan serta kepentingan klien.

Pada tahun 2024, dari total 54 produk Reksa Dana yang dikelola, terdapat tiga produk yang secara khusus berfokus pada aspek *Environmental, Social, and Governance* (ESG), yaitu Panin Dana Teladan, Panin Sri Kehati, dan Panin SGD's 1. Seluruh produk tersebut tidak hanya dirancang untuk memberikan nilai tambah dari sisi investasi, tetapi juga merefleksikan komitmen Panin AM dalam mendukung pembangunan berkelanjutan di Indonesia melalui sektor pasar modal.

Panin AM continues to innovate in developing sustainable investment products by integrating Environmental, Social, and Governance (ESG) principles into every investment decision-making process. The Company has implemented an investment policy that includes ESG research stages, documentation, and periodic monitoring to ensure that investments made are in line with sustainability principles.

As part of this commitment, Panin AM has developed an ESG-based investment universe, where Panin AM assesses and screens issuers based on their ESG scores. Currently, this scoring process is focused on issuers included in a particular index, and in the future will continue to be expanded to include all existing issuers. The ESG investment universe that has been prepared is also monitored periodically and adjusted to the construction of the investment portfolio if there are significant changes in ESG factors that affect the related issuer.

With this approach, Panin AM is committed to integrating ESG aspects into the overall investment strategy. This not only aims to improve risk management and maximize investment returns in the long term, but also ensures that all investment decisions we make are in line with sustainability values and client interests.

In 2024, out of a total of 54 Mutual Fund products managed, there are three products that specifically focus on Environmental, Social, and Governance (ESG) aspects, namely Panin Dana Teladan, Panin Sri Kehati, and Panin SGD's 1. All of these products are not only designed to provide added value from the investment side, but also reflect Panin AM's commitment to supporting sustainable development in Indonesia through the capital market sector.

Panin AM's commitment to sustainability is also

### Panin Dana Teladan

Panin Dana Teladan adalah Reksa Dana Saham yang selain memberikan potensi imbal hasil bagi investor, produk ini juga memiliki mekanisme filantropi, di mana 0,25% per tahun dari Nilai Aktiva Bersih (NAB) disumbangkan untuk pendidikan melalui yayasan pendidikan atau bantuan sosial lainnya. Hal ini merupakan bentuk kepedulian Panin AM terhadap generasi muda Indonesia.

Sepanjang tahun 2024, Panin Dana Teladan telah menyalurkan dana CSR sebesar Rp1.472.383.800, yang digunakan untuk mendukung kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) Panin AM. Dengan skema ini, investasi yang dilakukan nasabah tidak hanya berorientasi pada keuntungan finansial, tetapi juga berdampak positif bagi masyarakat.

Panin Dana Teladan is an Equity Mutual Fund that in addition to providing potential returns for investors, this product also has a philanthropic mechanism, where 0.25% per year of the Net Asset Value (NAB) is donated to education through educational foundations or other social assistance. This is a form of Panin AM's concern for the young generation of Indonesia.

Throughout 2024, Panin Dana Teladan has distributed CSR funds of Rp1,472,383,800, which are used to support Panin AM's Social and Environmental Responsibility (TJSL) activities. With this scheme, investments made by customers are not only oriented towards financial gain, but also have a positive impact on society.

### Panin Sri Kehati

Panin Sri Kehati adalah Reksa Dana dengan tujuan memberikan imbal hasil yang setara dengan kinerja Indeks Sri-Kehati. Indeks ini mengukur performa emiten-emiten yang memiliki komitmen terhadap usaha berkelanjutan, kesadaran lingkungan, serta tata kelola perusahaan yang baik (*Sustainable and Responsible Investment / SRI*).

Panin Sri Kehati dikelola bekerja sama dengan Yayasan Keanekaragaman Hayati Indonesia (Yayasan KEHATI), dan kebijakan investasinya mengharuskan alokasi dana sebesar 80% hingga 100% dari NAB pada emiten yang tergabung dalam Indeks SRI-KEHATI. Jika terjadi perubahan dalam komposisi indeks, penyesuaian portofolio akan dilakukan dalam jangka waktu maksimal satu bulan setelah perubahan tersebut.

Panin Sri Kehati is a Mutual Fund with the aim of providing returns equivalent to the performance of the Sri-Kehati Index. This index measures the performance of issuers that are committed to sustainable business, environmental awareness, and good corporate governance (*Sustainable and Responsible Investment / SRI*).

Panin Sri Kehati is managed in collaboration with the Indonesian Biodiversity Foundation (Yayasan KEHATI), and its investment policy requires an allocation of 80% to 100% of NAB to issuers included in the SRI-KEHATI Index. If there is a change in the composition of the index, portfolio adjustments will be made within a maximum period of one month after the change.

### Panin Sustainable Development Goals 1 (SDG's 1)

Panin SDG's 1 adalah Reksa Dana Terproteksi yang berinvestasi dalam instrumen keuangan yang mendukung SDGs, salah satunya yaitu berinvestasi sebagian besar pada Surat Utang Negara FRSDG001.

Seri FRSDG001 merupakan seri obligasi Tujuan Pembangunan Berkelanjutan atau SDGs Bond yang ditawarkan di pasar domestik untuk melengkapi SDGs Bond yang diterbitkan di pasar global. Surat Utang Negara FRSDG001 akan membiayai proyek-proyek strategis yang meningkatkan kualitas hidup banyak orang Indonesia pada sektor-sektor yang terkait dengan kesehatan, pendidikan, dan akses telekomunikasi.

Adapun produk Panin Sustainable Development Goals 1 (SDG's 1) belum diluncurkan secara publik hingga akhir tahun 2024. Produk ini telah memperoleh pernyataan efektif dari Otoritas Jasa Keuangan (OJK) pada tahun 2024, namun proses peluncuran kepada investor direncanakan akan dilakukan pada tahun 2025.

Panin SDG's 1 is a Protected Mutual Fund that invests in financial instruments that support the SDGs, one of which is investing mostly in Government Bonds FRSDG001.

The FRSDG001 series is a series of Sustainable Development Goals or SDGs Bonds offered in the domestic market to complement the SDGs Bonds issued in the global market. Government Bond FRSDG001 will finance strategic projects that improve the quality of life of many Indonesians in sectors related to health, education, and telecommunications access.

The Panin Sustainable Development Goals 1 (SDG's 1) product will not be publicly launched until the end of 2024. This product has obtained an effective statement from the Financial Services Authority (OJK) in 2024, but the launch process to investors is planned for 2025.

Komitmen keberlanjutan Panin AM juga tercermin dalam pengelolaan produk reksa dana syariah, di mana dana yang tidak dapat diakui sebagai nilai aktiva bersih (NAB) disalurkan kepada lembaga sosial sesuai prinsip syariah, seperti badan amil zakat, infak, dan sedekah, atau lembaga keuangan syariah lainnya.

Dengan pendekatan ini, Perseroan tidak hanya fokus pada pencapaian kinerja investasi yang optimal dalam jangka panjang, tetapi juga berupaya memastikan bahwa seluruh keputusan investasi sejalan dengan nilai-nilai keberlanjutan dan berkontribusi terhadap pencapaian SDGs di Indonesia. Pendekatan menyeluruh ini memperkuat posisi Panin AM sebagai institusi pengelola aset yang bertanggung jawab dan adaptif terhadap tantangan global.

demonstrated in the management of its sharia mutual fund products, in which any funds that cannot be recognized as part of the Net Asset Value (NAV) are allocated to social institutions, such as zakat, infak, and sedekah agencies, or other sharia-compliant financial institutions.

With this approach, the Company not only focuses on achieving optimal investment performance in the long term, but also strives to ensure that all investment decisions are in line with sustainability values and contribute to the achievement of SDGs in Indonesia. This comprehensive approach strengthens Panin AM's position as an asset management institution that is responsible and adaptive to global challenges.

# Keamanan Produk dan Layanan [OJK F.27]

## Product and Service Security [OJK F.27]

Panin AM berkomitmen untuk memastikan keamanan produk dan layanan yang diberikan kepada nasabah dengan mematuhi regulasi dan standar yang berlaku. Sebagai perusahaan yang telah mendapatkan izin dan diawasi oleh Otoritas Jasa Keuangan (OJK) dengan izin Nomor: KEP-06/BL/MI/2011 tertanggal 18 Agustus 2011, Panin AM senantiasa memastikan bahwa setiap produk dan layanan telah sesuai dengan ketentuan yang berlaku serta dievaluasi secara berkala oleh pihak internal Perseroan.

Dalam menjaga standar keamanan, Panin AM menerapkan standar mutu internasional seperti Sistem Manajemen Mutu ISO 9001 yang menjamin kualitas layanan, yang diperoleh pada tanggal 5 September 2023, serta ISO 27001 yang berfokus pada pengamanan informasi dan sistem manajemen keamanan informasi, yang diperoleh pada tanggal 12 Mei 2023. Kedua sertifikasi ini juga secara rutin diawasi melalui *surveillance audit tahunan*. Audit ini bertujuan untuk memastikan bahwa sistem manajemen yang diterapkan terus dipelihara dan ditingkatkan secara berkelanjutan, serta tetap selaras dengan persyaratan dan perkembangan standar yang relevan.

Evaluasi rutin terhadap produk dan layanan juga dilakukan guna meminimalkan berbagai risiko, termasuk risiko kejahatan keuangan dan keamanan siber, sehingga nasabah dapat berinvestasi dengan lebih aman dan nyaman. Sebagai salah satu bentuk evaluasi rutin, Panin AM melaksanakan audit eksternal terhadap Kepatuhan Keamanan Teknologi Informasi atas Sistem Elektronik setiap tiga tahun sekali, termasuk melakukan aktivitas pengukuran dan penguatan keamanan melalui *vulnerability assessment (VA)* dan *penetration testing*. Sepanjang period pemeriksaan, tidak ditemukan adanya temuan major terkait keamanan teknologi informasi. Seluruh temuan sudah dilakukan tindak lanjut. [GRI 3-3]

Selain itu, Panin AM memiliki komitmen kuat terhadap privasi data dan keamanan siber, yang mengacu pada Undang-Undang No.27 Tahun 2022 tentang Perlindungan Data Pribadi (PDP) serta standar ISO 27001 tentang Sistem Manajemen Keamanan Informasi (ISMS/SMKI). Upaya perlindungan ini diwujudkan melalui penerapan aturan yang ketat terhadap perlindungan data nasabah, pengawasan terhadap standar prosedur keamanan, serta pengawasan berkala guna memastikan kepatuhan terhadap ISO 27001.

Panin AM is committed to safeguarding the security of its products and services by adhering to all relevant regulations and standards. As a licensed entity supervised by the Financial Services Authority (OJK) under License Number: KEP-06/BL/MI/2011 dated August 18, 2011, Panin AM ensures that every product and service complies with applicable provisions. The Company also conducts regular internal evaluations to maintain the quality and compliance of its offerings.

In maintaining security standards, Panin AM implements international quality standards such as the ISO 9001 Quality Management System that guarantees service quality, which was obtained on September 5, 2023, and ISO 27001, which focuses on information security and information security management systems, which was obtained on May 12, 2023. Both certifications are also regularly monitored through annual surveillance audits. These audits aim to ensure that the management systems in place are maintained and improved on an ongoing basis, and remain aligned with relevant requirements and standard developments.

Panin AM regularly evaluates its products and services to minimize a range of potential risks, including those related to financial crime and cybersecurity, ensuring that customers can invest with greater safety and confidence. As part of these routine assessments, the Company conducts external audits of Information Technology Security Compliance for Electronic Systems every three years. These audits are complemented by proactive security enhancement measures, such as vulnerability assessments (VA) and penetration testing. Throughout the audit period, no significant issues related to information technology security were identified, and all findings have been appropriately addressed. [GRI 3-3]

In addition, Panin AM has a strong commitment to data privacy and cybersecurity, which refers to Law No. 27 of 2022 concerning Personal Data Protection (PDP) and the ISO 27001 standard concerning Information Security Management Systems (ISMS/SMKI). These protection efforts are realized through the implementation of strict rules regarding customer data protection, supervision of security procedure standards, and periodic supervision to ensure compliance with ISO 27001.

Untuk meningkatkan keamanan, Panin AM memiliki fitur *face recognition* pada aplikasi sebagai langkah awal dalam proses pembukaan rekening, yang kemudian diperkuat dengan verifikasi manual oleh Customer Service (CS) untuk memastikan keakuratan data nasabah. Selain itu, Panin AM juga menerapkan *multifactor authentication* (MFA) dalam setiap proses transaksi, yang mencakup kombinasi *password* dan *one-time password* (OTP) sebagai langkah keamanan tambahan. Untuk transaksi tertentu, Panin AM juga mengimplementasikan konfirmasi melalui panggilan dengan CS, guna memastikan validitas dan keamanan transaksi yang dilakukan oleh nasabah. [GRI 3-3]

Selain itu, Panin AM memiliki perangkat pengamanan yang ditempatkan di dua lokasi strategis, yaitu Data Center di kantor pusat dan *Disaster Recovery Center* (DRC) yang berbasis *on-cloud* serta didukung oleh infrastruktur di kantor cabang Puri. Dengan sistem ini, Panin AM memastikan keberlanjutan operasional dan perlindungan data nasabah dalam menghadapi potensi gangguan atau risiko siber.

Dengan berbagai inisiatif ini, Panin AM terus berupaya menjaga kepercayaan nasabah dengan menghadirkan produk dan layanan investasi yang aman, terpercaya, dan sesuai dengan regulasi yang berlaku. Selama tahun 2024, dapat disampaikan bahwa Panin AM tidak menerima pelaporan terkait pelanggaran terhadap privasi nasabah, tidak mengalami kebocoran data nasabah, serta temuan yang signifikan terkait keamanan teknologi informasi. [GRI 418-1]

To enhance security, Panin AM has integrated a facial recognition feature into its application as an initial step in the account opening process. This is further reinforced by manual verification conducted by Customer Service (CS) to ensure the accuracy of customer data. Additionally, Panin AM implements multifactor authentication (MFA) for every transaction, combining passwords with one-time passwords (OTP) to provide an added layer of protection. For certain transactions, the Company also conducts confirmation calls through CS to verify the legitimacy and security of customer-initiated activities. [GRI 3-3]

In addition, Panin AM has security devices placed in two strategic locations, namely the Data Center at the head office and the Disaster Recovery Center (DRC), which is on-cloud based and supported by infrastructure at the Puri branch office. With this system, Panin AM ensures the continuity of operations and protection of customer data in the face of potential disruptions or cyber risks.

With these various initiatives, Panin AM continues to strive to maintain customer trust by presenting investment products and services that are safe, reliable, and in accordance with applicable regulations. During 2024, it can be stated that Panin AM did not receive any reports regarding violations of customer privacy, did not experience any customer data leaks, and significant findings related to information technology security. [GRI 418-1]





# Informasi Produk dan Layanan [OJK F.28][GRI 417-1]

## Product and Service Information [OJK F.28][GRI 417-1]

Panin AM terus berupaya memberikan dampak positif melalui produk dan layanan investasi yang mudah diakses oleh seluruh nasabah. Sebagai bagian dari komitmen untuk meningkatkan pengalaman nasabah, Perseroan secara konsisten mengoptimalkan transformasi digital guna memastikan penyebaran informasi produk dan layanan yang lebih efektif, transparan, dan tepat sasaran. [GRI 3-3]

Komitmen ini telah tercantum dalam Buku Pedoman Perlindungan Konsumen dan Masyarakat No.005/BPO-BD-PAM/VII/2023. Di pedoman ini, Panin AM mewajibkan informasi produk dan layanan harus disampaikan dengan jujur, berdasarkan data yang akurat mengenai manfaat, biaya, dan risiko serta sesuai dengan prinsip yang berlaku umum. Dalam publikasinya, Panin AM selalu memperhatikan dan melindungi kepentingan nasabah serta masyarakat. [GRI 3-3]

Hingga tahun 2024, Panin AM telah memanfaatkan berbagai saluran digital untuk menjangkau nasabah secara lebih luas. Berbagai platform seperti website ([panin-am.co.id](http://panin-am.co.id), [reksadanapanin.co.id](http://reksadanapanin.co.id)), aplikasi mobile iProsper, email, serta media sosial menjadi sarana utama dalam menyampaikan informasi dan edukasi terkait produk investasi dan tips berinvestasi. Selain itu, tenaga pemasar juga berperan penting dalam memberikan informasi secara langsung kepada nasabah dan calon nasabah, baik secara lisan maupun tertulis.

Selain strategi digital, Panin AM juga tetap memanfaatkan materi promosi fisik seperti brosur dan flyer, serta menyelenggarakan kegiatan interaksi langsung seperti *goes to campus*, *goes to office*, dan *goes to community* untuk memperkenalkan produk reksa dana yang dimiliki. Dengan kombinasi pendekatan digital dan konvensional, Perseroan memastikan bahwa setiap nasabah mendapatkan akses yang setara terhadap informasi produk dan layanan, sehingga dapat membuat keputusan investasi yang lebih bijak dan sesuai dengan kebutuhan mereka.

Selama tahun 2024, dapat dilaporkan bahwa Panin AM tidak memiliki kasus ketidakpatuhan terhadap regulasi tentang informasi produk dan layanan serta komunikasi pemasaran. [GRI 417-2][GRI 417-3]

Panin AM continuously strives to deliver a positive impact through investment products and services that are easily accessible to all customers. As part of its commitment to enhancing the customer experience, the Company consistently optimizes digital transformation to ensure more effective, transparent, and targeted dissemination of product and service information. [GRI 3-3]

This commitment is outlined in the Consumer and Community Protection Guidelines, No. 005/BPO-BD-PAM/VII/2023. According to this guideline, Panin AM mandates that all product and service information must be communicated honestly, based on accurate data regarding benefits, costs, and risks, and aligned with generally accepted principles. In all its publications, Panin AM remains attentive to and protective of the interests of its customers and the broader public. [GRI 3-3]

As of 2024, Panin AM has utilized various digital channels to reach a broader customer base. Key platforms such as its websites ([panin-am.co.id](http://panin-am.co.id), [reksadanapanin.co.id](http://reksadanapanin.co.id)), the iProsper mobile application, email communications, and social media have served as primary tools for disseminating investment product information and educational content. In addition, marketing personnel continue to play a vital role in delivering information directly to customers and prospective clients, both verbally and in writing.

Beyond its digital strategy, Panin AM continues to employ conventional promotional materials such as brochures and flyers, and organizes direct engagement activities like *Goes to Campus*, *Goes to Office*, and *Goes to Community* events to introduce its mutual fund products. By combining digital and conventional approaches, the Company ensures that all customers have equitable access to information, enabling them to make more informed and appropriate investment decisions based on their needs.

Throughout 2024, Panin AM reported no instances of non-compliance with regulations concerning product and service information or marketing communications. [GRI 417-2][GRI 417-3]

## Penarikan Produk dan Layanan [OJK F.29]

### Product and Service Withdrawal [OJK F.29]

---

Selama tahun 2024, Panin AM tidak melakukan penarikan produk dan layanan dari pasar.

During 2024, Panin AM did not withdraw any products and services from the market.



## Kepuasan Nasabah [OJK F.30]

### Customer Satisfaction [OJK F.30]

Panin AM berkomitmen untuk memberikan produk dan layanan terbaik bagi nasabah. Sebagai bagian dari upaya peningkatan kualitas, Perseroan secara rutin melakukan Survei Kepuasan Nasabah setiap bulan guna memahami pengalaman dan kebutuhan nasabah terhadap layanan yang diberikan. Survei ini mengukur empat indikator utama, yaitu: Kinerja Produk, Pelayanan Marketing, Pelayanan *Customer Service*, dan Sistem atau Fasilitas Panin AM.

Hasil survei sepanjang tahun 2024 menunjukkan bahwa tingkat kepuasan nasabah tetap berada di atas 85%, yang berarti berada dalam kategori Sangat Puas. Rincian skor rata-rata kepuasan adalah sebagai berikut:

- Kinerja Produk: 87,57%
- Pelayanan Marketing: 92,43%
- Pelayanan Customer Service: 93,67%
- Sistem/Fasilitas Panin AM: 89,97%

Capaian ini mencerminkan kepercayaan nasabah terhadap layanan Panin AM. Ke depan, Perseroan akan terus meningkatkan standar pelayanan dan melakukan inovasi berbasis kebutuhan nasabah untuk memastikan pengalaman investasi yang optimal dan berkelanjutan.

Panin AM is committed to providing the best products and services for customers. As part of its efforts to improve quality, the Company routinely conducts a Customer Satisfaction Survey every month to understand customer experiences and needs for the services provided. This survey measures four main indicators, namely: Product Performance, Marketing Services, Customer Service, and Panin AM Systems or Facilities.

The survey results throughout 2024 showed that the level of customer satisfaction remained above 85%, which means it is in the Very Satisfied category. The details of the average satisfaction scores are as follows:

- Product Performance: 87.57%
- Marketing Services: 92.43%
- Customer Service: 93.67%
- Panin AM Systems/Facilities: 89.97%

This achievement reflects customer trust in Panin AM services. In the future, the Company will continue to improve service standards and innovate based on customer needs to ensure an optimal and sustainable investment experience.







07

# Kinerja Lingkungan

## Environmental Performance

Daftar Isi



### Contents

|     |                                                                                                       |
|-----|-------------------------------------------------------------------------------------------------------|
| 94  | Pendekatan Manajemen [GRI 3-3]<br>Management Approach [GRI 3-3]                                       |
| 96  | Penggunaan Material Ramah Lingkungan [OJK F.5]<br>Use of Environmentally Friendly Materials [OJK F.5] |
| 97  | Pengelolaan Energi dan Emisi<br>Energy and Emissions Management                                       |
| 99  | Penggunaan Air<br>Water Usage                                                                         |
| 100 | Pengelolaan Limbah<br>Waste Management                                                                |
| 101 | Pelestarian Lingkungan [OJK F.9][OJK F.10]<br>Environmental Preservation [OJK F.9][OJK F.10]          |
| 102 | Pengaduan Terkait Lingkungan [OJK F.16]<br>Environmental Complaints [OJK F.16]                        |
| 103 | Biaya Pemeliharaan Lingkungan [OJK F.4]<br>Environmental Maintenance Costs [OJK F.4]                  |



## Pendekatan Manajemen [GRI 3-3]

### Management Approach [GRI 3-3]



**Pedoman *Green Office* menjadi dasar dalam penerapan praktik ramah lingkungan yang konsisten dan terukur di seluruh aspek operasional perusahaan. Panin AM juga mendorong seluruh karyawan untuk berpartisipasi aktif dalam program *Green Office* guna menciptakan budaya kerja yang lebih peduli terhadap lingkungan.**

The Green Office guidelines serve as the basis for implementing consistent and measurable environmentally friendly practices across all aspects of the company's operations. Panin AM also encourages all employees to actively participate in the Green Office program to create a more environmentally conscious work culture.



Panin AM berkomitmen untuk berkontribusi dalam menjaga kelestarian lingkungan melalui penerapan prinsip-prinsip keberlanjutan di setiap aspek operasionalnya. Dengan menyadari bahwa sektor jasa keuangan juga memiliki peran dalam mengurangi dampak lingkungan, Panin AM terus mengupayakan efisiensi sumber daya serta mendorong perilaku kerja yang lebih ramah lingkungan. Komitmen ini diwujudkan melalui kebijakan dan inisiatif yang terstruktur, termasuk penerapan *Green Office* sebagai bagian dari komitmen keberlanjutan perusahaan.

Praktik operasional yang bertanggung jawab terhadap lingkungan telah diterapkan melalui kebijakan *Green Office*. Komitmen ini tertuang dalam Surat Keputusan Direksi No.024/KEP-PAM/XI/2024 tentang Pedoman Penerapan Green Office di Lingkungan PT Panin Asset Management. Pedoman ini menjadi dasar dalam penerapan praktik ramah lingkungan yang konsisten dan terukur di seluruh aspek operasional perusahaan. Panin AM juga mendorong seluruh karyawan untuk berpartisipasi aktif dalam program *Green Office* guna menciptakan budaya kerja yang lebih peduli terhadap lingkungan.

Panin AM is committed to contributing to environmental preservation through the application of sustainability principles across all aspects of its operations. Recognizing that the financial services sector also plays a role in minimizing environmental impact, Panin AM continues to promote resource efficiency and encourage environmentally friendly work practices. This commitment is implemented through structured policies and initiatives, including the adoption of a Green Office policy as an integral part of the company's sustainability commitment.

Environmentally responsible operational practices have been put into place through the Green Office policy. This commitment is formalized in the Board of Directors Decree No. 024/KEP-PAM/XI/2024 regarding Guidelines for the Implementation of Green Office Practices within PT Panin Asset Management. These guidelines serve as a foundation for the consistent and measurable application of environmentally conscious practices across all operational aspects of the company. Panin AM also encourages all employees to actively participate in the Green Office program to foster a more environmentally aware workplace culture.



Kebijakan *Green Office* Panin AM mencakup berbagai aspek operasional yang memiliki potensi dampak terhadap lingkungan, seperti pengelolaan energi listrik, air, penggunaan kertas, serta pengelolaan limbah. Untuk memastikan efektivitas implementasi kebijakan ini, Panin AM menjalankan berbagai langkah strategis, di antaranya mematuhi regulasi lingkungan yang berlaku, menerapkan kebijakan pengelolaan sumber daya yang efisien, mendukung inisiatif *Go-Green*, serta meningkatkan kesadaran karyawan melalui berbagai program edukasi terkait isu lingkungan.

Sebagai bagian dari pengawasan dan pelaporan, Panin AM secara aktif memberikan sosialisasi dan edukasi mengenai program *Green Office* melalui kampanye internal serta pemasangan pengingat visual di area kerja. Evaluasi atas implementasi program ini dilakukan secara berkala, dan hasilnya akan dilaporkan dalam Laporan Keberlanjutan tahunan Panin AM. Laporan ini disusun dengan mengacu pada standar pelaporan keberlanjutan yang relevan untuk memastikan transparansi serta kredibilitas dalam pengelolaan dampak lingkungan perusahaan.

The *Green Office* policy encompasses various operational aspects that may impact the environment, including electricity and water management, paper usage, and waste management. To ensure the effective implementation of this policy, Panin AM has adopted a range of strategic measures, including compliance with applicable environmental regulations, the application of efficient resource management policies, support for *Go-Green* initiatives, and the promotion of employee awareness through educational programs related to environmental issues.

As part of its oversight and reporting efforts, Panin AM actively promotes the *Green Office* program through internal campaigns and the placement of visual reminders throughout the workplace. The implementation of the program is evaluated regularly, and the outcomes are reported in Panin AM's annual Sustainability Report. This report is prepared in accordance with relevant sustainability reporting standards to ensure transparency and credibility in the management of the company's environmental impact.

## Penggunaan Material Ramah Lingkungan [OJK F.5]

### Use of Environmentally Friendly Materials [OJK F.5]

---

Panin AM menerapkan berbagai inisiatif untuk mengurangi dampak lingkungan, termasuk dalam penggunaan material yang lebih ramah lingkungan. Perseroan secara aktif mengedukasi dan mengajak karyawan untuk mengadopsi kebiasaan yang lebih bertanggung jawab terhadap lingkungan, seperti menggunakan botol air minum guna mengurangi konsumsi plastik sekali pakai..

Selain itu, Panin AM berupaya untuk mengelola penggunaan kertas secara lebih efisien. Perseroan telah menerapkan kebijakan penggunaan kertas bersertifikasi *Programme for the Endorsement of Forest Certification* (PEFC), yang menjamin bahwa kertas yang digunakan berasal dari sumber yang dikelola secara berkelanjutan. Untuk meminimalkan limbah kertas, karyawan juga dianjurkan untuk mencetak dokumen secara *double-sided* serta memanfaatkan kertas bekas untuk catatan atau *draft* sementara.

Melalui langkah-langkah ini, Panin AM terus berupaya untuk menciptakan lingkungan kerja yang lebih sadar akan keberlanjutan, sekaligus mengurangi jejak ekologis dalam aktivitas operasionalnya.

Panin AM implements a range of initiatives aimed at reducing environmental impact, including the use of more environmentally friendly materials. The company actively educates and encourages employees to adopt more environmentally responsible habits, such as using refillable water bottles to reduce single-use plastic consumption.

Additionally, Panin AM seeks to manage paper usage more efficiently. The company has adopted a policy of using paper certified by the Programme for the Endorsement of Forest Certification (PEFC), ensuring that the paper originates from sustainably managed sources. To minimize paper waste, employees are also encouraged to print documents double-sided and to reuse used paper for notes or draft documents.

Through these measures, Panin AM strives to create a workplace culture that is increasingly conscious of sustainability while simultaneously reducing its ecological footprint in daily operations.

# Pengelolaan Energi dan Emisi

## Energy and Emissions Management

Panin AM berkomitmen untuk mengelola konsumsi energi secara efisien guna mengurangi dampak lingkungan dan emisi karbon dari operasional perusahaan. Upaya ini dilakukan dengan memantau penggunaan energi di seluruh kantor, mengedukasi karyawan mengenai pentingnya efisiensi energi, serta melibatkan mereka dalam kebijakan penghematan energi.

Sebagai bagian dari inisiatif keberlanjutan, Panin AM menjalankan kampanye efisiensi energi yang disosialisasikan melalui berbagai kanal komunikasi internal, termasuk imbauan pada signature email karyawan. Perseroan juga telah mengambil langkah konkret untuk mengurangi konsumsi energi dan jejak karbon, seperti menyediakan kendaraan ramah lingkungan berupa mobil listrik bagi karyawan, menerapkan kebijakan *Work From Home* (WFH) untuk mengurangi emisi dari perjalanan ke kantor, serta melakukan pemadaman listrik secara rutin di area kantor. [OJK F.7][OJK F.12]

Kebijakan pemadaman listrik diterapkan dengan mematikan lampu lima menit sebelum jam istirahat dimulai dan menyalakannya kembali lima menit sebelum jam istirahat berakhir. Kebijakan ini berlaku untuk seluruh ruangan kantor, kecuali area yang memerlukan penerangan atau penggunaan peralatan elektronik khusus demi alasan keamanan atau kebutuhan operasional. Jika terdapat ruangan yang tidak dapat mengikuti kebijakan pemadaman listrik karena alasan tertentu, karyawan diminta untuk menginformasikan hal tersebut beserta alasannya melalui email ke [esg@panin-am.co.id](mailto:esg@panin-am.co.id).

Pada tahun 2024, penggunaan energi dan emisi Panin AM mengalami sedikit peningkatan dibandingkan tahun sebelumnya. Meskipun demikian, tingkat konsumsi energi dan emisi masih berada dalam batas yang stabil. Panin AM akan terus melakukan pemantauan dan evaluasi guna memastikan implementasi strategi pengelolaan energi dapat berjalan optimal dan berkelanjutan.

Panin AM is committed to managing energy consumption efficiently to reduce the environmental impact and carbon emissions resulting from its operations. This effort includes monitoring energy use across all offices, educating employees on the importance of energy efficiency, and involving them in energy-saving policies.

As part of its sustainability initiatives, Panin AM runs energy efficiency campaigns through various internal communication channels, including reminders embedded in employee email signatures. The company has also taken concrete steps to reduce energy consumption and its carbon footprint, such as providing electric vehicles for employees, implementing a *Work From Home* (WFH) policy to reduce commuting-related emissions, and regularly conducting office-wide electricity shutdowns. [OJK F.7][OJK F.12]

The electricity shutdown policy involves turning off lights five minutes before the lunch break and turning them back on five minutes before the break ends. This policy applies to all office areas except those requiring continuous lighting or special equipment for security or operational reasons. If a particular room cannot follow the electricity shutdown policy for specific reasons, employees are required to inform the company along with the justification via email to [esg@panin-am.co.id](mailto:esg@panin-am.co.id).

In 2024, Panin AM's energy use and emissions showed a slight increase compared to the previous year. Nevertheless, the levels remained within stable limits. The company will continue to monitor and evaluate its energy management strategies to ensure optimal and sustainable implementation.

**Penggunaan Energi Berdasarkan Sumber Energi** [OJK F.6][GRI 302-1][GRI 302-3]  
**Energy Use Based on Energy Source** [OJK F.6][GRI 302-1][GRI 302-3]

| Sumber Energi     | Satuan Unit                                      | 2024   | 2023   | 2022   | Energy Source    |
|-------------------|--------------------------------------------------|--------|--------|--------|------------------|
| Listrik           | kWh                                              | 70.547 | 68.077 | 69.606 | Electricity      |
|                   | GJ                                               | 254    | 245    | 251    |                  |
| BBM               | Liter                                            | 12.640 | 11.719 | 7.172  | Fuel             |
|                   | GJ                                               | 432    | 401    | 245    |                  |
| Total             | GJ                                               | 686    | 646    | 496    | Total            |
| Intensitas Energi | GJ/Rp miliar pendapatan<br>GJ/Rp billion revenue | 3,71   | 3,07   | 2,52   | Energy Intensity |

**Total Emisi yang Dihasilkan** [OJK F.11][GRI 305-1][GRI 305-2][GRI 305-4]  
**Total Emissions Generated** [OJK F.11][GRI 305-1][GRI 305-2][GRI 305-4]

| Cakupan           | Satuan Unit                                                                              | 2024 | 2023  | 2022  | Scope            |
|-------------------|------------------------------------------------------------------------------------------|------|-------|-------|------------------|
| Cakupan 1         | Ton CO <sub>2</sub>                                                                      | 29,7 | 27,54 | 16,85 | Scope 1          |
| Cakupan 2         | Ton CO <sub>2</sub>                                                                      | 53,9 | 52,01 | 53,18 | Scope 2          |
| Total Emisi       | Ton CO <sub>2</sub>                                                                      | 83,6 | 79,55 | 70,03 | Total Emissions  |
| Intensitas Energi | Ton CO <sub>2</sub> /Rp miliar pendapatan<br>Tons of CO <sub>2</sub> /Rp billion revenue | 0,45 | 0,38  | 0,36  | Energy Intensity |

**Catatan:** Metode penghitungan emisi GRK dilakukan sesuai dengan Intergovernmental Panel on Climate Change 2006 (IPCC-2006) dan faktor emisi nasional Kementerian Energi Sumber Daya Mineral dan Kementerian Lingkungan Hidup dan Kehutanan dengan faktor pengali 2,35 kgCO<sub>2</sub> per liter bensin dan 0,764 kgCO<sub>2</sub> per kWh.

**Notes:** The GHG emission calculation method was conducted in accordance with the Intergovernmental Panel on Climate Change 2006 (IPCC-2006) and the national emission factors of the Ministry of Energy and Mineral Resources and the Ministry of Environment and Forestry with multipliers of 2.35 kgCO<sub>2</sub> per liter of gasoline and 0.764 kgCO<sub>2</sub> per kWh.



## Penggunaan Air

### Water Usage

Panin AM berkomitmen untuk mengelola penggunaan air secara efisien sebagai bagian dari upaya keberlanjutan perusahaan dalam mengurangi dampak lingkungan. Kesadaran akan pentingnya konservasi air terus ditanamkan kepada seluruh karyawan melalui berbagai inisiatif internal, termasuk edukasi tentang efisiensi penggunaan air dalam aktivitas sehari-hari di kantor.

Dalam operasionalnya, Panin AM memperoleh pasokan air dari pihak ketiga dengan sistem *lump sum chilled water* sebesar 2,3 TR per bulan yang digunakan untuk pendinginan ruangan. Sedangkan air yang digunakan untuk keperluan operasional kantor berasal dari pengelola gedung. Saat ini, Perseroan belum dapat mencatat secara rinci biaya penggunaan air tersebut karena sistem pencatatan dan pembebanan biaya masih terintegrasi dalam pengelolaan fasilitas gedung secara keseluruhan.

Untuk memastikan penggunaan air yang lebih bertanggung jawab, Perusahaan terus memantau konsumsi air secara berkala dan mengimbau karyawan untuk menggunakan air secara bijak. Upaya efisiensi ini mencakup penerapan kebiasaan hemat air, seperti memastikan keran tertutup dengan baik setelah digunakan serta melaporkan kebocoran atau penggunaan air yang tidak efisien.

Panin AM is committed to managing water consumption efficiently as part of the company's sustainability efforts to minimize environmental impact. Awareness of the importance of water conservation is continuously instilled among all employees through various internal initiatives, including educational efforts on water use efficiency in daily office activities.

In its operations, Panin AM sources its chilled water supply from a third party through a lump-sum system of 2.3 TR per month, which is used for air conditioning. Meanwhile, the water used for office operations is supplied by the building management. Currently, the Company is unable to record detailed costs associated with water usage, as the billing and recording system is integrated into the overall facility management of the building.

To ensure more responsible water use, the Company conducts regular monitoring of water consumption and encourages employees to use it wisely. Efficiency measures include promoting water-saving habits, such as ensuring taps are turned off properly after use and reporting leaks or inefficient water usage.

#### Penggunaan Air [OJK F.8][GRI 303-3]

#### Water Use [OJK F.8][GRI 303-3]

| Sumber       | Satuan Unit | 2024 | 2023 | 2022 | Source      |
|--------------|-------------|------|------|------|-------------|
| Pihak Ketiga | TR          | 27,6 | 27,6 | 27,6 | Third Party |

# Pengelolaan Limbah

## Waste Management

Panin AM berkomitmen untuk mengelola limbah secara bertanggung jawab guna meminimalkan dampak lingkungan dari kegiatan operasional. Perseroan memastikan kepatuhan terhadap regulasi lingkungan yang berlaku serta menerapkan berbagai inisiatif untuk meningkatkan kesadaran dan partisipasi karyawan dalam pengelolaan limbah yang berkelanjutan.

Sebagai bagian dari upaya tersebut, Panin AM telah menyediakan tempat sampah khusus yang memungkinkan pemilahan sampah organik dan non-organik. Limbah yang dihasilkan dari kegiatan operasional, seperti kertas, limbah elektronik, dan limbah organik, dipilah dan dikelola sesuai dengan kategori masing-masing. Salah satu jenis limbah yang paling signifikan dari aktivitas operasional adalah limbah sisa makanan, yang dikelola dengan sistem pemilahan untuk selanjutnya diolah lebih lanjut oleh pihak pengelola gedung. [OJK F.14]

Selain fasilitas pemilahan limbah, Panin AM juga secara aktif mengedukasi karyawan mengenai pentingnya pengurangan limbah dan penerapan praktik pengelolaan limbah yang baik. Melalui inisiatif ini, Perseroan terus berupaya mengurangi jumlah limbah yang dihasilkan dan memastikan bahwa proses pembuangan dilakukan dengan cara yang ramah lingkungan, sejalan dengan komitmen keberlanjutan Panin AM.

Pada tahun 2024, Panin AM belum melakukan penghitungan limbah atau sampah karena pengelolaannya berada di pihak pengelola gedung. [OJK F.13]

Panin AM is committed to managing waste responsibly to minimize the environmental impact of operational activities. The Company ensures compliance with applicable environmental regulations and implements various initiatives to increase employee awareness and participation in sustainable waste management.

As part of this effort, Panin AM has provided special waste bins that allow for the separation of organic and non-organic waste. Waste generated from operational activities, such as paper, electronic waste, and organic waste, is sorted and managed according to their respective categories. One of the most significant types of waste from operational activities is food waste, which is managed with a sorting system for further processing by the building management. [OJK F.14]

In addition to waste sorting facilities, Panin AM also actively educates employees about the importance of waste reduction and the implementation of good waste management practices. Through this initiative, the Company continues to strive to reduce the amount of waste generated and ensure that the disposal process is carried out in an environmentally friendly manner, in line with Panin AM's sustainability commitment.

In 2024, Panin AM has not yet calculated waste or garbage because the management is in the hands of the building manager. [OJK F.13]

# Pelestarian Lingkungan [OJK F.9][OJK F.10]

## Environmental Preservation [OJK F.9][OJK F.10]

---

Panin AM memastikan bahwa seluruh lokasi operasionalnya tidak berada di kawasan dengan keanekaragaman hayati tinggi. Meskipun demikian, Perseroan tetap berupaya dalam kontribusi pelestarian lingkungan dengan memastikan kepatuhan terhadap regulasi yang berlaku. Salah satu langkah nyata dalam pelestarian lingkungan adalah pelaksanaan program konservasi yang dilakukan secara berkelanjutan.

Pada tahun 2024, Panin AM berkolaborasi dengan pihak ketiga dalam kegiatan penanaman pohon, khususnya bibit mangrove. Program ini bertujuan untuk menjaga ekosistem pesisir serta meningkatkan ketahanan lingkungan terhadap perubahan iklim. Hingga akhir 2024, total 1.450 bibit mangrove telah ditanam di beberapa wilayah. Panin AM berkolaborasi dengan LindungiHutan untuk menanam 1.250 bibit mangrove di Pantai Indah Kapuk, Jakarta, dan berkolaborasi dengan Fakultas Hukum Universitas Padjadjaran untuk menanam 200 bibit mangrove di Pantai Panjiwa, Jawa Barat.

Panin AM ensures that all of its operational locations are not in areas with high biodiversity. Nevertheless, the Company continues to strive to contribute to environmental preservation by ensuring compliance with applicable regulations. One concrete step in environmental preservation is the implementation of a conservation program that is carried out sustainably.

In 2024, Panin AM collaborated with third parties in tree planting activities, especially mangrove seedlings. This program aims to maintain coastal ecosystems and increase environmental resilience to climate change. By the end of 2024, a total of 1,450 mangrove seedlings have been planted in several areas. Panin AM collaborated with LindungiHutan to plant 1,250 mangrove seedlings at Pantai Indah Kapuk, Jakarta, and collaborated with the Faculty of Law, Universitas Padjadjaran, to plant 200 mangrove seedlings at Pantai Panjiwa, West Java.

## Pengaduan Terkait Lingkungan [OJK F.16]

### Environmental Complaints [OJK F.16]

---

Panin AM menyediakan mekanisme pengaduan terkait lingkungan guna memastikan bahwa setiap pemangku kepentingan dapat menyampaikan keluhan atau masukan terkait dampak lingkungan yang ditimbulkan oleh operasional perusahaan. Mekanisme ini mencakup pelaporan melalui kanal komunikasi resmi yang telah disediakan, yang memungkinkan evaluasi dan tindak lanjut secara transparan dan bertanggung jawab. Sepanjang tahun 2024, Panin AM tidak menerima pengaduan terkait lingkungan.

Panin AM provides an environmental complaint mechanism to ensure that every stakeholder can submit complaints or input related to the environmental impacts caused by the company's operations. This mechanism includes reporting through the official communication channels that have been provided, which allows for transparent and responsible evaluation and follow-up. Throughout 2024, Panin AM did not receive any environmental complaints.





## Biaya Pemeliharaan Lingkungan [OJK F.4]

### Environmental Maintenance Costs [OJK F.4]

Pada tahun 2024, Perseroan telah merealisasikan biaya pemeliharaan lingkungan sebesar Rp1,89 miliar yang terdiri dari penggunaan listrik, air, limbah, kebersihan, keamanan, hingga *pest control*.

In 2024, the Company has realized environmental maintenance costs of Rp1.89 billion consisting of the use of electricity, water, waste, cleanliness, security, and pest control.







## 08

# Kinerja Pengelolaan SDM

Human Resource Management  
Performance

Daftar Isi



## Contents

|     |                                                                                                                          |
|-----|--------------------------------------------------------------------------------------------------------------------------|
| 106 | Pendekatan Manajemen [GRI 3-3]<br>Management Approach [GRI 3-3]                                                          |
| 107 | Demografi Karyawan [OJK C.3][GRI 2-7]<br>Employee Demography [OJK C.3][GRI 2-7]                                          |
| 109 | Praktik Ketenagakerjaan<br>Employment Practices                                                                          |
| 111 | Rekrutmen<br>Recruitment                                                                                                 |
| 113 | Remunerasi dan Manfaat<br>Remuneration and Benefits                                                                      |
| 115 | Lingkungan Bekerja yang Layak dan Aman [OJK F.21]<br>Decent and Safe Working Environment [OJK F.21]                      |
| 116 | Pelatihan dan Pengembangan Kompetensi [OJK F.22][GRI 404-2]<br>Training and Competency Development [OJK F.22][GRI 404-2] |
| 117 | Penilaian Kinerja<br>Performance Assessment                                                                              |

## Pendekatan Manajemen [GRI 3-3]

### Management Approach [GRI 3-3]



**Untuk memastikan SDM yang dimiliki tetap kompeten, adaptif, dan berdaya saing, Panin AM terus melakukan berbagai inisiatif strategis, seperti pengembangan kompetensi melalui pelatihan dan peningkatan keterampilan, evaluasi kinerja berbasis objektif untuk memastikan pertumbuhan karier yang adil, kebijakan kesejahteraan karyawan, hingga penerapan standar etika dan kepatuhan.**

To ensure that its human resources remain competent, adaptable, and competitive, Panin AM continues to carry out various strategic initiatives. These include competency development through training and skill enhancement, objective-based performance evaluations to support fair career growth, employee welfare policies, and the implementation of ethical and compliance standards.



Sumber daya manusia (SDM) merupakan aset strategis bagi Panin AM dalam memberikan pelayanan terbaik kepada nasabah serta menghadapi dinamika kompetisi di industri pasar modal yang semakin ketat. Peran SDM tidak hanya terbatas pada menjalankan operasional bisnis, tetapi juga menjadi penggerak utama dalam mendorong pertumbuhan dan keberlanjutan usaha perusahaan.

Untuk memastikan SDM yang dimiliki tetap kompeten, adaptif, dan berdaya saing, Panin AM terus melakukan berbagai inisiatif strategis, seperti pengembangan kompetensi melalui pelatihan dan peningkatan keterampilan, evaluasi kinerja berbasis objektif untuk memastikan pertumbuhan karier yang adil, kebijakan kesejahteraan karyawan, hingga penerapan standar etika dan kepatuhan dalam hubungan kerja sesuai dengan peraturan ketenagakerjaan yang berlaku. Perseroan juga berkomitmen untuk menciptakan lingkungan kerja yang kondusif dan inklusif, guna mendorong produktivitas serta loyalitas karyawan dalam jangka panjang. [GRI 2-30]

Human resources (HR) serve as a strategic asset for Panin AM in delivering exceptional service to customers and navigating the increasingly competitive landscape of the capital market industry. Beyond supporting day-to-day operations, HR plays a vital role as the key driver of the Company's growth and long-term business sustainability.

To ensure that the HR it has remains competent, adaptive, and competitive, Panin AM continues to carry out various strategic initiatives, such as competency development through training and skills improvement, objective-based performance evaluation to ensure fair career growth, employee welfare policies, and the implementation of ethical standards and compliance in employment relations in accordance with applicable employment regulations. The Company is also committed to creating a conducive and inclusive work environment, in order to encourage employee productivity and loyalty in the long term. [GRI 2-30]

# Demografi Karyawan [OJK C.3][GRI 2-7]

## Employee Demography [OJK C.3][GRI 2-7]

Hingga tahun 2024, Panin AM memiliki tenaga kerja dengan latar belakang yang beragam, baik dari segi usia, gender, pendidikan, maupun pengalaman kerja. Komposisi karyawan yang seimbang dan beragam ini memungkinkan Perseroan untuk terus berkembang dengan perspektif yang lebih luas dalam menghadapi tantangan industri pasar modal yang semakin kompetitif.

Until 2024, Panin AM has a workforce with diverse backgrounds, both in terms of age, gender, education, and work experience. This balanced and diverse employee composition enables the Company to continue to grow with a broader perspective in facing the challenges of the increasingly competitive capital market industry.

### Komposisi Karyawan Berdasarkan Jenis Kelamin [GRI 405-1]

#### Employee Composition by Gender [GRI 405-1]

| Jenis Kelamin | 2024       | 2023       | 2022       | Gender       |
|---------------|------------|------------|------------|--------------|
| Perempuan     | 80         | 76         | 77         | Female       |
| Laki-laki     | 97         | 95         | 91         | Male         |
| <b>Jumlah</b> | <b>177</b> | <b>171</b> | <b>168</b> | <b>Total</b> |

### Komposisi Karyawan Berdasarkan Rentang Usia [GRI 405-1]

#### Employee Composition by Age Range [GRI 405-1]

| Rentang Usia  | 2024       | 2023       | 2022       | Age Range    |
|---------------|------------|------------|------------|--------------|
| 20-30 tahun   | 40         | 34         | 42         | 20-30 years  |
| >30-40 tahun  | 75         | 77         | 76         | >30-40 years |
| >40-50 tahun  | 46         | 45         | 40         | >40-50 years |
| >50 tahun     | 16         | 15         | 10         | >50 years    |
| <b>Jumlah</b> | <b>177</b> | <b>171</b> | <b>168</b> | <b>Total</b> |

### Komposisi Karyawan Berdasarkan Tingkat Pendidikan [GRI 405-1]

#### Employee Composition by Education Level [GRI 405-1]

| Pendidikan    | 2024       | 2023       | 2022       | Education                                     |
|---------------|------------|------------|------------|-----------------------------------------------|
| SD            | -          | -          | -          | Elementary School                             |
| SMP           | -          | -          | -          | Junior High School                            |
| SMA/SMK       | 35         | 30         | 34         | Senior High School/<br>Vocational High School |
| D3            | 15         | 15         | 16         | Diploma 3                                     |
| S1            | 115        | 115        | 106        | Bachelor's Degree                             |
| S2/S3         | 12         | 11         | 12         | Master's / Doctoral Degree                    |
| <b>Jumlah</b> | <b>177</b> | <b>171</b> | <b>168</b> | <b>Total</b>                                  |

### Komposisi Karyawan Berdasarkan Level Jabatan Employee Composition by Position Level

| Jabatan              | 2024       | 2023       | 2022       | Position             |
|----------------------|------------|------------|------------|----------------------|
| Direksi              | 3          | 3          | 3          | Board of Directors   |
| Senior Manager (1&2) | 6          | 6          | 7          | Senior Manager (1&2) |
| Manager (1&2)        | 14         | 14         | 16         | Manager (1&2)        |
| Supervisor (1&2)     | 34         | 35         | 37         | Supervisor (1&2)     |
| Officer (1&2)        | 92         | 85         | 78         | Officer (1&2)        |
| Non-officer          | 28         | 28         | 27         | Non-officer          |
| <b>Jumlah</b>        | <b>177</b> | <b>171</b> | <b>168</b> | <b>Total</b>         |

### Komposisi Karyawan Berdasarkan Status Karyawan dan Jenis Kelamin Employee Composition by Employee Status and Gender

| Status           | 2024              |                     | 2023              |                     | 2022              |                     | Status                 |
|------------------|-------------------|---------------------|-------------------|---------------------|-------------------|---------------------|------------------------|
|                  | Laki-laki<br>Male | Perempuan<br>Female | Laki-laki<br>Male | Perempuan<br>Female | Laki-laki<br>Male | Perempuan<br>Female |                        |
| Karyawan Tetap   | 46                | 53                  | 48                | 54                  | 46                | 50                  | Permanent<br>Employees |
| Karyawan Kontrak | 51                | 27                  | 47                | 22                  | 45                | 27                  | Contract<br>Employees  |
| <b>Jumlah</b>    | <b>97</b>         | <b>80</b>           | <b>95</b>         | <b>76</b>           | <b>91</b>         | <b>77</b>           | <b>Total</b>           |

### Komposisi Karyawan Berdasarkan Status Karyawan dan Wilayah Kerja Employee Composition by Employee Status and Work Area

| Status        | 2024               |                     | 2023               |                     | 2022               |                     | Status       |
|---------------|--------------------|---------------------|--------------------|---------------------|--------------------|---------------------|--------------|
|               | Tetap<br>Permanent | Kontrak<br>Contract | Tetap<br>Permanent | Kontrak<br>Contract | Tetap<br>Permanent | Kontrak<br>Contract |              |
| Jakarta       | 88                 | 69                  | 92                 | 61                  | 86                 | 62                  | Jakarta      |
| Medan         | 1                  | 2                   | 0                  | 2                   | 0                  | 3                   | Medan        |
| Semarang      | 0                  | 1                   | 0                  | 1                   | 0                  | 2                   | Semarang     |
| Bandung       | 1                  | 1                   | 1                  | 1                   | 1                  | 1                   | Bandung      |
| Surabaya      | 9                  | 5                   | 9                  | 4                   | 9                  | 4                   | Surabaya     |
| <b>Jumlah</b> | <b>99</b>          | <b>78</b>           | <b>102</b>         | <b>69</b>           | <b>96</b>          | <b>72</b>           | <b>Total</b> |

### Tenaga Kerja Bukan Karyawan [GRI 2-8] Non-Employee Workforce [GRI 2-8]

| Status        | 2024     | 2023     | 2022     | Status       |
|---------------|----------|----------|----------|--------------|
| Outsource     | 3        | 3        | 6        | Outsource    |
| <b>Jumlah</b> | <b>3</b> | <b>3</b> | <b>6</b> | <b>Total</b> |



# Praktik Ketenagakerjaan

## Employment Practices

Panin AM berkomitmen untuk menerapkan praktik ketenagakerjaan yang adil dan bertanggung jawab sesuai dengan prinsip keberlanjutan serta peraturan ketenagakerjaan yang berlaku. Perseroan memastikan bahwa setiap individu memiliki kesempatan yang setara dalam bekerja, berkembang, dan berkontribusi tanpa diskriminasi berdasarkan gender, usia, suku, agama, atau latar belakang lainnya.

### Kesetaraan, Kesempatan yang Sama, dan Non-Diskriminasi [OJK F.18]

Perseroan menerapkan kesempatan yang setara dan non-diskriminatif tanpa memperhatikan suku, agama dan ras serta jenis kelamin kepada seluruh karyawan dalam mengembangkan karier. Hal ini juga mencakup kepada pemberian gaji dan remunerasi yang setara antara karyawan laki-laki dan perempuan di setiap wilayah operasional Perseroan.

Komitmen ini diwujudkan dalam Kebijakan Anti-diskriminasi dan Anti-pelecehan yang tercantum dalam Peraturan Perusahaan untuk menciptakan tempat kerja yang aman dan nyaman. Panin AM tidak menoleransi setiap bentuk perilaku diskriminasi dan pelecehan dan akan menindak tegas dengan sanksi berat. Selain itu, Perseroan juga menyediakan sistem *whistleblowing* sebagai saluran pelaporan terkait diskriminasi, pelecehan, atau pelanggaran lainnya secara anonim. Selama tahun 2024, Perseroan tidak menerima laporan dan pengaduan terkait praktik diskriminasi di tempat kerja. [GRI 405-2][GRI 406-1]

### Komitmen Tidak Mempekerjakan Anak dan Kerja Paksa [OJK F.19]

Sebagai bentuk komitmen Perseroan terhadap perlindungan anak, Perseroan mendukung komitmen pemerintah Indonesia dalam menangani pekerja anak yang diwujudkan dengan meratifikasi konvensi ILO No. 138 Tahun 1973 mengenai batas usia minimum untuk diperbolehkan bekerja dengan UU No. 20 tahun 1999, konvensi ILO No. 182 Tahun 1999 mengenai pelarangan dan tindakan segera penghapusan bentuk-bentuk pekerjaan terburuk untuk anak dengan UU No. 1 Tahun 2000, dan telah diadopsi ke dalam UU No. 13 Tahun 2003 tentang Ketenagakerjaan. Perseroan tidak mempekerjakan pekerja anak dan pekerja muda

PaninAM is committed to upholding fair and responsible employment practices in line with sustainability principles and prevailing labor regulations. The Company ensures that every individual is granted equal opportunities to work, grow, and contribute, free from discrimination based on gender, age, ethnicity, religion, or any other background.

### Equality, Equal Opportunity, and Non-Discrimination [OJK F.18]

The Company implements equal and non-discriminatory opportunities without regard to ethnicity, religion, race, and gender for all employees in developing their careers. This also includes providing equal salaries and remuneration between male and female employees in each of the Company's operational areas.

This commitment is reflected in the Anti-Discrimination and Anti-Harassment Policy outlined in the Company Regulations, aimed at fostering a safe and respectful work environment. Panin AM maintains a zero-tolerance stance toward any form of discrimination or harassment and is prepared to impose strict sanctions on proven violations. Additionally, the Company has established a whistleblowing system that allows individuals to report incidents of discrimination, harassment, or other misconduct anonymously. Throughout 2024, the Company did not receive any reports or complaints related to discriminatory practices in the workplace. [GRI 405-2][GRI 406-1]

### Commitment to Not Employing Children and Forced Labor [OJK F.19]

As a form of the Company's commitment to child protection, the Company supports the Indonesian government's commitment to handling child labor, which is manifested by ratifying the ILO Convention No. 138 of 1973 concerning the minimum age limit for employment with Law No. 20 of 1999, ILO Convention No. 182 of 1999 concerning the prohibition and immediate action to eliminate the worst forms of child labor with Law No. 1 of 2000, and has been adopted into Law No. 13 of 2003 concerning Manpower. The Company does not employ child labor and young workers (workers under the age of 18 (eighteen) years).

(pekerja yang berusia di bawah 18 (delapan belas) tahun). Hal ini telah diterapkan pada seluruh kegiatan operasional Perseroan di seluruh wilayah operasional Perseroan.

Perseroan juga menerapkan praktik hubungan kerja yang manusiawi dan sesuai dengan batas kewajaran, dengan tidak menerapkan kerja paksa atau wajib kerja. Adapun jam kerja di Perseroan adalah 8 (delapan) jam 1 (satu) hari dan 40 (empat puluh) jam 1 (satu) minggu untuk 5 (lima) hari kerja dalam 1 (satu) minggu, sesuai dengan pasal 77 Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan.

This has been implemented in all of the Company's operational activities throughout the Company's operational areas.

The Company also implements humane and reasonable employment practices by not implementing forced or compulsory labor. The Company's working hours are 8 (eight) hours per day and 40 (forty) hours per week for 5 (five) working days in 1 (one) week, in accordance with Article 77 of Law No. 13 of 2003 concerning Manpower.



# Rekrutmen

## Recruitment

Seiring persaingan yang semakin meningkat, Perseroan melakukan optimalisasi dalam pengelolaan sumber daya manusia dengan tetap memperhatikan kepentingan karyawan. Agar tidak mengganggu jalannya operasional kerja, Perseroan telah menyusun strategi pemenuhan/rekrutmen pegawai agar jumlah sumber daya manusia yang ada tetap mencukupi kebutuhan.

Perekrutan karyawan dilakukan melalui dua cara yaitu jalur internal (organik) seperti referensi Direksi dan promosi/rotasi, dan jalur eksternal sesuai dengan prosedur yang berlaku, yaitu iklan lowongan kerja, *screening*, dan seleksi melalui tes dan wawancara. Selama tahun 2024, terdapat 28 karyawan baru dan 22 karyawan yang keluar, dengan tingkat perputaran karyawan sebesar 12,6%. [\[GRI 401-1\]](#)

Along with increasing competition, the Company optimizes human resource management while still considering employee interests. In order not to disrupt operational work, the Company has prepared an employee fulfillment/recruitment strategy so that the number of existing human resources remains sufficient for needs.

Employee recruitment at Panin AM is conducted through two main channels: internal (organic) sources, such as referrals from Directors and internal promotions or rotations, and external sources, which follow established procedures including job vacancy postings, candidate screening, and selection through testing and interviews. In 2024, the Company welcomed 28 new employees and saw 22 employees depart, resulting in an employee turnover rate of 12.6%. [\[GRI 401-1\]](#)

### Jumlah Karyawan Baru Berdasarkan Jenis Kelamin [\[GRI 401-1\]](#)

#### Number of New Employees by Gender [\[GRI 401-1\]](#)

| Jenis Kelamin | 2024      | 2023      | 2022      | Gender       |
|---------------|-----------|-----------|-----------|--------------|
| Perempuan     | 14        | 10        | 23        | Female       |
| Laki-laki     | 14        | 14        | 16        | Male         |
| <b>Jumlah</b> | <b>28</b> | <b>24</b> | <b>39</b> | <b>Total</b> |

### Jumlah Karyawan Baru Berdasarkan Kelompok Usia [\[GRI 401-1\]](#)

#### Number of New Employees by Age Group [\[GRI 401-1\]](#)

| Kelompok Usia | 2024      | 2023      | 2022      | Age Group    |
|---------------|-----------|-----------|-----------|--------------|
| 20-30 tahun   | 12        | 13        | 20        | 20-30 years  |
| >30-40 tahun  | 11        | 10        | 14        | >30-40 years |
| >40-50 tahun  | 5         | 1         | 3         | >40-50 years |
| >50 tahun     | 0         | 0         | 2         | >50 years    |
| <b>Jumlah</b> | <b>28</b> | <b>24</b> | <b>39</b> | <b>Total</b> |

**Jumlah Karyawan Baru Berdasarkan Wilayah** [GRI 401-1]  
**Number of New Employees by Region** [GRI 401-1]

| Wilayah       | 2024      | 2023      | 2022      | Region       |
|---------------|-----------|-----------|-----------|--------------|
| Jakarta       | 26        | 22        | 37        | Jakarta      |
| Medan         | 1         | 1         | 1         | Medan        |
| Semarang      | 0         | 1         | 0         | Semarang     |
| Bandung       | 0         | 0         | 0         | Bandung      |
| Surabaya      | 1         | 0         | 1         | Surabaya     |
| <b>Jumlah</b> | <b>28</b> | <b>24</b> | <b>39</b> | <b>Total</b> |

**Jumlah Karyawan Keluar Berdasarkan Kelompok Usia** [GRI 401-1]  
**Number of Employees Exiting by Age Group** [GRI 401-1]

| Kelompok Usia | 2024      | 2023      | 2022      | Age Group    |
|---------------|-----------|-----------|-----------|--------------|
| 20-30 tahun   | 6         | 6         | 17        | 20-30 years  |
| >30-40 tahun  | 10        | 11        | 14        | >30-40 years |
| >40-50 tahun  | 6         | 3         | 4         | >40-50 years |
| >50 tahun     | 0         | 1         | 3         | >50 years    |
| <b>Jumlah</b> | <b>22</b> | <b>21</b> | <b>38</b> | <b>Total</b> |

**Jumlah Karyawan Keluar Berdasarkan Wilayah** [GRI 401-1]  
**Number of Employees Exiting by Region** [GRI 401-1]

| Wilayah       | 2024      | 2023      | 2022      | Region       |
|---------------|-----------|-----------|-----------|--------------|
| Jakarta       | 22        | 16        | 35        | Jakarta      |
| Medan         | 0         | 2         | 0         | Medan        |
| Semarang      | 0         | 2         | 0         | Semarang     |
| Bandung       | 0         | 1         | 0         | Bandung      |
| Surabaya      | 0         | 0         | 3         | Surabaya     |
| <b>Jumlah</b> | <b>22</b> | <b>21</b> | <b>38</b> | <b>Total</b> |

# Remunerasi dan Manfaat

## Remuneration and Benefits

Panin AM berkomitmen untuk memberikan remunerasi yang kompetitif dan sesuai dengan peraturan ketenagakerjaan yang berlaku. Dalam hal ini, kebijakan pengupahan Perseroan mengacu pada Keputusan Menteri Tenaga Kerja dan Transmigrasi Nomor 226 Tahun 2000, yang memastikan bahwa setiap karyawan menerima upah setidaknya sesuai dengan Upah Minimum Provinsi (UMP) dan Upah Minimum Kabupaten/Kota (UMK) yang berlaku.

Selain gaji pokok, Panin AM juga menyediakan berbagai fasilitas dan manfaat tambahan bagi karyawan sebagai bentuk apresiasi dan dukungan terhadap kesejahteraan mereka. Perseroan juga menjaga keadilan dalam struktur pengupahan, dengan memastikan bahwa perbandingan upah karyawan level terendah tetap sejalan dengan standar UMP di DKI Jakarta dan Surabaya dengan rasio 1:1. Langkah ini mencerminkan komitmen Panin AM dalam menciptakan lingkungan kerja yang adil dan mendukung kesejahteraan seluruh karyawan. [OJK F.20]

Panin AM is committed to providing competitive remuneration in accordance with applicable employment regulations. In this regard, the Company's wage policy refers to the Decree of the Minister of Manpower and Transmigration Number 226 of 2000, which ensures that every employee receives wages at least in accordance with the applicable Provincial Minimum Wage (UMP) and Regency/City Minimum Wage (UMK).

In addition to providing a basic salary, Panin AM offers a range of additional benefits and facilities as a form of appreciation and support for employee well-being. The Company also ensures fairness in its wage structure by maintaining a 1:1 wage ratio for entry-level employees in accordance with the provincial minimum wage (UMP) standards in both DKI Jakarta and Surabaya. This approach reflects Panin AM's commitment to fostering a fair and inclusive work environment while promoting the welfare of all employees. [OJK F.20]

| Provinsi<br>Province | Rasio Perbandingan Terhadap UMP<br>Comparison to UMP |
|----------------------|------------------------------------------------------|
| DKI Jakarta          | 1:1                                                  |
| Jawa Timur           | 1:1                                                  |
| Sumatra Utara        | 1:1                                                  |



**Manfaat yang Diberikan kepada Karyawan Tetap dan Tidak Tetap [GRI 401-2]**  
**Benefits Provided to Permanent and Temporary Employees [GRI 401-2]**

| Komponen                                                   | Karyawan Tetap<br>Permanent Employees | Karyawan Kontrak<br>Contract Employees | Component                                                |
|------------------------------------------------------------|---------------------------------------|----------------------------------------|----------------------------------------------------------|
| Upah Tetap                                                 | Ya   Yes                              | Ya   Yes                               | Fixed Wage                                               |
| <b>Tunjangan Tidak Tetap (Bulanan):</b>                    |                                       | <b>Non-Fixed Allowance (Monthly)</b>   |                                                          |
| a. Tunjangan Makan                                         | Ya   Yes                              | Ya   Yes                               | a. Meal Allowance                                        |
| b. Tunjangan Transportasi                                  | Ya   Yes                              | Tidak   No                             | b. Transport Allowance                                   |
| c. Tunjangan Kinerja                                       | Ya   Yes                              | Tidak   No                             | c. Performance Allowance                                 |
| d. Tunjangan Pulsa                                         | Ya   Yes                              | Ya   Yes                               | d. Credit Allowance                                      |
| e. Tunjangan Kendaraan & BBM Supir                         | Ya   Yes                              | Ya   Yes                               | e. Vehicle & Driver's Fuel Allowance                     |
| f. THR                                                     | Ya   Yes                              | Ya   Yes                               | f. THR                                                   |
| g. Lembur/Kelebihan Jam Kerja                              | Ya   Yes                              | Ya   Yes                               | g. Overtime/Excess Working Hours                         |
| h. Tunjangan Risiko Pekerjaan/Tunjangan Lapangan           | Ya   Yes                              | Ya   Yes                               | h. Job Risk Allowance/Field Allowance                    |
| i. Insentif dan Bonus                                      | Ya   Yes                              | Ya   Yes                               | i. Incentives and Bonuses                                |
| <b>Manfaat Lainnya</b>                                     |                                       | <b>Other Benefits</b>                  |                                                          |
| a. Asuransi Kesehatan                                      | Ya   Yes                              | Ya   Yes                               | a. Health Insurance                                      |
| b. BPJS Kesehatan                                          | Ya   Yes                              | Ya   Yes                               | b. BPJS Health                                           |
| c. BPJS Tenaga Kerja mencakup tunjangan cacat akibat kerja | Ya   Yes                              | Ya   Yes                               | c. BPJS Labour covers disability benefits due to work    |
| d. Pensiun (Pesangon dan Dana Iuran Pasti)                 | Ya   Yes                              | Tidak   No                             | d. Pension (severance pay and defined contribution fund) |
| e. Tabungan Pekerja/DPLK                                   | Ya   Yes                              | Tidak   No                             | e. Workers' Savings Fund/DPLK                            |
| f. Kompensasi Akhir Masa Kontrak/UAK                       | Tidak   No                            | Ya   Yes                               | f. End of Contract Period Compensation/UAK               |
| g. Asuransi Kesehatan                                      | Ya   Yes                              | Ya   Yes                               | g. Health Insurance                                      |
| h. Bantuan Pembelian Kacamata                              | Ya   Yes                              | Tidak   No                             | h. Glasses Purchase Assistance                           |
| i. Bantuan Biaya Persalinan                                | Ya   Yes                              | Ya   Yes                               | i. Maternity Fee Assistance                              |
| j. Medical Check Up                                        | Ya   Yes                              | Ya   Yes                               | j. Medical Check Up                                      |
| k. Santunan Duka Cita                                      | Ya   Yes                              | Ya   Yes                               | k. Bereavement Compensation                              |

# Lingkungan Bekerja yang Layak dan Aman [OJK F.21]

## Decent and Safe Working Environment [OJK F.21]

Panin AM berkomitmen untuk menciptakan lingkungan kerja yang layak, aman, dan mendukung kesejahteraan karyawan. Sebagai bagian dari tanggung jawab terhadap Keselamatan dan Kesehatan Kerja (K3), Perseroan secara proaktif mengidentifikasi potensi bahaya di tempat kerja serta menerapkan langkah-langkah pencegahan dan mitigasi risiko. [GRI 403-2]

Hal ini dilakukan melalui penerapan prosedur keselamatan yang ketat, termasuk pelaksanaan simulasi bencana alam secara berkala, partisipasi dalam sosialisasi keselamatan kerja yang diadakan oleh pengelola gedung, serta penyediaan fasilitas kerja yang menunjang kesehatan dan keselamatan, seperti alarm kebakaran, APAR, tangga darurat, dan lainnya. Sepanjang tahun 2024, Panin AM berhasil menjaga lingkungan kerja yang aman dengan mencatatkan nihil kasus kecelakaan kerja maupun penyakit akibat kerja. [GRI 403-8][GRI 403-9]

Selain memastikan aspek keselamatan, Panin AM juga memahami pentingnya keseimbangan antara kehidupan profesional dan pribadi bagi karyawan. Untuk itu, Perseroan menerapkan sistem kerja *hybrid*, di mana karyawan memiliki fleksibilitas untuk bekerja dari rumah (*Work From Home / WFH*) satu hari dalam seminggu dan bekerja dari kantor (*Work From Office - WFO*) selama empat hari. Sebagai bentuk kepedulian tambahan terhadap karyawan perempuan, karyawan perempuan yang merasakan sakit yang tidak tertahankan pada hari pertama dan kedua masa haid dapat mengajukan WFH tambahan dengan persetujuan atasan. Selain itu, Panin AM memberikan berbagai bentuk cuti spesial, seperti cuti melahirkan atau keguguran, cuti menstruasi, cuti pernikahan, cuti pernikahan anak, cuti pindah rumah, dan cuti untuk acara keagamaan anak karyawan yang masing-masing ketentuannya dicantumkan tertulis dalam Peraturan Perusahaan.

Dalam mendukung kesejahteraan mental dan fisik karyawan, Perseroan juga menyelenggarakan berbagai program *wellness*, yaitu pemberian tunjangan olahraga secara bulanan. Panin AM juga aktif mengadakan kegiatan *employee engagement*, seperti tunjangan kekompakan bulanan antar divisi, *outing*, dan berbagai kegiatan sosial, guna mempererat hubungan antar-karyawan serta menciptakan lingkungan kerja yang lebih harmonis dan produktif.

Panin AM is committed to fostering a decent and safe working environment that prioritizes employee well-being. As part of its responsibility in Occupational Health and Safety (OHS), the Company takes a proactive approach by identifying potential workplace hazards and implementing preventive and mitigation measures to manage associated risks. [GRI 403-2]

This is done through the implementation of strict safety procedures, including regular implementation of natural disaster simulations, participation in occupational safety socialization held by building managers, and provision of work facilities that support health and safety, such as fire alarms, fire extinguishers, emergency stairs, and others. Throughout 2024, Panin AM succeeded in maintaining a safe working environment by recording zero cases of work accidents or work-related diseases. [GRI 403-8][GRI 403-9]

In addition to ensuring workplace safety, Panin AM recognizes the importance of maintaining a healthy work-life balance for its employees. To support this, the Company has adopted a hybrid work system, allowing employees the flexibility to work from home (WFH) one day a week while working from the office (WFO) for the remaining four days. As a form of additional concern for female employees, female employees who experience unbearable pain on the first and second days of menstruation can apply for additional WFH with the approval of their superiors. In addition, Panin AM provides various forms of special leave, such as maternity or miscarriage leave, menstrual leave, marriage leave, employee's child's marriage leave, moving house leave, and leave for religious events of employees' children, each of which is stated in writing in the Company Regulations.

In supporting the mental and physical well-being of employees, the Company also organizes various wellness programs, namely the provision of monthly sports allowances. Panin AM is also active in holding employee engagement activities, such as inter-division solidarity allowances, outings, and various social activities, in order to strengthen relationships between employees and create a more harmonious and productive work environment.

# Pelatihan dan Pengembangan Kompetensi

[OJK F.22][GRI 404-2]

## Training and Competency Development [OJK F.22][GRI 404-2]

Panin AM menempatkan pengembangan kompetensi karyawan sebagai salah satu prioritas utama dalam strategi pengelolaan sumber daya manusia. Program pelatihan dirancang berdasarkan matriks kompetensi yang disusun untuk mengidentifikasi kesenjangan keterampilan (*skill-gap*) karyawan, baik dalam aspek *soft skill* maupun *hard skill*. Dengan pendekatan ini, setiap karyawan mendapatkan kesempatan untuk meningkatkan kapabilitasnya sesuai dengan kebutuhan dan tuntutan pekerjaan.

Panin AM places the development of employee competencies as a key priority within its human resource management strategy. Training programs are designed based on a competency matrix that is designed to identify employee skill gaps, both in terms of soft skills and hard skills. With this approach, each employee gets the opportunity to improve their capabilities according to the needs and demands of the job.

Sepanjang tahun 2024, Panin AM telah menyelenggarakan berbagai program pelatihan dengan total durasi mencapai 1.333 jam. Rata-rata setiap karyawan mendapatkan pelatihan selama 7,5 jam per tahun, yang mencakup berbagai topik. Dengan inisiatif ini, Panin AM berupaya memastikan bahwa seluruh karyawan memiliki kompetensi yang sesuai untuk menghadapi dinamika industri serta memberikan pelayanan terbaik bagi nasabah.

Throughout 2024, Panin AM has held various training programs with a total duration of 1,333 hours. On average, each employee receives 7.5 hours of training per year, covering various topics. With this initiative, Panin AM strives to ensure that all employees have the appropriate competencies to face industry dynamics and provide the best service to customers.

### Jumlah Jam dan Rata-rata Jam Pelatihan [GRI 404-1]

#### Number of Hours and Average Hours of Training [GRI 404-1]

| Keterangan              | 2024              |                     | 2023              |                     | 2022              |                     | Description            |
|-------------------------|-------------------|---------------------|-------------------|---------------------|-------------------|---------------------|------------------------|
|                         | Laki-laki<br>Male | Perempuan<br>Female | Laki-laki<br>Male | Perempuan<br>Female | Laki-laki<br>Male | Perempuan<br>Female |                        |
| Jumlah jam pelatihan    | 666               | 667                 | 117               | 255                 | N/A               | N/A                 | Total Training Hours   |
| <b>Jumlah</b>           | <b>1.333</b>      |                     | <b>372</b>        |                     |                   |                     | <b>Total</b>           |
| Rata-rata jam pelatihan | 6,86              | 8,34                | 1,23              | 3,34                | N/A               | N/A                 | Average Training Hours |

Pada tahun 2022, Panin AM belum melakukan pencatatan secara detail.  
In 2022, Panin AM has not yet made a detailed listing.



# 7,5 Jam

Hours

Rata-rata Jam Pelatihan per Karyawan  
Average Training Hours Per Employee

# Penilaian Kinerja

## Performance Assessment

Panin AM memahami bahwa penilaian kinerja yang objektif dan transparan merupakan faktor penting dalam pengelolaan sumber daya manusia yang efektif. Oleh karena itu, Perseroan menetapkan target agar 100% karyawan menerima *Performance Evaluation* (PE) atau tinjauan kinerja tahunan sebagai bagian dari upaya peningkatan kualitas kerja dan pengembangan karier.

Proses PE dilakukan secara berkala, di mana karyawan tetap menjalani penilaian kinerja setiap semester atau 2 (dua) kali per tahun, sementara karyawan kontrak dievaluasi sesuai dengan durasi kontrak kerja mereka, yaitu setiap 3 (tiga) bulan sekali. Mekanisme evaluasi dilakukan melalui penilaian oleh atasan langsung dan diverifikasi oleh direksi terkait. Hasil PE kemudian menjadi bahan pertimbangan untuk penyesuaian remunerasi, termasuk pemberian bonus serta sebagai salah satu bahan pertimbangan dalam menentukan pengembangan karier ke depannya.

Melalui mekanisme ini, Panin AM memastikan bahwa setiap individu mendapatkan umpan balik yang konstruktif, kesempatan untuk meningkatkan kompetensi, serta arah yang jelas dalam perjalanan karier mereka di Perseroan. Pada tahun 2024, seluruh karyawan telah menerima penilaian kinerja (100%). **[GRI 404-3]**

Recognizing that objective and transparent performance evaluations are essential to effective human resource management, Panin AM has set a target for 100% of employees to receive a Performance Evaluation (PE) or annual performance review as part of its efforts to improve work quality and support career development.

The PE process is carried out periodically, where permanent employees undergo performance assessments every semester or 2 (two) times per year, while contract employees are evaluated according to the duration of their work contract, which is once every 3 (three) months. The evaluation mechanism is carried out through an assessment by the direct superior and verified by the relevant directors. The PE results are then used as considerations for adjusting remuneration, including the provision of bonuses and as one of the considerations in determining future career development.

Through this mechanism, Panin AM ensures that each individual receives constructive feedback, opportunities to improve competence, and a clear direction in their career journey at the Company. In 2024, all employees have received performance assessments (100%). **[GRI 404-3]**







## 09

# Kinerja Tanggung Jawab Sosial

Social Responsibility  
Performance

Daftar Isi



## Contents

|     |                                                                                                                         |
|-----|-------------------------------------------------------------------------------------------------------------------------|
| 120 | Pendekatan Manajemen [GRI 3-3]<br>Management Approach [GRI 3-3]                                                         |
| 122 | Dampak Operasi Terhadap Masyarakat [OJK F.23][GRI 413-2]<br>Impact of Operations on the Community [OJK F.23][GRI 413-2] |
| 123 | Pengaduan Masyarakat [OJK F.24]<br>Public Complaints [OJK F.24]                                                         |
| 124 | Kegiatan Tanggung Jawab Sosial [OJK F.25][GRI 413-1]<br>Social Responsibility Activities [OJK F.25][GRI 413-1]          |
| 126 | Literasi dan Inklusi Keuangan<br>Literacy and Financial Inclusion                                                       |

## Pendekatan Manajemen [GRI 3-3]

### Management Approach [GRI 3-3]



**Panin AM menyalurkan kontribusi secara berkala untuk mendukung berbagai kebutuhan sosial dan lingkungan, termasuk dalam bentuk bantuan pendidikan, pelestarian lingkungan, serta inisiatif sosial lainnya yang relevan. Hal ini menjadi wujud nyata kepedulian Perseroan terhadap masyarakat.**

Panin AM regularly provides contributions in support of various social and environmental needs, including educational assistance, environmental conservation, and other relevant social initiatives. This reflects the Company's genuine commitment to social responsibility and community well-being.



Sebagai bagian dari komitmen untuk berkontribusi terhadap pembangunan yang berkelanjutan, Panin AM menjalankan program *Corporate Social Responsibility* (CSR) melalui inisiatif Panin AM Berbagi. Program ini menjadi wujud nyata kepedulian Perseroan terhadap masyarakat dengan fokus utama pada bidang pendidikan dan lingkungan. Setiap program yang dijalankan dirancang untuk mendukung pencapaian 17 Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*), dengan harapan dapat memberikan dampak positif bagi penerima manfaat serta lingkungan sekitar.

Perseroan menyalurkan kontribusi secara berkala untuk mendukung berbagai kebutuhan sosial dan lingkungan, termasuk dalam bentuk bantuan pendidikan, pelestarian lingkungan, serta inisiatif sosial lainnya yang relevan. Selain itu, transparansi dalam pelaksanaan program CSR menjadi prioritas utama, di mana informasi terkait kegiatan dan pencapaian program selalu disampaikan kepada seluruh pemangku kepentingan sebagai bentuk akuntabilitas Perseroan.

As part of its commitment to contribute to sustainable development, Panin AM runs a Corporate Social Responsibility (CSR) program through the Panin AM Berbagi initiative. This program is a concrete manifestation of the Company's concern for the community with a primary focus on education and the environment. Each program implemented is designed to support the achievement of the 17 Sustainable Development Goals (SDGs), with the hope of providing a positive impact on beneficiaries and the surrounding environment.

The Company regularly distributes contributions to support various social and environmental needs, including in the form of educational assistance, environmental conservation, and other relevant social initiatives. In addition, transparency in the implementation of the CSR program is a top priority, where information related to program activities and achievements is always conveyed to all stakeholders as a form of the Company's accountability.



Untuk memastikan pelaksanaan program tanggung jawab sosial berjalan dengan efektif dan sesuai dengan standar yang ditetapkan, Panin AM menerapkan Prosedur Pelaksanaan Program Tanggung Jawab Sosial dan Lingkungan (TJSL). Prosedur ini menjadi pedoman utama dalam perencanaan, implementasi, hingga evaluasi program CSR agar dapat berjalan secara sistematis dan memberikan manfaat optimal bagi masyarakat serta lingkungan.

To ensure that the implementation of the social responsibility program runs effectively and in accordance with the established standards, Panin AM implements the Social and Environmental Responsibility Program Implementation Procedure (TJSL). This procedure is the main guideline in planning, implementing, and evaluating CSR programs so that they can run systematically and provide optimal benefits for the community and the environment.



## Dampak Operasi Terhadap Masyarakat

[OJK F.23][GRI 413-2]

### Impact of Operations on the Community [OJK F.23][GRI 413-2]

---

Sebagai perusahaan yang bergerak di bidang Manajer Investasi, operasional Panin AM tidak memiliki dampak langsung yang signifikan terhadap masyarakat maupun lingkungan, terutama jika dibandingkan dengan industri yang memiliki aktivitas produksi fisik atau ekstraktif. Kegiatan utama Panin AM berfokus pada pengelolaan investasi dan produk reksa dana, yang pada dasarnya tidak menghasilkan emisi, limbah, atau aktivitas lain yang berpotensi menimbulkan gangguan sosial dan lingkungan.

Meskipun demikian, Panin AM tetap berkomitmen untuk menjalankan operasional bisnis secara bertanggung jawab dengan memastikan kepatuhan terhadap regulasi yang berlaku, menjaga transparansi dalam pengelolaan investasi, serta melaksanakan program tanggung jawab sosial melalui inisiatif Panin AM Berbagi. Program ini menjadi bentuk kontribusi nyata Perseroan terhadap masyarakat, khususnya di bidang pendidikan dan pelestarian lingkungan.

As a company operating in the Investment Management sector, Panin AM's business activities have minimal direct impact on the community or the environment, particularly when compared to industries involved in physical or extractive production. The Company's core operations center on managing investments and mutual fund products, which inherently do not generate emissions, waste, or other activities that could lead to social or environmental disruption.

Nevertheless, Panin AM remains committed to running its business operations responsibly by ensuring compliance with applicable regulations, maintaining transparency in investment management, and implementing social responsibility programs through the Panin AM Berbagi initiative. This program is a form of the Company's real contribution to the community, especially in the fields of education and environmental preservation.

## Pengaduan Masyarakat [OJK F.24]

### Public Complaints [OJK F.24]

---

Panin AM senantiasa berkomitmen untuk menjaga kepercayaan dan kepuasan nasabah serta masyarakat melalui sistem layanan pengaduan yang transparan dan responsif. Sebagai bagian dari upaya memberikan pelayanan terbaik, Panin AM menyediakan berbagai saluran pengaduan bagi nasabah dan masyarakat yang ingin menyampaikan keluhan, pertanyaan, atau masukan terkait kegiatan operasional, produk, dan layanan yang diberikan.

Masyarakat dapat mengajukan pengaduan melalui beberapa kanal resmi yang telah disediakan, seperti *website* resmi Panin AM bagian Pengaduan Nasabah, layanan *customer service*, surat elektronik (email), telepon, serta kanal digital lainnya. Setiap pengaduan yang diterima akan dicatat, dianalisis, dan ditindaklanjuti sesuai dengan prosedur yang berlaku guna memastikan penyelesaian yang tepat dan adil. Rekapitulasi pengaduan dan penanganannya juga rutin dilaporkan kepada seluruh direksi dan komisaris secara bulanan.

Panin AM remains committed to upholding customer and public trust and satisfaction by maintaining a transparent and responsive complaint handling system. As part of its dedication to delivering excellent service, Panin AM offers multiple channels through which customers and the public can submit complaints, inquiries, or feedback related to the Company's operations, products, and services.

The public can submit complaints through several official channels that have been provided, such as the official Panin AM website, Customer Complaints section, customer service, electronic mail (email), telephone, and other digital channels. Every complaint received will be recorded, analyzed, and followed up in accordance with applicable procedures to ensure proper and fair resolution. A summary of complaints and their handling is also routinely reported to all directors and commissioners on a monthly basis.



# Kegiatan Tanggung

## Jawab Sosial [OJK F.25][GRI 413-1]

### Social Responsibility Activities [OJK F.25][GRI 413-1]

Sebagai bagian dari komitmennya terhadap pembangunan berkelanjutan, Panin AM menjalankan berbagai program TJSL atau CSR yang berfokus pada dua bidang utama, yaitu pendidikan dan lingkungan. Program ini bertujuan untuk memberikan dampak positif bagi masyarakat dan mendukung pencapaian 17 SDGs. Pelaksanaan program TJSL Panin AM didasarkan pada Prosedur Pelaksanaan Program Tanggung Jawab Sosial dan Lingkungan (TJSL) untuk memastikan efektivitas serta akuntabilitas setiap kegiatan yang dilakukan.

As part of its commitment to sustainable development, Panin AM implements TJSL or CSR programs focusing on two key areas: education and the environment. These initiatives are designed to generate positive impacts for the community while contributing to the achievement of the 17 SDGs. The implementation of Panin AM's TJSL program is based on the Social and Environmental Responsibility (TJSL) Program Implementation Procedure to ensure the effectiveness and accountability of each activity carried out.

| SDGs                                                                                                                                                                    | Kontribusi<br>Contribution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pendidikan<br/>Education</b>                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <p><b>Kontribusi Bus Sekolah</b></p> <p>Panin AM memberikan kontribusi berupa bus sekolah kepada anak-anak di SOS Children's Villages dan berhasil memberikan solusi atas kebutuhan lebih dari 80 anak. Selain itu, Panin AM juga melaksanakan kegiatan lainnya seperti makan bersama, membuat layangan, mewarnai, dan unjuk bakat dengan anak-anak di SOS Children's Villages.</p> <p><b>School Bus Contribution</b></p> <p>Panin AM contributed school buses to children at SOS Children's Villages and succeeded in providing solutions to the needs of more than 80 children. In addition, Panin AM also carried out other activities such as eating together, making kites, coloring, and showing off talents with children at SOS Children's Villages.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                      | <p><b>Program Beasiswa</b></p> <p>Sebagai bentuk komitmen dalam mendukung pendidikan dan menciptakan generasi penerus yang berkualitas, Panin AM melalui program PaninAM Berbagi memberikan bantuan beasiswa kepada mahasiswa berprestasi. Program ini bertujuan untuk meringankan beban biaya pendidikan serta memberikan dukungan bagi para mahasiswa agar dapat fokus dalam mengembangkan potensinya secara akademik maupun non-akademik.</p> <p>Selama tahun 2024, Panin AM telah memberikan beasiswa kepada:</p> <ul style="list-style-type: none"><li>• 15 mahasiswa Universitas Atma Jaya dan biaya pendukung studi</li><li>• 13 mahasiswa Universitas Prasetya Mulya dan biaya pendukung studi</li><li>• Seorang mahasiswa fashion design berbakat untuk melanjutkan studi di Accademia Koefia, Roma, Italia jurusan Haute Couture Tailoring, Haute Couture Pattern Making, Fashion Design, Accessories, Millinery, Knitting and Embroidery.</li></ul> <p><b>Scholarship Program</b></p> <p>As a form of commitment to supporting education and creating a quality next generation, Panin AM through the PaninAM Berbagi program provides scholarship assistance to outstanding students. This program aims to ease the burden of education costs and provide support for students so that they can focus on developing their potential both academically and non-academically.</p> <p>During 2024, Panin AM has provided scholarships to:</p> <ul style="list-style-type: none"><li>• 15 Atma Jaya University students and study support costs</li><li>• 13 Prasetya Mulya University students and study support costs</li><li>• A talented fashion design student to continue his studies at Accademia Koefia, Rome, Italy majoring in Haute Couture Tailoring, Haute Couture Pattern Making, Fashion Design, Accessories, Millinery, Knitting and Embroidery.</li></ul> |

| SDGs                                                                               | Kontribusi<br>Contribution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <p><b>Fasilitas Sekolah</b></p> <p>Sebagai bagian dari komitmen dalam mendukung dunia pendidikan, Panin AM melalui program PaninAM Berbagi memberikan dukungan fasilitas kepada SMK Mandiri di Bekasi dan TK Indriasana di Johar Baru, Jakarta Pusat guna meningkatkan kualitas sarana belajar-mengajar.</p> <p>Dukungan yang diberikan kepada SMK Mandiri mencakup renovasi laboratorium komputer serta pembaruan mabeler, yang meliputi 18 set komputer beserta meja dan kursi, 1 unit printer, 1 unit proyektor, 1 unit AC, dan pemasangan karpet untuk kenyamanan siswa belajar. Sedangkan dukungan untuk TK Indriasana berupa donasi meja dan kursi untuk sarana belajar.</p> <p><b>School Facilities</b></p> <p>As part of its commitment to supporting the world of education, Panin AM through the PaninAM Berbagi program provides facility support to SMK Mandiri in Bekasi and TK Indriasana in Johar Baru, Central Jakarta to improve the quality of teaching and learning facilities.</p> <p>The support provided to SMK Mandiri includes the renovation of computer laboratories and furniture updates, which include 18 sets of computers along with tables and chairs, 1 printer unit, 1 projector unit, 1 AC unit, and installation of carpets for student learning comfort. Meanwhile, support for TK Indriasana is in the form of donations of tables and chairs for learning facilities.</p> |
| <b>Lingkungan<br/>Environment</b>                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|  | <p><b>Penanaman Mangrove</b></p> <p>Panin AM berkolaborasi dengan LindungiHutan untuk menanam 1.250 bibit mangrove di Pantai Indah Kapuk, Jakarta. Selain itu, Panin AM juga berkolaborasi dengan Fakultas Hukum Universitas Padjadjaran untuk menanam 200 bibit mangrove di Pantai Panjiwa, Indramayu, sehingga total penanaman mangrove mencapai 1.450 bibit selama 2024.</p> <p><b>Mangrove Planting</b></p> <p>Panin AM collaborated with LindungiHutan to plant 1,250 mangrove seedlings at Pantai Indah Kapuk, Jakarta. In addition, Panin AM also collaborated with the Faculty of Law, Padjadjaran University to plant 200 mangrove seedlings at Pantai Panjiwa, Indramayu, so that the total mangrove planting reached 1,450 seedlings during 2024.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |



Rp **1,48** miliar  
billion

**Total kontribusi Panin AM untuk bidang Pendidikan dan Lingkungan selama 2024.**  
Panin AM's total contribution to Education and Environment over 2024.

# Literasi dan Inklusi Keuangan

## Literacy and Financial Inclusion

---

Panin AM mendukung upaya Pemerintah Indonesia melalui Otoritas Jasa Keuangan (OJK) untuk meningkatkan literasi keuangan melalui Gerakan Nasional Cerdas Keuangan (GENCARKAN). Sebagai Lembaga Jasa Keuangan, Panin AM memiliki tanggung jawab untuk menyelenggarakan kegiatan literasi keuangan secara rutin setiap bulan.

Kegiatan ini dilaksanakan dalam format *online* dan *offline*, dengan sesi tatap muka yang telah diadakan di berbagai wilayah, termasuk Jakarta, Jawa Barat, dan Sumatra Utara sepanjang tahun 2024. Dengan dilakukannya kegiatan literasi diharapkan dapat membantu masyarakat untuk memahami dan mengelola keuangan dengan baik serta membuat keputusan keuangan yang tepat dan bijak.

Selain literasi keuangan, Panin AM juga menjalankan kegiatan inklusi keuangan dengan tujuan mengedukasi sekaligus memasarkan produk reksa dana Panin AM kepada berbagai lapisan masyarakat. Adapun kegiatan inklusi yang sudah dilakukan antara lain Panin AM *Goes to Community*, Panin AM *Goes to Campus*, dan Panin AM *Goes to Office*. Panin AM juga aktif memberikan edukasi secara daring melalui Zoom, Instagram, hingga Instagram Live. Selama Agustus hingga Desember 2024, Panin AM telah melaksanakan 172 kegiatan edukasi secara daring di platform-platform tersebut.

Panin AM actively supports the Indonesian Government's initiatives, through the Financial Services Authority (OJK), in enhancing financial literacy by launching the National Financial Literacy Movement (GENCARKAN). As a Financial Services Institution, Panin AM upholds its responsibility by consistently conducting monthly financial literacy programs.

Throughout 2024, the said initiative was carried out online as well as offline, along with face-to-face sessions held in various regions, including Jakarta, West Java, and North Sumatra. The Company wishes these literacy activities can help the community to understand and manage finances well and make the right and wise financial decisions.

In addition to financial literacy, Panin AM also carries out financial inclusion activities with the aim of educating and marketing Panin AM mutual fund products to various levels of society. The inclusion activities that have been carried out include Panin AM *Goes to Community*, Panin AM *Goes to Campus*, and Panin AM *Goes to Office*. Panin AM is also active in providing online education through Zoom, Instagram, and Instagram Live. From August to December 2024, Panin AM has carried out 172 online educational activities on these platforms.



“

**Dari Pendidikan keuangan hingga kepedulian lingkungan, Panin AM percaya bahwa setiap Tindakan kecil hari ini akan membawa dampak besar bagi generasi mendatang.**

From financial education to environmental stewardship, Panin AM believes that every small action taken today can create a significant impact for future generations.

”









## 10

# Tentang Laporan Keberlanjutan

About the Sustainability Report

Daftar Isi



## Contents

|     |                                                                                                                                        |
|-----|----------------------------------------------------------------------------------------------------------------------------------------|
| 130 | Tentang Laporan Keberlanjutan<br>About the Sustainability Report                                                                       |
| 133 | Penentuan Materialitas [GRI 3-1][GRI 3-2]<br>Materiality Determination [GRI 3-1][GRI 3-2]                                              |
| 134 | Topik Material [GRI 3-3]<br>Material Topics [GRI 3-3]                                                                                  |
| 137 | Pengungkapan International Financial Reporting<br>Standards (IFRS)<br>International Financial Reporting Standards (IFRS)<br>Disclosure |
| 140 | Daftar Pengungkapan POJK-51/2017<br>List of POJK-51/2017 Disclosures                                                                   |
| 143 | Indeks Isi GRI<br>GRI Content Index – WITH REFERENCE                                                                                   |

# Tentang Laporan Keberlanjutan

## About the Sustainability Report



**Sebagai laporan yang pertama, kami berupaya menerapkan standar keberlanjutan yang lebih luas dan mengembangkan praktik terbaik dalam pengelolaan investasi yang bertanggung jawab serta meningkatkan kapasitas internal dalam memahami dan menerapkan prinsip-prinsip keberlanjutan.**

As this is our first report, we intend to adopt broader sustainability standards, develop best practices in responsible investment management, and improve our internal capacity to understand and apply sustainability principles.



Laporan Keberlanjutan ini merupakan laporan pertama yang disusun oleh Panin Asset Management sebagai bentuk transparansi dan akuntabilitas dalam mengungkapkan kinerja ekonomi, lingkungan, sosial, serta tata kelola perusahaan yang berkelanjutan. Hal ini menunjukkan komitmen Perusahaan dalam menjalankan bisnis yang bertanggung jawab dengan memperhatikan keseimbangan antara pertumbuhan usaha dan dampaknya terhadap pemangku kepentingan.

Dalam penyusunan laporan ini, kami mengacu pada regulasi Otoritas Jasa Keuangan (OJK) serta standar global, termasuk Global Reporting Initiative (GRI), guna memastikan kualitas pelaporan yang kredibel dan relevan. Sebagai bagian dari upaya meningkatkan kualitas dan keterbandingan pelaporan, dalam laporan perdana ini kami juga mulai merujuk pada standar International Financial Reporting Standards (IFRS) *Sustainability Disclosure*, khususnya IFRS S1 dan IFRS S2. Dengan mengadopsi pendekatan ini, kami berharap dapat memberikan informasi yang lebih komprehensif bagi investor dan pemangku kepentingan lainnya dalam mengevaluasi aspek keberlanjutan perusahaan.

This Sustainability Report is the inaugural report prepared by Panin Asset Management as a form of transparency and accountability in disclosing the Company's performance in economic, environmental, social, and corporate governance aspects. It reflects the Company's commitment to conducting responsible business by maintaining a balance between business growth and its impact on stakeholders.

In preparing this report, we refer to regulations issued by the Financial Services Authority (OJK) as well as global standards, including the Global Reporting Initiative (GRI), to ensure credible and relevant reporting quality. As part of our efforts to enhance the quality and comparability of the report, we have also begun referring to the International Financial Reporting Standards (IFRS) *Sustainability Disclosure* standards, specifically IFRS S1 and IFRS S2, in this first edition. By adopting this approach, we aim to provide more comprehensive information to investors and other stakeholders in assessing the Company's sustainability performance.



Sebagai laporan yang pertama, kami berupaya menerapkan standar keberlanjutan yang lebih luas dan mengembangkan praktik terbaik dalam pengelolaan investasi yang bertanggung jawab serta meningkatkan kapasitas internal dalam memahami dan menerapkan prinsip-prinsip keberlanjutan. Dengan langkah ini, Panin Asset Management berupaya memberikan nilai jangka panjang bagi para pemegang unit penyertaan, mitra bisnis, serta masyarakat secara keseluruhan.

As our first report, we have made efforts to apply broader sustainability standards and to develop best practices in responsible investment management while strengthening internal capacity to understand and implement sustainability principles. Through this initiative, Panin Asset Management seeks to deliver long-term value for unitholders, business partners, and society at large.

#### **Pedoman dan Standar** Guidelines and Standards

- Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik
- Format laporan mengacu pada Surat Edaran Otoritas Jasa Keuangan No.16/SOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik
- Standar internasional Global Reporting Initiative 2021 (GRI Standards) sebagai referensi (With Reference)
- International Financial Reporting Standards (IFRS) S1 dan S2
- Financial Services Authority Regulation No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.
- The report format refers to the Financial Services Authority Circular Letter No.16/SOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies
- Global Reporting Initiative 2021 (GRI Standards) international standards as a reference (With Reference)
- International Financial Reporting Standards (IFRS) S1 and S2

|                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Siklus dan Periode Pelaporan</b> [GRI 2-3]<br><b>Reporting Cycle and Period</b> [GRI 2-3]                                        | <ul style="list-style-type: none"> <li>• Diterbitkan setiap tahun</li> <li>• Periode pelaporan 1 Januari 2024 sampai 31 Desember 2024</li> <li>• Published annually</li> <li>• Reporting period 1 January 2024 to 31 December 2024</li> </ul>                                                                                                                                                                                                         |
| <b>Cakupan dan Batasan</b> [GRI 2-2]<br><b>Scope and Boundaries</b> [GRI 2-2]                                                       | <p>Informasi dan data kinerja sosial dan lingkungan mencakup PT Panin Asset Management. Perusahaan tidak memiliki entitas anak perusahaan.</p> <p>Social and environmental performance information and data covers PT Panin Asset Management. The company does not have any subsidiaries.</p>                                                                                                                                                         |
| <b>Penyajian Kembali</b> [GRI 2-4]<br><b>Restatements</b> [GRI 2-4]                                                                 | <p>Tidak terdapat penyajian kembali karena ini adalah laporan yang pertama disusun dan dipublikasikan.</p> <p>There is no restatement because this is the first report prepared and published.</p>                                                                                                                                                                                                                                                    |
| <b>Tanggapan Umpan Balik Laporan Sebelumnya</b> [OJK G.3]<br><b>Response to Feedback on Previous Reports</b> [OJK G.3]              | <p>Perusahaan tidak menerima tanggapan umpan balik laporan sebelumnya karena ini merupakan laporan yang pertama disusun dan dipublikasikan.</p> <p>The company did not receive feedback on the previous report because this is the first report prepared and published.</p>                                                                                                                                                                           |
| <b>Verifikasi Pihak Eksternal</b> [OJK G.1]<br><b>[GRI 2-5]</b><br><b>External Party Verification</b> [OJK G.1]<br><b>[GRI 2-5]</b> | <p>Perusahaan belum menggunakan verifikasi (assurance) dari pihak eksternal. Proses verifikasi dilakukan secara internal di mana informasi dan data dalam laporan ini telah ditinjau oleh tim internal dan manajemen.</p> <p>The Company has not used external verification (assurance). The verification process is carried out internally where the information and data in this report have been reviewed by the internal team and management.</p> |
| <b>Kontak Pelaporan</b> [GRI 2-3]<br><b>Reporting Contacts</b> [GRI 2-3]                                                            | <p><b>Corporate Social Responsibility</b></p> <p>PT Panin Asset Management<br/>         Bursa Efek Indonesia<br/>         Tower II Lt. 11 Suite 1104<br/>         Jl. Jend. Sudirman Kav. 52-53<br/>         Jakarta 12190<br/>         Tel. (021) 1500 726<br/>         Fax. (021) 515 0601<br/>         Email = <a href="mailto:csr@panin-am.co.id">csr@panin-am.co.id</a></p>                                                                      |

# Penentuan Materialitas [GRI 3-1][GRI 3-2]

## Materiality Determination [GRI 3-1][GRI 3-2]

---

Dalam menyusun Laporan Keberlanjutan ini, Perusahaan menerapkan pendekatan materialitas untuk mengidentifikasi topik-topik keberlanjutan yang paling relevan dan berdampak signifikan bagi perusahaan serta pemangku kepentingan. Proses ini bertujuan untuk memastikan bahwa informasi yang disampaikan dalam laporan mencerminkan aspek-aspek utama yang mempengaruhi keberlanjutan bisnis dan keputusan pemangku kepentingan.

Penentuan materialitas dilakukan secara internal melalui beberapa tahap, yang mencakup identifikasi, penilaian, validasi, dan tinjauan berkelanjutan. Dalam tahap identifikasi, kami menganalisis berbagai faktor eksternal dan internal, termasuk regulasi, tren industri, serta ekspektasi pemangku kepentingan. Selanjutnya, dalam tahap penilaian, kami mengevaluasi dampak dari masing-masing topik terhadap kinerja bisnis serta tingkat kepentingannya bagi pemangku kepentingan. Topik-topik ini kemudian dikonsultasikan dengan manajemen untuk memastikan kesesuaiannya dengan strategi keberlanjutan perusahaan.

Dalam memastikan Laporan Keberlanjutan ini memiliki kualitas yang baik, Perusahaan juga berupaya menerapkan prinsip penentuan kualitas laporan dalam penyajian informasi dan data pada laporan ini. Prinsip-prinsip penentuan kualitas tersebut, mencakup: Keseimbangan, Komparabilitas, Akurasi, Ketepatan Waktu, Kejelasan dan Keandalan.

In preparing this Sustainability Report, the Company applies a materiality approach to identify sustainability topics that are most relevant and have a significant impact on the Company and stakeholders. This process aims to ensure that the information presented in the report reflects the main aspects that affect business sustainability and stakeholder decisions.

Materiality determination is carried out internally through several stages, including identification, assessment, validation, and ongoing review. In the identification stage, we analyze various external and internal factors, including regulations, industry trends, and stakeholder expectations. Furthermore, in the assessment stage, we evaluate the impact of each topic on business performance and its level of importance to stakeholders. These topics are then consulted with management to ensure their alignment with the Company's sustainability strategy.

In ensuring that this Sustainability Report has good quality, the Company also strives to apply the principles of determining report quality in presenting information and data in this report. The principles for determining quality include: Balance, Comparability, Accuracy, Timeliness, Clarity and Reliability.



# Topik Material [GRI 3-3]

## Material Topics [GRI 3-3]

Perusahaan telah mengidentifikasi sejumlah topik material yang mencerminkan dampak signifikan dari aktivitas perusahaan terhadap aspek ekonomi, lingkungan, sosial, serta tata kelola (ESG). Topik-topik ini ditentukan berdasarkan hasil penilaian yang mempertimbangkan regulasi, tren industri, serta ekspektasi pemangku kepentingan.

The Company has identified a number of material topics that reflect the significant impacts of the Company's activities on economic, environmental, social, and governance (ESG) aspects. These topics are determined based on the results of an assessment that takes into account regulations, industry trends, and stakeholder expectations.

### Daftar Topik Material List of Material Topics

| Topik Umum<br>General Topic      | Topik Material<br>Material Topic                                              | Pengungkapan<br>GRI<br>Disclosure | Alasan Mengapa Topik Ini Material<br>Why This Topic is Material                                                                                                                                                                                                                                                                                                                                     | Dampak Material<br>Material Impact       |                                                 |
|----------------------------------|-------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------------|
|                                  |                                                                               |                                   |                                                                                                                                                                                                                                                                                                                                                                                                     | Dalam<br>Perusahaan<br>To the<br>Company | Luar<br>Perusahaan<br>Outside of the<br>Company |
| <b>Ekonomi</b><br><b>Economy</b> | Kinerja Ekonomi<br>Economic<br>Performance                                    | 201-1<br>201-2<br>201-3<br>201-4  | Kinerja keuangan yang stabil dan berkelanjutan memastikan kepercayaan investor serta mendukung pertumbuhan jangka panjang perusahaan.<br>Stable and sustainable financial performance ensures investor confidence and supports the Company's long-term growth.                                                                                                                                      | v                                        | v                                               |
|                                  | Anti-korupsi<br>Anti-corruption                                               | 205-1<br>205-2<br>205-3           | Kepatuhan terhadap regulasi dan praktik bisnis yang transparan meningkatkan integritas perusahaan dan mencegah risiko hukum serta reputasi.<br>Compliance with regulations and transparent business practices enhance the Company's integrity and prevent legal and reputational risks.                                                                                                             | v                                        | v                                               |
|                                  | Produk Berkelanjutan<br>Sustainable<br>Products                               | -                                 | Pengembangan produk investasi yang memperhitungkan aspek ESG (Environmental, Social, Governance) meningkatkan daya saing dan memenuhi kebutuhan investor yang peduli terhadap keberlanjutan.<br>Development of investment products that take into account ESG (Environmental, Social, Governance) aspects increases competitiveness and meets the needs of investors who care about sustainability. | -                                        | v                                               |
|                                  | Teknologi dan Inovasi Investasi<br>Technology<br>and Innovation<br>Investment | -                                 | Pemanfaatan teknologi dalam pengelolaan investasi meningkatkan efisiensi, akurasi analisis, dan pengalaman nasabah.<br>Utilizing technology in investment management improves efficiency, analysis accuracy, and customer experience.                                                                                                                                                               | -                                        | v                                               |

## Daftar Topik Material

### List of Material Topics

| Topik Umum<br>General Topic             | Topik Material<br>Material Topic                                        | Pengungkapan<br>GRI<br>GRI Disclosure | Alasan Mengapa Topik Ini Material<br>Why This Topic is Material                                                                                                                                                                                                              | Dampak Material<br>Material Impact |                                           |
|-----------------------------------------|-------------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------|
|                                         |                                                                         |                                       |                                                                                                                                                                                                                                                                              | Dalam Perusahaan<br>To the Company | Luar Perusahaan<br>Outside of the Company |
| <b>Lingkungan</b><br><b>Environment</b> | Energi<br>Energy                                                        | 302-1<br>302-3                        | Pengelolaan energi yang efisien mendukung operasional berkelanjutan dan mengurangi dampak lingkungan dari aktivitas perusahaan.<br>Efficient energy management supports sustainable operations and reduces the environmental impact of company activities.                   | v                                  | v                                         |
|                                         | Air<br>Water                                                            | 303-3                                 | Penggunaan air yang bijak dalam operasional menunjukkan komitmen terhadap pelestarian sumber daya alam dan keberlanjutan lingkungan.<br>Wise use of water in operations demonstrates a commitment to the preservation of natural resources and environmental sustainability. | v                                  | v                                         |
|                                         | Emisi<br>Emissions                                                      | 305-1<br>305-2                        | Pengurangan jejak karbon sejalan dengan komitmen keberlanjutan global serta mendukung transisi menuju ekonomi rendah karbon.<br>Reducing carbon footprints is in line with global sustainability commitments and supports the transition to a low-carbon economy.            | v                                  | v                                         |
| <b>Sosial</b><br><b>Social</b>          | Ketenagakerjaan<br>Employment                                           | 401-1<br>401-2                        | Menciptakan lingkungan kerja yang sehat, inklusif, dan adil meningkatkan produktivitas serta kesejahteraan karyawan.<br>Creating a healthy, inclusive, and fair work environment improves employee productivity and well-being.                                              | v                                  | -                                         |
|                                         | Keselamatan dan Kesehatan Kerja<br>Occupational Safety and Health       | 403-2<br>403-7<br>403-9               | Menjamin keselamatan dan kesehatan karyawan mengurangi risiko kecelakaan kerja serta meningkatkan kinerja organisasi.<br>Ensuring employee safety and health reduces the risk of work accidents and improves organizational performance.                                     | v                                  | -                                         |
|                                         | Pendidikan dan Pelatihan<br>Education and Training                      | 404-1<br>404-2<br>404-3               | Peningkatan keterampilan karyawan memastikan daya saing perusahaan dan kesiapan menghadapi perubahan industri.<br>Improving employee skills ensures the Company's competitiveness and readiness to face industry changes.                                                    | v                                  | -                                         |
|                                         | Keanekaragaman dan Kesempatan Setara<br>Diversity and Equal Opportunity | 405-1<br>405-2                        | Mendorong keberagaman di tempat kerja memperkaya perspektif bisnis dan menciptakan lingkungan kerja yang lebih inklusif.<br>Encouraging diversity in the workplace enriches business perspectives and creates a more inclusive work environment.                             | v                                  | -                                         |

### Daftar Topik Material List of Material Topics

| Topik Umum<br>General Topic | Topik Material<br>Material Topic                                       | Pengungkapan<br>GRI<br>GRI<br>Disclosure | Alasan Mengapa Topik Ini Material<br>Why This Topic is Material                                                                                                                                                                                                                                | Dampak Material<br>Material Impact       |                                                 |
|-----------------------------|------------------------------------------------------------------------|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------------|
|                             |                                                                        |                                          |                                                                                                                                                                                                                                                                                                | Dalam<br>Perusahaan<br>To the<br>Company | Luar<br>Perusahaan<br>Outside of the<br>Company |
|                             | Non-diskriminasi<br>Non-discrimination                                 | 406-1                                    | Menjamin perlakuan yang adil bagi seluruh karyawan dan pemangku kepentingan memperkuat budaya perusahaan yang etis dan berkelanjutan.<br>Ensuring fair treatment for all employees and stakeholders strengthens an ethical and sustainable corporate culture.                                  | V                                        | -                                               |
|                             | Masyarakat Lokal<br>Local Communities                                  | 413-1<br>413-2                           | Mendukung masyarakat melalui program sosial dan ekonomi meningkatkan hubungan baik serta dampak positif perusahaan bagi masyarakat.<br>Supporting the community through social and economic programs improves good relations and the Company's positive impact on society.                     | -                                        | V                                               |
|                             | Pemasaran dan Pelabelan<br>Marketing and Labeling                      | 417-1<br>417-2<br>417-3                  | Transparansi dalam pemasaran produk investasi membangun kepercayaan nasabah dan memastikan kepatuhan terhadap regulasi.<br>Transparency in marketing investment products builds customer trust and ensures compliance with regulations.                                                        | -                                        | V                                               |
|                             | Privasi Pelanggan<br>Customer Privacy                                  | 418-1                                    | Perlindungan data nasabah sangat penting dalam menjaga kepercayaan dan mencegah risiko keamanan informasi.<br>Protection of customer data is essential in maintaining trust and preventing information security risks.                                                                         | -                                        | V                                               |
|                             | Keseimbangan Bekerja<br>Work Life Balance                              | -                                        | Menjaga keseimbangan kehidupan kerja-karyawan meningkatkan kepuasan dan produktivitas tenaga kerja.<br>Maintaining work-life balance increases employee satisfaction and productivity.                                                                                                         | V                                        | -                                               |
|                             | Literasi dan Inklusi Keuangan<br>Financial Literacy and Inclusion      | -                                        | Edukasi keuangan bagi masyarakat meningkatkan pemahaman investasi serta memperluas akses layanan keuangan.<br>Financial education for the public increases investment understanding and expands access to financial services.                                                                  | -                                        | V                                               |
|                             | Keamanan Siber dan Proteksi Data<br>Cyber Security and Data Protection | -                                        | Mengelola risiko keamanan siber dan melindungi data nasabah dari ancaman digital menjaga kepercayaan dan keberlanjutan operasional perusahaan.<br>Managing cybersecurity risks and protecting customer data from digital threats maintains trust and the sustainability of company operations. | -                                        | V                                               |

# Pengungkapan International Financial Reporting Standards (IFRS)

## International Financial Reporting Standards (IFRS) Disclosure

Perusahaan berkomitmen untuk memenuhi standar pelaporan keuangan internasional, termasuk IFRS S1 dan S2, dalam upaya meningkatkan transparansi dan akuntabilitas terkait aspek keberlanjutan. Berikut adalah langkah-langkah yang telah dilakukan oleh Perusahaan dalam implementasi pengungkapan IFRS:

### 1. Identifikasi Awal Kriteria IFRS S1 dan S2

Perusahaan telah melakukan identifikasi awal terkait berbagai kriteria yang disyaratkan dalam IFRS S1 dan S2. Hal ini dilakukan untuk memastikan kesiapan dalam memenuhi persyaratan pelaporan yang lebih transparan dan komprehensif mengenai aspek keberlanjutan, termasuk risiko dan peluang yang terkait dengan faktor ESG.

### 2. Pembentukan Task Force RAKB

Perusahaan telah memiliki Pejabat Penanggung Jawab Rencana Aksi Keuangan Berkelanjutan (Task Force RAKB) yang berfungsi sebagai unit satuan tugas yang terpisah dari unit kerja lain. Unit ini bertanggung jawab dalam mengoordinasikan strategi keberlanjutan, memantau pelaksanaan kebijakan, serta memastikan bahwa seluruh kegiatan operasional selaras dengan prinsip keuangan berkelanjutan. Namun, untuk saat ini Perusahaan belum memiliki penanggung jawab khusus yang ditunjuk untuk bidang iklim.

### 3. Buku Pedoman Organisasi (BPO) – Pedoman Aksi Keuangan Berkelanjutan

Untuk memastikan implementasi yang terstruktur, Perusahaan telah memiliki Buku Pedoman Organisasi (BPO) yang mencakup Pedoman Aksi Keuangan Berkelanjutan. Dokumen ini menjadi panduan utama dalam mengintegrasikan keberlanjutan ke dalam seluruh aspek operasional dan strategi perusahaan. Sedangkan terkait iklim, Perusahaan belum memiliki dokumen khusus yang secara eksklusif mengatur prinsip dan prosedur pengelolaan risiko perubahan iklim.

The Company is committed to complying with international financial reporting standards, including IFRS S1 and S2, in an effort to improve transparency and accountability related to sustainability aspects. The following are the steps that have been taken by the Company in implementing IFRS disclosure:

### 1. Initial Identification of IFRS S1 and S2 Criteria

The Company has conducted initial identification related to various criteria required in IFRS S1 and S2. This is done to ensure readiness in meeting the requirements for more transparent and comprehensive reporting on sustainability aspects, including risks and opportunities related to ESG factors.

### 2. Establishment of the RAKB Task Force

The Company has an Officer in Charge of the Sustainable Finance Action Plan (RAKB Task Force) which functions as a separate task force unit from other work units. This unit is responsible for coordinating sustainability strategies, monitoring policy implementation, and ensuring that all operational activities are in line with sustainable finance principles. However, currently the Company does not have a specific person in charge for the climate sector.

### 3. Organizational Guidelines (BPO) – Sustainable Finance Action Guidelines

To ensure structured implementation, the Company has an Organizational Guidelines (BPO) that includes Sustainable Finance Action Guidelines. This document is the main guide in integrating sustainability into all aspects of the Company's operations and strategies. Meanwhile, regarding climate, the Company does not have a special document that exclusively regulates the principles and procedures for managing climate change risks.

#### 4. Integrasi Prinsip Keberlanjutan dalam Strategi Bisnis

Perusahaan berupaya mengintegrasikan prinsip keberlanjutan pada seluruh proses pengambilan keputusan strategis. Upaya ini diwujudkan melalui:

- Menetapkan tujuan ESG dalam target investasi guna merespons permintaan pasar yang semakin meningkat terhadap investasi berkelanjutan.
- Melakukan evaluasi risiko serta peluang ESG untuk mengantisipasi perubahan regulasi serta tren pasar.
- Mengembangkan produk investasi berbasis ESG yang menarik minat investor dengan tetap mempertahankan fokus pada return yang optimal.
- Mendorong kolaborasi antar divisi untuk memastikan penerapan prinsip keberlanjutan secara menyeluruh di seluruh lini bisnis.

#### 5. Penetapan Indikator Target Keberlanjutan

Perusahaan telah memiliki indikator target dan kinerja keberlanjutan yang tercantum dalam Rencana Aksi Keuangan Berkelanjutan (RAKB). Indikator target dan kinerja ini berfungsi sebagai tolok ukur dalam menilai pencapaian strategi keberlanjutan dan efektivitas implementasi kebijakan ESG dalam operasional perusahaan. Adapun target kualitatif dan kuantitatif telah ditetapkan dan tercantum dalam RAKB.

#### 6. Integrasi Perubahan Iklim dalam Strategi Bisnis

Perusahaan telah memasukkan faktor perubahan iklim sebagai bagian yang tidak terpisahkan dari strategi bisnis utama ke depan. Hal ini mencerminkan komitmen Perusahaan dalam menghadapi tantangan perubahan iklim serta berkontribusi pada mitigasi dan adaptasi risiko iklim.

#### 7. Identifikasi Risiko dan Peluang Terkait Perubahan Iklim

Perusahaan telah melakukan identifikasi risiko dan peluang terkait perubahan iklim. Perusahaan telah memasukkan faktor perubahan iklim sebagai salah satu bagian yang tidak terpisahkan dari rencana bisnis/strategi bisnis utama Perusahaan ke depan. Saat ini pengukuran risiko dan peluang terkait iklim telah masuk ke dalam pemantauan risiko perusahaan (*risk register*) dan memiliki rencana tindak lanjut dari risiko dan peluang tersebut.

#### 4. Integration of Sustainability Principles in Business Strategy

The Company seeks to integrate sustainability principles into the entire strategic decision-making process. This effort is realized through:

- Setting ESG goals in investment targets to respond to increasing market demand for sustainable investment.
- Evaluating ESG risks and opportunities to anticipate regulatory changes and market trends.
- Developing ESG-based investment products that attract investor interest while maintaining a focus on optimal returns.
- Encouraging collaboration between divisions to ensure the implementation of sustainability principles comprehensively across all business lines.

#### 5. Determination of Sustainability Target Indicators

The Company has sustainability target and performance indicators listed in the Sustainable Finance Action Plan (RAKB). These target and performance indicators serve as benchmarks in assessing the achievement of sustainability strategies and the effectiveness of ESG policy implementation in the Company's operations. Qualitative and quantitative targets have been set and listed in the RAKB.

#### 6. Integration of Climate Change in Business Strategy

The Company has included climate change factors as an integral part of its main business strategy going forward. This reflects the Company's commitment to facing the challenges of climate change and contributing to climate risk mitigation and adaptation.

#### 7. Identification of Risks and Opportunities Related to Climate Change

The Company has identified risks and opportunities related to climate change. The Company has included climate change factors as an integral part of the Company's main business plan/strategy going forward. Currently, the measurement of climate-related risks and opportunities has been included in the Company's risk register and has a follow-up plan for these risks and opportunities.



## 8. Alokasi Anggaran untuk Keberlanjutan dan Perubahan Iklim

Sebagai bentuk keseriusan dalam menerapkan prinsip keberlanjutan dan mitigasi perubahan iklim, Perusahaan telah mengidentifikasi bahwa risiko dan peluang keberlanjutan serta perubahan iklim dapat mempengaruhi posisi keuangan, arus kas, dan model bisnis perusahaan. Oleh karena itu, Perusahaan telah menyiapkan anggaran khusus untuk mengantisipasi risiko dan peluang keberlanjutan dan perubahan iklim. Alokasi ini digunakan untuk mendukung implementasi berbagai inisiatif keberlanjutan, termasuk inovasi produk, efisiensi energi, serta program pengurangan emisi dan jejak karbon. Risiko dan peluang iklim juga telah diperhitungkan dalam strategi investasi Perusahaan, terutama karena iklim emiten merupakan salah satu indikator penting dalam ESG *scoring* yang memengaruhi keputusan alokasi portofolio.

## 9. Roadmap Terkait Target-target Keberlanjutan dan Perubahan Iklim

Perusahaan akan melakukan penilaian awal untuk mengidentifikasi dan mengevaluasi aspek-aspek kunci yang relevan pada 2024-2025. Kemudian pada 2026, kami akan melakukan perhitungan dan analisis hasil secara komprehensif untuk memastikan data yang akurat dan relevan. Berdasarkan hasil analisis tersebut, efektivitas implementasi awal akan dimulai pada tahun 2027 dengan panduan yang telah disusun dari hasil tahun 2026, dan selanjutnya tahun 2028 akan dilakukan implementasi penuh.

Dengan langkah-langkah tersebut, Perusahaan memastikan bahwa pengungkapan keberlanjutan selaras dengan standar IFRS dan terus berupaya meningkatkan transparansi serta akuntabilitas dalam pelaporan keuangan berkelanjutan.

## 8. Budget Allocation for Sustainability and Climate Change

As a form of seriousness in implementing the principles of sustainability and climate change mitigation, the Company has identified that sustainability and climate change risks and opportunities can affect the Company's financial position, cash flow, and business model. Therefore, the Company has prepared a special budget to anticipate sustainability and climate change risks and opportunities. This allocation is used to support the implementation of various sustainability initiatives, including product innovation, energy efficiency, and emission and carbon footprint reduction programs. Climate risks and opportunities have also been taken into account in the Company's investment strategy, especially because the issuer's climate is one of the important indicators in ESG scoring that influences portfolio allocation decisions.

## 9. Roadmap Related to Sustainability and Climate Change Targets

The Company will conduct an initial assessment to identify and evaluate relevant key aspects in 2024-2025. Then in 2026, we will conduct a comprehensive calculation and analysis of the results to ensure accurate and relevant data. Based on the results of the analysis, the effectiveness of the implementation will begin in 2027 with guidelines that have been prepared from the results of 2026, and then in 2028 there will be full implementation.

With these steps, the Company ensures that sustainability disclosures comply with IFRS standards and continues to strive for greater transparency and accountability in sustainable financial reporting.

# Daftar Pengungkapan POJK-51/2017 [OJK G.4]

## List of POJK-51/2017 Disclosures [OJK G.4]

| No Indeks<br>Index Number | Indeks<br>Index                                                                                                           | Halaman<br>Page |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------|-----------------|
|                           | <b>Strategi Keberlanjutan<br/>Sustainability strategy</b>                                                                 |                 |
| A.1                       | Penjelasan Strategi Keberlanjutan<br>Description of sustainability strategy                                               | 5               |
|                           | <b>Ikhtisar Kinerja Keberlanjutan<br/>Sustainability performance highlight</b>                                            |                 |
| B.1                       | Ikhtisar Kinerja Ekonomi<br>Economic Performance Highlights                                                               | 24              |
| B.2                       | Ikhtisar Kinerja Lingkungan Hidup<br>Environment Performance Highlights                                                   | 25              |
| B.3                       | Ikhtisar Kinerja Sosial<br>Social Performance Highlights                                                                  | 25              |
|                           | <b>Profil Perusahaan<br/>Company Profile</b>                                                                              |                 |
| C.1                       | Visi, Misi, dan Nilai Keberlanjutan<br>Vision, mission, and Company sustainability value                                  | 31              |
| C.2                       | Alamat Perusahaan<br>Company address                                                                                      | 28              |
| C.3                       | Skala Perusahaan<br>Business Scale                                                                                        | 107,37,36,28    |
| C.4                       | Produk, Layanan, dan Kegiatan Usaha Yang Dijalankan<br>Products, services and business Pactivities carried out            | 35,28           |
| C.5                       | Keanggotaan Pada Asosiasi<br>Membership in associations                                                                   | 28              |
| C.6                       | Perubahan Organisasi Bersifat Signifikan<br>Significant organization changes                                              | 28              |
|                           | <b>Penjelasan Direksi<br/>Explanation of the Board of Directors</b>                                                       |                 |
| D.1                       | Penjelasan Direksi<br>Explanation of the Board of Directors                                                               | 42              |
|                           | <b>Tata Kelola Keberlanjutan<br/>Sustainability Governance</b>                                                            |                 |
| E.1                       | Penanggungjawab Penerapan Keuangan berkelanjutan<br>Responsibility for implementing sustainability                        | 61              |
| E.2                       | Pengembangan Kompetensi Terkait Keuangan berkelanjutan<br>Competence development for the implementation of sustainability | 63              |
| E.3                       | Penilaian Risiko Atas Penerapan Keuangan berkelanjutan<br>Risk assessment for sustainability implementation               | 65              |
| E.4                       | Hubungan Dengan Pemangku Kepentingan<br>Stakeholder involvement                                                           | 71              |
| E.5                       | Permasalahan Terhadap Penerapan Keuangan berkelanjutan<br>Problems on the implementation of sustainability                | 73              |
|                           | <b>Kinerja Keberlanjutan<br/>Sustainability Performance</b>                                                               |                 |
| F.1                       | Kegiatan Membangun Budaya Keberlanjutan<br>Activities of building a culture of sustainability                             | 18              |

| No Indeks<br>Index Number                                                           | Indeks<br>Index                                                                                                                                                                                                                                                                                                                                | Halaman<br>Page               |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| <b>Kinerja Ekonomi<br/>Economic Performance</b>                                     |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.2                                                                                 | Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi<br>Comparison of targets and performance of production, portfolio, financing targets, or investment, income and profit or loss                                                                                               | 79                            |
| F.3                                                                                 | Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan<br>Comparison of Portfolio Targets and Performance, Financing Targets, or Investments in Financial Instruments or Projects in Line With the Implementation of Sustainable Finance | 82                            |
| <b>Kinerja Lingkungan Hidup<br/>Environmental Performance</b>                       |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.4                                                                                 | Biaya Lingkungan Hidup<br>Environmental costs                                                                                                                                                                                                                                                                                                  | 103                           |
| <b>Aspek Material<br/>Material Aspect</b>                                           |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.5                                                                                 | Penggunaan Material Yang Ramah Lingkungan<br>Use of environmentally friendly materials                                                                                                                                                                                                                                                         | 96                            |
| <b>Aspek Energi<br/>Energy Aspect</b>                                               |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.6                                                                                 | Jumlah dan Intensitas Energi Yang Digunakan<br>Amount and intensity of the energy used                                                                                                                                                                                                                                                         | 98                            |
| F.7                                                                                 | Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan<br>Efforts and achievement of energy efficiency including the use of renewable energy                                                                                                                                                                                   | 97                            |
| <b>Aspek Air<br/>Water Aspect</b>                                                   |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.8                                                                                 | Penggunaan Air<br>Water Use                                                                                                                                                                                                                                                                                                                    | 99                            |
| <b>Aspek Keanekaragaman Hayati<br/>Biodiversity Aspect</b>                          |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.9                                                                                 | Dampak Dari Wilayah Operasional Yang Dekat atau Berada Di Daerah Konservasi atau Memiliki Keanekaragaman Hayati<br>Impacts of operational areas that are adjacent to or in conservation areas or that have biodiversity                                                                                                                        | 101                           |
| F.10                                                                                | Usaha Konservasi Keanekaragaman Hayati<br>Biodiversity conservation efforts                                                                                                                                                                                                                                                                    | 101                           |
| <b>Aspek Emisi<br/>Emission Aspect</b>                                              |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.11                                                                                | Jumlah dan Intensitas Emisi Yang Dihasilkan Berdasarkan Jenisnya<br>The amount and intensity of the emissions                                                                                                                                                                                                                                  | 98                            |
| F.12                                                                                | Upaya dan Pencapaian Pengurangan Emisi Yang Dilakukan<br>Efforts and achievements to reduce emissions                                                                                                                                                                                                                                          | 97                            |
| <b>Aspek Limbah dan Effluen<br/>Waste and Effluent Aspect</b>                       |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.13                                                                                | Jumlah Limbah dan Efluen Yang Dihasilkan Berdasarkan Jenis<br>Amount of waste and effluent generated by type                                                                                                                                                                                                                                   | 100                           |
| F.14                                                                                | Mekanisme Pengelolaan Limbah dan Efluen<br>Waste and effluent management mechanisms                                                                                                                                                                                                                                                            | 100                           |
| F.15                                                                                | Tumpahan Yang Terjadi (Jika Ada)<br>Spills that occurred (if any)                                                                                                                                                                                                                                                                              | Tidak relevan<br>Not relevant |
| <b>Aspek Pengaduan Terkait Lingkungan Hidup<br/>Environmental complaints Aspect</b> |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.16                                                                                | Jumlah dan Materi Pengaduan Lingkungan Hidup Yang Diterima Dan Diselesaikan<br>Number and material of the environment complaints received and completed                                                                                                                                                                                        | 133                           |
| <b>Kinerja Sosial<br/>Social Aspect</b>                                             |                                                                                                                                                                                                                                                                                                                                                |                               |
| F.17                                                                                | Komitmen LJK, Emiten, atau Perusahaan Publik Untuk Memberikan Layanan Atas Produk dan/ atau Jasa Yang Setara Kepada Konsumen<br>Commitment to provide equal products and/ or services to consumers                                                                                                                                             | 83                            |

| No Indeks<br>Index Number                                                                                                      | Indeks<br>Index                                                                                                                          | Halaman<br>Page |
|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>Aspek Ketenagakerjaan<br/>Employment Aspect</b>                                                                             |                                                                                                                                          |                 |
| F.18                                                                                                                           | Kesetaraan Kesempatan Bekerja<br>Equality of employment opportunities                                                                    | 109             |
| F.19                                                                                                                           | Tenaga Kerja Anak dan Tenaga Kerja Paksa<br>Forced labor and child labor                                                                 | 109             |
| F.20                                                                                                                           | Upah Minimum Regional<br>Regional minimum wage                                                                                           | 113             |
| F.21                                                                                                                           | Lingkungan Bekerja Yang Layak Dan Aman<br>Proper and safe workplace                                                                      | 115             |
| F.22                                                                                                                           | Pelatihan dan Pengembangan Kemampuan Pegawai<br>Training and education for employees                                                     | 116             |
| <b>Aspek Masyarakat<br/>Community Aspect</b>                                                                                   |                                                                                                                                          |                 |
| F.23                                                                                                                           | Dampak Operasi Terhadap Masyarakat Sekitar<br>Operation impact to surrounding community                                                  | 122             |
| F.24                                                                                                                           | Pengaduan Masyarakat<br>Community complaint                                                                                              | 123             |
| F.25                                                                                                                           | Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL)<br>Corporate Social Responsibilities (CSR)                                              | 124             |
| <b>Tanggung Jawab Pengembangan Produk/Jasa Berkelanjutan<br/>Responsibilities for Developing Sustainable Products/Services</b> |                                                                                                                                          |                 |
| F.26                                                                                                                           | Inovasi dan Pengembangan Produk/Jasa Keuangan berkelanjutan<br>Innovation and development of sustainable products                        | 84              |
| F.27                                                                                                                           | Produk/Jasa Yang Sudah Dievaluasi Keamanannya Bagi Pelanggan<br>Products and services that have been evaluated for the customer's safety | 87              |
| F.28                                                                                                                           | Dampak Produk/Jasa<br>Impact of product and/or services                                                                                  | 89              |
| F.29                                                                                                                           | Jumlah Produk Yang Ditarik Kembali<br>Number of products withdrawn                                                                       | 90              |
| F.30                                                                                                                           | Survei Kepuasan Pelanggan Terhadap Produk dan/atau Jasa Keuangan Berkelanjutan<br>Survey of customer satisfaction                        | 91              |
| <b>Lain-lain<br/>Others</b>                                                                                                    |                                                                                                                                          |                 |
| G.1                                                                                                                            | Verifikasi Tertulis Dari Pihak Independen, Jika Ada<br>Written verification from independent party, if any                               | 132             |
| G.2                                                                                                                            | Lembar Umpan Balik<br>Reader survey                                                                                                      | 147             |
| G.3                                                                                                                            | Tanggapan Terhadap Umpan Balik Laporan Tahun Sebelumnya<br>Respond to previous year survey                                               | 132             |
| G.4                                                                                                                            | Daftar Pengungkapan Sesuai POJK 2017/51<br>Disclosure on POJK 2017/51                                                                    | 140             |

# Indeks Isi GRI

## GRI Content Index – WITH REFERENCE

|                                           |                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pernyataan penggunaan<br>Statement of use | PT Panin Asset Management telah melaporkan informasi yang dikutip dalam indeks GRI ini untuk periode 1 Januari-31 Desember 2024 dengan mengacu pada Standar GRI<br><br>PT Panin Asset Management has reported the information cited in this GRI content index for the period January 1st-December 31st 2024 with reference to the GRI Standards |
| GRI 1 used                                | GRI 1: Foundation 2021                                                                                                                                                                                                                                                                                                                          |

| STANDAR GRI<br>GRI Standard | Pengungkapan<br>Disclosure |                                                                                                                                                     | Lokasi Halaman <br>Page Location |
|-----------------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| GRI 2                       | 2-1                        | Informasi Organisasi<br>Organization Details                                                                                                        | 28                               |
|                             | 2-2                        | Entitas yang Termasuk dalam Laporan Keuangan Dikonsolidasi<br>Entities Included in the Consolidated Financial Statement                             | 132                              |
|                             | 2-3                        | Periode Pelaporan, Frekuensi, dan Titik Kontak<br>Reporting Period, Frequency and Contact Point                                                     | 132                              |
|                             | 2-4                        | Pernyataan Kembali Informasi<br>Restatement of Information                                                                                          | 132                              |
|                             | 2-5                        | Verifikasi Pihak Eksternal<br>External Assurance                                                                                                    | 132                              |
|                             | 2-6                        | Kegiatan, Rantai Pasokan, dan Hubungan Bisnis Lainnya<br>Activities, Value Chain and Other Business Relationships                                   | 28, 35                           |
|                             | 2-7                        | Karyawan<br>Employees                                                                                                                               | 107                              |
|                             | 2-8                        | Pekerja Bukan Karyawan<br>Workers Who Are Not Employees                                                                                             | 108                              |
|                             | 2-9                        | Struktur Tata Kelola dan Komposisi<br>Governance Structure and Composition                                                                          | 57                               |
|                             | 2-10                       | Nominasi dan Seleksi Badan Tata Kelola Tertinggi<br>Nomination and Selection of the Highest Governance Body                                         | 59                               |
|                             | 2-11                       | Ketua Badan Tata Kelola Tertinggi<br>Chair of the Highest Governance Body                                                                           | 57                               |
|                             | 2-12                       | Peran Badan Tata Kelola Tertinggi dalam Mengawasi Pengelolaan Dampak<br>Role of the Highest Governance Body in Overseeing the Management of Impacts | 61                               |
|                             | 2-13                       | Delegasi Tanggung Jawab untuk Mengelola Dampak<br>Delegation of Responsibility for Managing Impacts                                                 | 61                               |
|                             | 2-14                       | Peran Badan Tata Kelola Tertinggi dalam Laporan Keberlanjutan<br>Role of the Highest Governance Body in Sustainability Reporting                    | 62                               |
|                             | 2-15                       | Konflik Kepentingan<br>Conflict of Interest                                                                                                         | 69                               |
|                             | 2-16                       | Komunikasi Hal-hal Kritis<br>Communication of Critical Concern                                                                                      | 68                               |
|                             | 2-17                       | Pengetahuan Kolektif Badan Tata Kelola Tertinggi<br>Collective Knowledge of the Highest Governance Body                                             | 63                               |
|                             | 2-18                       | Evaluasi Kinerja Badan Tata Kelola Tertinggi<br>Evaluation of the Performance of the Highest Governance Body                                        | 64                               |
|                             | 2-19                       | Kebijakan Remunerasi<br>Remuneration Policies                                                                                                       | 60                               |



| STANDAR GRI<br>GRI Standard                        | Pengungkapan<br>Disclosure |                                                                                                                                                  | Lokasi Halaman <br>Page Location |
|----------------------------------------------------|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
|                                                    | 2-20                       | Proses Menentukan Remunerasi<br>Process to Determine Remuneration                                                                                | 60                               |
|                                                    | 2-21                       | Rasio Kompensasi Total Tahunan<br>Annual Total Compensation Ratio                                                                                | 60                               |
|                                                    | 2-22                       | Pernyataan Tentang Strategi Pembangunan Berkelanjutan<br>Statement on Sustainable Development Strategy                                           | 42                               |
|                                                    | 2-23                       | Komitmen Kebijakan<br>Policy Commitments                                                                                                         | 5                                |
|                                                    | 2-24                       | Menerapkan Komitmen Kebijakan<br>Embedding Policy Commitments                                                                                    | 12                               |
|                                                    | 2-25                       | Proses untuk Memulihkan Dampak Negatif<br>Processes to Remediate Negative Impacts                                                                | 65                               |
|                                                    | 2-26                       | Mekanisme untuk Mencari Saran dan Menyampaikan Kekhawatiran<br>Mechanism for Seeking Advice and Raising Concern                                  | 68                               |
|                                                    | 2-27                       | Kepatuhan Terhadap Regulasi dan Hukum<br>Compliance with Laws and Regulations                                                                    | 74                               |
|                                                    | 2-28                       | Keanggotaan Asosiasi<br>Membership Associations                                                                                                  | 28                               |
|                                                    | 2-29                       | Pendekatan Pelibatan Pemangku Kepentingan<br>Approach to Stakeholder Engagement                                                                  | 71                               |
|                                                    | 2-30                       | Perjanjian Perundingan Kolektif<br>Collective Bargaining Agreements                                                                              | 26                               |
| GRI 3                                              | 3-1                        | Proses Menentukan Topik Material<br>Process to Determine Material Topics                                                                         | 133                              |
|                                                    | 3-2                        | Daftar Topik Material<br>List of Material Topics                                                                                                 | 133                              |
| <b>EKONOMI   ECONOMIC</b>                          |                            |                                                                                                                                                  |                                  |
| GRI 3                                              | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                      | 78                               |
| GRI 201<br>Kinerja Ekonomi<br>Economic Performance | 201-1                      | Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan<br>Direct Economic Value Generated and Distributed                                    | 79                               |
| GRI 3                                              | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                      | 70                               |
| GRI 205<br>Anti-korupsi<br>Anti-corruption         | 205-1                      | Operasi-operasi yang Dinilai Memiliki Risiko Terkait Korupsi<br>Operations Assessed For Risks Related To Corruption                              | 70                               |
|                                                    | 205-2                      | Komunikasi dan Pelatihan Tentang Kebijakan dan Prosedur Anti-korupsi<br>Communication and Training About Anti-corruption Policies and Procedures | 70                               |
|                                                    | 205-3                      | Insiden Korupsi yang Terbukti dan Tindakan yang Diambil<br>Confirmed Incidents of Corruption and Action Taken                                    | 70                               |
| <b>LINGKUNGAN  ENVIRONMENT</b>                     |                            |                                                                                                                                                  |                                  |
| GRI 3                                              | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                      | 97                               |
| GRI 302<br>Energi<br>Energy                        | 302-1                      | Konsumsi Energi dalam Organisasi<br>Energy Consumption Within the Organization                                                                   | 98                               |
|                                                    | 302-3                      | Intensitas Energi<br>Energy Intensity                                                                                                            | 98                               |
| GRI 3                                              | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                      | 99                               |

| STANDAR GRI<br>GRI Standard                                                                 | Pengungkapan<br>Disclosure |                                                                                                                                                                                                                           | Lokasi Halaman <br>Page Location |
|---------------------------------------------------------------------------------------------|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| GRI 303<br>Air dan Efluen<br>Water and Effluents                                            | 303-3                      | Pengambilan Air<br>Water Withdrawal                                                                                                                                                                                       | 99                               |
| GRI 3                                                                                       | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                                                                                               | 97                               |
| GRI 305<br>Emisi<br>Emission                                                                | 305-1                      | Emisi GRK Langsung (Cakupan 1)<br>Direct GHG Emissions (Scope 1)                                                                                                                                                          | 98                               |
|                                                                                             | 305-2                      | Emisi Energi GRK (Cakupan 2) Tidak Langsung<br>Energy Indirect (Scope 2) GHG Emissions                                                                                                                                    | 98                               |
|                                                                                             | 305-4                      | Intensitas Emisi GRK<br>GHG Emissions Intensity                                                                                                                                                                           | 98                               |
| <b>Sosial   Social</b>                                                                      |                            |                                                                                                                                                                                                                           |                                  |
| GRI 3                                                                                       | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                                                                                               | 106                              |
| GRI 401<br>Ketenagakerjaan                                                                  | 401-1                      | Perekrutan Karyawan Baru dan Penggantian Karyawan<br>New Employee Hires and Employee Turnover                                                                                                                             | 111                              |
| GRI 401: Employment<br>2016                                                                 | 401-2                      | Tunjangan yang Diberikan Kepada Karyawan Purnawaktu yang Tidak Diberikan Kepada Karyawan Sementara atau Paruh Waktu<br>Benefits Provided to Full-time Employees That Are Not Provided to Temporary or Part-Time Employees | 114                              |
| GRI 3                                                                                       | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                                                                                               | 115                              |
| GRI 403<br>Keselamatan dan Kesehatan Kerja<br><br>Occupational Health and Safety            | 403-2                      | Identifikasi Bahaya, Penilaian Risiko, dan Investigasi Insiden<br>Hazard Identification, Risk Assessment, and Incident Investigation                                                                                      | 115                              |
|                                                                                             | 403-8                      | Pekerja yang Tercakup dalam Sistem Manajemen Keselamatan dan Kesehatan Kerja<br>Workers Covered by an Occupational Health and Safety Management System                                                                    | 115                              |
|                                                                                             | 403-9                      | Kecelakaan Kerja<br>Work-related Injuries                                                                                                                                                                                 | 115                              |
| GRI 3                                                                                       | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                                                                                               | 116                              |
| GRI 404<br>Pelatihan & Pendidikan<br><br>Training & Education                               | 404-1                      | Rata-Rata Jam Pelatihan Per Tahun Per Karyawan<br>Average Hours of Training Per Year Per Employee                                                                                                                         | 116                              |
|                                                                                             | 404-2                      | Program untuk Meningkatkan Keterampilan Karyawan dan Program Bantuan Peralihan<br>Programs for Upgrading Employee Skills and Transition Assistance Programs                                                               | 116                              |
|                                                                                             | 404-3                      | Persentase Karyawan yang Menerima Tinjauan Rutin Terhadap Kinerja dan Pengembangan Karier<br>Percentage of Employees Receiving Regular Performance and Career Development Reviews                                         | 117                              |
| GRI 3                                                                                       | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                                                                                               | 109                              |
| GRI 405<br>Keanekaragaman dan Kesempatan yang Setara<br><br>Diversity and Equal Opportunity | 405-1                      | Keanekaragaman Badan Tata Kelola dan Karyawan<br>Diversity of Governance Bodies and Employees                                                                                                                             | 107                              |
|                                                                                             | 405-2                      | Rasio Gaji Pokok dan Remunerasi Perempuan Dibandingkan Laki-laki<br>Ratio of Basic Salary and Remuneration of Women to Men                                                                                                | 109                              |
| GRI 3                                                                                       | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                                                                                               | 109                              |
| GRI 406<br>Non-diskriminasi<br><br>Non-discrimination                                       | 406-1                      | Insiden Diskriminasi dan Tindakan Perbaikan yang Dilakukan<br>Incidents of Discrimination and Corrective Actions Taken                                                                                                    | 109                              |

| STANDAR GRI<br>GRI Standard                          | Pengungkapan<br>Disclosure |                                                                                                                                                                                                       | Lokasi Halaman <br>Page Location |
|------------------------------------------------------|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| GRI 3                                                | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                                                                           | 120                              |
| GRI 413<br>Masyarakat Lokal<br><br>Local Community   | 413-1                      | Operasi dengan Keterlibatan Masyarakat Lokal, Penilaian Dampak dan Program Pengembangan<br>Operations with Local Community Engagement, Impact Assessments, and Development Programs                   | 124                              |
|                                                      | 413-2                      | Operasi yang Secara Aktual dan yang Berpotensi Memiliki Dampak Negatif Signifikan Terhadap Masyarakat Lokal<br>Operations with Significant Actual and Potential Negative Impacts On Local Communities | 122                              |
| GRI 3                                                | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                                                                           | 89                               |
| GRI 417 Pemasaran dan Pelabelan                      | 417-1                      | Persyaratan untuk Pelabelan dan Informasi Produk dan Jasa<br>Requirements for Product and Service Information and Labeling                                                                            | 89                               |
| Marketing and Labeling                               | 417-2                      | Insiden Ketidakpatuhan Terkait Pelabelan dan Informasi Produk dan Jasa<br>Incidents of Non-compliance Concerning Product and Service Information and Labeling                                         | 89                               |
|                                                      | 417-3                      | Insiden Ketidakpatuhan Terkait Komunikasi Pemasaran<br>Incidents of Non-compliance Concerning Marketing Communications                                                                                | 89                               |
| GRI 3                                                | 3-3                        | Pengelolaan Topik Material<br>Management of Material Topics                                                                                                                                           | 87, 88                           |
| GRI 418<br>Privasi Pelanggan<br><br>Customer Privacy | 418-1                      | Pengaduan yang Berdasar Mengenai Pelanggaran Terhadap Privasi Pelanggan dan Hilangnya Data Pelanggan<br>Substantiated Complaints Concerning Breaches of Customer Privacy and Losses of Customer Data  | 88                               |

# Lembar Umpan Balik [OJK G.2]

## Feedback Form [OJK G.2]

Silahkan pilih salah satu kelompok pemangku kepentingan yang paling mewakili Anda:

Please tick the box for the stakeholder group that best describes you:

- |                                                                    |                                            |                                  |
|--------------------------------------------------------------------|--------------------------------------------|----------------------------------|
| <input type="checkbox"/> Pegawai   Employee                        | <input type="checkbox"/> Regulator         | <input type="checkbox"/> Others: |
| <input type="checkbox"/> Contractor/Sub-contractor/Vendor/Supplier | <input type="checkbox"/> NGO               |                                  |
| <input type="checkbox"/> Konsumen   Customer                       | <input type="checkbox"/> Media             |                                  |
| <input type="checkbox"/> Investor/Financial Analyst/Shareholder    | <input type="checkbox"/> Student/Academics |                                  |

### Bagaimana penilaian Anda terhadap laporan ini

Please rate the report for:

(1=BURUK sampai dengan 5=SANGAT BAIK | 1 being POOR up to 5 being EXCELLENT)

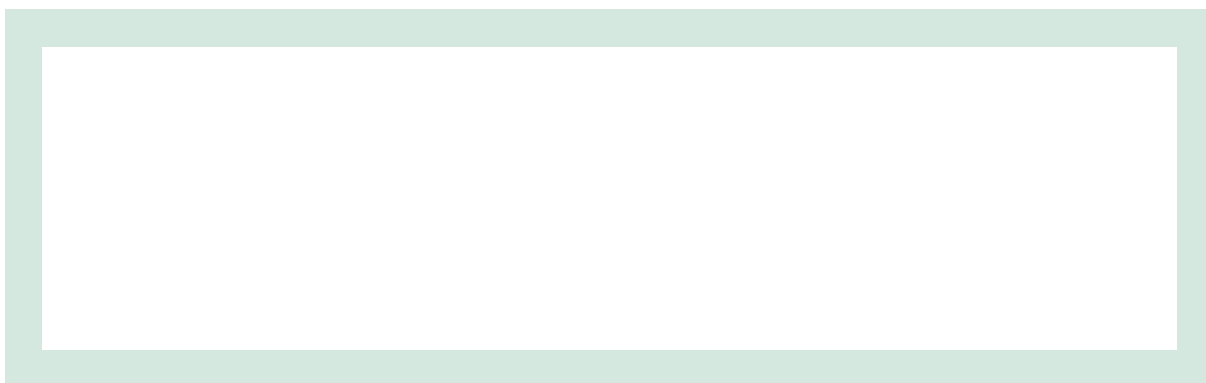
| Parameter   Parameter                                                                   | 1 | 2 | 3 | 4 | 5 |
|-----------------------------------------------------------------------------------------|---|---|---|---|---|
| Dapat memenuhi kebutuhan informasi yang anda butuhkan<br>Meeting your information needs |   |   |   |   |   |
| Konten yang lengkap   Content completeness                                              |   |   |   |   |   |
| Transparan   Transparency                                                               |   |   |   |   |   |
| Jelas dan mudah dimengerti   Clear and easy to understand                               |   |   |   |   |   |
| Kemudahan dalam mencari informasi tertentu<br>Ease in finding information               |   |   |   |   |   |
| Keseluruhan Laporan   Overall Report                                                    |   |   |   |   |   |

## Lembar Umpan Balik

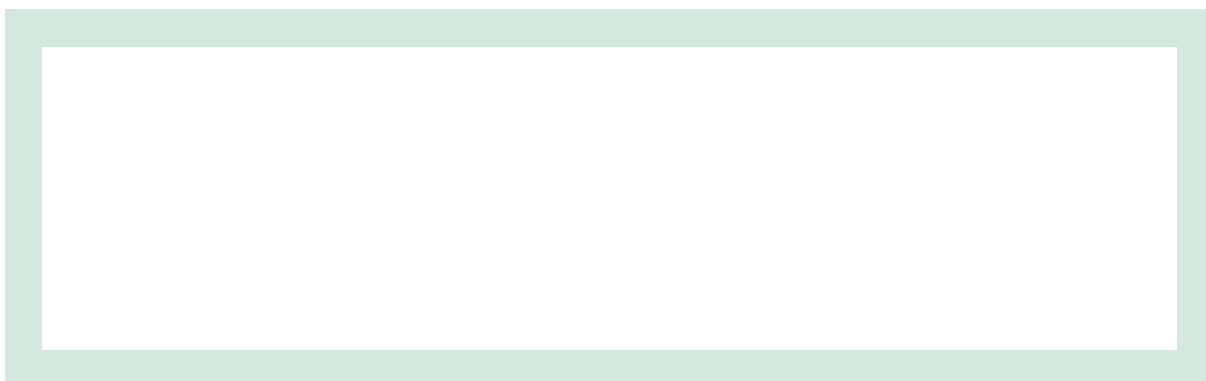
Feedback Form

Apa yang menjadi perhatian utama bagi Anda mengenai performa keberlanjutan kami?  
Does the report address your main concerns about our sustainability performance?

Please elaborate



Mohon untuk memberikan saran/usul/komentar Anda atas laporan ini:  
Please provide your advice/suggestions/comments for this report:



Terima kasih atas  
partisipasi Anda.  
Thank you for your  
participation.



# 2024

Laporan Keberlanjutan  
Sustainability Report

## Creating Long Term Value with Responsibility

### **Panin Asset Management**

*Values Come First*

#### **PT Panin Asset Management**

Bursa Efek Indonesia Tower 2 Suite 1104  
Jl. Jend. Sudirman Kav. 52-53  
Jakarta Selatan 12190

Tel: 1500 726

WhatsApp: +62 811 1107 726

E-mail: [cso@panin-am.co.id](mailto:cso@panin-am.co.id)