

RAISING SUSTAINABILITY THROUGH DIGITALIZATION





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Sustainability is becoming more indispensable when the world faces challenges in controlling various risks. Not only economic risk, but also environmental, social, and governance risk. As a banking institution, we, in Bank Mega, has made many changes to preserve a sustainable future. We apply sustainability strategy by making advances in technology innovation, as well as strengthening collaborations with all stakeholders.

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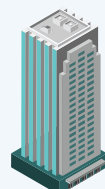
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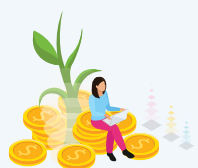
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Sustainability Strategy

PT Bank Mega Tbk (Bank Mega) sustainably performs their business in accordance with the Company's Vision and Mission, namely, to become Indonesia's finest Bank that focuses not only on profit, but also amplifies human resources (people) and nature conservation. Bank Mega is also committed to develop sustainable economy by considering social and environmental aspects, as well as performing Social and Environmental Responsibility (TJSL). To maintain business continuity, Bank Mega conducts several strategies, among which are continuously innovating and increasing services for all customers, including introducing financing for Sustainable Business Activities Category (KKUB). Internally, Bank Mega increases productivity through efficient operational activities, services for outstanding customers, and benefiting any opportunities in sustainable financing.

For sustainability strategy, Bank Mega routinely increases their internal capacity through trainings, which align with the Bank's competency and needs. These trainings are conducted online considering that the COVID-19 pandemic persists. The provided trainings emphasize on employee capability improvement that are more optimized due to digital technology use.

On the other hand, Bank Mega continues to strengthen credit distribution in KKUB. The largest credit distribution lies in Micro, Small, and Medium Enterprises (MSME). Our strategy in realizing this sustainable finance is through collaborations with stakeholders, mainly the ecosystem of CT Corpora, improvement of services for all customers via digital transformation and automation process, as well as environmental, social, and governance risk migration.

In the environmental aspect, Bank Mega implements internal and external strategies. Internally, Bank Mega strives to reduce energy consumption by limiting the use of air conditioning, computer, and lights. In addition, Bank Mega maintains their initiative to cut paper use by maximizing digital technology. Externally, Bank Mega started focusing on credit distribution to eco-friendly debtors based on KKUB. We hope this strategy will help build sustainability culture as a basis for achieving the Sustainable Development Goals (SDGs).



We support Sustainable Development Goals (SDGs)

Of the 17 goals, Bank Mega gives priority supports to 4 goals, which are adjusted to the Bank's strategy and business process.



Support Priorities to the Sustainable Development Goals



2021 Target

1. Zero work accident
2. Increasing the welfare of employees and their family

Activity

1. Creating a healthy, safe, and convenient workplace
2. Performing socialization on occupational safety standards

Strategy

1. Cooperating with PT CT Corpora and Ministry of Health of the Republic of Indonesia for vaccination program
2. Socializing the implementation of 5M health protocols
3. Providing insurances for employees



2021 Target

Performing trainings on the introduction of sustainable finance for all Bank employees through e-learning platforms

Activity

1. Performing online trainings through an application
2. Renovating school facilities
3. Giving banking education to the public
4. Providing appropriate school facilities to encourage quality improvement in education
5. Performing literacy programs on banking education and financial inclusion

Strategy

1. Developing an application-based training
2. Cooperating with other parties for regular training



2021 Target

1. Creating gender equality for the highest position, and admitting equal treatment
2. Organizing community empowerment activities for the women

Activity

Implementing equality policy for all employees to advance their career and enable them to occupy executive positions

Strategy

Performing annual work evaluation based on Key Performance Indicator (KPI)





2021 Target

1. Elevating the economy of the community residing around the Bank's operational area
2. Increasing employee welfare
3. Strengthening MSME's independence

Activity

1. Performing community empowerment through social and environmental responsibility (TJSL)
2. Implementing a policy on employee welfare improvement in accordance with the Bank's work milestones and condition
3. Providing financing for MSME

Strategy

1. Developing card initiation system (CIS)
2. Organizing trainings to increase work achievement
3. Cooperating with other parties to empower MSME



2021 Target

1. Establishing digital infrastructure
2. Performing innovations in products and services to amplify service quality

Activity

Developing various kinds of banking innovations, including implementing mobile onboarding, web policy & procedure management system, content management, e-document, tangible monitoring system, enterprise data warehouse, robotic process automation (RPA), QR payment, chatbot, collection system.

Strategy

1. Performing socialization and education on digital use in banking process
2. Implementing ISO 27001 to ensure data security



2021 Target

1. Guaranteeing sustainable consumption and production pattern
2. Saving energy and water use

Activity

1. Implementing car pooling system
2. Implementing mobile appraisal and all technology innovations in banking process
3. Eliminating plastic bottles
4. Controlling room temperature
5. Reducing paper use
6. Supporting energy saving program

Strategy

1. Implementing agent of change to strengthen sustainability culture
2. Providing socialization and education to carry out green banking concept



Bank Mega implements sustainable finance activities in agreement with POJK 51/POJK.03/2017 to support the achievement of Sustainable Development Goals (SDGs). All the sustainable finance activities are adjusted to the targets stated in the Sustainable Finance Action Plan (RAKB) in the upcoming year or five years.

Achievements gained from this 2021 sustainable finance implementation include updating the credit guidebook in accordance with the Bank's segmentation, expanding fund distribution and acquisition that align interests in the economic, social, and environmental sectors, organizing continuous Sustainable Finance trainings, as well as implementing activities of Social and Environmental Responsibility (TJSL).

Achievements of Sustainable Finance Activities in 2021



Main Activities

2021 Achievements



Adjusted Risk Management and Governance related to Sustainable Finance.

The issuance of Decree Number 039/DIRBM/21 of 15 June 2021 on Credit Risk Management Policy to regulate efforts and measures in identifying, measuring, monitoring, and controlling risk in implementing Sustainable Finance.



Main Activities

2021 Achievements



Updated the credit guidebook in respective credit segment related to the implementation of Sustainable Finance.

The updated credit guidebook based on the Bank's segmentation related to the Sustainable Finance implementation was enforced in the corporate, indirect channel, commercial, SME, and consumer segments on 4 October 2021:

- Decree Number 061/DIRBM/21: Consumer Credit Guidebook
- Decree Number 062/DIRBM/21: SME Credit Guidebook
- Decree Number 063/DIRBM/21: Commercial Credit Guidebook
- Decree Number 064/DIRBM/21: INCH Credit Guidebook
- Decree Number 065/DIRBM/21: Corporate Credit Guidebook



Provided trainings related to Sustainable Finance.

The training method was implemented through e-learning

- 2,921 employees from the Head Office have participated the learning activities.
- 12 online off-house trainings on sustainability have been participated by the Bank's employees.



Credit distribution growth in accordance with KKUB.

- Credit distribution of KKUB grew up to 30.73%.
- Credit distribution from the corporate segment grew by 34.68%.



Increase in efficiency in electricity, water, and paper use across all Branch Offices (KC), Sub-Branch Offices (KCP), and Cash Offices (KK).

- Electricity and water efficiency cost achieved Rp4.23 billion
- Emission reduction by 388.5 tCO₂.



Activities of Social and Environmental Responsibility (TJSL) through Mega Peduli and Mega Berbagi program.

Mega Peduli Activities

- The cost of procuring vaccination for 1,000 employees (Gotong Royong Vaccination) totalled Rp886.5 million.
- Providing vaccination for 456,002 people, cooperating with PT CT Corpora and the Ministry of Health of the Republic of Indonesia across Jabodetabek, Malang, Makassar, and Medan with a total cost of Rp916 million.

Mega Berbagi Activities

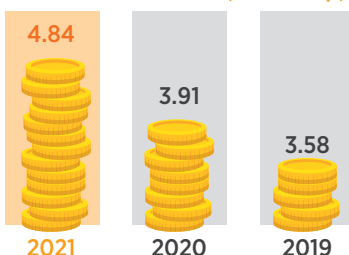
Continued to build and renovate 72 schools.

Sustainability Performance Highlights

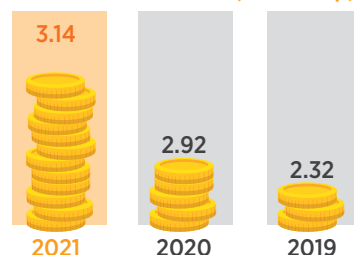


Economic Aspect

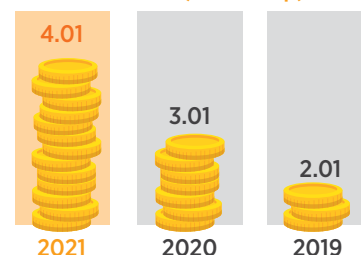
Net Interest Income (Trillion Rp)



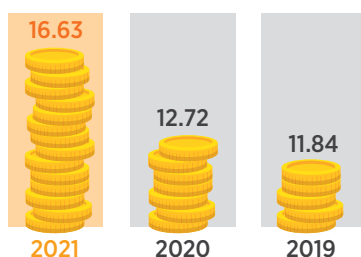
Non-Interest Income (Trillion Rp)



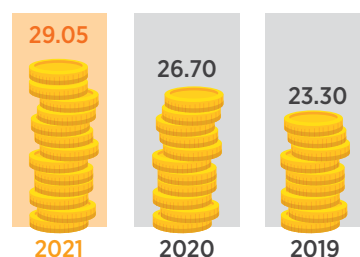
Net Profit (Trillion Rp)



Products and/or Services' Nominal that Comply with the Criteria of Sustainability Business Activities Category (KKUB) (Trillion Rp)



Percentage of Total KKUB Financing Portfolio to Total Portfolio (%)



Environmental Aspect

	2021	2020	2019
Use of Electricity (kWh) – Bank Mega Tower Tendean	10,530,720	11,506,120	12,035,920
Reduction of Electricity Use (kWh) – Bank Mega Tower Tendean	975,400	529,800	147,360
Emission Generated from the Fuel Use (tCO ₂)	2,772.5	2,211.5	-
Emission Efficiency from the Fuel Use (tCO ₂)	388.5	1,117.5	-
Paper Waste (Ton)	18,695	34,319	58,554
Water Use (m ³)	76.45	78.98	-



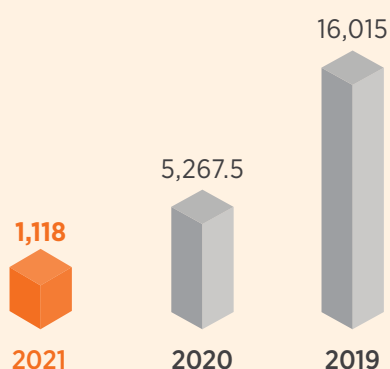
Social Aspect

	2021	2020	2019
Customer Satisfaction Level	1st Rank for 6 Categories The 4 th Satisfaction Loyalty Engagement (SLE) Awards 2021	<ul style="list-style-type: none"> • Best Bank Award 2020 for banks with core capital of Rp5-30 trillion according to Investor Magazine. • Achievement by MRI (Experience Index & Loyalty Index 2019 of BUKU III Bank Category) 	Achievement by MRI (Experience Index & Loyalty Index 2019 of BUKU III Bank Category)
Employee Turnover Rate (%)	32.07	33.47	35.56
Percentage of Total Female Employees to Total Employees (%)	51.49	50.26	50.12
Total Training Hours	261,747	216,507	312,224
Total Training Hours related to sustainable finance	522	5,038	32

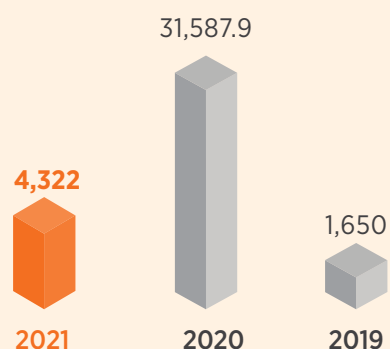


Realization of Social & Environmental Responsibility Fund (Million Rp)

MEGA BERBAGI



MEGA PEDULI



Message from President Director [102-14]



Bank Mega recorded an increase of **31%** (YoY) or **Rp16,63** trillion, in the Sustainable Business Activities Category portfolio.

Kostaman Thayib
President Director

Dear respected stakeholders,

The year 2021 continued to be overwhelmed with challenges and dynamics when the world was stricken by the COVID-19 pandemic, including Indonesia. The country carried on with restricting the public's mobility by implementing Enforcement of Community Activity Restrictions (PPKM), which brought an impact to investments, reduced productivity, and weakened the wheels of economy. Amidst these trials, we are grateful that Bank Mega managed to grow well to support the economic recovery, as well as share with the people of Indonesia.

Bank Mega succeeded to gain a net profit of Rp4.01 trillion in 2021 compared to Rp3.01 trillion in 2020, so that the profit grew by 33.24% (YoY). Bank Mega participated in the National Economic Recovery (PEN) through various activities, mainly to endorse MSMEs whose businesses were impacted by the COVID-19 pandemic. Bank Mega focused their attention by offering credit restructuring as per the Government's stipulations. This was aimed to encourage accelerated recovery in the real sector so that the national economy was able to regain its state post-pandemic.

Bank Mega's positive performance growth in 2021 was also due to the community and the surrounding environment. Therefore, We continue to make efforts in refining the management not only in the economic aspect, but also the Environmental, Social, and Governance aspects (ESG). Conformity in the economic, social, and environmental performances, as well as optimization of information technology became our strategy in achieving sustainability. This implementation is in line with the Sustainable Finance principles, and Sustainable Finance Action Plan (RAKB).

A Policy in Responding to Challenges to Fulfill Sustainability Strategy

Bank Mega started developing a policy on ESG-based financing to respond to challenges in sustainability and lessen the risks, especially to control the negative impacts of climate change. Such policy is in accordance with the sustainability values which are also stated in the Company's Vision and Mission. Adhering to the ESG aspect, Bank Mega also continues with Digital Transformation as one of the Bank's responses in facing the challenges that lie in the banking sector. Digitization has become a part of the sustainability aspect, chiefly in enhancing services



equipped with digital facilities which have turned into an absolute necessity, especially with the Enforcement of Community Activity Restrictions (PPKM) being applied by the Government to suppress the spread rate of the COVID-19. On the other hand, the rising use of technology also demanded certain data security to reduce the crime risk. Hence, socialization, education, as well as community awareness are critical to collectively protect the confidentiality and security of the data.

Another challenge posed in the sustainability strategy is the increasing environmental and social risks, such as environmental damage, global warming, extreme climate, floods, drought, environmental degradation, human rights violation, and wealth gap. These challenges are our responsibility as we play a role in our future. Hence, according to its functions, Bank Mega continues to strive in exercising their role in the education sector, whether internally or externally, and selecting debtors through credit requirements based on the ESG aspect. Internally, we have initiated activities that consider the environmental aspect.

Implementation of Sustainable Finance

As a commitment to supporting the implementation of sustainable finance, Bank Mega manages a Sustainable Finance team. This team is under the responsibility of Strategic & Business Development Division (SBDV), which lead the Sustainable Finance Team. The team is also assisted by other 15 divisions and overseen by Compliance & Human Capital Director.

Throughout 2021, the Sustainable Finance Team evaluated the implementation of sustainability culture and developed online sustainable finance trainings. The performance of 2021 sustainable finance included the economic, social, and environmental aspects. By the end of December 2021, Bank Mega recorded an increase in the Sustainable Business Activities Category (KKUB) portfolio of 31% (YoY), or to Rp16.63 trillion from the previous Rp12.72 trillion. Also, in the same year, Bank Mega distributed Rp70.61 billion worth of financing to MSME, which rose by 146% from 28.71 billion in the previous year. This achievement shows that Bank Mega exudes seriousness in implementing the sustainable finance.

In addition, Bank Mega continuously attended to the health of its employees by providing Gotong Royong Vaccination to those who were placed in the Head Office. Through Mega Peduli, Bank Mega, with PT CT Corpora (“CT CORP”) and the Ministry of Health, set up a Vaccination Center in several cities in 3 stages, focusing on free vaccination for the public and employees.

Of the environment, Bank Mega conducted an efficiency program for its fuel use to reduce the emission generated from operating service vehicles. In 2021, this endeavor successfully reduced the fuel by 165,311 liters, or equivalent to the emission of 388.5 tons CO₂eq. Other efforts included increasing the efficiency of energy and water use, as well as ensuring credit distribution exclusively to eco-friendly debtors.

Strategy in Achieving Targets

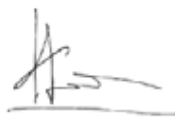
Bank Mega continues to maintain its sustainability performance by recognizing the targets and strategies, as well as potential business prospects. Bank Mega realizes that the prospect of KKUB credit financing remains wide on the horizon due to the Sustainable Finance roadmap, which was released by the Financial Services Authority.

Indonesia's recent commitment in Glasgow, November 2021 to performing the COP26 agreement, which is related to the lessening of negative impacts from greenhouse gas, also supports the acceleration of business changes towards sustainability. This phenomenon further expanded the opportunity of financing in the KKUB sector in the future. Subsequently, Bank Mega states its readiness and will implement strategies to seize targets that support the Sustainable Development Goals.

Appreciation

We believe that the outstanding achievements in the 2021 sustainability performance were an embodiment of support from all stakeholders. On behalf of the Board of Directors of Bank Mega, we would like to express our gratitude to all stakeholders who have contributed their support. Challenges and various changes will only be greater in the future, so we would like to encourage all stakeholders to remain optimistic in creating values for the upcoming days.

Jakarta, 2 February 2022



Kostaman Thayib
President Director



Statement from the Members of the Board of Commissioners on the Accountability to the 2021 Sustainability Report of PT Bank Mega, Tbk

We, the Board of Commissioners, hereby state that all information mentioned in the Sustainability Report of PT Bank Mega, Tbk of the 2021 fiscal year has been presented according to regulations, and We are fully accountable for the accuracy of this Sustainability Report content. We certify that this statement is true to the best of our knowledge.

Jakarta, 2 February 2022


Chairul Tanjung
President Commissioner


Yungky Setiawan
Vice President Commissioner


Achjadi Ranuwisastira
Independent Commissioner


Avilliani
Independent Commissioner


Lambock V. Nahattands
Independent Commissioner


Statement from the Members of the Board of Directors on the Accountability to the 2021 Sustainability Report of PT Bank Mega, Tbk


Sustainability Report of PT Bank Mega Tbk of the 2021 fiscal year has been presented according to regulations, and We are fully accountable for the accuracy of this Sustainability Report content. We certify that this statement is true to the best of our knowledge.

Jakarta, 2 February 2022


Kostaman Thayib
President Director


Madi Darmadi Lazuardi
Credit Director


Lay Diza Larentie
Consumer Banking Director


Martin Mulwanto
Treasury & International
Banking Director


Yuni Lastianto
Compliance and
Human Capital Director


Indivara Erni
Risk Director


C. Guntur Triyudianto
Operations & Information
Technology Director

About the Report [102-45] [102-48] [102-50] [102-51] [102-52] [102-54] [102-56]

This Report is Bank Mega's third sustainability report, which was prepared separately from the annual report, yet both are mutually complementary. This Report contains information on the economic, social, environmental, and governance performance from 1 January to 31 December 2021. Sustainability reports are submitted annually, and previously it was published on 30 March 2021.

The preparation of Bank Mega's sustainability report refers to the provisions of the Financial Services Authority Regulation (POJK) Number 51/POJK.03/2017, with additional references of the 2020 Global Reporting Initiative (GRI) standards with "core" option. Also, the report is complemented with GRI Financial Services Sector Supplement. In 2021, there were changes to the information presented in the previous sustainability report, namely in the 2020 Safe Deposit Box, thus there was a restatement.

The financial data presented in this report is acquired from the consolidated financial statements that have been audited by a Public Accounting Firm, whereas other data originated from the head office. The quantitative data which is material to this sustainability report is presented by using the comparability principle, at a minimum of two years consecutively, to describe Bank Mega's performance trend. This sustainability report has yet evaluated by an independent party, but the presented data has been verified internally.



Reporting Contact [102-53]

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Response to the Feedback on the Previous Sustainability Report

As of the end of 2021, we have not received any input or feedback related to the 2020 sustainability report.

Defining Report Content and Quality [102-46]

The defining report content is presented based on the principles of stakeholder involvement, sustainability context, materiality, and comprehensiveness. The process of reporting uses the principles of quality: balance, comparability, accuracy, promptness, clarity, and reliability. All of these processes are conducted internally, and an approval has been obtained from Compliance & Human Capital Director, who is responsible for the sustainable finance activities.










Material Topics and their Boundaries [102-46] [102-47] [102-49]

There were four material topics presented in the 2020 Sustainability Report, and this key information are still relevant to be the material topics of the 2021 Sustainability Report. We continue prioritizing 'Occupational Health and

Safety' activities as an endeavor to break the chain of the COVID-19 contagion. All material topics presented are aligned with our supports for the Sustainable Development Goals (SDGs).

Material Topics, Sustainability Issue, and Boundaries

 <p>Material Topic Occupational Health and Safety</p> <p>Support for the SDGs</p> 	<p>Sustainability Highlight</p> <ol style="list-style-type: none"> 1. Addressing the COVID-19 pandemic 2. Implementing occupational health and safety as per standards 	<ul style="list-style-type: none"> ● Inside Company Employee ● Outside Company Customer Public
 <p>Material Topic Economic Aspect</p> <p>Support for the SDGs</p>  	<p>Sustainability Highlight</p> <ol style="list-style-type: none"> 1. Resilience in the economic performance 2. Operational cost efficiency 3. Credit growth 4. KKUB portfolio growth 5. Anti-Fraud and Anti-Corruption, Anti-Money Laundering and Counter Terrorism Financing (APU-PPT) 6. Compliance with regulations and corporate governance 	<ul style="list-style-type: none"> ● Inside Company Shareholder, Employee ● Outside Company Investor, Customer, Public, Regulator, Media
 <p>Material Topic Customer Privacy and Service Quality</p> <p>Support for the SDGs</p> 	<p>Sustainability Highlight</p> <ol style="list-style-type: none"> 1. Implementing digital technology innovations 2. Maintaining the security of customer data information 3. Increasing the best services' quality, as well as ease of access for customers 	<ul style="list-style-type: none"> ● Inside Company Employee ● Outside Company Customer Public



Material Topic Training and Education

Support for the SDGs



Sustainability Highlight

1. Sustainable Finance Training
2. Competence development and career path training
3. Competence development training for the customers and public
4. Financial inclusion and literacy training

- **Inside Company**
Employee
- **Outside Company**
Customer
Public

Company Profile [102-16]

Vision

To be the
nation's
pride



Mission

To establish continuous relationships with customers through innovative banking services and synergy with the support of integrated ecosystems, professional human capital, as well as excellent organizational performance capability to give high-level added values for all stakeholders

Corporate Values

- Dynamic
- Entrepreneurship
- Trust
- Ethics
- Commitment
- Synergy

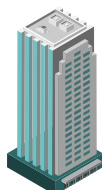
Sustainability Culture

Bank Mega issued a policy pertaining to supports for Sustainable Finance by encouraging eco-friendly behavior, whether in saving energy, water, and avoiding plastic water bottles. This policy is implemented in accordance with Bank Mega values, mainly towards ethics, commitment, and synergy.

Oversight on the implementation of sustainability culture is conducted through Corporate Culture & Change Management Specialist (CCCM), which is a part of the Corporate Affairs Work Unit. The results of evaluation are reported to the President Director.



Company's General Information [102-1] [102-2] [102-3] [102-4] [102-5] [102-6]



Official Name of Company

PT Bank Mega Tbk.

Date of Operation

1969



Legal Basis of Establishment

Deed of Establishment of PT Bank Karman Number 32 of 15 April 1969 juncto Deed of Amendment Number 47 of 26 November 1969

Line of Business

Perbankan

License

Decree of Minister of Finance of the Republic of Indonesia Number D.15.6.5.48 of 14 August 1969



Share Ownership

PT Mega Corpora (58,02%)
PT Indolife Pensiontama (5,70%)
Public (36,28%)

Address of Head Office

Bank Mega Tower, Jl. Kapten Tendean Kav. 12-14A, Jakarta 12790, Indonesia.

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Website: www.bankmega.com
E-mail: corsec@bankmega.com



Areas of Operation

In Indonesia, there are eight regional offices, which are:

1. Medan (Sumatera area, except Lampung)
2. Jakarta 1 (DKI Jakarta, Bekasi, Karawang areas)
3. Jakarta 2 (South Jakarta, Lampung, Bogor, Depok, Tangerang, Banten areas)
4. Bandung (West Java areas, excluding Bogor, Depok, Bekasi, and Karawang)
5. Semarang (Central Java area, DI Yogyakarta)
6. Surabaya (East Java, NTB, NTT, Bali areas)
7. Makassar (Sulawesi, Maluku, Papua areas)
8. Banjarmasin (Kalimantan area)

Company Scale [102-7] [102-8]

Description	Unit	2021	2020	2019
Total Permanent Employee	Male	2,403	2,544	2,756
	Female	2,549	2,657	2,778
Net Interest Income	Trillion Rp	4.84	3.91	3.58
Net Profit		4.01	3.01	2.00
Total Capitalization				
Total Liability		113.73	94.00	85.26
Total Equity	Trillion Rp	19.14	18.21	15.54
Total Assets		132.88	112.20	100.80

Significant Changes [102-10]

In 2021, one branch office (KC), Jakarta's Branch Office Hasanudin, was closed, so that at the end of 2021 total branch office and sub-branch office of Bank Mega became 376 offices with the percentage of branch office at 14% or 54 offices.

Nevertheless, the number of branch offices did not decline, it remained 54 offices in 2021. This was due to the status change of sub-branch offices (KCP) to KC.

The Jakarta Branch Office of Wisma Justus, whose lease expired, was relocated to a new location in a newer building and a more representative location, The Prime Office Suites.

Also, with the rising transactions performed through digital services, the number of ATM and branch offices will be adjusted with the market condition and potentials, as well as the company's strategy. In the future, the strategy of office network development will be merged with digitization according to the changing business process in the banking sector.

Products and Services

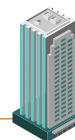
The use of technology coupled with digital innovation is one of Bank Mega's strategies in providing the best products and services to all customers. Such products marketed by Bank Mega are Savings, Loans, Trade Finance, International Transaction, Treasury, and Payment Transaction with Cards. On the other hand, services that provide ease for customers can be accessed through M-Smile, Mega Internet, Mega Pass, Mega ATM, Mega Cash, and M-Money. Further information

on products and services can be viewed in the 2021 Annual Report, or the website www.bankmega.com

In the Safe Deposit Box transaction, there was a restatement of a box number recorded in the previous reporting in 2020, showing a column of 2020 which was previously 7,407 to 8,465 box.

Service Transactions

		Unit	2021	2020	2019
Service	Mega ATM	Customer	182,295	242,286	316,412
		Value (Billion Rp)	4,524	7,074	11,348
	Mega Pass	Total Cards	313,934	415,864	592,420
		Value (Billion Rp)	398.8	412.3	516.4
	Internet Banking	Customer	29,301	34,266	39,526
		Value (Billion Rp)	49,786	55,290	71,384
	Mobile Banking	Customer	394,564	286,977	119,292
		Value (Billion Rp)	10,737	4,894	2,721
	Electronic Cash	Total Cards (million)	4.4	4.2	4.2
		Value (Billion Rp)	0.4	3.7	39.4
	Safe Deposit Box	Box	5,510	8,465	6,569
		Value (Billion Rp)	5.1	4.7	4.8



Product Quantity



Savings

Unit	2021	2020	2019
Customer (people)	316,001	362,241	432,770
Value (Trillion Rp)	98.91	79.19	72.79



Treasury

Unit	2021	2020	2019
Customer (people)	6,122	4,403	3,155
Transaction Frequency	21,368	19,017	19,274
Value (Trillion Rp)	588.61	548.34	781.47

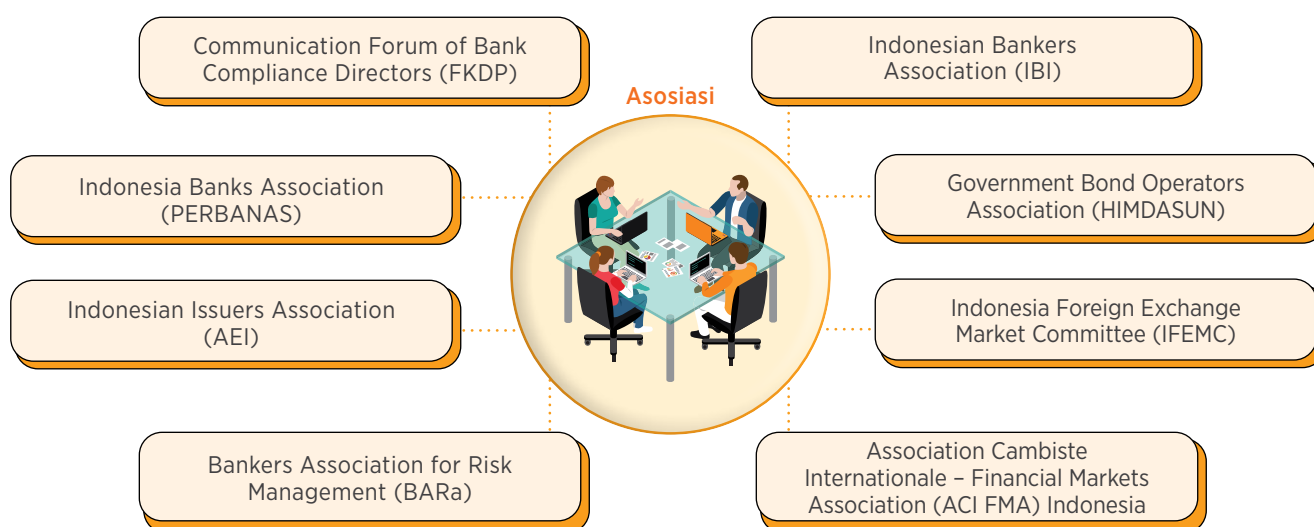
Supply Chain ^[102-9]

The Bank's sustainability is heightened by the supply chain players, namely suppliers and vendors that hold crucial roles in strengthening the Bank's business continuity. We endeavor to manage a quality, transparent, professional, and secure supply chain process through coordinations that are directly performed by Procurement Commitment to the

Board of Directors. To establish a better cooperation with the suppliers and vendors, the Procurement Committee regularly administers an evaluation to vendors' performance and offers suggestions based on better cooperation agreements.

Membership in Associations ^[102-13]

Bank Mega actively plays its role as a member to be aware of the latest banking issues by engaging in other national-scale associations of financial services. The following are the associations joined:

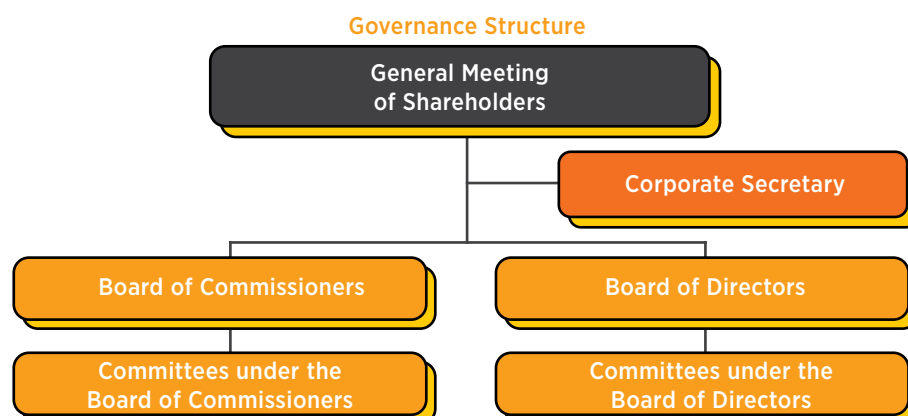




Sustainability Governance

Sustainability Governance Structure [102-18]

Bank Mega's Governance Structure has been aligned with the Limited Liability Law, with the General Meeting of Shareholders (GMS) as the highest organ. Bank Mega has implemented good corporate governance (GCG) as stated in the Articles of Association of PT. Bank Mega Tbk. Number 7 of 2021. This implementation refers to the governance principles that adhere to the Financial Services Authority Regulation Number 55/POJK.03/2016 on the Implementation of Governance for Public Banks, and POJK Number 21/POJK.04/2015 on the Implementation of Corporate Governance for Publicly Listed Companies. Since 2016, Bank Mega has published a governance implementation report annually to sustainably support information transparency.



The implementation of sustainable finance activities have been overseen and approved by the Compliance and Human Capital Director.





As for the implementation of sustainable finance that refers to the Financial Services Authority Regulation Number 51/POJK.03/2017 on the Implementation of Sustainable Finance to Financial Services Institution, Bank Mega has formed a Sustainable Finance Team. The Sustainable Finance Team was established through the Deed of Board of Directors Number 153/DIRBM/19 of 20 June 2019 on the Structure of Sustainable Finance Team Membership. The team has a non-structural position in Bank Mega, consisting of several work units. The Sustainable Finance Team has the responsibilities to develop RAKB report (Strategic & Business Development Work Unit) and sustainability report (Corporate Affairs Work Unit). The sustainable finance performance is reported periodically by the Sustainable Finance Team to Compliance & Human Capital Director. [102-20]

Throughout 2021, the Sustainable Finance Team performed several activities as per its duties, which are as follows:

1. Completed and submitted RAKB to the Financial Services Authority in a timely manner.
2. Adjusted credit policies.
3. Organized online sustainable finance trainings.
4. Conducted social activities as a form of TJSL activity supporting the implementation of Sustainable Finance.
5. Prepared and submitted the sustainability report to the GMS and all stakeholders.
6. Held periodical meetings with relevant parties to monitor the implementation of RAKB.

Sustainable Finance Policy [FS1]

In 2021, Bank Mega updated the credit risk management policy in accordance with RAKB. The aim of such update was to ensure the risk management in the Environmental, Social, and Governance (ESG) aspects. With the issuance of Decree Number 039/DIRBM/21 of 15 June 2021 on the Credit Risk Management Policy, Bank Mega started to perform identification, measurement, monitoring, and controlling risks over the implementation of Sustainable Finance based on the Environmental, Social, and Governance (ESG) aspects.

Bank Mega has also performed adjustments to the Bank Credit Policy which were stipulated in the Decree of Executives. The adjustment to the credit guideline was aimed to align the process of credit approval agrees with the ESG aspect and Sustainable Finance principles. Because of this adjustment, the implementation of Sustainable Finance has further improved, especially in supporting the achievements of Sustainable Development Goals.

Previously, Bank Mega has conducted internal adjustments related to efficiencies published in 2019, which are the establishment of digital transformation task force and cost efficiency task force on human capital and general affairs. Not only did these task force shared positive impacts towards the bank, but also to shareholders, employees, and community.



Competency Development over Sustainable Finance

Bank Mega has developed e-learning modules on the Introduction of Sustainable Finance. These modules were prepared so that all employees can gain easier access to trainings, whenever and wherever they are. This e-learning infrastructure development will be continuously developed henceforth. [FS4]

As of the end of December 2021, 2,921 Head Office employees, including the new employees joined in 2021 have participated in the Introduction of Sustainable Finance e-learning. Bank Mega also had 12 off-house training activities that were participated by the employees throughout 2021.

The topics of the training, among which were: financial inclusion and National Economic Recovery (PEN), MSME financing and macroprudential inclusive, carbon market, sustainable finance management and strategy, and sustainability report.

Other information related to the Sustainable Finance for Sustainability Managers can be viewed on page 57 of appendix.



Risk Management Procedure in Implementing Sustainable Finance [102-11] [FS2]

Bank Mega is aware of various risks that became a challenge upon implementing the Sustainable Finance. These risks are credit, operational, liquidity, and market risks.

To address each risk, Bank Mega uses a prudent approach through four pillars:



In implementing the Sustainable Finance, Bank Mega applies risk management based on the Bank Credit Policy that is stipulated in the Decree Number 039/DIRBM/21 of 15 June 2021 for corporate, indirect channel, commercial, MSME, and consumer segments. Bank Mega has also performed adjustments to the credit requirements by considering the ESG aspect and debtors' risk profile. Risk monitoring in the Sustainable Finance is also conducted through RAKB containing five-year plans and targets. This risk monitoring is directly led by Compliance & Human Capital Director, and the findings are reported to the Board of Commissioners and Board of Directors.

Risk management is also monitored by the Internal Audit Operating Unit which is tasked to assess and supervise the conduct of internal control system, risk management, GCG, and sustainable finance. The internal auditor is also responsible for reporting any findings to the President Director.

Procedure of Risk Management Development in Implementing Sustainable Finance

The implementation of sustainable finance stated in the Bank's risk management policy also applies identification, measurement, monitoring, and control process to credit risk that encompass social and environmental impacts of the debtors' business activities to comply with the sustainable finance aspect.

1. Identification can be conducted by:

- Listing the risk of business activities to determine the level of social and environmental risks.
- Identifying and analyzing the potentials of social and environmental damages of the debtors' business activities
- Recognizing social and environmental impacts/issues based on the purpose of credit applications.

2. Credit risk measurement is also performed to social and environmental risks of said business. This is aimed to assess the project safety related to the social and environmental factors.

- The environmental risk managed is related to the project safety, such as contaminated areas surrounding

business premises (project), technological obsolescence (zero eco-friendly technology), and hazardous waste.

- The social risk managed is related to the project safety, such as customary land in the project location, zero involvement of local people in the upcoming project (human capital), land exemption, which was not settled peacefully, and pollution that affected the health of the local people.

3. Monitoring the social and environmental risks in debtors' business using a key instrument, namely social and environmental report (e.g., Sustainability Report), or a compliance with a social and environmental management standard, such as Environmental Impact Analysis (AMDAL) and/or Environmental Management Efforts (UKL).

4. Social and environmental risk control is also necessary for the Debtors whose business has social and environmental risks by using the environmental covenant binding in the Credit Agreement between the Bank and Debtor.

The effectiveness of risk management, mainly in credit, is a form of support and commitment of the Bank in striving for sustainable development by considering the social and environmental impacts brought by debtors/potential debtors through identification, measurement, monitoring, and control

processes. The completed process contributed a positive impact to the fund distribution. The fund distributions to debtors who qualified the sustainable criteria grew by 30.73% since last year.


Issues on the Implementation of Sustainable Finance

Challenges are apparent in the implementation of Sustainable Finance, whether internally or externally. Internally, Bank Mega recognizes its need to increase employee awareness concerning the Sustainable Finance implementation, mainly in the credit sector. Additionally, the awareness of being environmentally friendly should be amplified among employees and customers. This eco-friendly attitude is vital for guaranteeing personal responsibility in implementing the efficiency of natural resources use.

Externally, Bank Mega finds that support and collaboration are still needed from regulators to create stronger regulations which are not overlapping, especially in procuring green projects. Encouragement for eco-friendly industry should also be accompanied with accelerated infrastructure development that demands cost, time, and competency. This situation became a shared challenge, and, we, in Bank Mega will support the Government and be able to adapt rapidly to any changes.

Stakeholders Engagement [102-40] [102-42] [102-43] [102-44]

Bank Mega has various stakeholders, which are groups or individuals that have direct impacts or significant influences on the Bank's business activities. We map stakeholders based on proximity, influence, and impact to the Bank. The mapping is conducted through internal discussions to confirm well-established relationships among the stakeholders.

 <p>Stakeholder Investor and Shareholder</p>	<p>Means of Engagement and the Frequency</p> <ul style="list-style-type: none"> • General Meeting of Shareholders (GMS): once a year • Extraordinary General Meeting of Shareholders (EGMS): if necessary • Quarterly Report • Annual Report • Sustainability Report 	<p>Significant Topic and Stakeholder Needs</p> <ul style="list-style-type: none"> • Financial performance • Sustainability performance 	<p>Bank Mega Response</p> <ul style="list-style-type: none"> • Organizes GMS and EGMS • Develops financial performance (public expose)
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Stakeholder Customer

Means of Engagement and the Frequency

- Banking activities in branch office: at any time
- Through contact center: Mega Call 08041500010 or (+62) 2129601600 (overseas number), website, and social media: at any time
- Customer satisfaction survey: annually

Significant Topic and Stakeholder Needs

- Responses and solutions to inputs, complaints, and information requests
- Banking product development, including digitization
- Occupational health and safety, primarily in the areas of bank office
- Sustainability performance
- Privacy and data security protection
- Prime services
- Financial literacy and inclusion

Bank Mega Response

- Provides 24-hour communication media and services
- Follows up complaints received
- Develops product innovations and services, including digital banking
- Performs customer satisfaction survey
- Maintains customer privacy and data security
- Organizes financial literacy and inclusion



Stakeholder Regulator

Means of Engagement and the Frequency

- Compliance reporting: at a minimum of once a year, or incidental by nature
- Submission of proof on AGMS and EGMS announcement, consolidated financial statements summary: at a minimum of once a year, or incidental by nature
- Monthly report, public expose planning: at a minimum of once a year, or incidental by nature

Significant Topic and Stakeholder Needs

- Regulation compliance and implementation of prudence principles and corporate governance
- Environmental and social risk analysis in credit lending
- Anti-Fraud and Anti-Corruption, Anti-Money Laundering and Counter Terrorism Financing (APU-PPT)

Bank Mega Response

- Compliance reporting
- Develops RAKB
- Develops annual reports and sustainability reports
- Other meetings, such as pre-exit meeting and exit meeting



Stakeholder Employee

Means of Engagement and the Frequency

- Internal communication media: at any time
- Internal meeting as needed: at any time
- Sharing session held according to the policy of respective work unit
- Banking services and/or facilities that can be accessed at any time

Significant Topic and Stakeholder Needs

- Industrial relationship
- Employee rights and obligations
- Opportunities in career development, competency, as well as training and education
- Occupational health and safety

Bank Mega Response

- Provides whistleblowing channel to accommodate employee complaints
- Grants employee rights as per the Company's Regulations
- Organizes training & development
- Performs work evaluation, promotion, and mutation



Stakeholder
Business Partner/
Supplier/Vendor

Means of Engagement and the Frequency

- Interaction through the website: at any time
- Code of conduct related to vendors
- Meeting with the Procurement Committee: at least once a year if needed

Significant Topic and Stakeholder Needs

- Transparent goods and/or services procurement
- Fair work contract
- Prompt payment
- Mutually profitable work relationship

Bank Mega Response

- Provides the necessary information to ease the procurement and work process
- Performs socialization on policies and code of conduct
- Establishes business communication
- Ensures prompt payment



Stakeholder
Media

Means of Engagement and the Frequency

Press release: if needed, or incidental by nature

Significant Topic and Stakeholder Needs

company information and data, such as company's finance, products, and corporate actions

Bank Mega Response

- Creates press releases
- Media publication and company reports

Anti-Fraud and Whistleblowing System Policy [205-2]

Anti-Fraud policy has a vital role in maintaining and safeguarding Bank Mega's business activities. This policy is also able to bolster the internal control system and sustain customers' trust. Bank Mega ensures all banking business activities can be performed in accordance with the Government's policies and regulations, prudence principles, and good corporate governance (GCG) based on the Financial Services Authority Regulation Number 39/POJK.03/2019 on the Implementation of Anti-Fraud Strategies for Commercial Banks of 19 December 2019.

Bank Mega's commitment to always preserve the integrity and trust given by customers is embodied in the Whistleblowing System Policy, which is regulated in the Decree Number 094/DIRBM-PRMG/2019 on the Whistleblowing Reporting System as a means of communication for all stakeholders. The whistleblowing

system is expected to create opportunities for and heighten the trust of both employees and non-employees in disclosing any indiscretions that might occur without any fear so that a clean, safe, and transparent business environment is possible. The whistleblowing system is monitored by the Banking Fraud Investigation (CFIN) Work Unit.

In 2021, there were 3 (three) whistleblowing reports received and all of them were followed up according to prevailing laws and regulations. To minimize the risk of fraud, Bank Mega continuously strengthened the data security system with three-layer defense and applied ISO 27001, as well as encouraged all customers to protect their data confidentiality.



Whistleblowers may lodge their complaints/information through a whistleblowing system that is accessible through the following social media:

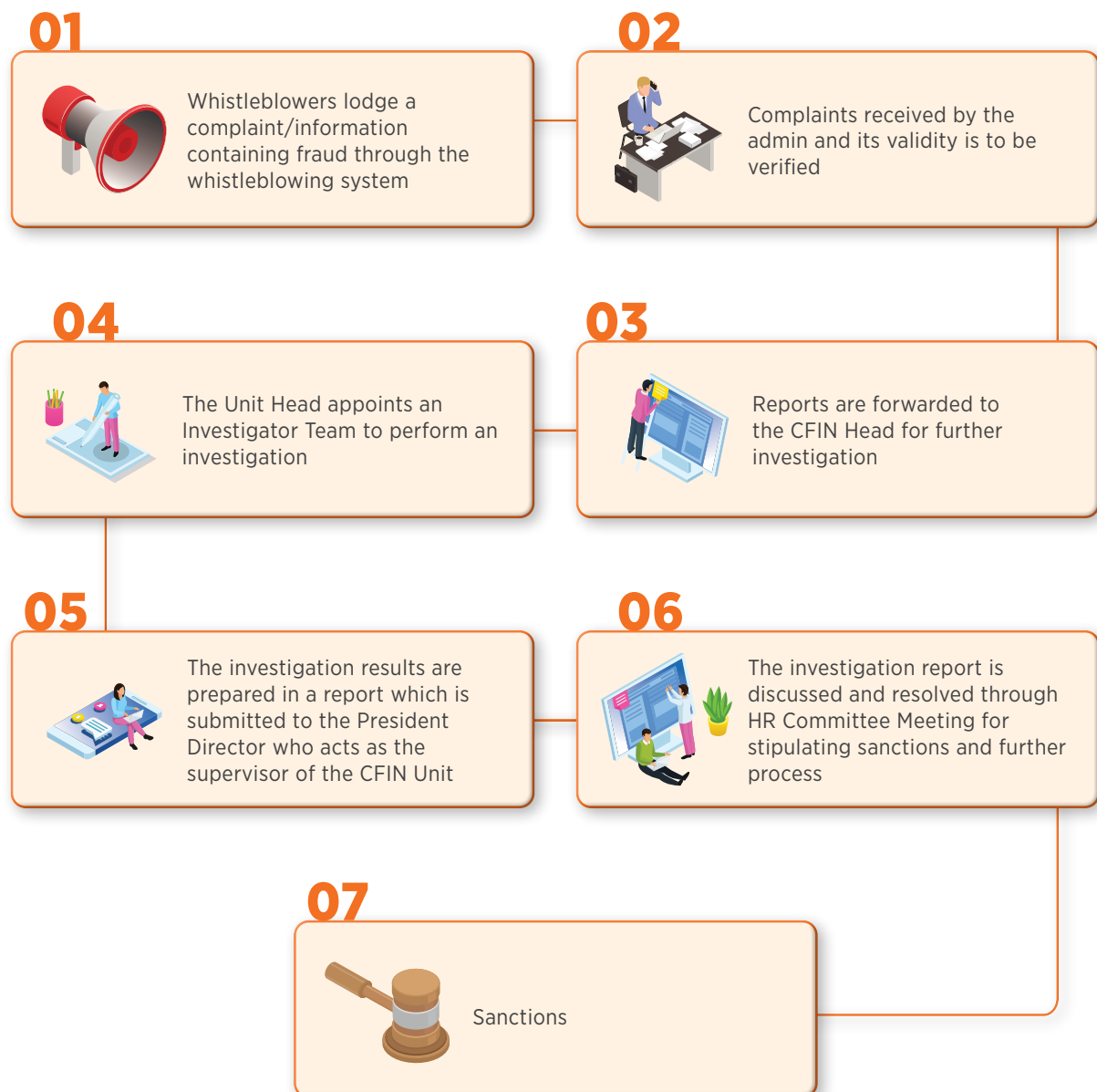
The Whistleblowing System Application, can be accessed through Bank Mega's internal website (Megaweb)

Email address : fbi@bankmega.com

Telephone : +6221-791500 melalui eks. 15.505 dan 15.525

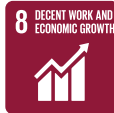
Verbally, to : Unit Kerja Crime & Fraud Investigation (CFIN), Bank Mega Tower, 15th Fl.
Jl. Kapten Tendean Kav 12-14 A Jakarta 12790

The Whistleblowing System Mechanism





SUSTAINABILITY PERFORMANCE



Economic Performance



The 2021 Economic Performance Achievements

The Best Financial Performance in the category of Conventional Bank with Assets above Rp100 trillion

The Best Financial Resilience in the category of Conventional Bank with Assets above Rp100 trillion

Management Approach [103-1, 103-2, 103-3]

Bank Mega recorded a positive performance on the profit before tax which grew by 33.31%. This increase was due to an increase in net interest income and fee-based income, as well as efficiency. Throughout 2021, Bank Mega recorded Rp60.68 trillion in credit distribution, which increased by 25.14% compared to Rp48.49 trillion in 2020. The credit composition of Bank Mega was mainly dominated by 3 credit segments, namely corporate credit of 65.80%, joint finance of 18.03%, and credit card of 10.47%.

Bank Mega intensively maintains its credit quality by examining debtors' financial capacity and performing periodical analysis. This implementation succeeded to maintain the profit and credit quality well. In regards to liquidity, Bank Mega stipulated a policy to keep the LDR ratio at the range of 70%.



Financial Performance (Trillion Rp) [201-1]

Description	2021	2020	2019
Total Assets	132.88	112.20	100.80
Credit Distributed	60.68	48.49	53.02
Third-Party Fund	98.91	79.19	72.79
Net Interest Income	4.84	3.91	3.58
Non-Interest Income	3.14	2.92	2.32
Net Operating Income	4.94	3.74	2.48
Net Profit	4.01	3.01	2.00

Financial Ratio (%)

Description	2021	2020	2019
Minimum Capital Adequacy Ratio	27.30	31.04	23.68
NPL Gross	1.12	1.39	2.46
NPL Nett	0.81	1.07	2.25
Return on Asset (ROA)	4.22	3.64	2.90
Return on Equity (ROE)	23.49	19.42	14.85
Net Interest Margin (NIM)	4.75	4.42	4.90
Rasio Efisiensi (BOPO)	56.06	65.94	74.10
Loan to Deposit Ratio (LDR)	60.96	60.04	69.67

Financial Performance Realization of 2021 (Trillion Rp)

Description	2021	2020	2019
Net Operating Income			
Target	4.31	2.57	2.28
Realization	4.94	3.74	2.48
Net Profit (Loss)			
Target	3.50	2.04	1.84
Realization	4.01	3.01	2.00
Total Credit/Financing of KKUB			
Target	13.36	13.02	-
Realization	16.63	12.72	11.84



Economic performance is highly connected with social and environmental risks. For Bank Mega, the most profound social risk is the competence of human capital, which is related to digitization and customer services, whereas the environmental risk is found in the extreme change of weather. This negative change of weather may also affect the banking business activities, such as the floods and windstorm in 2021 that hampered the Bank's operations.

[201-2]

The risk posed by climate change became all our responsibility. Nevertheless, as a financial institution, Bank Mega supports the implementation of sustainable finance by providing financing to ESG-oriented business sectors. To that cause, Bank Mega performs financing filtration on sectors that have the potentials of causing great natural destruction, such as transportation, palm oil, and manufacture sectors. Sectors that have high risks against the environment will be gradually reduced, or will be given a corrective plan with a certain period of time.

Performance of Sustainable Finance

Bank Mega mapped the portfolio of financing to debtors into 12 Sustainable Business Activity Categories (KKUB). In line with the RKAB, Bank Mega disbursed the largest corporate segment KKUB credit to the Other Business Activities and/ or Other Activities with Environmental Awareness with the total credit value of Rp11.6 trillion, a 19.59% increase from Rp9.7 trillion in 2020.

Furthermore, the KKUB credit with a considerably significant increase percentage was the Sustainable Management of Biological Natural Resources and Land Use, which reached Rp3.12 trillion from merely Rp0.96 trillion in 2020. Until the end of 2021, the credit disbursement portfolio based on the ESG or KKUB aspect was recorded at Rp16.63 trillion.

Realization of Total Sustainable Finance Financing (Billion Rp)

Description	2021 Target	2021 Realization
Total products complying with the sustainable business activity categories (KKUB)		
a. Funds Acquisition	695	577
b. Funds Distribution	13,360	16,634.21
Total productive assets of sustainable business activities		
a. Total KKUB Loan/Financing	13,360	16,634.21
b. Total Non-Loan/Financing of Sustainable Non-Business Activities	-	40,620.92
Percentage of Total Loan/Financing of Sustainable Business Activities against Total Bank Loan/Financing (%)	24.75	29.05
Total KKUB Loan/Financing	13,360	16,634.21
Total and quality of loan/financing based on KKUB		
Sustainable Management of Biological Natural Resources Management and Land Use		3,129.67
Environmentally Friendly Transportation		369.47
Environmentally Friendly Buildings that comply with Nationally, Regionally, or Internationally Acclaimed Standards or Certification		1,127.56
Other Business Activities or Other Activities with Environmental Awareness		11,936.90
MSME Activities		70.61
Total		16,634.21

Credit Distribution per Segment (Billion Rp) [FS6]

Description	2021	2020	2019
Corporate Loan	16,012.86	11,889.59	10,344.90
Sustainable Management of Biological Natural Resources and Land Use	3,105.28	957.88	66.03
Environmentally Friendly Transportation	369.47	259.32	100.93
Environmentally Friendly Buildings that comply with Nationally, Regionally, or Internationally Acclaimed Standards or Certification	938.07	937.88	858.43
Other Business Activities and/or Other Activities with Environmental Awareness	11,600.04	9,734.50	9,319.51
Commercial Loan	526.26	783.67	1,469.00
Sustainable Management of Biological Natural Resources and Land Use	0	66.76	71.04
Environmentally Friendly Buildings that comply with Nationally, Regionally, or Internationally Acclaimed Standards or Certification	189.50	336.07	720.59
Other Business Activities and/or Other Activities with Environmental Awareness	336.76	380.84	677.43
Retail Loan (MSME & Consumer)	95	51.25	26.30
Sustainable Management of Biological Natural Resources and Land Use	24.39	16.12	16.53
Environmentally Friendly Buildings that comply with Nationally, Regionally, or Internationally Acclaimed Standards or Certification	0	0	2.84
Other Business Activities and/or Other Activities with Environmental Awareness	0	6.42	6.36
MSME Activities	70.61	28.71	0.56

Credit Distribution Based on the Economic Sector in 2021 [FS6]

Economic Sector	Number of Debtors Customer Information File (CIF)	Outstanding Loans (Billion Rp)
Social, Culture, Entertainment Public Service	4	9.29
Processing Industry	21	960.04
Construction	20	8,866.37
Provision of Accommodations and Food and Beverages	19	299.68
Wholesale and Retail Trade	43	41.89
Mining and Excavation	7	1,783.06
Agriculture, Hunting, and Forestry	11	3,678.82
Real Estate, Rental Industry, and Corporate Service	11	621.56
Transportation, Warehouse, and Communication	4	369.83
Individual Services Serving Households	4	1.31
Fishery	1	0.45
Households	4	1.87
Total	149	16,634.21



The Support from Bank Mega to MSME in the Pandemic

The Micro, Small, and Medium Enterprise (MSME) sector is the most impacted sector in the COVID-19 pandemic. To help overcome this condition, Bank Mega is present among the public by providing financing and development opportunities. This support is in line with the Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia No. 6 of 2020 on Special Provisions for Recipients of Smallholder Business Credit Impacted by the COVID-19 Pandemic. Moreover, we also provide relaxation program to debtors whose businesses are impacted by the pandemic. The total financing to MSME disbursed in 2021 reached Rp70.61 billion or approximately 0.43% from the total credit.

Opportunities and Challenges of Sustainable Finance Implementation

The considerably dynamic economic condition throughout the COVID-19 pandemic remains a distinct challenge in sustainable finance implementation. Transformation in method of thinking and conducting business in the business world is a change that needs to be adopted by Bank Mega. The condition influences the achievement of the targets included in the RKAB from maximum accomplishment.

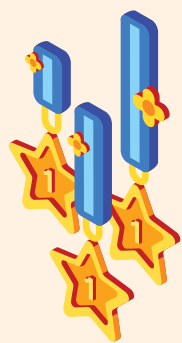
In financing the MSME segment, Bank Mega records several challenges that may obstruct credit disbursement. Among the challenges are significantly extensive spread of MSME locations, the limited managerial capabilities of management and capital, as well as business legality still

requiring validity assessment. Nevertheless, the challenges do not weaken the spirit of Bank Mega to continue disbursing credit financing to MSME properly by adhering to prevailing regulations.

With the optimism to continue financing MSME, Bank Mega views ample potential opportunities. Aside from indirectly contributing to the nation by assisting the development of new businesses, the MSME sector has the potential of attracting investors. Furthermore, potential financing in ESG-based projects is predicted to increase, in line with the rising attention of stakeholders toward environmental preservation. Therefore, Bank Mega will continue to observe this change and utilize every opportunity to be able to grow and support Sustainable Development Goals (SDGs).



Social Performance



The 2021 Social Performance Achievements

- The 4th Satisfaction Loyalty Engagement (SLE) Awards 2021 – For 8 Categories: 1st Rank for 6 Categories – Infobank and MRI
- Inspiring Women Awards 2021: Indivara Erni – Risk Director of PT Bank Mega Tbk – Iconomics
- Best Leader for Business Resilience Through Corporate Development Initiative – Stakeholders Engagement and Risk Mitigation 2021 – Warta Ekonomi
- Corporate Secretary Champion 2021 – Top 10 – SWA Magazine
- 3rd Indonesia's Most Popular Digital Financial Brands (Millennials' Choice) Bank BUKU 3 – Iconomics, categories:
 - Mobile Banking (E-Transaction)
 - E-Money
 - E-Customer Service



Excellent Human Capital [102-8] [406-1]



Bank Mega continues to endeavor to create excellent and professional human capital (SDM) with high integrity. This effort is a part of supporting the implementation of human rights by giving equal opportunity to all employees without discriminating against ethnicity, religion, race, class, and gender. Each Bank Mega personnel is entitled to receive training, education, and work assessment in accordance with their needs and talents.

We also give equal opportunity to all of our employee candidates in the recruitment process. Each employee candidate has the chance to fill the highest position in accordance with their competency, capacity, and work achievements. The equal work opportunity principle is the basis for the Company in selecting the best personnel to be part of Bank Mega. The principle of equality and diversity in work is stated in Decree No. 083/DIRBM/21 regarding Employee Recruitment and Selection.





Until the end of 2021, there were 3,254 people or 51.49% female employees at Bank Mega and there were 3 people or 25% women who held positions as Directors and Board of Commissioners. The presence of women also reflects gender equality and diversity in the composition of the Bank's employment. Overall, the employee composition between male and female is sufficiently balanced, and the age group is largely in the 25 to 39 group, which is a productive age group. With the employee composition dominated by millennials, Bank Mega hopes for excellent human capital that is able to keep pace with fast changes, open to receiving knowledge and experience, as well as able to innovate with technology.

The achievement of fair employment performance which upholds human rights is reflected from no reports or complaints pertaining to discriminatory practices, whether against ethnicity, religion, race, or class.

Employees Based on Employment Status and Gender [102-8] [405-1]

Status	Gender	2021		2020		2019	
		Total	%	Total	%	Total	%
Permanent & Contract Employees		3,066	48.51	3,232	49.74	3,697	49.88
		3,254	51.49	3,266	50.26	3,714	50.12
		6,320		6,498		7,411	

Employees Based on Region and Gender [102-8] [405-1]

Status	Gender	2021		2020		2019	
		Total	%	Total	%	Total	%
Head Office		2,035	32	2,103	32	2,319	31
		1,088	17	1,052	16	1,217	16
	Total	3,123	49	3,155	49	3,536	48
Regional & Branch		1,031	16	1,129	17	1,378	19
		2,166	34	2,214	34	2,497	34
	Total	3,197	51	3,343	51	3,875	52
Total		6,320		6,498		7,411	

Employee Turnover Rate [401-1]

In 2021, there was a 2.74% decrease in employees from the previous year. The decrease in the number of employees was in regard to the decrease of business targets in the COVID-19 pandemic, which caused a considerable number of employee work contracts to not be extended. Moreover, the digitalization process caused a shift in the needs of customers, gradually reducing the physical presence of the Bank and its employees.

Employee Turnover Rate (%)			
	2021	2020	2019
	32.07	33.47	35.56

Employees Leaving the Company (people)

Description	Gender	2021	2020	2019
Retired	Male	17	29	19
	Female	11	15	9
Resigned	Male	528	444	844
	Female	633	628	960
Passed Away	Male	11	8	13
	Female	4	3	6
Employment termination	Male	402	607	515
	Female	434	567	412
Total		2,040	2,301	2,778



Employee Recruitment

Bank Mega complies with Government stipulations regarding minimum working age and working hours. The stipulations are formulated in Decree No. 083/DIRBM/21 on Employee Recruitment and Selection. There are no forced labor and child labor activities at Bank Mega. The Company always grants the rights of employees, such as salaries in proportion to their obligations, regulating the working hours and leave. Furthermore, both permanent and outsourced employees receive religious holiday allowance, position allowance, attendance incentive, pension allowance, health insurance, and annual leave compensation. [401-2]

Employee Remuneration [102-35]

Giving remuneration is a form of appreciation toward work achievements and to ensure employee welfare. Remuneration policies are monitored by the Human Capital Committee by referring to the Internal Stipulations in Decree No. 047/DIRBM/19 on the Human Capital Committee. The remuneration amount is determined based on work achievements, level of position, performance, and by ensuring no discrimination relevant to gender and other backgrounds. All employee remuneration at the lowest level against the regional minimum wage is over 100% in accordance with its respective region.

Maternity Leave [401-3]

Bank Mega gives the right for maternity leave to female employees, as formulated in the 2021-2023 Period Company Regulation Article 40. Female employees are entitled to receive a three-month maternity leave and male employees are entitled to receive a (2) two-day paternity leave. Female employees are given the opportunity to return to work in the same position. In 2021, 244 employees took maternity leave and all of them returned to work in the same positions. Additionally, Bank Mega also gives the right for annual leave, religious leave, wedding leave, baptism leave, and child circumcision leave for all employees as regulated in the 2021-2023 Period Employee Regulations.

Pension Fund [102-35]

Bank Mega gives the right to employees entering the retirement age in accordance with prevailing regulatory Laws. In 2021, 20 male employees and 9 female employees received the pension fund. The total pension fund amount received by the employees was Rp19.4 billion.



Healthy, Decent, and Safe Working Environment [103-1] [103-2] [103-3] [403-6]

Amid the COVID-19 pandemic, Bank Mega still activated the Business Continuity Management by forming the COVID-19 Control Group. The COVID-19 Control Groups are located in the Bank's head office and all operational offices to coordinate the implementation of health protocols in controlling COVID-19 in the office. Bank Mega also routinely conducts the socialization of health protocols implementation via email blast, internal website, and announcer on certain hours.

In 2021, Bank Mega actively gave a webinar on health, particularly on COVID-19. The topics of the health webinars, among which, were Your Health is Your Greatest Wealth: Sport Therapy for Immunity and A Healthy Way to Fight COVID-19 in 2021.

The efforts to adapt to the COVID-19 pandemic situation are reflected in various Bank policies to regulate activities at the office. Physical distancing is strictly implemented, supported by working hours adjustment. The reminder to protect health, including preventing and controlling COVID-19 can be accessed from the guidance publication, which has been socialized via the internal website.

Bank Mega also provides and guarantees the availability of sanitation facilities and their paraphernalia, such as a handwashing station and hand sanitizer at every Office.

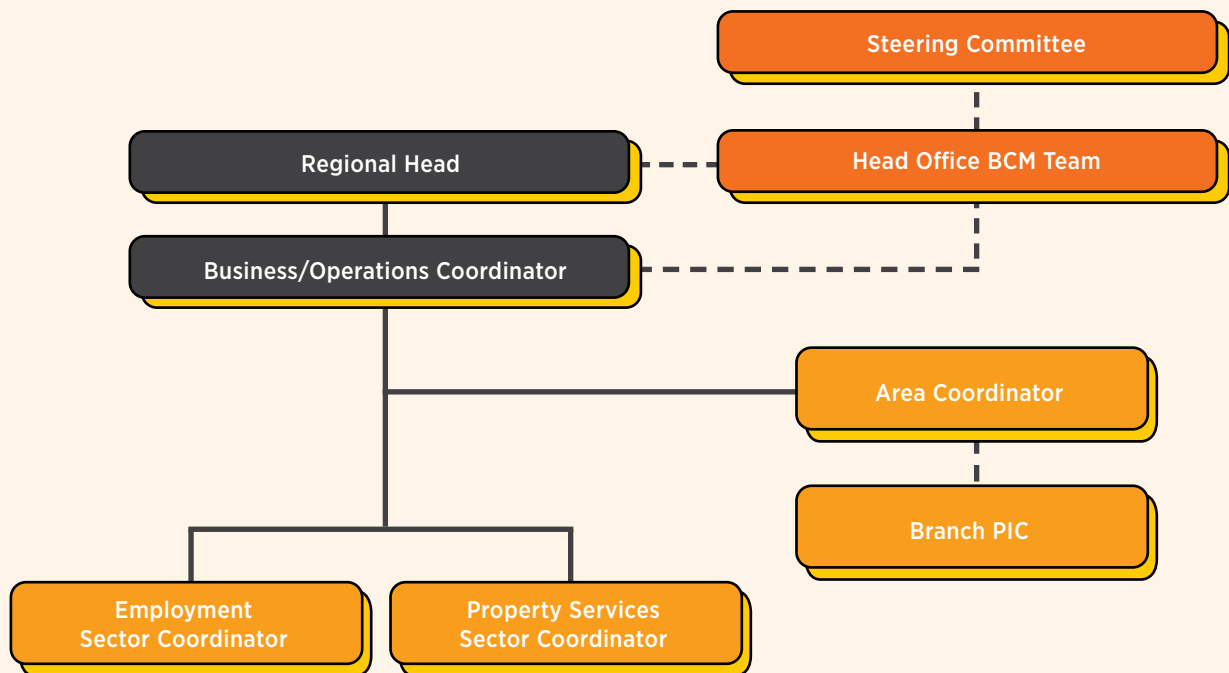
Whereas disinfectant spraying is periodically conducted in the entire office as a measure to mitigate the spread of COVID-19. The Bank also temporarily closed several offices if found to be offices with the risk of causing cluster from employees who are confirmed positive with COVID-19. On the closing of a branch office, the operations will be diverted to another branch office.

Furthermore, testing, tracing, and treatment (3T) are optimally performed at the office, through organizing PCR/ Swab Tests for employees suspected of being exposed to COVID-19 based on tracing, as well as giving healthcare packages to those who are confirmed positive. Bank Mega also holds COVID-19 screening test on all Bank Mega employees.

Policies for Occupational Health and Safety (OHS) Management have also been comprehensively implemented at Bank Mega in all work units. Implementation of the OHS management system has been integrated with the Bank's management system and conducted in accordance with prevailing laws. The OHS policies include routine emergency response socialization and simulation, giving work accident compensation, as well as assistance for employees experiencing adversity. Bank Mega also gives healthcare insurance facility as appointed by the Company, as well as the mandatory Social Security Agency (BPJS) insurance for employees and their families. In 2021, there were no fatal work accidents in the entire Bank Mega Offices.



Organizational Structure of the COVID-19 Control Group



Furthermore, the Bank also gives support to the development of Information Technology (IT) as one of the pillars of Business Continuity Management (BCM) in facing the COVID-19 pandemic, particularly regarding the work system. The work from home and split operation at alternate site work systems are able to run due to the availability of the Virtual Private Network (VPN) and available applications at Business Continuity Plan (BCP) sites. The Bank is also able to ensure infrastructure availability with the existence of the Disaster Recovery Center, which is routinely tested every year.



Employee Training [103-1] [103-2] [103-3] [404-1]

Bank Mega plans and pays considerable attention to the quality improvement of Human Capital (SDM) via various training programs. Education and training are given to all employees, including the entire Board of Directors and Board of Commissioners. Competency improvement in all employees is monitored by the Director of Human Capital & Compliance (CHC).

Gradually, the number of participants of the Sustainable Finance training will be increased for all employees spread across Indonesia through the internally developed e-learning application.

2021 Sustainable Finance Training [FS4]

Training Topic	Number of Participants	Training Hours	Average of Hours of Training/ Employee	Information on Participant Position
Employee Capacity Building Training	16,992	83,928	5	All levels of employees in Main office and new employees
E-Learning: Sustainable Finance Action Plan	2,921	5,842	2	

Aside from Sustainable Finance training, several other training and education programs included certification and mandatory training in accordance with regulator stipulations, technical and risk control training in accordance

with the needs of the relevant work unit, as well as soft competency-based training, such as leadership skills and communication skills.









Employee Performance Assessment

Bank Mega periodically performs performance assessment on all employees to measure work results and achievements in accordance with established targets. The procedure for performance assessment refers to Decree Number 085/DIRBM/21 on Performance Assessment. The subsequent goal of performance assessment is to give a career promotion opportunity or measure the interest in and requirements of the job.

Bank Mega also consistently gives a promotion to competent employees, whether position promotion or rank promotion. The promotion mechanism refers to Decree Number 079/DIRBM-HCRO/21 on Employee Promotion. In 2021, 14.32% of employees received a promotion.

Composition and Percentage of Employees Receiving Performance Assessment [404-3]

Status	Gender	2021		2020		2019	
		Total	%	Total	%	Total	%
Position Promotion		53	6.38	51	8.19	78	8.88
		66	7.94	51	8.19	69	7.86
	Total	119	14.32	102	16.37	147	16.74
Rank Promotion		89	10.71	52	42.28	97	11.05
		86	10.35	71	57.72	90	10.25
	Total	175	21.06	123	19.74	187	21.30
Rotation/Transfer		267	32.13	249	62.56	314	35.76
		270	32.49	149	37.44	230	26.20
	Total	537	64.62	398	63.88	544	61.96
Total		831	100	623	100	878	100

Responsibility for the Development of Sustainable Finance Products and/or Services

Bank Mega has a commitment to continuously maintain quality and provide equal products and services to all customers and partners. More than simply a form of the responsibility of Bank Mega toward its stakeholders, it is the Bank's effort in giving quality and sustainable service.

The development of products and services is performed by innovating through digital transformation to improve the convenience in making transactions and fulfill the needs of customers. The digital transformation conducted by Bank Mega includes cash management service improvement, corporate payroll, the MILA chatbot feature, M-Smile application, as well as digital sales via mobile application for opening account and the launch of the Mega Metro Card credit card. In the long term, digital transformation will become a new banking business model and simultaneously reduce the transport taken by customers, hence decreasing pollution and emissions due to the decline in vehicular activity.

For the convenience of customers, Bank Mega also provides a 24-hour service. A fast and accurate service is the main focus formulated in the Service Level Agreement (SLA). Whereas appreciation for customers is also part of our service in the service day activity.

Customer Information Protection [103-1] [103-2] [103-3] [418-1]

Along with information technology development, the digital interaction between customers and Bank Mega also increases. This causes a surge in cyber crime, which must be addressed by improving cyber security. We implement stringent regulations to protect customer data confidentiality and security, as written in the Circular Letter of PT Bank Mega Tbk No. 159/DIRBM-CPPD/15 on Consumer Protection in the Confidentiality and Security of Consumer Personal Data and/or Information, Decree No. 042/ DIRBM/17 on PT Bank Mega Tbk Consumer Protection Policies, and Circular Letter No. 230/DIRBM-PMOC/21 on the Self Assessment of Consumer Education and Protection. Bank Mega ensures that customer data can only be accessed by employees with special authority, or the authorities with a warrant as regulated in Law No. 10/1998/Article 40 Paragraph 1 on the obligation of the Bank to protect the confidentiality of customer information, including their funds. Until the end of 2021, there were no Bank Mega products that have been recalled.





Innovation and Development of Products and/or Services

In 2021, to provide a secure and convenient banking experience for Customers, as well as adjust the behavioral pattern of financial activities of Customers that has undergone a change since the COVID-19 pandemic, Bank Mega conducts a number of initiatives to support the acceleration of digital transformation.

The acceleration of digital transformation is supported by innovations in digital-based services from Mobile Banking

(M-Smile). The improvement of multiple features eases Customers in making financial transactions, from opening accounts online without coming to branch offices, various bill payment and purchase transactions, and payment transactions at merchants using QRIS, as well as other features available on the M-Smile application.

This business development is intended to expand the reach of banking services to customers in all corners of Indonesia as a form of financial inclusion activity implementation.

Launch of the M-Smile Application

To ensure the ease in making transactions using QRIS, Bank Mega launched the Bank Mega Mobile Banking application, the M-Smile. Until the end of 2021, there were 394,496 users who registered on the M-Smile application with the daily transaction volume of 28.27 billion and an average of daily transaction frequency of 10,285.

Launch of the Mega Metro Card

Bank Mega launched the Mega Metro Card as a new product in the credit card landscape equipped with contactless technology.

Hai, saya Mila



Mega Intelligent Assistant (MILA)

MILA is a digital service based on artificial intelligence (AI) technology to improve the service for customers who wish to know about banking products and transaction process via the chatbot feature. MILA can be accessed 7 x 24 hours on the WhatsApp application via the number 082208225000. In 2021, there were 58,508 users with 431,852 questions received by Mila. The answered queries as well as information provided included 69.71% promotion, 21.80% chat, 5.52% information, 2.07% information on credit card, and 0.9% ATM, savings account, branches, and loans.

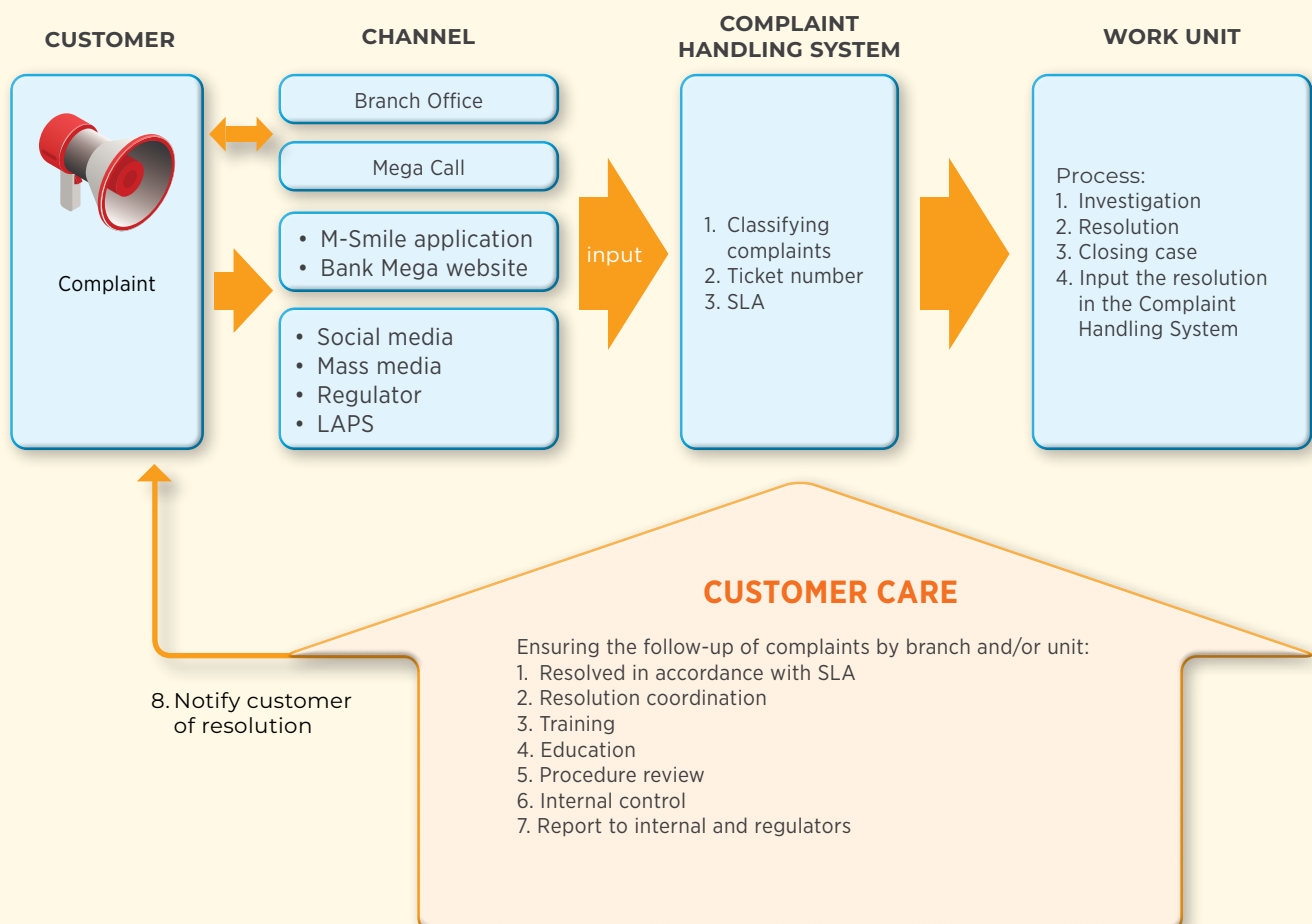
Innovation to Support Financial Inclusion



Customer Reporting and Complaint Mechanism [103-2] [103-3]

Based on OJK Regulation No. 18/POJK.07/2018 on Customer Complaint Service in the Financial Services Sector, Bank Mega is obligated to publish a brief procedure for customer/public complaints. Bank Mega provides various channels via Branch Offices, Mega Call 08041500010, complaint input on the website (online complaint form), social media, and complaint form via the M-Smile Application. Incoming complaints will be followed-up by units that manage complaints in accordance with the type of complaints filed by customers.

Complaint Handling & Resolution Mechanism





In 2021, Customer Care recorded 5,728 complaints received relevant to Bank Mega products and/or services. The number decreased by 16% compared to 6,870 reports in 2020. The highest received complaints were regarding the use of credit card and ATM debit card. Overall, all the complaints or 100% were followed-up by Bank Mega. To lower the number of complaints, Bank Mega continually holds training, socialization, and education, whether to all employees or customers.

**Call Center**

08041500010

Website

www.bankmega.com

Social media

: @BankMegaID (Twitter)
 Bank Mega Indonesia (Facebook)
 @bankmegaid (Instagram)
 Bank Mega Indonesia (Youtube)

M-Smile

Application : Complaint Form

Total Customer Complaints

Description	2021	2020	2019
Received complaints	5,728	6,870	7,554
Followed-up complaints	5,728	6,870	7,555
Resolved complaints	5,595	6,621	7,203

Impacts of Sustainable Finance Products and/or Services

In essence, KKUB financing brings many positive impacts on environmental preservation, efficiency, and the achievement of sustainable development. In the long term, the existence of sustainable finance products or services will create a global economic competitiveness and protect the Earth for future generations. On the other hand, Bank Mega has yet to conduct an audit pertaining to the negative impacts caused by KKUB financing. In general, the negative impacts may occur if debtors do not comply with environmental regulations, which brings forth the risk of a penalty or fine.

Security Evaluation of Products and/or Services [418-1]

In 2021, Bank Mega has yet to perform a customer satisfaction survey relevant to products and services. However, the Company received input from the numerous award events it participated in, and continuously conducted the monitoring, evaluation, and improvement of services.

Bank Mega continuously endeavors to improve the company's information technology system because the area requires attention as technology rapidly advances in the industrial revolution era 4.0. The company's information

technology must always be updated to keep pace with business activity developments, particularly in the services availability system, reliability system, security system, and fraud detection system. Bank Mega conducts strict monitoring and cyber security evaluation on all (100%) products prior to launch. Additionally, the Bank always provides information and education on the negative impacts of products, such as transaction security as well as cyber crime prevention.

The Bank also engages external parties in the evaluation process of product safety, such as Bank Indonesia and the Financial Services Authority. The evaluation procedure used must meet Law No 10 of 1998 on the Amendment to Law No. 7 of 1992 on Banking; and the Financial Services Authority (OJK) Regulation No.1/ POJK.07/2013 on Consumer Protection in the Financial Services Sector. Until the end of 2021, there were no recalled products and/or services after the launch, and neither were there financial fines or other legal sanctions due to allegations of noncompliance in conveying information on banking products and/or services.

Corporate Social Responsibility

Corporate Social Responsibility

Bank Mega with PT CT Corpora cooperated with the Ministry of Health of the Republic of Indonesia to organize COVID-19 vaccination programs to achieve herd immunity. Bank Mega gave free vaccinations to customers and other members of the public in June to August 2021 at 10 locations in the Jabodetabek area.

Bank Mega always strives for a healthy nation and directly supports SDG 3, a Healthy and Prosperous Life, and therefore in September to the end of November 2021, Bank Mega held vaccination programs for customers and the public at three locations, Bank Mega Tower Jakarta – Tendean, Transmart Lebak Bulus, and Trans Studio Mall Cibubur. To further expand the vaccination service, Bank Mega together with PT CT Corpora also held the vaccination program in Malang, Makassar, and 2 locations in Medan.

Furthermore, in 2021, Bank Mega also completed the ongoing renovation of schools by donating Rp1,118,395,000 as per December 2021. The majority of the schools are located in difficult to access remote areas. Aside from donation, Bank Mega gave training, whether to teachers, students, and school administration officers.

In giving the donation, Bank Mega observed a potential negative impact that may arise from the assistance given. The negative impacts are the increase of consumerist lifestyle, causing the welfare felt to not last long, and a mindset that is dependent on handouts, hence lowering the capability to be independent. To mitigate the potential negative impacts, Bank Mega always gives understanding and education so the assistance received can be used for business capital or other productive necessities.





Mega Berbagi [FS7]

The Mega Berbagi program is a donation program for the renovation of school infrastructure and facilities established by Bank Mega through the Mega Berbagi Savings Account product since 2008. The Mega Berbagi savings account product has the goal of inviting the public to save and set aside 1% from the received interest and another 1% is from Bank Mega. The fund reserve is used to rebuild inadequate schools spread across Indonesia. To ensure the activity is performed based on the principles of accountability and transparency, Bank Mega formed the Mega Berbagi Committee which consists of several elements, including customer representatives. In 2021, the fund allocated for Mega Berbagi was Rp1.12 billion.

In 2021, the Mega Berbagi program was implemented by continuing the rebuilding of 72 schools spread across the western region to the eastern region of Indonesia. 6 among which are in Papua, specifically in Sorong, Manokwari (2 schools), Merauke, Sentani-Jayapura, and Timika. In the future, Bank Mega will continue to implement the Mega Berbagi Program to make evenly distributed education throughout the Nation a reality by keeping pace with the changing times.

Mega Peduli - Caring for Our Fellow Man in Facing the COVID-19 Pandemic

The significant impacts of the COVID-19 pandemic on the economy and health must be overcome together. In 2021, a majority of the Mega Peduli program was directed to help communities and Bank employees in need and break the chain of COVID-19 spread. The cost expended by Bank Mega for the vaccination program was Rp1.81 billion.

The Mega Peduli Program also gave a donation of nine essential culinary ingredients through 20 thousand packages with the total cost of Rp2.5 billion to communities around the Bank Mega branch offices spread across Indonesia. The total nine essential culinary ingredients assistance rose by 56% compared to the previous year.

Moreover, in mid-2021, Bank Mega with the mobile kitchen owned by CT Arsa distributed 400 packages of fast breaking assistance to the Al-Bayyan Orphanage Foundation Bekasi and communities around the Banten area.

Financial Literacy and Inclusion [FS16]

Public understanding of banking activities is highly significant. Therefore, Bank Mega continues to implement financial literacy programs in conjunction with the Government's appeal. The public is expected to be able to comprehend wise financial management through the financial literacy program routinely organized by Bank Mega, the "Ayo ke Bank" (Let's Go to the Bank) program.

In 2021, the Ayo ke Bank program was held at the Al-Bayyan Islamic boarding school, Bekasi and attended by orphans of the boarding school.

Different from the financial literacy program, the financial inclusion program is organized online via the Ngobrol Bareng Mega (Chat with Mega) program to introduce banking products to the general public.



Cost of Mega Peduli Activities (Billion Rp)

2021	2020	2019
4.32	31.59	1.57



» Environmental Performance



Commitment of the Company in Protecting the Environment

Bank Mega supports environmental preservation through activities of energy use efficiency to help lower carbon emissions. The efficiency program will be improved further by reducing the use of operational vehicles. Another efficiency support is also conducted through the Bank's digital-based operational activities, which are more effective due to being time saving, decreasing operational cost, Human Capital use efficiency, as well as lessening paper, which indirectly supports Sustainable Development Goals (SDGs).



The 2021 Environmental Performance Achievement

The Green Elite Award in the Banking Issuer Sector corporate emissions decrease in the Green Category 2021 - Berita Satu Media Holdings & Bumi Global Karbon

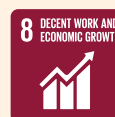


E-Learning

Supporting the training and socialization process implemented by the Bank to human capital effectively and efficiently

Efficiency Dimension

Cost, human capital, paper



Mobile onboarding

Supporting effective and efficient customer onboarding process

Efficiency Dimension

Cost, human capital, paper



Card Initiation System

Supporting the customer origination process for credit card customers

Efficiency Dimension

Human capital, paper



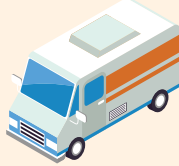


Carpooling System

Supporting the management process of company vehicles use

Efficiency Dimension

Operating cost,
human capital



Tangible Monitoring System

Supporting the management process of goods and assets located in branches for the Bank to effectively plan the procurement of goods and assets

Efficiency Dimension

Operating cost, human capital



QR Payment

Supporting a more efficient payment process

Efficiency Dimension

Operating cost



Web Policy & Procedure Management System

Supporting the paperless document management of policies and procedures and the storage of documents

Efficiency Dimension

Human capital, paper

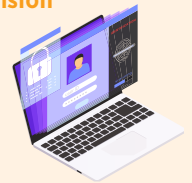


Content Management

Supporting the paperless document management of customer profile and data

Efficiency Dimension

Human capital,
paper



E-Doc

Supporting the paperless provision of various types of reports

Efficiency Dimension

Human capital, paper



Enterprise Data Warehouse

Supporting the paperless provision of various types of reports

Efficiency Dimension

Human capital, paper

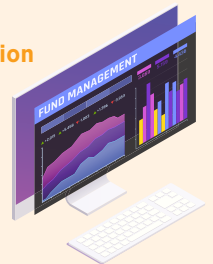


Robotic Process Automation

Supporting process efficiency to optimize the performance of human capital

Efficiency Dimension

Operating cost,
human capital



Chatbot

Supporting a more efficient customer service process

Efficiency Dimension

Operating cost,
human capital



Collection System

Supporting the collection process using mobile apps to increase process efficiency

Efficiency Dimension

Operating cost,
human capital, paper



Mobile Appraisal

Supporting the appraisal process using mobile apps to increase process efficiency

Efficiency Dimension

Operating cost,
human capital,
paper



Additionally, Bank Mega makes other efficiency efforts, which are:

- a. Regulating the use of air conditioning (AC) and replacing office lamps with more environmentally friendly lamps at the Bank offices. Such initiatives will continue on an ongoing basis to reduce the electricity use, and the Bank will keep considering the comfort level of employees at work.
- b. Bank mega has made stipulations in the form of a Memo of Assignment (No. MD .1638/PRFS/19) on the Notice for Ceasing the Use of Drinking Water Packaged in Glasses and Bottles at Bank Mega to reduce plastic waste.

As a result of this efficiency, paper use decreased by 30.8% from 3,987,792 sheets of paper in 2020 to 2,759,738 sheets of paper in 2021. Furthermore, the electricity and water costs in 2021 decreased by 7.36% or Rp4.23 billion, from Rp57.44 billion in 2020 to Rp53.21 billion by the end of 2021.

Additionally, the Bank also successfully reduced the cost of fuel oil by Rp1.27 billion from Rp10.29 billion in 2020 to Rp9.02 billion.



Energy Use

Bank Mega uses a diesel generator as energy backup in the event of a blackout to ensure zero downtime. Moreover, the Bank also utilizes fuel oil, gasoline, and diesel fuel to run operational vehicles.

Electrical Energy Use Intensity [302-3]

Uraian	2021	2020	2019
Amount of Electricity Use (kWh)	10,530,720	11,506,120	12,035,920
Amount of Energy Use (MWh)	10,530	11,506	12,036
Land area (m ²)	57,595	57,595	57,595
Energy Use Intensity (kWh/m ²)	182.84	199.77	208.97



Costs of Electricity, Water, and Fuel Oil (BBM) (Billion Rp)

Cost of Electricity*				Cost of Water Use**				Cost of Fuel Oil Use***			
2021	2020	2019		2021	2020	2019		2021	2020	2019	
12.02	14.19	14.87		0.86	1.10	1.14		9.02	10.29	12.98	

Information:

*Data originated from the Bank Mega Head Office

**All Bank Mega Branches (KC, KCP, KK)

***Data from all Bank Mega National Areas
(Operational vehicles and taxi online)

Energy use in 2021 was 10,530 MWh, an 8.48% decrease compared to 11,506 MWh in 2020 due to the implementation of work from home during the pandemic. Based on the total cost of fuel oil use converted with the price of Pertalite fuel oil type at Rp7,650/litre, then the total fuel oil use in 2021 was 1,179,668 litres. The fuel oil use declined by 165,311 litres compared to 2020 or equal to 388.5 tons CO₂.

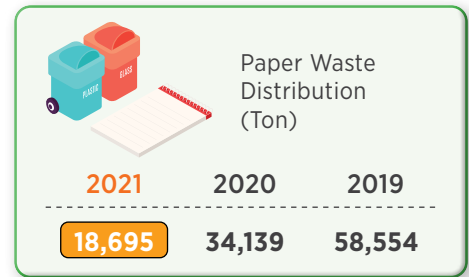
Water use was also recorded to undergo a decrease of 3.21% from 78.98 m³ in 2020 to 76.5 m³ in 2021. [303-5]

Carbon emission reduction (CO₂) during 2021 [305-1][305-5]

Emission Conversion			
Fuel Oil Used	CO ₂ Emission		
1 litre	2.35 Kg		
Total Emission Scope 1 Produced			
Total Fuel Oil Used	CO ₂ Emission		
1,179,668 litres	2,772.2 ton		
Total Fuel Oil Efficiency			
Fuel Oil Efficiency	CO ₂ Emission		
165,311 litres	388.5 ton		

Waste Management [306-3]

The most waste in the banking sector is paper waste. To process paper waste, Bank Mega cooperates with an independent party PT Aspex Kumbong with the license to process the paper waste for recycling. In 2021, the distributed paper waste reached 18,695 tons.



Public Complaint

Bank Mega has a complaint mechanism provided to accommodate complaints from customers as well as from the public, including if there are complaints related to environmental and social aspects. Until the end of 2021, there were no complaints from customers or the public and no legal cases relevant to environmental and social issues.

Customer complaint can be filed to Customer Service at all Bank Mega branch offices or through Mega Call at **08041500010**, or by the Customer Complaint Form, which can be accessed via the website **www.bankmega.com**.



Appendix

Employees Based on Age Group and Gender [102-8] [405-1]

Age Group	Gender	2021		2020		2019	
		Total	%	Total	%	Total	%
20-24	Male	128	2.03	108	1.66	192	3
	Female	375	5.95	324	4.99	469	6
	Total	503	7.96	432	6.65	661	9
25 - 29	Male	550	8.70	621	9.56	763	10
	Female	968	15.32	1.004	15.45	1.174	16
	Total	1,518	24.02	1,625	25.01	1,937	26
30 - 34	Male	608	9.62	654	10.06	799	11
	Female	698	11.04	788	12.13	925	12
	Total	1,306	20.66	1,442	22.19	1,724	23
35 - 39	Male	674	10.66	772	11.88	876	12
	Female	623	9.86	613	9.43	613	8
	Total	1,297	20.52	1,385	21.31	1,489	20
40 - 44	Male	561	8.88	531	8.17	509	7
	Female	289	4.57	258	3.97	245	3
	Total	850	13.45	789	12.14	754	10
45 - 49	Male	293	4.64	318	4.89	338	5
	Female	165	2.61	159	2.45	183	2
	Total	458	7.25	477	7.34	521	7
50 - 54	Male	218	3.45	193	2.97	184	2
	Female	122	1.93	113	1.74	93	1
	Total	340	5.38	306	4.71	277	4
55 - 59	Male	27	0.43	30	0.46	30	0
	Female	13	0.21	6	0.09	9	0
	Total	40	0.63	36	0.55	39	1
> 60	Male	7	0.11	5	0.08	6	0
	Female	1	0.02	1	0.02	3	0
	Total	8	0.13	6	0.09	9	0
Total		6,320		6,498		7,411	

Employees Based on Education Level and Gender [102-8] [405-1]

Education Level	Gender	2021		2020		2019	
		Total	%	Total	%	Total	%
Master's and Doctorate	Male	121	1.92	114	1.75	132	2
	Female	69	1.09	71	1.09	65	1
	Total	190	3.01	185	2.85	197	3
Graduate	Male	2,271	35.93	2,369	36.46	2,717	37
	Female	2,585	40.90	2,562	39.43	2,918	39
	Total	4,856	76.84	4,931	75.88	5,635	76
Diploma 3	Male	441	6.98	478	7.36	544	7
	Female	551	8.72	576	8.86	660	9
	Total	992	15.70	1,054	16.22	1,204	16
Diploma 1 and 2	Male	13	0.21	16	0.25	20	0
	Female	13	0.21	15	0.23	17	0
	Total	26	0.41	31	0.48	37	0
Senior High School	Male	220	3.48	255	3.92	284	4
	Female	36	0.57	42	0.65	54	1
	Total	256	4.05	297	4.57	338	5
Total		6,320		6,498		7,411	

Employees Based on Position and Gender [102-8] [405-1]

Position	Gender	2021		2020		2019	
		Total	%	Total	%	Total	%
Vice President	Male	175	2.77	175	2.69	175	2
	Female	109	1.72	96	1.48	95	1
	Total	284	4.49	271	4.17	270	4
Manager	Male	641	10.14	611	9.40	624	8
	Female	475	7.52	477	7.34	467	6
	Total	1,116	17.66	1,088	16.74	1,091	15
Officer	Male	1,380	21.84	1,422	21.88	1,580	21
	Female	1,271	20.11	1,219	18.76	1,348	18
	Total	2,651	41.95	2,641	40.64	2,928	40
Administration	Male	870	13.77	1,024	15.76	1,318	18
	Female	1,399	22.14	1,474	22.68	1,804	24
	Total	2,269	35.90	2,498	38.44	3,122	42
Total		6,320		6,498		7,411	

Sustainable Finance Training for Persons Responsible for Sustainability in Bank Mega in 2021

Training Name	Position Level	Number of Attending Bank Mega Officers	Organizing Party
Reform Momentum in the Financial Sector Post COVID-19 in Accelerating the Recovery of Inclusive National Economy	Director	3	OJK
Rational Policy for Macroprudential Inclusive Financing (RPIM)	Director	1	OJK
Adapting & Sustaining Indonesia Banking in the Era of New Normal COVID-19: GRC Perspective	Commissioner	1	BSMR
Banking Digital Transformation	President Director	1	OJK
Strategy for Financial Product Development in the Digital Era	President Director	1	OJK
Building Robust and Sustainable Digital Finance Ecosystem Amid COVID-19 Pandemic	President Director	1	OJK
2021 Annual Conference of Indonesian SDGs on Recovery & Resilience: Inclusive Financing for the Achievement of 2030 SDGs	Executive Officers & Middle Management	8	Bappenas RI
OJK - OECD Conference: on Financial Inclusion, Financial Consumer Protection and Financial Literacy in Asia-Pacific	Executive Officers & Middle Management	6	OJK
Leaders Engagement in Sustainability	Executive Officers	1	Trisakti Sustainability Center
Managing Strategic Sustainable Finance	Executive Officers	1	Trisakti Sustainability Center
Presenting The Future of Carbon Market Indonesia	Executive Officers & Middle Management	28	ICDX Group
Sustainable Finance Seminar in National Economic Recovery	Middle Management	2	LPPI
Strengthening ESG Commitments and Performance	Middle Management	2	Trisakti Sustainability Center

OJK Regulations and GRI Standards Content Index [102-55]

Index	Disclosure	Page
POJK No. 51/ POJK.03/2017	1 Explanation of sustainability strategy	5
	2 Summary of sustainability aspect performance	10
	3 Brief profile	19
	3.a Vision, mission, and sustainability values	18
	3.b Name, address, telephone number, fax number, email address, and websites of LJK, Issuer, and Public Company, as well as branch offices and/or representative offices of LJK, Issuer, and Public Company	19
	3.c Scale of Business	19
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	3.e Membership in associations	21
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Feedback Sheet

The Sustainability Report 2021 of PT Bank Mega Tbk gives a description to the financial and sustainability performance. We kindly ask for your feedback, critics, and suggestions after reading this Sustainability Report by sending us emails or this form via mail.

Your Profile

Name (on your consent) :
Institution/Corporate :
Email :
Phone/Mobile Number :

CATEGORIES OF STAKEHOLDER

- ☐ Shareholder and Investor
- ☐ Customer
- ☐ Employee
- ☐ Government
- ☐ Media
- ☐ Business Partner
- ☐ Community
- ☐ Others, please mention:
.....

CHOOSE THE BEST RESPONSE BELOW

- | | YES | NO |
|---|--------------------------|--------------------------|
| 1. This report is easy to be understood | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. This report is useful for you | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. This report describes the Company's performance
in sustainability performance | <input type="checkbox"/> | <input type="checkbox"/> |

GIVE SCORE TO THE LEVEL OF MATERIAL ASPECT DEEMED SIGNIFICANT FOR YOU FOR THE SUSTAINABILITY OF PT BANK MEGA TBK

(1= least significant up to 5 = most significant)

Occupational Health and Safety	
Economic Performance	
Customer Privacy	
Training and Education	

THANK YOU FOR YOUR PARTICIPATION, PLEASE SEND THIS FEEDBACK SHEET TO THE ADDRESS BELOW:

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