



GREEN BOND REPORT

JUNE 2025

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01 | Introduction

As one of the Banks who plays strategic roles in promoting sustainable finance in Indonesia, PT Bank Negara Indonesia (Persero) Tbk (BNI) continuously strengthens its commitment to become a catalyst in the transformation towards green economy. BNI realizes that the shift towards low-carbon economy is not only a part of environmental and social responsibility, but also a long-term business strategy to improve the company's resilience and competitiveness. Through this approach, BNI mobilizes all lines of organization to take an active role in creating financial practices that are responsible and adaptive to the challenges of climate change.

The transformation towards green economy is reflected in BNI's commitment to channel financing to green projects that support transition of energy, efficiency of resources, and preservation of the environment. In line with the green financing efforts, BNI also ensures the availability of funding resources that are in line with sustainability principles. As part of this commitment, BNI issued the first rupiah denominated Green Bond in June 2022 in the amount of IDR5 trillion. The green bond issuance is a concrete step to support the development of green projects that contribute to the development of low-carbon economy in Indonesia.

Proceeds from green bond are allocated to finance various initiatives that are in line with environmental principles and that support the agenda of transition towards green economy. Through consistent commitment, BNI confirms its role, not only as a financial service provider, but also as an agent of change that actively contributes to the creation of national green finance ecosystem.



02 | Green Bond Framework & Issuance

A. Green Bond Framework

Prior to the Green Bond Issue in June 2022, BNI has developed a Green Bond Framework and engaged Sustainalytics to issue a Second-Party Opinion (SPO). BNI has aligned the Green Bond Framework with the Provisions of the Financial Services Authority Regulation (Peraturan OJK, "POJK") No. 60/POJK.04/2017 concerning Issuance and Requirements of Green Debt Securities, Green Bond Principles 2021 (GPB) issued by the International Capital Market Association (ICMA) and the ASEAN Green Bond Standards 2018. The summary of BNI's Green Bond Framework is presented below:

Use of Proceeds

Proceeds from the Green Bond shall be used specifically to finance or re-finance assets that are directly related with "Eligible Green Projects" in compliance with the Green Bond Principles.

Eligible Green Projects must meet at least one of the following categories:

1. Renewable Energy
2. Energy Efficiency
3. Waste to Energy and Waste Management
4. Sustainable Natural Resources and Land Use
5. Terrestrial and Aquatic Biodiversity Conservation
6. Sustainable Transportation
7. Sustainable Water and Wastewater Management
8. Climate Change Adaptation
9. Green Buildings
10. Sustainable Agriculture

Evaluation Process & Project Selection



BNI has established the ESG Sub-Committee that is responsible for evaluating and selecting projects that meet the criteria of Green Bond Framework



Debtors are required to meet the requirements as BNI's debtors, as determined by the business unit and in accordance with the credit risk evaluation conducted by the risk unit



Debtors meet the Risk Acceptance Criteria (RAC) based on the evaluation of the Bank's Risk Management

B. Management of Use of Proceeds

Receipt of Proceeds

BNI's Treasury Division and Corporate Planning and Performance Management Division will be responsible for the receipt and management of the proceeds to be allocated to projects that meet criteria based on the ESG Sub-Committee's evaluation.

Tracking

Bank will track and report the percentage of funds used to finance and refinance eligible projects.

Unallocated Proceeds

Unallocated proceed will be temporarily held in the form of cash or cash equivalents.

C. Reporting

Allocation Reporting

BNI will issue a Green Bond Report on an annual basis, beginning at no later than the date that falls one year after the proceeds from the first issuance are received by BNI. This report is prepared to provide transparency to investors and regulators in relation to the implementation of the Framework.

Impact Reporting

BNI shall issue the environmental and/or social impacts of eligible assets financed by the issued Green Bonds. Whereas the quantitative positive impact indicators in BNI's Green Bond Report cover the following indicators:

No.	Environmental Impact	Indicator
1.	Renewable Energy	- Estimated renewable energy generation per year in MWH/GWH (electricity) and GJ/TJ (other energy) - Estimated annual Green Gas Emission reduced/prevented in tonnes of CO2 equivalent
2.	Sustainable Transportation	- Estimated annual green gas emission reduced/prevented in tonnes of CO2 equivalent - Number of green vehicles launched - Estimated kilometers of new or improved railway/special lanes for Bus, BRT, LRT corridors, and bike lanes

No.	Environmental Impact	Indicator
3.	Green Buildings	- Percentage of energy use reduced/avoided vs initial data/local building codes - Estimated annual green house gases reduced/avoided vs local initial data/local initial certification level - Certification level per property
4.	Waste to Energy and Waste Management	Estimated tonnes of waste redirected or recycled
5.	Sustainable Natural Resources and Land Use	- Estimated total hectares protected and/or certified - Estimated total trees planted in FSC/PEFC certified reforestation projects

D. Issue

On June 21, 2022, BNI issued green bonds with a total principal of Rp5 trillion. The debt securities are issued in 2 series, i.e., A Series, with a total principal value of IDR4 trillion and a term of 3 years, and B Series with a total principal value of IDR1 trillion and a term of 3 years.

The transaction consisted of:

- The First Green Bond Issue by Banks in Indonesia
- BNI's Green Bond attracted investors during the bookbuilding, where the bonds were oversubscribed by 3.1 times

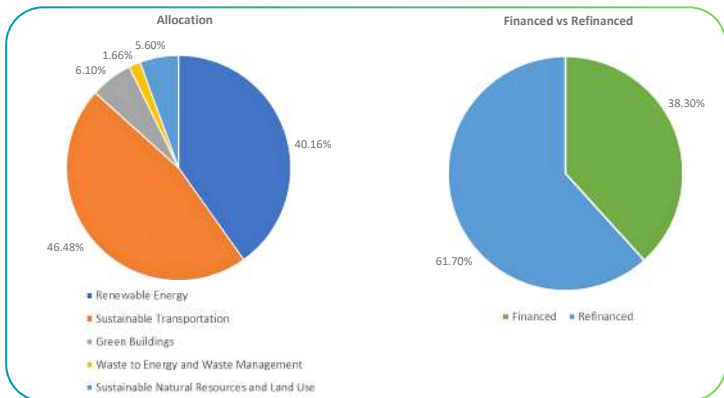
Deal Summary

Instrument	Domestic Green Bonds that meet the Provisions of POJK 60/2017 concerning Green Bonds
Total Issue	- IDR 5,000,000,000,000 (Five Trillion Rupiah) - A Series 3 years Term 6.35% in the amount of IDR 4 Trillion - B Series 5 years Term 6.85% in the amount of IDR 1 Trillion - Average term of 3.4 years and Coupon of 6.45%
Rating	idAAA (PEFINDO)
Maturity Date	- A Series : June 21, 2025 - B Series : June 21, 2027
Settlement Date	June 21, 2022
Use of Proceeds	Business expansion, refinancing, and reprofiling funding with due consideration to the provisions of POJK 60/2017 (minimum 70% financing for Green Business Activities)
Listing	PT Bursa Efek Indonesia
Final Orderbook	IDR 15,300,000,000,000
Oversubscription rate	3.1x

03 | Allocation of Proceeds

As of December 2024, BNI has allocated 100% of proceeds from BNI 2022 Green Bonds. The details of such allocation are presented below:

Eligible Category	Financed/Refinanced	Amount Allocated	Allocation of Proceeds
Renewable Energy	Financed	IDR 1,915 Billion	38.30%
	Refinanced	IDR 93 Billion	1.86%
Sustainable Transportation	Refinanced	IDR 2,324 Billion	46.48%
Green Buildings	Refinanced	IDR 305 Billion	6.10%
Waste to Energy and Waste Management	Refinanced	IDR 83 Billion	1.66%
Sustainable Natural Resources and Land Use	Refinanced	IDR 280 Billion	5.60%
Total		IDR 5,000 Billion	100%



BNI has allocated 100% of the proceeds from Green Bonds to 10 Green Business Activities (Kegiatan Usaha Berwawasan Lingkungan, “KUBL”) categories in accordance with the provisions of Financial Services Authority (OJK) Regulation Number 60/POJK.04/2017 concerning Issuance and Requirement of Green Debt Securities (Green Bond). The aforementioned provisions also set out the minimum allocation of proceeds from Green Bonds to financing under KUBL categories at 70% of the issued bond value, therefore, BNI has complied with the requirements concerning allocation of proceeds from Green Bonds. The allocation in accordance with the Green Bond Framework amounted to 100%, where 40.18% was allocated to Renewable Energy, 46.48% to Green Transportation, 6.08% to Green Buildings, 1.66% to Waste to Energy and Waste Management, and 5.60% to Sustainable Natural Resources and Land Use from the categories available in the Green Bond Framework.



04 | Impact Reporting



Renewable Energy

The allocation of proceeds from Green Bonds to the Renewable Energy category was made for Solar Power Plants (SPP), Mini-Hydro Power Plants (PLTMH), Wind Power Plants (PLTB) and Hydro-Power Plants (PLTA). These projects are able to provide direct contributions to the provision of access to clean and affordable energy and the improvement of proportion of renewable energy mix as well as the reduction of GHG emission.

The financed projects provide indirect contributions to the following SGDs :



A. Mini-Hydro Power Plants (PLTMH)

Mini-Hydro Power Plants (MHPP) are power plants that utilize the potential energy from the watershed area of Cikaengan river, Pandeuy Village, Pandeuy District, Garut Regency. The 5.1 MW capacity PLTMH contributes to the provision of household electricity and supports the increased mix of New and Renewable Energy (NRE) in the area.

Environmental Impact



19,384 (tCO₂eq/year)
Avoided GHG Emission per year



22,280 (MWh/year)
Energy Produced per year

Other Impacts



5,500 Heads of Households
Access to clean and affordable energy



8 People
Total employees receiving training on project operation



24 People
Total local people employed

B. Solar Power Plants (PLTS)

Solar Power Plants (PLTS) are power plants that utilize potential energy from photovoltaic solar panels that are able to convert solar power to electricity, which can therefore be used to meet the needs for electricity. The PLTS Project connected to the electricity grid is located in Karangasem Regency, Bali Province, with 25 MW capacity and is able to directly produce and distribute electricity.

Environmental Impact



49,747 (tCO₂eq/year)

Avoided GHG Emission per year



57,181 (MWh/year)

Energy Produced per year

Other Impacts



115,588 Heads of Households

Access to clean and affordable energy



34 People

Total employees receiving training on project operation



120 People

Total local people employed

C. Wind Power Plants (PLTB)

Wind Power Plant (PLTB) Projects are power plants that utilize wind power and are located in Sidenreng Regency, South Sulawesi Province. The PLTB has a 70 MW capacity and will be distributed to the national electricity grid to fulfill the people's energy needs.

Environmental Impact



204,603 (tCO₂eq/year)

Avoided GHG Emission per year



215,372 (MWh/year)

Energy Produced per year

Other Impacts



150,000 Heads of Households

Access to clean and affordable energy



30 People

Total employees receiving training on project operation



30 People

Total local people employed

D. Hydro Power Plants (PLTA)

Hydro Power Plants (PLTA) Projects are power plant projects that utilize the potential energy from the river in the Asahan Regency, North Sumatra Province. The 2 x 87 MW capacity contribute to the increase in New Renewable Energy (NRE) mix in North Sumatra and support the availability of electricity supply.

Environmental Impact



1,352,932 (tCO₂eq/year)
Avoided GHG Emission per year



1,477,000 (MWh/year)
Energy Produced per year

Other Impacts



113,700 Heads of Households
Access to clean and affordable energy



107 People
Total employees receiving training on project operation



1,434 People
Total local people employed



Sustainable Transportation

The Jabodebek Light Rail Transit (LRT) project is an electric-powered single track train system project connecting Jakarta with its surrounding cities, such as Bogor, Depok, and Bekasi. The rail-based transportation project will be integrated with the existing transportation modes (Transjakarta buses, commuter lines, bus terminals, park and ride facilities, and the airport) at several stations. The Jabodebek LRT infrastructure project has a total railway length of 44.4 KM and serves a total of 21,055,870 people/year.

The financed projects provide indirect contributions to the following SGDs :



Environmental Impact



23,741* (tCO₂eq/year)
Avoided GHG Emission per year



341,019 GJ
Energy Saving per year

Other Impacts



2,295 People
Total local people employed



39 People
Total employees receiving training on project operation

note:
*) Calculated using the emission factor, which refers to 2006 IPCC and the calculation result from Jabodebek LRT.



Green Buildings

The allocation to Green Building category is made to Building construction projects that meet the Gold standards according to Greenship or higher, which are developed by the Green Building Council Indonesia (GBC Indonesia) or other nationally or internationally recognized standards or environmental performance certification, which consists of six categories, namely, appropriate site development, energy efficiency and conservation, water conservation, material resources & cycle, air quality and comfort, and building and environmental management.

The green building is located in Depok City, with 5 floors that function as a shopping center as well as open green-space with a total area of 14,132 m². The building has obtained the Green Mark certificate from BCA (Building and Construction Authority) with Platinum rating in 2023.

The financed projects provide indirect contributions to the following SGDs :



Environmental Impact



7,869* (tCO₂eq/year)

Avoided GHG Emission per year

Certificate

Platinum Level

Other Impacts



10 People

Total employees receiving training on project operation

NOTE:

*Calculated using the research approach in Indonesia, which took into account the kWh/m²/year from the benchmarking results of retail buildings on a global scale.



Waste to Energy and Waste Management

The allocation of Green Bond Proceeds to the Waste to Energy and Waste Management category is used to finance waste processing projects, including recycling to secondary raw material and anaerobic composting to organic fertilizer. These projects contribute to sustainable management and use of natural resources, responsible waste management, and significant reduction of waste piles.

Presented below are the Waste to Energy and Waste Management projects:

- Project to process metal ash waste to be recycled into secondary raw material in the form of Zinc Oxide.
- Project to process garden waste and/or organic waste to be recycled into organic fertilizers.

The financed projects provide indirect contributions to the following SGDs :



Environmental Impact



249,976 (tCO₂eq/year)

Avoided GHG Emission per year



1,543,090 (Tonne/year)

Total waste recycled

Other Impacts



180 People

Total local people employed



30 People

Total employees receiving training on project operation



Sustainable Natural Resources and Land Use

Sustainable Natural Resources and Land Use was implemented to forest concession projects with FSC-certified sustainable management plan located in Central Papua Province and West Papua Province. These projects are able to protect and maintain tree species that are able to capture and store carbon dioxide.

The financed projects provide indirect contributions to the following SGDs :



Environmental Impact



626,342 (tCO₂eq/year)
Avoided GHG Emission per year



55,899 Trees
Total trees planted in reforestation projects



314,387 (Ha)
Total hectares protected and/or certified

Other Impacts



408 People
Total local people employed



23 People
Total employees receiving training on project operation

LAPORAN REVIU AHLI LINGKUNGAN

Review Report by Environmental Expert

SDGs Hub Universitas Indonesia, selaku Ahli Lingkungan dipilih untuk melakukan reviu Laporan Obligasi Berwawasan Lingkungan Berkelanjutan BNI Tahun 2025 (*Green Bond Report*) dengan disertakan beberapa data pendukung terkait penerbitan Obligasi Berwawasan Lingkungan Berkelanjutan BNI tahun 2022 (*Green Bond 2022*) berikut kerangka kebijakan *Green Bond* tersebut. Ahli Lingkungan memiliki kompetensi pengalaman dan berijazah yang relevan dalam kegiatan berwawasan lingkungan dan Pembangunan berkelanjutan (Lampiran I).

Tanggung Jawab Manajemen BNI

Tanggung jawab manajemen BNI atas penyusunan dan penyajian *Green Bond Report* 2025 tersebut sesuai dengan *Green Bond Framework* Bank BNI dan POJK No. 60 Tahun 2017.

Tanggung Jawab Ahli Lingkungan

Tanggung jawab Ahli Lingkungan adalah untuk melakukan reviu *Green Bond Report* dan beberapa dokumen pendukung lainnya sesuai ketentuan POJK No. 60 Tahun 2017. Reviu yang kami lakukan mencakup kesesuaian implementasi pemilihan proyek Kegiatan Usaha Berwawasan Lingkungan ("KUBL") sebagaimana tertera di dalam *Green Bond Framework* dan pada POJK 60 Tahun 2017. Meski telah terbit POJK No. 18 tahun 2023 pengganti POJK 60 Tahun 2017 tetapi Emiten yang telah melakukan penerbitan Efek Bersifat Utang Berwawasan Lingkungan sebelum POJK 18 Tahun 2023 ini berlaku, tetap mengikuti ketentuan sebagaimana diatur dalam POJK No. 60/POJK.04/2017 tentang Penerbitan dan Persyaratan Efek Bersifat Utang Berwawasan Lingkungan (*Green Bond*). Penyaluran dana hasil penerbitan *Green Bond 2022* ke proyek KUBL terpilih, sesuai *Green Bond Framework*. BNI telah melakukan penyaluran 100% atas dana penerbitan *Green Bond 2022* berdasarkan POJK No. 60/2017. Ahli Lingkungan melakukan reviu terhadap dampak lingkungan yang tertuang dalam *Green Bond Report* 2025 dan menyesuaikan dengan data yang tersedia.

SDGs Hub Universitas Indonesia, as the Environmental Expert chosen to review the 2025 BNI Sustainable Environmentally Friendly Bonds Report (Green Bond Report) which includes several supporting data related to the issuance of BNI's 2022 Sustainable Environmentally Friendly Bonds (Green Bond 2022) and the Green Bond policy framework. Environmental Experts have relevant experience and certificate competencies in environmentally friendly and sustainable development activities (Appendix I).

Management Responsibilities

BNI management's responsibility for the preparation and presentation of the 2025 Green Bond Report is in accordance with BNI's Green Bond Framework and Financial Services Authority Regulation (POJK) No. 60 of 2017.

Responsibilities of Environmental Experts

The Environmental Expert's responsibility is to review the Green Bond Report and several other supporting documents following the provisions of POJK No. 60 of 2017. The review we conducted assessed the suitability of implementing the Environmentally Friendly Business Activities ("KUBL") projects as outlined in the Green Bond Framework and POJK 60 of 2017. Even though POJK No. 18 of 2023 replaces POJK 60 of 2017, Issuers who have issued Environmentally Friendly Debt Securities before POJK 18 of 2023 comes into force still follow the provisions as regulated in POJK No. 60/POJK.04/2017 concerning Issuance and Requirements for Environmentally Friendly Debt Securities (Green Bond). Distribution of funds from the issuance of Green Bond 2022 to selected KUBL projects, in accordance with the Green Bond Framework. BNI has distributed 100% of the funds from the issuance of Green Bond 2022 based on POJK No. 60/2017. Environmental experts reviewed the environmental impacts contained in the Green Bond Report 2025 and adjusted them to the available data.

Hasil Reviu

Hasil reviu atas *Green Bond Report* 2025 terhadap penyaluran alokasi kegiatan yang didanai oleh hasil penerbitan *Green Bond* 2022 adalah sebagai berikut:

- 1) Pemilihan proyek pada sektor KUBL dalam penyaluran dana hasil penerbitan *Green Bond* 2022 telah sesuai dengan *Green Bond Framework*, meskipun penamaan untuk satu KUBL produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi digunakan penamaan sesuai proyek yaitu pengelolaan sampah menjadi Energi dan manajemen sampah.
- 2) Tidak ada perubahan realisasi alokasi dana hasil penerbitan *Green Bond* 2022 untuk membiayai lima sektor KUBL yang telah disetujui. Lima KUBL tersebut adalah energi terbarukan, transportasi ramah lingkungan, pengelolaan sumber daya alam dan penggunaan lahan yang berkelanjutan, produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi (pengelolaan sampah menjadi energi dan manajemen sampah), dan Gedung Ramah Lingkungan (halaman 7 dalam Laporan Tahunan).
- 3) Dana *Green Bond* ini dialokasikan 100% untuk kegiatan yang termasuk di dalam KUBL (POJK No. 60/2017). Adapun, sampai tahun ketiga penyaluran yang sesuai dengan BNI *Green Bond Framework* adalah sebesar 100%, dengan rincian yaitu energi Terbarukan sebesar 38,30% untuk proyek baru dibiayai dan 1,86% proyek dibiayai kembali, Transportasi Ramah Lingkungan sebesar 46,48%, Gedung Berwawasan Lingkungan sebesar 6,10%, Pengolahan Sampah menjadi Energi dan Manajemen Limbah (produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi (*eco-efficient*) sebesar 1,66% dan Penggunaan Sumber Daya Alam dan Penggunaan Tanah yang Berkelanjutan sebesar 5,60%.

Review Results

The results of the review of the 2025 Green Bond Report regarding the distribution of activity allocations funded by the proceeds of the 2022 Green Bond issuance are as follows:

- 1) *The selection of projects in the KUBL sector for the distribution of funds from the 2022 Green Bond issuance follows the Green Bond Framework, although the naming of one KUBL product that can reduce resource use and produce less pollution is used according to the project, namely waste management into Energy and management rubbish.*
- 2) *There is no change in the realization of the allocation of funds from the issuance of Green Bond 2022 to finance the five approved KUBL sectors. The five sectors are renewable energy, environmentally friendly transportation, natural resource management, and sustainable land use, products that can reduce resource use and produce less pollution (waste to energy and waste management), and environmentally friendly buildings (page 7 in the Annual Report)*
- 3) *This green bond fund is allocated 100% for activities included in KUBL (POJK No. 60/2017). Meanwhile, until the third year of distribution in accordance with the BNI Green Bond Framework is 100%, with details, namely Renewable energy of 38.30% for newly financed projects and 1.86% for refinanced projects, Environmentally Friendly Transportation of 46.48%, Environmentally Conscious Buildings of 6.10%, Waste Processing into Energy and Waste Management (products that can reduce resource use and produce less pollution (*eco-efficient*) of 1.66% and Sustainable Use of Natural Resources and Land Use of 5.60%.*

4) Pelaporan dampak dari 5 KUBL yaitu:

1. Energi Terbarukan: (1) Pembangkit Listrik Tenaga Mini Hidro (PLTMH) dengan kapasitas 5,1 MW di DAS Cikaengan Desa Pandeuy Kecamatan Pandeuy Kabupaten Garut, energi yang dihasilkan 22.280 MWh pertahun, memberikan dampak lingkungan dapat menghindari emisi GRK 19.384 tCO₂eq/tahun, jumlah pekerja lokal sebanyak 24 orang dan yang menerima pelatihan 8 orang, dan dapat diakses 5.500 Kepala Keluarga; (2) Energi Listrik Tenaga Surya (PLTS) dengan total kapasitas 25 MW di Karangasem Provinsi Bali dan dampak lingkungan dapat menghindari emisi GRK sebesar 49.747 tCO₂eq/tahun, energi yang dihasilkan 57.181 MWh pertahun, 115.588 Kepala Keluarga dapat mengakses energi bersih dan terjangkau, penduduk lokal yang diperkerjakan sebanyak 120 orang dengan 34 orang jumlah pekerja yang menerima pelatihan berkaitan dengan pengoperasian proyek; 3) Pembangkit Listrik Tenaga Banyu (PLTB) di Kabupaten Sidenreng Rappang Provinsi Sulawesi Selatan, dengan kapasitas 70 MW menghasilkan energi sebesar 215.372 MWh pertahun, emisi GRK yang terhindari sebesar 204.603 tCO₂eq/tahun, jumlah kepala keluarga yang dapat akses energi bersih dan terjangkau sebanyak 150.000 orang, jumlah karyawan dari masyarakat lokal yang dapat diperkerjakan sebanyak 30 orang dengan seluruh pekerja lokal mendapat pelatihan terkait pengoperasian proyek; Pembangkit Listrik Tenaga Air (PLTA) di Kabupaten Asahan Provinsi Sumatera Utara, dengan kapasitas 2 x 87 MW, menghasilkan energi sebesar 1.477.000 MWh pertahun, emisi GRK yang terhindarkan sebesar 1.352.932 tCO₂eq/tahun, jumlah kepala keluarga yang dapat mengakses energi bersih dan terjangkau sebanyak 113.700, jumlah masyarakat lokal yang diperkerjakan sebanyak 1.434 orang dan 107 orang menerima pelatihan berkaitan dengan pengoperasian. Secara keseluruhan Kegiatan Usaha Berwawasan Lingkungan Energi Terbarukan yang dilakukan mendukung capaian SDGs Indonesia nomor 4, 6, 7, 8, 9, 11, 12, dan SDGs 13, tetapi yang terdapat dilaporkan hanya untuk mencapai SDGs No 4, 7, 8, 12, 13. (Untuk detail Pelaporan Dampak Halaman 8-10).

4) Reporting the impact of 5 KUBLs, namely:

1. Renewable Energy: (1) Mini Hydro Power Plant (PLTMH) with a capacity of 5.1 MW in the Cikaengan Watershed, Pandeuy Village, Pandeuy District, Garut Regency, the energy produced is 22,280 MWh per year, has an environmental impact of avoiding GHG emissions of 19,384 tCO₂eq/year, the number of local workers is 24 people and 8 people receive training, and can be accessed by 5,500 Heads of Families; (2) Solar Power Plant (PLTS) with a total capacity of 25 MW in Karangasem, Bali Province and the environmental impact can avoid GHG emissions of 49.747 tCO₂eq/year, the energy produced is 57,181 MWh per year, 115,588 Heads of Families can access clean and affordable energy, the number of local residents employed is 120 people with 34 workers receiving training related to project operations; 3) The Hydroelectric Power Plant (PLTB) in Sidenreng Rappang Regency, South Sulawesi Province, with a capacity of 70 MW with a capacity of 70 MW produces energy of 215,372 MWh per year, avoided GHG emissions of 204.603 tCO₂eq/year, the number of heads of families who can access clean and affordable energy is 150,000 people, the number of employees from the local community who can be employed is 30 people with all local workers receiving training related to project operations; Hydroelectric Power Plant (PLTA) in Asahan Regency, North Sumatra Province, with a capacity of 2 x 87 MW, produces energy of 1,477,000 MWh per year, avoided GHG emissions of 1.352.932 tCO₂eq/year, the number of heads of families who can access clean and affordable energy is 113,700, the number of local people employed is 1,434 people and 107 people receive training related to operations. Overall, the Renewable Energy Environmentally Conscious Business Activities carried out support the achievement of Indonesia's SDGs numbers 4, 6, 7, 8, 9, 11, 12, and SDGs 13, but those included in the report are only to achieve SDGs No. 4, 7, 8, 12, 13. (For details on Impact Reporting, see Pages 8-10).

2. Estimasi dampak lingkungan dari proyek Transportasi Ramah Lingkungan Light Rail Transit (LRT) yaitu 23.741 (tCO₂eq/tahun) emisi GRK yang terhindarkan pertahun dengan penghematan energi sebesar 341.019 Gj (2024) yang memperkerjakan 2.295 orang karyawan dan sebanyak 39 orang pekerja yang menerima pelatihan berkaitan dengan pengoperasian. Secara keseluruhan untuk KUBL Transportasi Ramah Lingkungan dapat mendukung capaian SDGs Nomor 3, 4, 8, 9, 11, 12, 13 dan SDGs No. 17, sedangkan yang tertulis di laporan Dampak hanya 4, 8, 9, 11, dan 13 (Halaman 11 Pelaporan Dampak).
 3. Estimasi dampak lingkungan dari KUBL Gedung Berwawasan Lingkungan yang berlokasi Kota Depok yaitu terhindarnya 7.869 tCO₂eq emisi gas rumah kaca pertahunnya dengan memperoleh sertifikat *Green Mark* dari *Building and Construction Authority* (BCA) dengan pencapaian Platinum. KUBL Gedung Berwawasan Lingkungan dapat mendukung capaian SDGs Nomor 3, 6, 7, 8, 9, 11, 12, 13, 15, dan SDGs No 17, sedangkan yang tertulis di pelaporan dampak hanya SDGs No. 4, 7, 11, 12, dan SDGs 13 (secara detail dapat dilihat pada Halaman 12 Pelaporan Dampak).
 4. Estimasi dampak lingkungan dari KUBL Pengolahan Sampah menjadi Energi dan Manajemen Limbah (produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi (eco-efficient)) yaitu total limbah yang di daur ulang sebanyak 1.543.090 ton/tahun, dengan estimasi emisi GRK yang terhindarkan adalah 249.976 tCO₂eq/tahun, dengan jumlah masyarakat lokal yang diperkerjakan sebanyak 180 orang, dan 30 orang yang menerima pelatihan berkaitan dengan pengoperasian. KUBL ini mendukung capaian SDGs nomor 3, 4, 6, 7, 9, 11, 12, dan SDGs 13, sedangkan yang tertulis di Pelaporan Dampak Halaman 13 hanya untuk SDGs nomor 4, 6, 8, 12, dan SDGs No. 13).
2. *The estimated environmental impact of the Light Rail Transit (LRT) Green Transportation project is 23,741 (tCO₂eq/year) avoided GHG emissions per year with energy savings of 341,019 Gj (2024), which employs 2,295 employees and 39 workers who receive training related to operations. Overall, the Green Transportation KUBL can support the achievement of SDGs Numbers 3, 4, 8, 9, 11, 12, 13, and SDGs No. 17, while only 4, 8, 9, 11, and 13 are written in the Impact report (Page 11 Impact Reporting).*
 3. *The estimated environmental impact of the KUBL Environmentally Conscious Building, located in Depok City, is the avoidance of 7,869 tCO₂eq of greenhouse gas emissions per year by obtaining a Green Mark certificate from the Building and Construction Authority (BCA) with a Platinum achievement. KUBL Environmentally Conscious Building can support the achievement of SDGs Numbers 3, 6, 7, 8, 9, 11, 12, 13, 15, and SDGs No. 17, while those written in the impact report are only SDGs No. 4, 7, 11, 12, and SDGs 13 (details can be seen on Page 12 of Impact Reporting).*
 4. *Estimated environmental impact of KUBL Waste to Energy Processing and Waste Management (products that can reduce resource usage and produce less pollution (eco-efficient)), namely total recycled waste of 1,543,090 tons/year, with an estimated avoided GHG emissions of 249,976 tCO₂eq/year, with the number of local people employed as many as 180 people, and 30 people who received training related to operations. This KUBL supports the achievement of SDGs numbers 3, 4, 6, 7, 9, 11, 12, and SDGs 13, while what is written in the Impact Reporting Page 13 is only for SDGs numbers 4, 6, 8, 12, and SDGs No. 13).*

5. Estimasi Dampak Lingkungan dari KUBL Penggunaan Sumber Daya Alam dan Penggunaan Tanah yang Berkelanjutan dengan menanam pohon sebanyak 55.899 pohon, dengan estimasi emisi GRK yang terhindarkan adalah 626.342 tCO₂eq/tahun, luas area yang dilindungi dan bersertifikasi FSC (*Forest Stewardship Council*), dengan jumlah masyarakat lokal yang diperkerjakan sebanyak 408 orang dan 23 orang yang menerima pelatihan. Agar dapat diketahui lebih pasti dampak yang ditimbulkan, untuk berikutnya dapat digunakan area yang terdampak dan dampak relasionalnya. KUBL ini mendukung capaian SDGs nomor 4, 8, 13, 15 (telah sesuai dengan Laporan Dampak Halaman 14).

Indikator pada KUBL yang telah ditetapkan sebelumnya oleh BNI telah sesuai. Perhitungan emisi karbon sebagai dampak kegiatan akan lebih sempurna dengan menggunakan Faktor Emisi GRK Sistem Ketenagalistrikan dari Keputusan Menteri Energi dan Sumber Daya Mineral Nomor 127.K/TL.03/MEM.S/2019, sedangkan untuk penghitungan dampak KUBL lainnya telah sesuai dengan best practices.

5. *Environmental Impact Estimation of KUBL Sustainable Use of Natural Resources and Land Use by planting 55,899 trees, with an estimated avoided GHG emissions of 626,342 tCO₂eq/year, protected and FSC (Forest Stewardship Council) certified, with the number of local people employed as many as 408 people, and 23 people who received training. To better understand the impacts caused, the affected areas and their associated impacts can be used as a basis for the next step. This KUBL supports the achievement of SDGs numbers 4, 8, 13, 15 (in accordance with the Impact Report Page 14).*

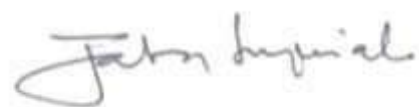
The indicators in KUBL that have been previously set by BNI are appropriate. Calculation of carbon emissions as an impact of activities will be more perfect by using the GHG Emission Factor for the Electricity System from the Decree of the Minister of Energy and Mineral Resources Number 127.K/TL.03/MEM.S/2019, while the calculation of other KUBL impacts is in accordance with best practices.

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SDGS HUB UI
Sustainable Development Goals Hub
UNIVERSITY OF INDONESIA

Dr. Triarko Nurlambang, MA.



Prof. Dr. Jatna Supriatna, M.Sc

