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Nomor Surat	087/COS/HO/04/26
Nama Perusahaan	KDB Tifa Finance Tbk
Kode Emiten	TIFA
Lampiran	2
Perihal	Penyampaian Laporan Tahunan & Keberlanjutan dan ESG

Perseroan Menyampaikan Laporan Tahunan & Keberlanjutan dan ESG tahun 2025 dengan periode tahun buku dari 01 Januari 2025 sampai dengan 31 Desember 2025 dalam bahasa Indonesia dan Inggris

Apakah Perseroan akan/telah melakukan panggilan Rapat Umum Pemegang Saham Tahunan? (Ya)

Perseroan melakukan panggilan Rapat Umum Pemegang Saham Tahunan pada tanggal 20 Mei 2025

Informasi sebagaimana dimaksud di atas telah dimuat pada Situs Web Perseroan di alamat link www.kdbtifa.co.id pada tanggal 05 Mei 2025

Apakah Perseroan tercatat di Bursa lain? (Tidak)

A. Kinerja Lingkungan (Environmental Performance)

Perseroan menyampaikan Keberlanjutan dan ESG Tahunan :

E-01 Laporan Emisi Gas Rumah Kaca (GRK)	
Laporan Emisi GRK Konsolidasi?	Tidak
Batasan Organisasi	Ekuitas
Adakah anak perusahaan yang tidak diikutsertakan dalam laporan ini?	Tidak

Name	Total Emisi (tCO2e)
Kategori 1: Emisi GRK langsung dan pembuangan	
Emisi langsung dari pembakaran stasioner	0
Emisi langsung dari pembakaran bergerak	49,33
Emisi langsung dari proses pengolahan	0
Emisi fugitive langsung	0
Emisi langsung dari Land Use, Land Use Change and Forestry (LULUCF)	0
Total Emisi Langsung (Scope 1)	49,33

Kategori 2: Emisi GRK tidak langsung dari energi yang diimpor/dibeli	
Emisi tidak langsung dari konsumsi Listrik yang diimpor/dibeli	67,06
Emisi tidak langsung dari konsumsi jaringan energi yang diimpor/dibeli (diluar listrik)	0
Total Emisi Tidak Langsung (Scope 2)	67,06
Kategori 3: Emisi GRK tidak langsung dari transportasi	
Transportasi dan distribusi hulu	0
Perjalanan dinas	0
Transportasi dari klien dan pengunjung	0
Transportasi dan distribusi hilir	0
Perjalanan Karyawan	0
Kategori 4: Emisi GRK tidak langsung dari produk yang digunakan oleh perusahaan	
Kegiatan yang berhubungan dengan energi yang tidak termasuk dalam emisi langsung dan emisi energi tidak langsung	0
Pembelian Barang dan Jasa	0
Capital equipment/goods	0
Limbah yang dihasilkan dalam kegiatan operasional	0
Aset Sewaan hulu	0
Kategori 5: Emisi GRK tidak langsung yang terkait dengan penggunaan produk dari perusahaan	
Investasi	0
Penggunaan produk yang dijual	0
Perawatan akhir masa pakai produk yang dijual	0
Waralaba hilir	0
Aset Sewaan Hilir	0
Pengolahan produk yang dijual	0

Kategori 6: Emisi GRK tidak langsung dari sumber lainnya	
Emisi atau pembuangan tidak langsung lainnya	0
Total Emisi Tidak Langsung (Scope 3)	0
Total Emisi GRK (Scope 1 and 2)	116,39
Total Emisi GRK (Scope 1, 2 and 3)	116,39
Offsets/Credits	0
Pembelian Renewable Energy Certificate (REC) (kWh)	0

E-02	**Intensitas Emisi GRK**	Total emisi dari Scope 1 dan 2 per unit pendapatan Perusahaan Tercatat	0,00066
E-03	**Konsumsi Energi listrik**	Jumlah total energi yang dikonsumsi secara langsung (kWh or J)	705.000.000.000
		Jumlah total energi yang dikonsumsi secara tidak langsung (kWh or J))	306.000.000.000
		Total konsumsi energi (kWh or J)	1.011.000.000.000
E-04	**Konsumsi Air**	Total konsumsi air (m3)	155
E-05	**Limbah yang dihasilkan**	Total limbah yang dihasilkan (ton)	0,016

E-06 Komitmen Perusahaan untuk mencapai target Net Zero Emission	
Apakah Perusahaan memiliki komitmen pencapaian target net zero?	Ya
Tahun berapa Perusahaan menargetkan pencapaian Net Zero emission yang dipublikasi?	2060
Mohon berikan deskripsi ringkas penjelasan dan tautan ke dokumentasi yang menjelaskan komitmen pencapaian target Net zero emission Perusahaan.	
Perseroan telah: 1. mengkampanyekan kebijakan efisiensi energi listrik dan BBM; 2. mendorong inisiatif paperless di tempat kerja yang wajib dipatuhi oleh seluruh karyawan; 3. melakukan aksi penanaman 1000 bibit pohon mangrove di kawasan Pulau Pari, Kepulauan Seribu;dan 4. menerapkan berbagai inisiatif efisiensi listrik dan BBM	

E-07 Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca (Emission Reduction)	
Apakah Perusahaan memiliki komitmen mengurangi emisi?	Ya
Target pengurangan emisi GRK	0 %
	0 (tCO2e)
Tahun target untuk penurunan emisi GRK?	2060

Apakah perusahaan memiliki manajemen yang mengawasi pengendalian iklim?

Tidak

Langkah-langkah yang sudah dilakukan dan penurunan emisi yang telah dicapai dibandingkan tahun sebelumnya.

Penjelasan:

Perseroan telah:
1. mengkampanyekan kebijakan efisiensi energi listrik dan BBM;
2. mendorong inisiatif paperless di tempat kerja yang wajib dipatuhi oleh seluruh karyawan;
3. melakukan aksi penanaman 1000 bibit pohon mangrove di kawasan Pulau Pari, Kepulauan Seribu;dan
4. menerapkan berbagai inisiatif efisiensi listrik dan BBM

B. Kinerja Sosial (Social Performance)

S-01 Kesetaraan Gender

Level Jabatan	Laki-Laki		Perempuan	
	Jumlah pegawai	Persentasi pegawai	Jumlah pegawai	Persentasi pegawai
Entry-level	16	30 %	23	49 %
Mid-level	15	28 %	15	32 %
Senior-level	17	31 %	7	15 %
Executive-level	6	11 %	2	4 %
Total Pegawai	54	100 %	47	100 %

S-02 Jumlah level pegawai yang dimiliki oleh laki-laki dan perempuan berdasarkan kelompok umur

Rentang Usia (tahun)	Level Jabatan								Jumlah Pegawai
	Entry-level		Mid-level		Senior-level		Executive-level		
	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	
18-25	1	4	0	0	0	0	0	0	5
25-35	6	12	8	11	4	1	0	0	42
35-45	4	5	7	4	11	2	0	0	33
45-55	4	2	0	0	2	3	4	0	15
>55	1	0	0	0	0	1	2	2	6

S-03 Tingkat Pergantian Pegawai

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)
Jumlah Pegawai resign/Pemutusan Hubungan Kerja	23 Pegawai	22,77 %
Jumlah Pegawai Baru/pengganti	27 Pegawai	26,73 %

S-04 Jumlah Pegawai Sementara

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)

Jumlah Pegawai perusahaan yang dipegang oleh kontraktor dan/atau konsultan	5 Pegawai	5 %

S-05 Pelatihan dan Pengembangan Pegawai

Rata-rata jam pelatihan per pegawai dalam tahun Pelaporan	Jumlah pegawai yang ikut serta dalam program pelatihan	Persentase jumlah pegawai yang ikut serta dalam pelatihan (%)
12,8 jam/pegawai	181	179,2 %

S-06 Jumlah Kecelakaan Kerja

Frekuensi kecelakaan kerja dari total pegawai	Persentase kecelakaan kerja serius yang berakibat cedera serius dan fatal dari total pegawai (%)
0	0 %

S-07 Jumlah Kejadian Pelanggaran Hak Asasi Manusia

Jumlah pelanggaran hak asasi manusia dalam tahun Pelaporan	0

Kebijakan Perusahaan terkait Pekerja	
S-08 Perusahaan memiliki kebijakan terkait pelecehan seksual dan/atau non-diskriminasi?	Ya
Perseroan mengatur secara jelas dan tegas dalam kebijakan internal Perseroan, termasuk namun tidak terbatas pada Kebijakan Ketenagakerjaan, Kode Etik, serta Peraturan Perusahaan, yang secara tegas mengatur prinsip kesetaraan, non-diskriminasi, serta perlindungan terhadap hak-hak dasar karyawan.	
S-09 Perusahaan memiliki kebijakan mengenai hak asasi manusia?	Tidak
Perseroan mengatur secara jelas dan tegas dalam kebijakan internal Perseroan, termasuk namun tidak terbatas pada Kebijakan Ketenagakerjaan, Kode Etik, serta Peraturan Perusahaan, yang secara tegas mengatur prinsip kesetaraan, non-diskriminasi, serta perlindungan terhadap hak-hak dasar karyawan.	
S-10 Perusahaan memiliki kebijakan mengenai pekerja anak dan/atau pekerja paksa?	Ya
Perseroan menerapkan kebijakan perekrutan yang bertanggung jawab dengan menetapkan batas usia minimum 18 (delapan belas) tahun bagi seluruh calon pekerja. Ketentuan ini diberlakukan secara menyeluruh di seluruh unit operasional dan jaringan kantor Perseroan sebagai bentuk kepatuhan terhadap peraturan perundang-undangan serta komitmen Perseroan dalam melindungi kesejahteraan dan masa depan generasi muda.	
S-11 Perusahaan memiliki kebijakan perusahaan mengenai kesehatan dan keselamatan kerja serta lingkungan kerja yang aman dan layak diberikan kepada seluruh karyawan?	Ya
Perseroan memiliki kebijakan internal yang mengatur penerapan Kesehatan dan Keselamatan Kerja (K3) serta penyediaan lingkungan kerja yang aman, sehat, dan layak bagi seluruh karyawan. Kebijakan tersebut disusun dan diterapkan sebagai bentuk kepatuhan terhadap ketentuan peraturan perundang-undangan di bidang ketenagakerjaan dan K3, sekaligus mencerminkan komitmen Perseroan dalam melindungi keselamatan, kesehatan, dan kesejahteraan karyawan.	

Corporate Social Responsibility (CSR)

S-12 Perusahaan memiliki aktivitas CSR, investasi atau sumbangan terhadap komunitas atau organisasi nirlaba terdaftar?	Ya
https://www.kdbtifa.co.id/id/blog/berita	

C. Kinerja Tata Kelola (Governance Performance)

G-01 Keberagaman Manajemen dan Independensi (Board Diversity and Independence)

Tipe Manajemen Perusahaan	Jumlah	Laki-laki	Perempuan	Pihak Independen
Komisaris	0	3	0	2
Direksi	0	2	2	0

G-02 Total kehadiran direksi dan komisaris ke rapat dewan

	Jumlah rapat dewan (di tahun pelaporan)	Rata-rata persentase kehadiran direksi/komisaris dalam rapat dewan
Jumlah kehadiran direksi ke rapat dewan	14	100 %
Jumlah kehadiran komisaris ke rapat dewan	6	94 %

Kebijakan mengenai manajemen lainnya

G-03 Perusahaan memiliki kebijakan mengenai pemisahan Chairman of The Board dan CEO?	Tidak
-	
G-04 Perusahaan memiliki kebijakan penilaian dewan direksi dan komisaris	Ya
Penilaian dilakukan oleh Komite Nominasi dan Remunerasi dengan kriteria penilaian sebagai berikut: a. Setiap tahun diwajibkan membuat KPI manajemen dan menjadi suatu kontrak manajemen; b. KPI mencakup aspek keuangan, fokus pelanggan, tenaga kerja, kepemimpinan dan aspek lainnya yang bersifat dinamis; c. Dalam menghitung pencapaian KPI, Perseroan didasarkan kepada: - Laporan Auditor; - Pedoman penyusunan dan penilaian KPI; - Perbandingan pencapaian program kerja yang telah direalisasikan dengan target yang ingin dicapai.	
G-05 Perusahaan memiliki kebijakan pelatihan dewan direksi dan komisaris	Ya
Selama tahun 2025, Presiden Komisaris mengikuti 2 pelatihan dan 2 Komisaris Independen masing-masing mengikuti 1 pelatihan. Masing-masing anggota Direksi mengikuti 2 pelatihan.	
G-06 Kriteria khusus yang digunakan untuk pemilihan dewan direksi dan komisaris	Tidak
-	
G-07 Perusahaan memiliki kebijakan mengenai kode etik dan/atau anti-korupsi?	Ya

Tahun 2025, Perseroan melakukan sosialisasi kode etik yang disampaikan melalui New Employee Orientation Program kepada karyawan baru atau melalui komunikasi berkala. Pembaharuan kode etik Perseroan terakhir berdasarkan Keputusan Sirkuler Direksi No 111/DIR/HO/09/21 tanggal 22 September 2021 yang telah disosialisasikan kepada seluruh jajaran personil Perseroan. Selain itu, selama tahun 2025, sistem anti fraud yang dimiliki Perseroan telah berjalan secara efektif. Sistem anti fraud tersebut juga telah diatur dalam suatu peraturan internal Perseroan berdasarkan Keputusan Sirkuler Direksi No. 014/DIR/HO/01/25 tanggal 24 Januari 2025 tentang Pengesahan Perubahan Anti-Fraud Regulation dan Keputusan Sirkuler Direksi No. 015/DIR/HO/01/25 tanggal 24 Januari 2025 tentang Pengesahan Prosedur Anti-Fraud dan dapat diakses pada website www.kdbtifa.co.id	
G-08 Perusahaan memiliki kebijakan mengenai perlakuan adil terhadap Pemegang Saham?	Ya
Perseroan telah memiliki Communication for Shareholders and Investors Regulation No. 181/DIR/HO/12/25 tanggal 09 Desember 2025	
G-09 Perusahaan memiliki kebijakan mengenai kewajiban direksi/komisaris untuk mencegah adanya konflik kepentingan?	Ya
Salah satu pokok dan isi Kode Etik Perseroan adalah menghindari konflik kepentingan, dimana setiap karyawan diharuskan menghindari kondisi atau situasi yang menimbulkan konflik kepentingan.	

D. Lain-lain

Keselarasan Laporan Keberlanjutan/Tahunan dengan Metrik ESG

Kinerja	Kode	Nama Metrik	Halaman di Laporan Keberlanjutan/Tahunan
Lingkungan	E-01	Laporan Emisi Gas Rumah Kaca	297
	E-02	Intensitas Emisi Gas Rumah Kaca	299
	E-03	Konsumsi Energi Listrik	296
	E-04	Konsumsi Air	299
	E-05	Limbah yang Dihasilkan	300
	E-06	Komitmen Perusahaan untuk Mencapai Target Net Zero Emission	296
	E-07	Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca	297
Sosial	S-01	Kesetaraan Gender	76
	S-02	Pegawai Berdasarkan Gender dan Kelompok Umur	77
	S-03	Tingkat Pergantian Pegawai	280
	S-04	Jumlah Pegawai Sementara	78
	S-05	Pelatihan dan Pengembangan Pegawai	282
	S-06	Jumlah Kecelakaan Kerja	281
	S-07	Kejadian Pelanggaran Hak Asasi Manusia	278
	S-08	Kebijakan Pelecehan Seksual dan/atau Non-diskriminasi	278
	S-09	Kebijakan Mengenai Hak Asasi Manusia	278
	S-10	Kebijakan Pekerja Anak dan/atau Pekerja Paksa	278
	S-11	Kebijakan Mengenai Kesehatan dan Keselamatan Kerja serta Lingkungan Kerja yang Aman dan Layak diberikan Kepada Seluruh Karyawan	281
	S-12	Pencegahan Konflik Kepentingan	285

Tata-kelola	G-01	Keberagaman Manajemen dan Independensi	189
	G-02	Total Kehadiran Direksi dan Komisaris ke Rapat Dewan	133,146,149
	G-03	Kebijakan Pemisahan Chairman of the Board dan CEO	-
	G-04	Kebijakan Penilaian Dewan Direksi dan Komisaris	136,153
	G-05	Kebijakan Pelatihan Dewan Direksi dan Komisaris	134,151
	G-06	Kriteria Khusus Pemilihan Dewan	-
	G-07	Kode Etik dan/atau Anti-Korupsi	233,246
	G-08	Kebijakan Perlakuan Adil terhadap Pemegang Saham	-
	G-09	Pencegahan Konflik Kepentingan	271

Standar Internasional yang Diacu dan Verifikasi Pihak Ketiga

Keselarasan dengan kerangka pelaporan keberlanjutan

[X] Ya [ ] Tidak

- [ ] GRI
- [ ] TCFD
- [ ] CDP
- [ ] IFRS S1
- [ ] IFRS S2
- [ ] SASB
- [X] Others, please specify

POJK 51/POJK.03/2017

Assurance dan validasi pihak ketiga

[X] Tidak

Demikian untuk diketahui.

Hormat Kami,

KDB Tifa Finance Tbk

Dwi Indriyanie

Corporate Secretary

KDB Tifa Finance Tbk

Pacific Century Place 41st Floor, SCBD Lot 10, Jl. Jenderal Sudirman Kav. 52-53,

Telepon : (62-21) 5094 1140 , Fax : 0, www.kdbtifa.co.id

Nama Pengirim	Dwi Indriyanie
Jabatan	Corporate Secretary
Tanggal dan Waktu	30-04-2026 16:59
Lampiran	1. Surat Pengantar Penyampaian AR SR 2025 - OJK PM.pdf
	2. KDB Tifa Finance_AR_SR 2025.pdf

Dokumen ini merupakan dokumen resmi KDB Tifa Finance Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik oleh sistem pelaporan elektronik. KDB Tifa Finance Tbk bertanggung jawab penuh atas informasi yang tertera didalam dokumen ini.

Letter / Announcement No.	087/COS/HO/04/26
Issuer Name	KDB Tifa Finance Tbk
Issuer Code	TIFA
Attachment	2
Subject	Submission of Annual And Sustainability Report

The Company hereby submit Annual And Sustainability Report Report 2025 for the period of 01 Januari 2025 to 31 Desember 2025 in Indonesia dan Inggris

Will the Company be/has summons for the Annual General Meeting of Shareholders? (Yes)

The Company made invitations to the Annual General Meeting of Shareholders on 20 Mei 2025

The information referred above has been published on the Company's website www.kdbtifa.co.id at 05 Mei 2025

Is the Company listed on another Stock Exchange? (No)

A. Environmental Performance

The Company submits its Annual Sustainability and ESG Report:

E-01 Greenhouse Gas (GHG) Emission Report	
Consolidated GHG Emission Report?	No
Organizational Boundaries	Ekuitas
Any subsidiaries that are not included in the report?	No

Name	Total emission (tCO2e)
Category 1: Direct GHG emissions and removals	
Direct emissions from stationary combustion	0
Direct emissions from mobile combustion	49,33
Direct emissions from processes	0
Direct fugitive emissions	0
Direct emissions from Land Use, Land Use Change and Forestry (LULUCF)	0
Total Direct Emissions (Scope 1)	49,33
Category 2: Indirect GHG emissions from imported energy	

Indirect emissions from imported/purchased electricity consumption	67,06
Indirect emissions from imported/purchased network energy consumption (excluding electricity)	0
Total Indirect Emissions (Scope 2)	67,06
Category 3: Indirect GHG emissions from transportation	
Upstream transport and distribution	0
Business travels	0
Transportation of clients and visitors	0
Downstream transportation and distribution	0
Employee commuting	0
Category 4: Indirect GHG emissions from products used by Organization	
Energy related activities not included in direct emissions and energy indirect emissions	0
Purchased goods and services	0
Capital equipment/goods	0
Waste generated in operations	0
Upstream leased assets	0
Category 5: Indirect GHG Emissions associated with the use of products from the Organization	
Investments	0
Use of sold products	0
End of life treatment of sold products	0
Downstream franchises	0
Downstream leased assets	0
Processing of sold products	0
Category 6: Indirect GHG emissions from other sources	

Other indirect emissions or removals	0
Total GHG Emissions (Scope 1 and 2)	0
Total GHG Emissions (Scope 1 and 2)	116,39
Total GHG Emissions (Scope 1, 2 and 3)	116,39
Offsets/Credits	0
REC Purchases (kWh)	0

E-02	**GHG Emissions Intensity**	Total scope 1 and 2 emissions produced per revenue of listed compant (tCO2e/Rp)	0,00066
E-03	**Electricity Consumption**	Total amount of energy directly consumed (kWh or J)	705.000.000.000
		Total amount of energy indirectly consumed (kWh or J)	306.000.000.000
		Total energy consumption (kWh or J)	1.011.000.000.000
E-04	**Water Consumption**	Total water consumed (m3)	155
E-05	**Waste Generation**	Total waste generated (ton)	0,016

E-06 Company commitment to Net Zero Emission Target	
Does the Company have a net zero emission target commitment?	Yes
What year is the Company's net zero emission published target?	2060
Please provide a brief description and a link to documentation explaining the Company's commitment in achieving net zero emission target.	
The Company has: 1. campaigned for electricity and fuel efficiency; 2. promoted a mandatory paperless initiative in the workplace for all employees; 3. planted 1,000 mangrove saplings in the Pari Island area, Thousand Islands; and 4. implemented various electricity and fuel efficiency initiatives	

E-07 Company Commitment to GHG Emission Reduction Target	
Does the Company commit to reducing GHG emission?	Ya
What is the Company's GHG emission reduction target?	0 %
	0 (tCO2e)
Targeted year in achieving GHG reduction target?	2060

Does the Listed Company has measures on monitoring in enacting climate policy?

No

Steps that have been taken and emission reductions that have been achieved compared to the previous year

The Company has:
1. campaigned for electricity and fuel efficiency;
2. promoted a mandatory paperless initiative in the workplace for all employees;
3. planted 1,000 mangrove saplings in the Pari Island area, Thousand Islands; and
4. implemented various electricity and fuel efficiency initiatives

B. Kinerja Sosial (Social Performance)

S-01 Gender Diversity

Job positions	Men		Women	
	Number of employees	Percentage of employees	Number of employees	Percentage of employees
Entry-level	16	30 %	23	49 %
Mid-level	15	28 %	15	32 %
Senior-level	17	31 %	7	15 %
Executive-level	6	11 %	2	4 %
Total Pegawai	54	100 %	47	100 %

S-02 Employees Level by Gender and Age Group

Age group (years)	Job levels								Number of employees
	Entry-level		Mid-level		Senior-level		Executive-level		
	Men	Women	Men	Women	Men	Women	Men	Women	
18-25	1	4	0	0	0	0	0	0	5
25-35	6	12	8	11	4	1	0	0	42
35-45	4	5	7	0	11	2	0	0	33
45-55	4	2	0	0	2	3	4	0	15
>55	1	0	0	0	0	1	2	2	6

S-03 Employees Turnover

	Number of employees (in reporting year)	Percentage (in reporting year)
Number of employees resigned	23 Employees	22,77 %
Number of newly appointed Employees	27 Employees	26,73 %

S-04 Temporary Worker

	Number of employees (in reporting year)	Percentage (in reporting year)

Total company headcount held by contractors and/or consultants	5 Employees	5 %

S-05 Employee Training and Development

Average training hour per employee (in reporting year)	Total employee attending company training program	Percentage of employee attending company training program (%)
12,8 hours/employee	181	179,2 %

S-06 Injury Rate

Frequency of work-related accidents of total Employees (in reporting year)	Percentage of serious work-related accidents resulting in serious and fatal injuries from total employees (%)
0	0 %

S-07 Incidents Regarding Human Rights Abuse

Number of incidents regarding human rights abuse (in reporting year)	0

Company Policy Regarding Employees	
S-08 Does the company has a policy regarding sexual harassment and/or non-discrimination?	Yes
The Company clearly and explicitly sets forth in its internal policies including, but not limited to, its Employment Policy, Code of Ethics, and Company Regulations which expressly regulate the principles of equality, non discrimination, and the protection of employees fundamental rights.	
S-09 Does the company has a policy regarding human rights?	No
The Company clearly and explicitly sets forth in its internal policies including, but not limited to, its Employment Policy, Code of Ethics, and Company Regulations which expressly regulate the principles of equality, non discrimination, and the protection of employees fundamental rights.	
S-10 Does the company have a policy regarding child labor and/or forced labor?	Yes
The Company implements a responsible recruitment policy by setting a minimum age limit of 18 (eighteen) years for all prospective workers. This provision is applied comprehensively across all operational units and the Company's office network as a form of compliance with laws and regulations as well as the Company's commitment to protecting the welfare and future of the younger generation.	
S-11 Does the company have a company policy regarding occupational health and safety as well as a safe working environment for all employees?	Yes
The Company has an internal policy that regulates the implementation of Occupational Health and Safety (OHS) and the provision of a safe, healthy, and decent work environment for all employees. The policy was prepared and implemented as a form of compliance with the provisions of laws and regulations in the field of employment and OHS, while reflecting the Company commitment to protecting the safety, health, and welfare of employees.	

Corporate Social Responsibility (CSR)

S-12 Does the company have CSR activities, investments or donations to the community or registered non-profit organizations?	Yes
https://www.kdbtifa.co.id/id/blog/berita	

C. Governance Performance

G-01 Board Diversity and Independence

Type of Company Board	Number of seats on Company	Seats Occupied by Men	Seats Occupied by Women	Seats Occupied by Independent Party
Commissioners	0	3	0	2
Directors	0	2	2	0

G-02 Board Meeting Attendance

	Number of board meetings (in reporting year)	Percentage of board meeting attendances (in reporting year)
Director Attendance to Board Meetings	14	100 %
Comissioner Attendance to Board Meetings	6	94 %

Other governmental-related policy

G-03 Does the company has a policy regarding separation of the Chairman of the Board and CEO?	No
-	
G-04 Does the company has a policy regarding board appraisal?	Yes
The assessment is conducted by the Nomination and Remuneration Committee based on the following criteria: a. Management is required to establish KPI annually and incorporate them into a management contract; b. KPI cover financial aspects, customer focus, human resources, leadership, and other dynamic aspects; c. In calculating KPI achievement, the Company relies on: - Auditor Report; - Guidelines for the preparation and assessment of KPI; - A comparison of the achievements of implemented work programs with the targets to be achieved.	
G-05 Does the company has a policy regarding board training and development?	Yes
In 2025, the Chairman of the Board of Commissioners attended two training sessions, and each of the two Independent Commissioners attended one training session. Each member of the Board of Directors attended two training sessions.	
G-06 Does the company has a criteria regarding board appointment and re-election?	No
-	

G-07 Does the company has a policy regarding ethics and/or anti-corruption?	Yes
In 2025, the Company disseminated its code of ethics through the New Employee Orientation Program to new employees or via periodic communications. The Company most recent update to its code of ethics was based on Board Circular No. 111/DIR/HO/09/21 dated September 22, 2021, which has been disseminated to all Company personnel. In addition, throughout 2025, the Company anti-fraud system has been operating effectively. This anti-fraud system is also regulated by an internal Company regulation based on Board Circular No. 014/DIR/HO/01/25 dated January 24, 2025, regarding the Ratification of Amendments to the Anti-Fraud Regulation, and Circular Resolution of the Board of Directors No. 015/DIR/HO/01/25 dated January 24, 2025, regarding the Ratification of Anti-Fraud Procedures which can be accessed in www. kdbtifa.co.id	
G-08 Does the company has a policy regarding equitable treatment of shareholders?	Yes
The Company has Communication for Shareholders and Investors Regulation No. 181/DIR/HO/12/25 dated 09 Desember 2025	
G-09 Does the company have a policy regarding the obligations of directors/commissioners to prevent conflicts of interest?	Yes
One of the key principles and provisions of the Company Code of Ethics is the avoidance of conflicts of interest, whereby every employee is required to avoid conditions or situations that give rise to conflicts of interest.	

D. Other

Alignment of Sustainability/Annual Reports with ESG Metrics

Kinerja	Kode	Metric Name	Pages in the Sustainability/Annual Report
Environment	E-01	Greenhouse Gas Emission Report	297
	E-02	Greenhouse Gas Emission Intensity	299
	E-03	Electricity Consumption	296
	E-04	Water Consumption	299
	E-05	Waste Generated	300
	E-06	Company Commitment to Achieving Net Zero Emission Target	296
	E-07	Company Commitment to Reduce Emission	297
Social	S-01	Gender Equality	76
	S-02	Employees by Gender and Age Group	77
	S-03	Employee Turnover Rate	280
	S-04	Number of Temporary Officers	78
	S-05	Employee Training and Development	282
	S-06	Number of Work Accidents	281
	S-07	Human Rights Violation Incidents	278
	S-08	Sexual Harassment and/or Non-Discrimination Policy	278
	S-09	Policy on Human Rights	278
	S-10	Child Labor and/or Forced Labor Policy	278
	S-11	Occupational Health and Safety Policy and Safe and Secure Work Environment are provided to all employees.	281
	S-12	Corporate Social Responsibility	285

Governance	G-01	Management Diversity and Independence	189
	G-02	Total Attendance of Directors and Commissioners to Board Meetings	133,146,149
	G-03	Chairman of the Board and CEO Separation Policy	-
	G-04	Board of Directors and Commissioners Assessment Policy	136,153
	G-05	Board of Directors and Commissioners Training Policy	134,151
	G-06	Special Criteria for Election of the Board	-
	G-07	Code of Ethics and/or Anti-Corruption	233,246
	G-08	Fair Treatment Policy for Shareholders	-
	G-09	Conflict of Interest Prevention Policy	271

Referenced International Standards and Third Party Verification

Alignment with sustainability reporting framework

[X] Yes [ ] No

- [ ] GRI
- [ ] TCFD
- [ ] CDP
- [ ] IFRS S1
- [ ] IFRS S2
- [ ] SASB
- [X] Others, please specify

POJK 51/POJK.03/2017

Third-party assurance and/or validation

- [X] No

Thus to be informed accordingly.

Respectfully,

KDB Tifa Finance Tbk

Dwi Indriyanie

Corporate Secretary

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Sender Name	Dwi Indriyanie
Function	Corporate Secretary
Date and Time	30-04-2026 16:59
Attachment	1. Surat Pengantar Penyampaian AR SR 2025 - OJK PM.pdf
	2. KDB Tifa Finance_AR_SR 2025.pdf

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