



BPJS Ketenagakerjaan | Integrated Report 2024

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THEME CONTINUITY



Elevating Member Experience for **Sustainable Growth**

During 2023, BPJS Ketenagakerjaan continuously made its best efforts to provide and elevate positive and memorable experiences for members, in line with the commitment to continuous transformation to improve service quality according to the characteristics of each member. By elevating each member's experience continuously, BPJS Ketenagakerjaan aims to be able to maintain a positive image of the social employment security implementation, thus encouraging other workers who are still hesitant to register as members of BPJS Ketenagakerjaan. Eventually, this will help support BPJS Ketenagakerjaan in ensuring membership growth and protecting more workers in Indonesia.



Adaptive and Innovative for Impressive Growth

BPJS Ketenagakerjaan has succeeded in adapting and shifting its paradigm by focusing on membership acquisition and services to informal workers/non-wage recipient workers (BPU) with an increase of approximately 5 million active members by 2022. Through various innovations, we aim to provide the manpower with security so that they can continue to work without worrying about their lives in the future with the presence of BPJS Ketenagakerjaan.



Digital Transformation for **Enhancing Service Excellence**

Digital transformation is becoming an inevitable prerequisite should Badan Penyelenggara Jaminan Sosial (BPJS) Ketenagakerjaan (BPJAMSOSTEK) desires to maintain business continuity. Through digital transformation, BPJAMSOSTEK is committed to improving superior services for the convenience and swiftness of claims. Digital transformation is a necessity, considering that people are getting even more used to mobile applications for accessing diverse services. On the other hand, the workforce segment at the moment is filled by young workers, namely the millennial segment, which amounts to 60 million. In 2035, they will be 40-45 years old and are the part of the decision maker, so to make it greatly strategic for the sustainability of the BPJAMSOSTEK.



Adapting to Challenges, **Strengthening Sustainable Innovations**

BPJAMSOSTEK copes with the pandemic challenges and is committed to sustainable innovation to provide best services to the members. The technology innovations provide access to social security services available for Indonesians.

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HIGHLIGHTS OF SIGNIFICANT FINANCIAL DATA

Description	Description Unit Change (%) 2024	Change (%)	2024	2027	2000
Description		2023	2022		
Consol	idated Finar	ncial Perform	ance Report	t	
Operating Income					
- Operating Income	IDD Dillian	7.82%	5,155.89	4,781.94	4,520.00
- Non-Operating Income	IDR Billion	(21.49)%	1,116.47	1,422.12	1,249.13
Beban Usaha					
- Operating Expenses		5.86%	5,125.94	4,842.18	4,805.77
- Non-Operating Expenses		0.03%	765.41	765.18	847.93
Surplus Distribution		1095.28%	3.74	0.31	0.18
Income Before Tax	IDR Billion	(36.74)%	377.27	596.40	115.25
Income Tax Expense		(22.56)%	(99.56)	(128.56)	(108.70)
Net Profit for the Year		(40.64)%	277.71	467.84	6.55
Total Comprehensive Income (Loss)		(257.06)%	88.23	(56.17)	239.52
Consolid	dated State	ment of Finar	ncial Positio	n	
Total Assets		0.12%	16,807.91	16,787.07	16,560.22
Total Liabilities	IDR Billion	(1.64)%	4,275.36	4,346.53	4,065.92
Total Equity		0.74%	12.532.55	12.440.55	12.494.30

	Change (%)		2001	0007	0000	
Description	Unit	2024-2023	2024	2023	2022	
	Fina	ncial Ratio				
Liquidity						
- Employment Injury Security	Month	(3.08)%	220.00	227.00	254.00	
- Death Security (JK)		(21.05)%	30.00	38.00	48.00	
- Job Loss Security (JKP)		21.35%	523.00	431.00	2.807.00	
- BPJS Ketenagakerjaan	(%)	18.32%	682.41	576.77	485.79	
Solvability						
- Job Loss Security (JKP)		(1.00)%	99.00	100.00	99.74	
- Job Loss Security (JKP)	(%)	0.00%	100.00	100.00	100.00	
Equity to Liabilities Ratio		2.42%	293.13	286.22	307.29	

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HIGHLIGHTS

SOCIAL [OJK B.3]















FINANCIAL (OJK B.1.a)



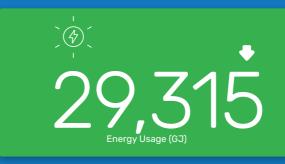




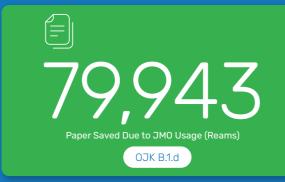




ENVIRONMENTAL









GOVERNANCE





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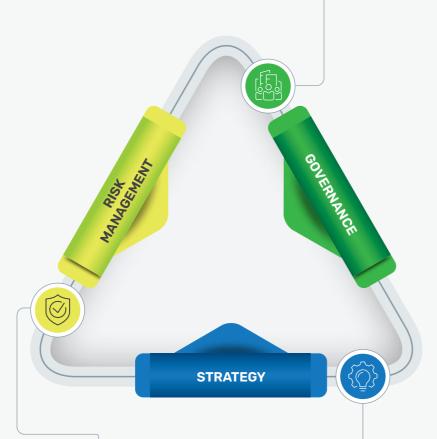
BPJS KETENAGAKERJAAN VALUE CREATION MODEL

INPUT



- BPJS Ketenagakerjaan manages membership contributions to provide social protection benefits to workers.
- Total assets: IDR 810,283,436.
- Total tax payments: IDR 731,665.3 million.
- BPJS Ketenagakeriaan's operations are supported by branch offices across Indonesia and an integrated IT infrastructure. Uses a Building Management System (BMS)
- for operational efficiency and structural maintenance.
- 337 offices, 54 houses, 114 other buildings.
- 1,974 vehicles (four-wheel and two-wheel).
- 18,077 laptops, printer servers, and other IT networks.
- BPJS Ketenagakeriaan is supported by employees and leaders with high dedication competence, and integrity.
- Total employees: 5,380 people
- Employee remuneration is 84.19% higher than the regional minimum wage (RMW).
- 912 employees hold master's and doctoral degrees (16.5%).
- Technology-based employee services via the Human Capital Information System (HCIS). Average training hours: 27.38 hours/person.
- Digital library with 3.198 book titles.
- Competency and value-based performance management.
- Strengthening organizational culture and employee engagement.
- BPJS Ketenagakerjaan fosters harmonious and productive relationships with various stakeholders.
- Strengthens relationships with stakeholders through interactions and regular meetings.
- Builds relationships and cooperation with international agencies (SOCSO Malaysia, COMWEL, etc.).
- Corporate social and environmental responsibility (CSER) costs: IDR 313,227,348.
- Maintains public trust by developing a whistleblowing system.
- Provides eight complaint channels to respond to stakeholder feedback and improve services.
- BPJS Ketenagakerjaan's operations are supported by efficient energy and water management, along with a commitment to minimizing waste.
- Energy consumption: 29,315 GJ.
- Water usage: 202 m³.

- Implementation of the eight principles of good governance: transparency, accountability, responsibility, independence, fairness, predictability, participation, and dynamism.
- Governance index score: 97.18 (very good).
- Internal governance indicator: 95.92 (very good).



- Risk management based on ISO 31000:2018.
- Climate risk and opportunity analysis integrated into investments
- Increasing Participant Penetration Optimizing participants through extensification, intensification, and retention strategies.
- Improving Service Quality Developing products, member experience, and benefit programs.
- Optimizing Investment Yield Optimizing returns on investment asset management.

OUTCOME











revenue: IDR 142.242.08 billion.

Current year surplus: IDR 277,711,86 million. Number of active participants: 45,224,676.

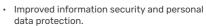
Increased number of participants covered by social security programs.

Strengthened social safety net for previously underserved worker groups.









Ensured digital system stability and strengthening participant trust. Stable and fast digital services increased

participant satisfaction. IT maturity level: 3.97.

- · Comfortable, modern, and easily accessible offices have created a positive experience for participants during visits.
- Received ISSA Recognition Program in Service Quality.











Proportion of women in managerial positions: 32.61%

Scholarships for 52 employees (online courses, overseas courses, master's degree programs).

Fostered a collaborative, meaningful work culture to support employee well-being.

E-PPID platform is active; SIDIA has been implemented in 361 units.

10 digital application development programs. Received ISSA Recognition Program in

Information and Communication Technology. Received ISSA Recognition Program in

Human Resources Management in Social Security Administrations.











Net Promoter Score (NPS): 60.9%, up from 48.9% the previous year.

Brand Equity Survey: 89.39%, up from 88.6% the previous year.

100% of complaints resolved.

 Increased public trust has led to improved employer compliance in registering their workers.

 Satisfied participants became program ambassadors, recommending the program to others.















- The use of JMO resulted in paper savings of 79,943 reams. JMO (Jamsostek Mobile) digitalization reduced
- emissions from participants traveling to offices. Employee initiative to plant 11.668 trees.
- Energy intensity decreased to 33.50 GJ/ person from 35.84 GJ/person the previous





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AWARDS AND SIGNIFICANT EVENTS

AWARDS



DECEMBER 5, 2024 ISSA GOOD PRACTICE

Awarding Body International Social Security Assiciation (ISSA)

BPJS Ketenagakerjaan received 10 ISSA Good Practice Awards at the ISSA Forum in Riyadh, Saudi Arabia. This achievement underscores BPJS Ketenagakerjaan's commitment to providing international-standard and inclusive social security services for workers.

- INSANOVA: A chamber for innovators
- #SERTAKAN: Provide protection to informal workers around us through employee awareness
- Digital transformation in providing Contact Centre 175 services to Indonesia migrant workers
- Extending social security coverage to vulnerable groups with the "345 Strategy" of BPJS Ketenagakeriaan: Sustainable growth of informal workers and small micro-sized enterprises
- · Implementation of correspondence information system and digital archives applications
- · Integrity agent as the catalyst for more effective fraud control system
- Jamsostek mobile application: Customer experience champion
- · Sharia services and principles in the implementation of employment social security in Indonesia
- Transforming social security communications by featuring Keria Keras Bebas Cemas: A grand design for rising awareness, universal coverage and enhancing sustainable development goals
- Utilization of SIPATUH as compliance testing application for prevention and detection of error and



DECEMBER 19, 2024

PUBLIC INFORMATION DISCLOSURE CATEGORY

Category

Awarding Body **Central Information Commission**

BPJS Ketenagakerjaan's public information disclosure management achieved a score of 94.20 in 2024. This accomplishment represents a significant improvement compared to the previous year's score of 81.20, elevating its predicate from "Towards Informative" to "Informative."



NOVEMBER 21, 2024

ASIA SUSTAINABILITY REPORTING RATING 2024

Gold Rank, Public Sector

Awarding Body ASSRAT

BPJS Ketenagakerjaan received the Gold Award at the Asia Sustainability Reporting Rating (ASSRAT) 2024 in the public sector category. This award recognizes the excellent quality of its integrated report, effectively communicating sustainability performance, transparency, and tangible contributions to achieving the Sustainable Development Goals (SDGs).



MAY 24, 2024

AUSTRALASIAN REPORTING AWARDS (ARA) 2024

Silver Award, Public Sector

Awarding Body

BPJS Ketenagakerjaan received an award at the Australasian Reporting Awards (ARA) 2023 in Sydney. The award was granted for its transparent, comprehensive, and sustainability-focused integrated report, reflecting a quality comparable to international organizations in the Australia, New Zealand, and Asia-Pacific regions.



APRIL 8, 2024

ASIA INTEGRATED REPORTING AWARDS

Category Silver Award, General Award **Awarding Body** AIRA, Singapore

BPJS Ketenagakerjaan received a Silver Award at the Asia Integrated Reporting Awards (AIRA) in recognition of its informative and transparent integrated report, demonstrating a strong commitment to sustainability principles and good governance. This achievement positions BPJS Ketenagakerjaan alongside leading organizations in Asia regarding international standard reporting.

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SEPTEMBER 3, 2024

MOST POPULAR BRAND OF THE YEAR 2024

Category

Awarding Body Jawa Pos

BPJS Ketenagakerjaan was awarded the Most Popular Brand of The Year 2024 by Jawa Pos in recognition of its success in building a positive public image and trust through consistent, innovative, and widely impactful communication within the community.



SEPTEMBER 17, 2024

THE BEST CONTACT CENTER INDONESIA (TBCCI)

Category
Gold, Silver, and Bronze

Awarding Body

Indonesia Contact Center Association

BPJS Ketenagakerjaan received six prestigious awards at The Best Contact Center Indonesia (TBCCI) 2024 event, including Gold in The Best Digital Media and The Best Technology Innovation categories. These awards acknowledge BPJS Ketenagakerjaan's contact center innovations and service quality, providing 24/7 access for Indonesian workers, including migrant workers, supported by technology and digital transformation.

- a. The Best Technology Innovation (Gold)
- b. The Best Digital Media (Gold)
- c. The Best Employee Engagement (Silver)
- d. The Best People Development (Silver)
- e. The Best Agent Inbound (Silver)
- f. The Best Operations (Bronze)

SIGNIFICANT EVENTS



NOVEMBER 26, 2024 BPJS Ketenagakerjaan Holds Social Security Summit 2024

The inaugural Social Security Summit was held. This strategic forum aims to strengthen the social security system in Indonesia.



OCTOBER 9, 2024 BPJS Ketenagakerjaan and ILO Host International Forum on Unemployment Protection

The International Labour Organization (ILO), in collaboration with BPJS Ketenagakerjaan, held an international forum titled "Asia Expert Roundtable on Unemployment Protection." The forum was attended by 15 countries in the Asian region and aimed to discuss various best practices implemented in unemployment protection programs. The key focus of the event was to explore effective ways to provide protection to workers facing unemployment, whether due to economic crises or other changes such as technological innovation and climate change.



OCTOBER 8, 2024 BPJS Ketenagakerjaan and AWCA Host Seminar on Enhancing Migrant Worker Protection

BPJS Ketenagakerjaan hosted a technical seminar titled "Work Accident Benefits for Migrant Workers," held by the Asian Workers' Compensation Association (AWCA). Representatives from AWCA member countries attended the event to discuss protection and compensation for migrant workers, including the significance of international collaboration and social security agreements.



APRIL 25, 2024 Revised Village Law Enacted, Village Officials Covered by Jamsostek

President Joko Widodo officially enacted Law Number 3 of 2024 on Villages. This law also mandates the provision of employment social security protection for village heads, village officials, and members of the Village Consultative Body (BPD).



The year 2024 marks a crucial phase in the journey of the 2022-2026 Strategic Plan, themed "Innovate and Loyalty." This plan emphasizes the critical importance of sustainable innovation, strengthening participant loyalty, and optimizing the management of funds and organization to deliver inclusive, responsive, and adaptive employment social security.

IMPLEMENTATION OF SUPERVISORY DUTIES

BPJS Ketenagakerjaan recorded a performance achievement of 103.03% based on a self-assessment of four key aspects: membership, services, finance, and organization. This achievement is reinforced by an Unqualified Opinion on the Audited Financial Statements and the program management report's compliance with the provisions of Presidential Regulation Number 108 of 2013.

As a strategic partner in corporate governance, the Board of Supervisors carries out its supervisory function using a risk-based and data-driven approach to ensure program continuity, operational effectiveness, and increased public trust. Throughout 2024, the Board of Supervisors has submitted 89 items of Advice, Counsel, and Consideration (ACC) to the Board of Directors. bringing the total number of ACCs since 2021 to 325 items. Of these, 60% have been completed, while the remaining 40% are still in the process of completion with intensive oversight.

BOARD OF SUPERVISORS' VIEW ON THE BOARD OF DIRECTORS' PERFORMANCE IN 2024

The Board of Supervisors' strategic oversight was conducted across six key areas:

1. Membership

The number of active participants reached 45.22 million, an 8.82% increase from the previous year. Despite the target achievement not being optimal (83.82%), this positive growth trend serves as a crucial foundation for expanding social protection. The Board of Supervisors emphasizes the need to improve the quality of onboarding data, synergize payment channels, and redesign public communications.

2. Services

The fulfillment of claim SLAs and the development of digital service channels continue to be strengthened. However, physical queues and

operational constraints indicate a need for service simplification. Furthermore, the expansion of Additional Service Benefits (MLT) and services for Indonesian Migrant Workers (IMWs) are channels that must be continuously reinforced.

3. Fund and Investment Management

Investment performance has met its targets, particularly in the Employment Injury Security (JKK) and Old-Age Security (JKP) programs. The Board of Supervisors encourages the strengthening of prudent investment policies to address longterm challenges, along with the optimization of investment assets.

4. Finance and Actuarial

The oversight results indicate that the Board of Directors has undertaken various positive measures, including improvements to the financial reporting system and enhanced implementation of accounting standards, Nevertheless, The Board of Supervisors perceives that there remains room for improvement, particularly in the integration of actuarial policies, receivables management, and the applicable Financial Accounting Standards (PSAK)based accounting system.

5. Organization and Human Resources

The transformation of work culture and the increase in IT maturity level demonstrate the institution's commitment to strengthening an agile and technology-based organizational foundation. However, an evaluation of the organizational structure and competency-based personnel placement needs to be aligned with future work

6. Governance and Compliance

Improvements in the governance index and risk maturity have demonstrated the correct direction. The Board of Supervisors emphasizes the significance of harmonizing internal regulations, strengthening the internal audit function based on global standards, and optimizing the risk management system.

The Board of Supervisors reaffirms its commitment to maintaining integrity and independence in all oversight processes. Moving forward, oversight will be focused on enhancing the effectiveness of committees, utilizing technology for oversight, and aligning with national labor dynamics. All these steps are taken to ensure that BPJS Ketenagakerjaan remains a trustworthy, resilient, and relevant institution for all Indonesian workers.

CHALLENGES FACED

As a manifestation of its commitment to enhancing services and governance, digital transformation has become a central pillar in realizing the theme of "Innovate and Loyalty." The focus is on delivering impactful innovations to create the best possible experience, build participant loyalty, and strengthen stakeholder engagement.

Various digital initiatives are directed at simplifying processes, accelerating services, and providing relevant and accessible technological solutions. This transformation not only increases operational efficiency but also strengthens long-term relationships with participants through practical and personalized digital services.

BPJS Ketenagakerjaan recognizes the challenges posed by limitations in infrastructure and digital literacy, particularly in the 3T (foremost, outermost, and underdeveloped) regions. Therefore, the digital transformation strategy is carried out inclusively through strengthening regional capacity, participant education, and collaboration with local stakeholders.

Through a commitment to continuous innovation, BPJS Ketenagakerjaan ensures that the benefits of digital transformation can be enjoyed equally by all people, thus employment social security services become more inclusive, adaptive, and provide added value for the welfare of Indonesian workers.

CLOSING

The Board of Supervisors extends its appreciation and gratitude to the Board of Directors and all BPJS Ketenagakerjaan personnel, as well as all stakeholders, for the dedication and support demonstrated throughout 2024. The Board of Supervisors hopes that the synergy and collaboration built to date can be continuously enhanced, thereby serving as a critical asset for facing increasingly complex challenges, particularly in executing effective and accountable supervisory functions in the future.

Jakarta, July 5th 2025

MUHAMMAD ZUHRI

Chairman of the Board of Supervisors

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DIRECTOR'S REPORT REPORT

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PRAMUDYA IRIAWAN BUNTORO President Director of BPJS Ketenagakerjaan

Sustainability at

of December
31, 2024, BPJS
Ketenagakerjaan's membership
reached 65,224,670 workers, with
45,224,676 active participants and
investment funds of IDR 791.66 trillion,
up from IDR 712.30 trillion in 2023. This
achievement reinforces our commitment to
reaching 70 million workers in Indonesia and

IDR 1,001 trillion in investment funds by

2026."

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To our respected stakeholders,

The publication of this 2024 Integrated Annual Report demonstrates BPJS Ketenagakerjaan's commitment to complying with regulations on public information disclosure and fulfilling our obligations to the Government and the National Social Security Council (NSSC), as stipulated in Director Regulation No. PERDIR/37/102020. Through this Report, we present a summary of the strategic initiatives undertaken to navigate the 2024 business conditions, the challenges encountered, the initiatives made to overcome them, and our achievements in both operational and sustainability performance throughout 2024, all in pursuit of BPJS Ketenagakerjaan's vision, mission, and values. All of our initiatives and performance achievements are solely intended to provide a trustworthy, sustainable, and prosperous social security system for all Indonesian workers.

In compiling this Report, we have adopted several guidelines, including the Financial Services Authority Circular Letter (SEOJK) No. 16/SEOJK.04/2021, the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017, the International Integrated Reporting Council (IIRC) Framework, and the Global Reporting Initiative (GRI) Standards 2021.

STRATEGIC POLICIES AND INITIATIVES IN 2024

To achieve BPJS Ketenagakerjaan's vision of providing and realizing a trustworthy, sustainable, and prosperous social security system for all Indonesian workers, we have designed a strategic model based on three main foundations. Referencing the roadmap in the BPJS Ketenagakerjaan Strategic Plan Book 2022–2026, BPJS Ketenagakerjaan's key strategies include three key focus areas: Increasing Participant Penetration, Enhancing Service Quality, and Optimizing Investment Returns. These three strategies are supported by four fundamental pillars serving as the strength to achieve these goals: Governance, Risk, Compliance, and Culture; Digitalization of Social Security; Effective and Efficient Financial Management; and Increasing Awareness of the Importance of Social Security.

The strategies and foundations built within BPJS Ketenagakerjaan's internal scope are expected to support the achievement of our mission, including: Protecting, Serving, and Prospering Workers and Their Families;

Providing a sense of Security, Ease, and Comfort to enhance Participant Productivity and Competitiveness; and Contributing to National Development and the Economy through Good Governance.

Considering the dynamic external conditions, including aspects of global and national macroeconomic developments and the latest information technology advancements, our theme for 2024 is "Innovate and Loyalty," supporting the realization of BPJS Ketenagakerjaan's long-term objectives. This theme demonstrates the commitment of our entire organization to continuously drive innovation in delivering the best customer journey, enhancing loyalty, and strengthening participant engagement.

We have also established a series of strategic initiatives to be implemented to navigate the dynamic external conditions of 2024, ensuring we can continue to deliver our best performance, namely: (1) Optimizing membership through extensification, intensification, retention, marketing and branding strategies; (2) Enhancing services to participants through product development, member experience, and benefit programs; (3) Optimizing returns on the management of Investment Assets; (4) Accelerating Digital transformation through Next-Gen technology; (5) Effective financial and risk management; (6) Strengthening organizational capabilities; and (7) Increasing awareness of the importance of social security through marketing and branding strategies.

These seven strategic initiatives, designed for implementation in 2024, represent BPJS Ketenagakerjaan's commitment to improving and strengthening the performance of its seven business pillars: Membership; Services; Investment; Information Technology; Finance, Actuarial, and Risk Management; Human Capital; and Communication and Partnership.

THE ROLE OF THE BOARD OF DIRECTORS IN STRATEGY FORMULATION AND IMPLEMENTATION

We establish business targets, budgets, strategies, and strategic policies in the form of an Annual Work Plan and Budget (RKAT), based on a general overview of the latest external and internal conditions. The RKAT is prepared in detail, taking into account an analysis of external and internal factors with a significant influence on the operations of BPJS Ketenagakerjaan.

Subsequently, we present the RKAT to the Board of Commissioners in a joint meeting of the Board of Directors and the Board of Commissioners to obtain their views, recommendations, feedback, and directives. Based on the RKAT that has incorporated the feedback and directives from the Board of Commissioners, the Board of Directors and the management team will ensure the execution of the work plans of each Directorate within BPJS Ketenagakerjaan. These plans are derived from strategic objectives aimed at meeting the established business targets.

Together with all personnel from each Directorate, we then hold regular meetings at predetermined intervals to discuss the implementation of the strategy along with operational and financial performance results.

REALIZATION OF PERFORMANCE AND TARGET IN 2024

Throughout the reporting period, we strived to prioritize a balance between economic achievement and the management of environmental, social, and governance (ESG) aspects. BPJS Ketenagakerjaan has been monitoring the dynamics and growth of the national economy in response to a challenging and uncertain global economic climate. According to BPS publications, Indonesia's economy grew by 5.03% in 2024, with positive growth recorded across all business sectors. This condition prompted BPJS Ketenagakerjaan to optimize membership acquisition, expand coverage, and simultaneously improve service quality and retention of active registered active workers by enhancing service quality through the optimization of the latest information technology developments, in line with the report's theme, "Innovate - Loyalty."

As of December 31, 2024, we successfully increased the number of workers enrolled in the comprehensive protection program and other benefits to 65,224,670, a 6.79% increase from 61,077,951 workers in 2023, or 64.03% of the set target. Meanwhile, the number of active participants in 2024 increased by 8.82% to 45,224,676 workers from 41,560,938 workers the previous year, or 83.82% of the target set for 2024. This achievement is part of our initiative to realize BPJS Ketenagakerjaan's commitment to expanding the reach of employment social security protection to 70 million workers in accordance with the 2022-2026 Strategic Plan.

BPJS Ketenagakerjaan achieved 97.27% of its membership contribution revenue target, with a total value of IDR 104.92 trillion in 2024, an 8.01% increase from IDR 97.14 trillion in 2023. The largest portion of revenue came from the Old-Age Security (JHT) program contributions, totaling IDR 65.67 trillion, or 96.24% of the 2024 RKAT target.

We recorded an 11.14% growth in investment funds to IDR 791.66 trillion from IDR 712.30 trillion in 2023. This amount consists of IDR 778.03 trillion for social security funds and IDR 13.63 trillion for BPJS funds. Meanwhile, the realized investment return in 2024 grew by 8.81% to IDR 51.36 trillion (equivalent to a yield of 6.84%), up from IDR 47.20 trillion in 2023.

We disbursed social security benefits totaling IDR 57.17 trillion for 4,219,055 member claims throughout 2024, an increase of 6.84% from the benefit payout value of IDR 53.51 trillion for 4.575.307 claims in 2023.

The results of all these social security fund management operational activities resulted in BPJS Ketenagakerjaan recording a current year surplus of IDR 377.27 billion in 2024, a 36% decrease from IDR 596.40 billion the previous year. The BPJS Ketenagakerjaan year-end surplus was Rp277.71 billion, a 40.64% decrease from Rp467.84 billion in 2023.

Despite the decline in BPJS Ketenagakerjaan's profitability, we succeeded in effectively maintaining the company's financial health throughout 2024. BPJS Ketenagakerjaan's financial health is measured by the Operating Expense to Operational and Investment Income Ratio at 87.31%, the Current Asset to Current Liability Ratio at 682.41%, and the Equity to Liability Ratio at 293.13%. These values demonstrate a strong level of financial health.

The financial health level for the Employment Injury Security (JKK) and Death Security (JKM) programs is measured by their net assets, which must be sufficient to cover at a minimum the estimated claim payments for the upcoming month. For the JKK program, the net assets are estimated to be sufficient to cover claims for the next 220 months, while for the JKM program, they are estimated to cover claims for the next 30 months.

Meanwhile, the financial health level of the Old-Age Security (JHT) and Pension Security (JP) programs is measured by the solvency ratio. The solvency ratio for the JHT program was recorded at 99.00%, and for the Pension Security program, it stands above 100%.

CONSTRAINTS, CHALLENGES, AND MITIGATION INITIATIVES

The key challenge and opportunity for BPJS Ketenagakerjaan in ensuring the sustainability of its social security programs is the investment of managed funds, facing high market volatility and global uncertainties related to globalization, geopolitics, and climate change. We address these conditions by implementing the principles of liability-driven investing and dynamic asset allocation. Throughout 2024, our focus was on allocating funds to long-term instruments, with a portion in short-term instruments, while maintaining program liquidity and solvency and applying the principles of prudence along with measured and effective risk management.

Regarding investment fund management, we optimized investment yield through the implementation of Strategic Asset Allocation (SAA) and Tactical Asset Allocation (TAA). In 2024, we continued to reduce the proportion of assets invested in equity instruments to minimize the risk of value depreciation due to capital market volatility, while continuing our strategy of increasing our debt securities investment portfolio.

The challenges related to membership expansion in 2024 remain relatively similar to those of the previous year. These include the need to enhance brand awareness; the continued non-compliance of some Employers/Business Entities in providing social security protection to their workers; and the low contribution-paying capacity of informal sector workers.

We strived to overcome these constraints by intensifying outreach and education through the Kerja Keras Bebas Cemas (KKBC) or 'Work Hard, Worry Free' campaign, which began in October 2022, followed by the 'KKBC Goes to Village' campaign targeting informal workers in rural ecosystems. We also improved supervision and inspection to increase compliance among Employers/Business Entities, in collaboration with relevant law enforcement officials.

Furthermore, we addressed the challenge and opportunity of increasing membership among the current and future workforce, dominated by digital-native Gen-Z individuals, a trend shaping a new pattern in the workforce. In anticipation of this trend, we implemented a strategy to intensify digital collaboration with various parties, primarily by developing the JMO application while also enhancing other IT-based service applications. We believe that the ease and speed of digital services are key to attracting participation from Gen-Z workers and strengthening the social security protection experience for our participants.

HUMAN RESOURCE MANAGEMENT

Beyond service and product innovation, we consistently implement programs to enhance employee competency through education and training programs, as well as the management and development of competencies for our 5,380 BPJS Ketenagakerjaan employees. We view our employees as key assets in determining the organization's success, and therefore we have implemented a Human Capital Information System (HCIS) to support employee management. This ensures that competency development programs, performance assessments, and career path determinations can be executed effectively.

To further enhance employee competencies, in 2024 we conducted a total of 214 training programs, divided into six program categories: In-House Certification Development, External Certification, Technical Training, In-House Refresher, External Refresher, and Career Development. A total of 7,464 employees (2023: 7,470 employees) participated in these competency development programs, with a total of 147,317 hours of training and education (2023: 187,904 hours). We also

continued our online sharing sessions through the Digital Library (DILA) application, which from 2021 to 2024 has enabled employees to access 3,198 e-book titles across various topics to enhance their competencies.

We implement a competency and performance-based career management system. Therefore, in addition to conducting competency development programs, we conduct regular employee performance assessments. In 2024, an in-depth employee performance assessment was conducted, and 42 employees received promotions.

SUPPORTING THE ACHIEVEMENT OF SUSTAINABILITY GOALS IN ENVIRONMENTAL AND SOCIAL ASPECTS THROUGH THE INTEGRATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG) ASPECTS

BPJS Ketenagakerjaan fully recognizes and understands that sustainability is a key element in the operations of modern social security management, as well as the pathway to achieving quality performance and sustainable business growth in the long term. Therefore, we emphasize the importance of integrating Environmental, Social, and Governance (ESG) aspects into all lines of our business. This approach is not only to ensure regulatory compliance but also to create long-term value for stakeholders, the surrounding

environment, and the wider community. We demonstrate consistency in implementing various programs that align economic performance with our commitment to actively participate in maintaining and improving environmental conditions, enhancing community welfare, and improving management quality in accordance with the latest regulations.

In the environmental aspect, we demonstrate consistency in instilling an eco-friendly culture among our employees and other stakeholders, ensuring that BPJS Ketenagakerjaan not only provides social security but also contributes to value creation related to environmental preservation. We implement policies on energy and water use efficiency, responsible waste management, the promotion of a circular economy, and enhancing employee engagement awareness.

Within this environmental aspect, in 2024, we demonstrated our capability to improve energy use efficiency, thereby reducing the quantity of greenhouse gas (GHG) emissions. Due to the implementation of energy-saving programs, the total energy consumption intensity at the Head Office in 2024 remained relatively stable, even as operational service activities continued to increase. This ultimately resulted in GHG emission intensity remaining relatively unchanged compared to the previous period.



We demonstrate consistent support for GHG emission control through the construction of a green building for our head office in the new National City of Nusantara (IKN) in East Kalimantan, as well as continuing tree-planting initiatives across Indonesia. The total cumulative number of trees planted in 2024 reached 11,688 (2023: 8,016 trees). These initiatives enabled BPJS Ketenagakerjaan to successfully reduce energy consumption by 6.53% (2023: 12.26%) and reduce generated emissions by 5.04% (2023: 9.30%).

In the social aspect, we carry out programs to enhance the social livelihood of surrounding communities by implementing Corporate Social and Environmental Responsibility (CSER) programs, implemented through four pillars: Bridge of Community; Bridge of Empowerment; Bridge of Care; and Bridge of Sustainability. The planning and execution of activities under each pillar of community empowerment social responsibility are consistently carried out by directly involving the community and prioritizing sustainability issues. In 2024, we implemented at least 4 activities under the CSR program across these four pillars in various regions of Indonesia, with total funding of IDR 308 million, an increase of 103.39% from IDR 151.43 million the previous year.

Under the Governance pillar, we integrate our business strategy to achieve optimal performance growth and a resilient business through the implementation of sound corporate governance, which is continually reviewed and refined to align with the latest enforced social, economic, and environmental regulations, as well as with developments in contemporary corporate governance principles. We encapsulate all these sustainability performance aspects and present them in the relevant section of this Report.

ENHANCEMENT OF GOVERNANCE IMPLEMENTATION QUALITY

In the aspect of governance implementation, we continuously implement national and international best practices and standards. We conduct periodic assessments of the quality of our Good Corporate Governance (GCG) implementation and execute various improvement recommendations provided by independent assessors. In 2024, the assessment resulted in a score of 97.18 with a classification of 'Very Good' for the quality of implementation.

BPJS Ketenagakerjaan continues to demonstrate a strong commitment to prioritizing anti-corruption practices as stipulated in the BPJS Ketenagakerjaan Code of Conduct. This is demonstrated by achieving a 100% compliance rate in the submission of State Officials' Wealth Reports (LHKPN), and the acquisition of ISO 37001:2016 (Anti-Bribery Management Systems) and ISO 31000:2018 (Risk Management) certifications. Our dedication in managing BPJS Ketenagakerjaan with the implementation of best practices of GCG has resulted in an Unmodified Opinion from the Public Accounting Firm (PAF) Amir Abadi Jusuf, Aryanto, Mawar & Partners.

We consistently ensure that the development of BPJS Ketenagakerjaan's activities and business operations is carried out by prioritizing compliance and the implementation of good governance. This is achieved by identifying, managing, and mitigating all potential risks that could impact business continuity. Throughout 2024, risk management was conducted for various risk classifications, including information technology risk, operational risk, legal risk, reputational risk, compliance risk, strategic risk, market risk, liquidity risk, and credit risk. During that year, BPJS Ketenagakerjaan's risk level was assessed to be in the medium-low category, indicating that risks require handling with an appropriate level of vigilance.

CHANGES IN THE BOARD OF DIRECTORS

As of the end of 2024, the composition of the BPJS Ketenagakerjaan Board of Directors remained unchanged. However, as of May 2025, when this report was prepared, the President Director of BPJS Ketenagakerjaan, Mr. Anggoro Eko Cahyo, was appointed President Director of Bank Syariah Indonesia (BRIS) and has, therefore, resigned from his position as President Director of BPJS Ketenagakerjaan. The entire Board of Directors expresses their gratitude for his hard work, dedication, and contributions to the advancement of BPJS Ketenagakerjaan.

However, according to the provisions of Law No. 24/2011 on the Social Security Agency, on July 3, 2025, the President of the Republic of Indonesia appointed Mr. Iriawan Buntoro as the President Director of BPJS Ketenagakerjaan. Therefore, the composition of the Board of Directors of BPJS Ketenagakerjaan as of July 3, 2025 is as follows:

- 1. Pramudya Iriawan Buntoro: President Director
- 2. Eko Nugriyanto: Director of Membership
- Roswita Nilakurnia, SE, MSM, CRGP, CGP: Director of Services
- Edwin Ridwan, CFA, FRM: Director of Investment Development
- 5. Asep Rahmat Suwandha, CA, CFE, CRGP: Director of Finance and Risk Management
- 6. Zainudin: Director of Strategic Planning and Information Technology
- Abdur Rahman Irsyadi: Director of Human Capital and General Affairs

BPJS KETENAGAKERJAAN'S BUSINESS CONTINUITY OUTLOOK

Entering 2025, the Government believes the national economy will grow stronger with economic growth estimated at 5.2%, while for 2026-2029, it is projected to continue increasing, ultimately reaching 8.0% in 2029. In line with this, the workforce is also projected to increase, presenting a bright outlook and a greater responsibility for BPJS Ketenagakerjaan to optimize membership acquisition. For 2025, we target to increase the number of active members by 12.33 million (2024: 12.40 million), bringing the total to 57.55 million (2024: 53.86 million) active members.

To achieve this target, BPJS Ketenagakerjaan is focused on increasing membership in the informal worker sector through retention, intensification, and extensification strategies covering five ecosystems: villages, markets, e-commerce & Micro and Small Enterprises (MSEs), and vulnerable workers. We are also strengthening our agency system, collaborating with community leaders, encouraging large companies to include their entire business ecosystem, providing various payment options for contributions, and working with various parties to conduct monitoring and inspections to increase member compliance. BPJS Ketenagakerjaan seeks to engage with members through e-surveys in respective regions to determine member satisfaction levels as a basis for future operational improvements.

CLOSING

We extend our appreciation and gratitude to the Board of Supervisors and other stakeholders, particularly the members, for their contributions and support in optimizing the performance of BPJS Ketenagakerjaan. We hope that the collaboration established thus far will continue in order to enhance the performance of BPJS Ketenagakerjaan and the experience of our members in the future.

Jakarta, July 5th 2025

PRAMUDYA IRIAWAN BUNTORO

President Director of BPJS Ketenagakerjaan

STATEMENT OF RESPONSIBILITY OF THE BOARD OF SUPERVISORS AND DIRECTORS FOR THE 2024 INTEGRATED ANNUAL REPORT OF **BPJS KETENAGAKERJAAN**

We, the undersigned, declare that all information in the Integrated Annual Report of BPJS Ketenagakerjaan Year 2024 has been contained in full, and are responsible for the correctness of the contents of this Integrated Annual Report.

Thus this statement is made truthfully.

Jakarta, July 5th 2025

BOARD OF SUPERVISOR

Muhammad Zuhri

Chairman of Board Supervisors Government Element

Kushari Suprianto

Member of Board Supervisors Government Element

Subchan Gatot

Member of Board Supervisors Employers' Elements

H. Yayat Syariful Hidayat

Member of Board Supervisors Workers' Elements

M. Aditya Warman

Member of Board Supervisors Employers' Elements

Agung Nugroho

Member of Board Supervisors

Workers' Elements

M. Iman N. H. B. Pinuji

Member of Board Supervisors Community Element

BOARD OF DIRECTORS

Pramudya Iriawan Buntoro

President Director of BPJS Ketenagakerjaan

Asep Rahmat Suwandha Director of Finance and Risk Management

Eko Nugriyanto Director of Participation **Roswita Nilakurnia Director of Service**

Zainudin Director of Strategic Planning and Information Technology

Director of Investment Development

Director of Human Capital and General Affairs

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VISION, MISSION, AND VALUES OF BPJS KETENAGAKERJAAN

Vision

[GRI 2-22] [OJK C.1]

Creating trusted, sustainable, Social Security and increasing All Indonesian Workers welfare.



Mission



Protecting, Serving, and Prospering Workers and Families.



Providing a sense of secure, convenience, and comfort to increase productivity and competitiveness.



Contributing in the development and economy of the nation with Good Governance.



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Good Corporate Governor

Strategies

Increase Participant Penetration (Coverage)

- 1. Optimization of existing Employer Ecosystems.
- 2. Simplification of **Registration Process** (Onboarding).
- 3. Partnership and Collaboration with Strategic Partners.

Improving Service Quality (Trust)

BPJS Ketenagakerjaan | Integrated Report 2023

- 1. Simplification and Standardization of Claims and Service Processes.
- 2. Increase Engagement and Retention.
- 3. Data Collaboration and System Integration.

Yield Optimization (Benefit)

- 1. Risk Adjusted Return Optimization.
- 2. Implement Dynamic Asset Allocation in accordance with the Program's Liability Profile.
- 3. Improving the Competence and Capability of Investment Management.

Basic Foundations

- Governance, Risk, Compliance, and Culture
- Social Security Digitalization
- Effective and Efficient Financial Management
- Increased Awareness & Importance of Social Security

BPJS KETENAGAKERJAAN

Manufactured Capital Intellectual Capital Human Capital

Social and Relationship

Natural Capital

BPJS KETENAGAKERJAAN VALUES

FAITH

BPJS Ketenagakerjaan
Personnel are faithful
and devoted to the
One and Almighty God,
working deemed as part
of religious observance to
bring about benefits and
values for workers, their
families, communities, and
nation.

ETHICS



Excellent

BPJS Ketenagakerjaan personnel must show professional, innovative attitudes and seriousness in pursuing benefits and added values for the organization and environment.



Role Model

BPJS Ketenagakerjaan personnel, starting individually, must behave in compliance with the norms, ethics, and regulations applicable to become role models for the others.



Harmony

BPJS Ketenagakerjaan personnel must be able to foster cooperation, harmony, and put collective success as top priority.



Integrity

BPJS Ketenagakerjaan personnel must at all times maintain the given trust, honesty, one in word and deed, trustable and committed to obey norms, ethics and regulations as applicable.



Concern

BPJS Ketenagakerjaan personnel are committed to better improvement of members' security programs, working environment, and organization development.



BPJS Ketenagakerjaan personnel must at all times show a vibrant, proactive and enthusiastic mood when performing the given jobs.

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BPJS KETENAGAKERJAAN **PROFILE**

[IR-4A] [GRI 2-1] [OJK C.2]



NAME OF **ORGANIZATION** BPJS Ketenagakerjaan



YEAR OF **ESTABLISHMENT AND OPERATIONS**

2014



LEGAL BASIS OF ESTABLISHMENT Law No. 24 of 2011 on the Social Security Agency (BPJS).



OWNERSHIP AND **LEGAL FORM**

BPJS Ketenagakerjaan is a public legal entity established by the Government of Indonesia and is accountable to the President. There is no share ownership in BPJS Ketenagakerjaan. Therefore, information regarding the names of shareholders and percentage of share ownership is not relevant to be disclosed in this report.



LINE OF BUSINESS AN **PROGRAMS**

[OJK C.4] [GRI 2-6]

Organizing protection and welfare programs for all workers and their families through the social security system. Organized Programs:

- 1. Employment Injury Security (JKK)
- 2. Death Security (JKM)
- 3. Old-Age Security (JHT)
- 4. Pension Security (JP)
- 5. Unemployment Benefit (JKP)



ISSUED AND FULLY PAID-UP CAPITAL [OJK C.3] [OJK C.3.c]

In accordance with Article 62 of Law No. 24 of 2011, BPJS Ketenagakerjaan does not have authorized capital, nor issued and fully paidup capital. There is no share ownership in BPJS Ketenagakerjaan. Therefore, this report does not disclose information regarding the names of shareholders and the percentage of share ownership in BPJS Ketenagakerjaan.



MARKET SERVED

[GRI 2-6]

1. Employers/Business Entities (E/BE): 901,912, or 106.11% of the set target of 850,000 E/BE in Indonesia. Active E/BE realization as of December 2024: 889,086, or 80.83% of the set target of 1,100,000 E/BE.

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2. Workers: 61,077,951, or 61.68% of all workers in Indonesia covered under BPJS Ketenagakeriaan's scope. Membership coverage as of December 2024: 65,224,670, or 64.06% of the target of 101,810,200 participants. Meanwhile, active participant realization as of December 2024: 45,224,676, or 83.82% of 53,957,460 participants.



OPERATING AREA

[IR-4F] [GRI 2-6] [OJK C.3.d] [OJK C.6]

BPJS Ketenagakerjaan operates across Indonesia. The agency also provides comprehensive protection for Indonesian migrant workers (PMI) overseas. Disclosure of information on the operating areas as manufacturing capital in the value creation process for complete protection of social security and other benefits for members, is disclosed on page 132 of this Report under the "Supporting Infrastructure" section. During the reporting year, there were no significant changes to BPJS Ketenagakerjaan's business processes.



HEAD OFFICE [IR-1E] [GRI 2-1] [OJK C.2]

Jl. HR. Rasuna Said Kav. 112 Blok B. Kuningan Setiabudi. South Jakarta - 12940 Phone: (021) 509 11333 Fax: (021) 520 2310



GRHA BPJAMSOSTEK OFFICE

Jl. Gatot Subroto No. 79 Karet Semanggi Setiabudi, South Jakarta - 12930 Phone: (021) 520 7797 Fax: (021) 520 2310



BPJS KETENAGAKERJAAN CONTACT

Deputy Director for Communications BPJS Ketenagakeriaan Head Office Phone: (021) 509 11333 Fax: (021) 520 2310 email: depbid.kom@bpjsketenagakerjaan.go.id

Further information regarding the addresses of regional offices and branch offices can be accessed through the website: https://www. bpjsketenagakerjaan.go.id/kontak.html.



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SUBSIDIARIES AND ASSOCIATIONS

[GRI 2-2] [OJK C.3]



PT Binajasa Abadikarya	99.99	Provision and Placement of Manpower for Overseas and Domestic Employment, as well as Other Services.	46,668,111,007	Operational
PT Sinergi Investasi Properti	99.65	Property Services, Construction, and Trading.	596,859,587,664	Operational

This integrated report incorporates financial, environmental, human resources, and other data and information from the parent company as well as its subsidiaries and associates.

MEMBERSHIP OF ASSOCIATIONS

[GRI 2-28] [OJK C.5]



International Social Security Association



ASEAN Social Security Association



Asian Eorker's Compensation Association

STRATEGIC PARTNERS



International Labour Organization



Pertubuhan Keselamatan Indonesia





EPF Malaysia





Korean Worker's Compensation and Welfare

SUPPORT FOR EXTERNAL INITIATIVES



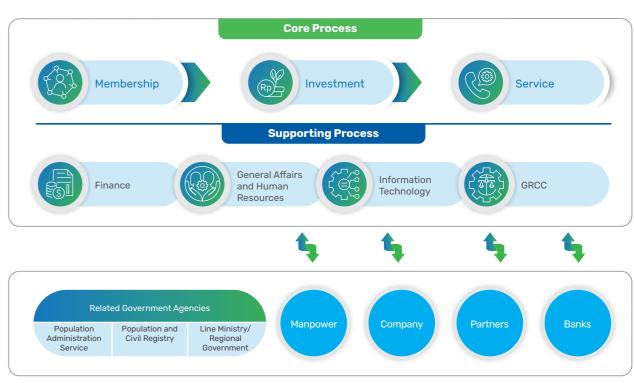


United Nations Global Compact (UNGC) BPJS Ketenagakerjaan mendukung 10 Prinsip-prinsip UNGC, dan berkontribusi melalui kerja sama penyelenggaraan berbagai kegiatan UNGC di Indonesia.

BUSINESS PROCESS AND MODEL

BPJS Ketenagakerjaan's business processes consist of core and supporting processes, as well as interactions with various parties. Core processes include the management of membership and inter- agency relations, investment of managed funds, as well as services and complaint handling. Supporting processes include financial management, human resources and general affairs, information technology, and BPJS Ketenagakerjaan governance. BPJS Ketenagakerjaan interacts with relevant stakeholders, including government agencies, workers, companies, banks, and partners to provide additional benefits.

BPJS KETENAGAKERJAAN BUSINESS PROCESS



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THE JOURNEY OF BPJS KETENAGAKERJAAN

The Contactless Service (LAPAK ASIK) is a momentum for BPJS Ketenagakerjaan to provide a decent and safe workplace for workers and members, while still providing services during the COVID-19 pandemic.

PT Jamsostek (Persero) changed into BPJS Ketenagakerjaan.

BPJS Ketenagakerjaan launched a new program, the Pension Security, on July 1, 2015.

The establishment of PT Jamsostek and its designation as the Administering Agency for the Manpower Social Security (BPJS Jamsostek) based on Government Regulation No. 36 of 1995 on the Establishment of the Administering Agency of the Manpower Social Security.

BPJS Ketenagakerjaan has launched a new program, namely Unemployment Security (JKP), effective as of February 2022.

BPJS Ketenagakerjaan launched sharia-based services operating in Nanggroe Aceh Darussalam. Regulation of Minister of Manpower No. 4 of 2023 on Social Security for **Indonesian Migrant** Workers (PMI). According to the regulation, the number of social security benefits for PMI increased from 14 to 21.

Issuance of

BPJS Ketenagakerjaan | Integrated Report 2023

The inaugural Social **Security Summit was** held. It served as a strategic forum to strengthen the social security system in Indonesia. The event was held on November 26, 2024.

2024

1977

The enactment

of Government

Regulation No.

34 of 1977 on the

Establishment of

a Manpower Social

Insurance Public

Company (Perum

Perum Astek.

Astek), followed by

the establishment of

1995

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DEVELOPING A SUSTAINABLE ORGANIZATION

[GRI 2-22] [GRI 2-23] [GRI 2-24] [OJK A.1]

BPJS Ketenagakerjaan is committed to sustainability by ensuring robust social security protection for Indonesian workers. Through accountable fund management and responsible investments, we strive to maintain longterm financial resilience. This commitment goes beyond fulfilling normative rights, it also enhances worker productivity, supports sustainable national economic growth, and creates value for all stakeholders.

The following are BPJS Ketenagakerjaan's 6 (six) key strategies to ensure robust social security protection for Indonesian workers while contributing to national economic growth.

ACCOUNTABLE FUND MANAGEMENT

We ensure that fund management is conducted with high transparency and accountability. This includes rigorous internal and external audit processes, as well as regular and easily accessible integrated financial reporting to the public. The goal is to maintain participant trust and ensure funds are managed effectively for long-term benefits.

RESPONSIBLE INVESTMENT

We invest not only for financial returns but also consider environmental, social, and governance (ESG) factors in our investment decisions. We believe that responsible investments contribute to long-term value creation and support sustainable

EXPANSION OF PARTICIPANT COVERAGE

03

To ensure robust social security protection, we continuously strive to expand participant coverage, including reaching informal sector workers and vulnerable workers previously uncovered by social security programs. By protecting more workers, their financial resilience will be more secure, ultimately enhancing overall workforce productivity.

SERVICE QUALITY IMPROVEMENT AND INNOVATION

04

We are committed to continuously improving service quality for participants. This includes easy access to information, swift claim processing, and the development of digital innovations to simplify interactions with BPJS Ketenagakerjaan. Excellent service enhances participant satisfaction and strengthens trust in the implementation of employment social security programs.

CONTRIBUTION TO WORKER PRODUCTIVITY AND ECONOMIC GROWTH

05

Through comprehensive social security protection, we indirectly contribute to increased worker productivity. Workers feeling secure and protected from workplace risks tend to be more focused and motivated. This increased productivity is a key supporting factor for national economic growth.

VALUE CREATION FOR ALL STAKEHOLDERS

06

We strive to create value not only for participants but also for all other stakeholders, including the government, employers, and the general public. We achieve this by ensuring financial resilience and implementing programs that positively contribute to the Sustainable Development Goals (SDGs). We also support all public policies that are pro-worker and pro-sustainable development. We are committed not only to fulfilling the government's mandate as a social security provider but also to being an agent of change, particularly in implementing sustainable finance and contributing to sustainable development.

PRINCIPLES OF RESPONSIBLE BUSINESS

[GRI 2-23] [GRI 2-24]

As an entity within the financial services institution (LJK), BPJS Ketenagakerjaan is committed to implementing the principles of Sustainable Finance in accordance with POJK 51/2017, including:

1. Principle of Responsible Investment

We consider environmental, social, and governance (ESG) factors in all investment decisions, both in fund collection and distribution. The goal is to positively impact social welfare, environmental quality, and the enforcement of good governance. This means avoiding investments in projects that could potentially harm the environment or violate human rights, while prioritizing investments in projects that support sustainability.

2. Principle of Sustainable Business Strategy and **Practices**

We are committed to implementing sustainable operational strategies and practices. This includes integrating sustainability aspects into our vision, mission, long-term strategic plans, standard operating procedures, and work programs. The objective is to ensure that all operational activities align with sustainable development goals.

3. Principle of Social and Environmental Risk Management

We are committed to establishing a robust framework to identify, measure, mitigate, monitor, and report risks related to the social and environmental aspects of our operations. This includes risks arising from funded projects or activities, such as pollution, deforestation, or labor rights violations.

4. Principle of Governance

We believe that good governance is the basis of sustainable finance. We implement this principle by establishing a transparent, accountable, and responsible governance structure, as well as integrating ESG considerations into decisionmaking at all organizational levels, from the Board of Directors to the operational level. This also includes the prevention of conflicts of interest and antibribery practices.

5. Principle of Informative Communication

We are obligated to communicate information regarding the implementation of sustainable finance transparently and informatively to stakeholders. This includes the preparation and publication of an integrated annual report covering financial and ESG performance.

6. Principle of Inclusivity

Through the principle of inclusivity, we not only focus on financial resilience but also ensure that our social protection programs are widely and equitably accessible to all segments of society, particularly vulnerable groups and workers in the informal sector, including Micro, Small, and Medium Enterprises (MSMEs).

Principle of Priority Leading Sector Development BPJS Ketenagakerjaan plays a vital role in sustainable development through investments in priority leading sectors. We are committed to allocating funds to sectors that support the green economy, such as renewable energy, sustainable agriculture, and eco-friendly industries. This approach not only optimizes investment returns for participants but also contributes to job creation, inclusive economic

Principle of Coordination and Collaboration

growth, and environmental resilience.

We believe that the implementation of sustainable finance requires close collaboration among various stakeholders. We must synergize with regulators (OJK) to align government policies in support of national programs for sustainable investment. Partnerships with industry associations and other stakeholders are also crucial for education and expanding coverage. This collaboration ensures that social protection funds are not only financially optimal but also contribute to green economic development and social justice.

BUILDING A CULTURE OF SUSTAINABILITY [GRI 2-24] [OJK F.1]

We are committed to providing comprehensive protection for workers and their families in facing present and future risks. This commitment is realized through the fair, inclusive, and sustainable management of social security programs, based on the organization's core values and the policy direction outlined in the Strategic Plan 2022-2026, as established in the Board of Supervisors' Decree No. KEP/15/Dewas/122021 on the Stipulation of the 2022-2026 Employment Social Security Program Strategic Plan.

The 2022-2026 Strategic Plan focuses on expanding participant coverage, improving service quality, and optimizing investment yields. We believe that a culture of sustainability serves as a critical basis in achieving these three strategic priorities. A culture of sustainability is not only realized through planning and achieving business targets but is also implemented through sustainable operational practices such as resource efficiency, environmental preservation, and strengthening social responsibility.

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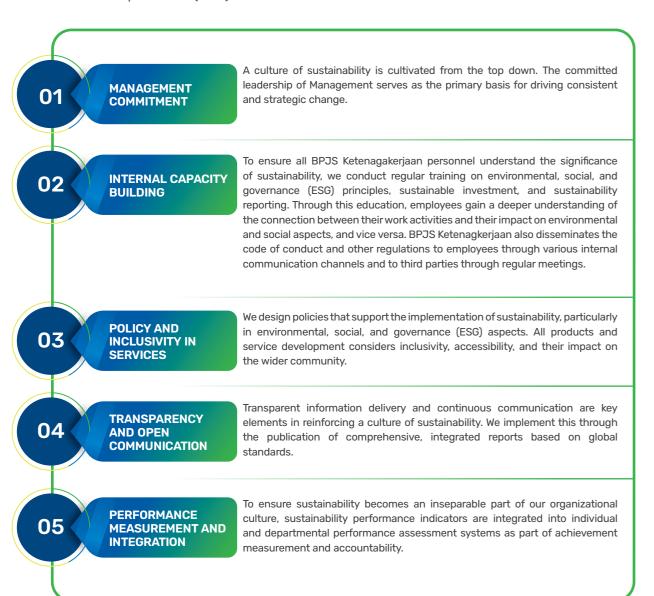
Social and Relationship Capital

Natural Capital

We ensure that all decision-making processes, including the establishment of the three focal points of the 2022–2026 Strategic Plan and the implementation of sustainability initiatives, are based on thorough internal and external analyses covering economic, social, environmental, and governance (ESG) aspects, while also considering the company's strengths, weaknesses, opportunities, and risks. Through this approach, we ensure that the organization's policies are designed to meet participants' needs, address stakeholder aspirations, and support the achievement of the Sustainable Development Goals (SDGs).

STRATEGY [GRI 2-24]

We foster a culture of sustainability by integrating it into all aspects of our operations and decision-making processes. The following are our five key strategies for strengthening this culture of sustainability:



MANAGEMENT OF IMPACTS [GRI 2-12] [OJK E.3]

As a public legal entity managing employment social security programs, BPJS Ketenagakerjaan has a responsibility to manage internal and external impacts arising from its operations and policies. BPJS Ketenagakerjaan recognizes that its operational activities have positive and negative impacts on the economy, the environment, and people, including human rights (HR).

BPJS Ketenagakerjaan Board of Directors holds a key role in reviewing the effectiveness of the process for monitoring social and environmental impacts, as well as ensuring transparency through regular reporting. This review is essential to ensure that BPJS Ketenagakerjaan not only fulfills its obligations in social security protection but also contributes positively to sustainable development. The Board of Directors is responsible for establishing clear performance criteria or indicators to measure the effectiveness of the social and environmental impact monitoring process. These criteria include the level of regulatory compliance, the successful mitigation of identified risks, and the level of response and feedback from stakeholders.

In addition, the Board of Directors actively reviews various reports related to sustainability performance, including ensuring that the processes of risk identification, assessment, and management have been conducted comprehensively and that the results are followed up on, as well as reviewing the list of identified risks, their severity levels, and the mitigation plans that have been or will be implemented. Based on the review's findings, the Board of Directors provides strategic guidance and recommendations for improvement.

REPORTING FREQUENCY

The frequency of review and reporting by the Board of Directors on the effectiveness of the social and environmental impact monitoring process is highly dependent on the complexity of the Institution, the risks it faces, and regulatory requirements. However, as a general guideline, the applicable frequencies are as follows: Board of Directors meetings (weekly) and joint meetings with the Board of Commissioners (monthly). Through this regular cycle of review and reporting, BPJS Ketenagakeriaan Board of Directors can ensure that the process for monitoring social and environmental impacts is effective, proactive in managing risks, and transparent in reporting its performance to stakeholders.

COMMUNICATION OF CRITICAL CONCERNS

[GRI 2-16]

At BPJS Ketenagakerjaan, communicating critical concerns to the Board of Directors is an essential component of the governance and risk management framework. As a public legal entity managing substantial social security funds for workers, ensuring the Board of Directors is consistently kept informed is crucial for strategic decision-making and operational integrity. These critical issues encompass any events or matters that may have a significant impact on various aspects, such as financial, operational, environmental, social, and governance (ESG) performance.

The communication process for critical concerns at BPJS Ketenagakerjaan is designed to ensure efficiency, accuracy, and completeness. This process begins with:

1. Tiered Identification and Escalation

The communication flow for critical concerns at BPJS Ketenagakeriaan proceeds from initial identification through tiered reporting:

- · Initial Identification: Each work unit is responsible for identifying and promptly reporting any critical events occurring within their area of responsibility.
- Information Hierarchy Escalation: This information is then escalated through the organizational hierarchy, moving from staff to Assistant Deputy, Deputy, and ultimately to the Board of Directors.
- · Clear Escalation Matrix: BPJS Ketenagakerjaan employs a clear escalation matrix. This matrix defines the types of events, their severity levels, and the mandatory reporting timelines for communication to higher management levels, including the Board of Directors.

2. Formal Communication Channels

Formal communication to BPJS Ketenagakerjaan Board of Directors is conducted through various structured reports to ensure that comprehensive and accurate information is received:

· Incident/Special Event Reports: For urgent or high-impact matters, formal written reports are promptly prepared. These reports detail the occurred event, its potential or actual impact, initial actions taken, and recommendations for next steps.

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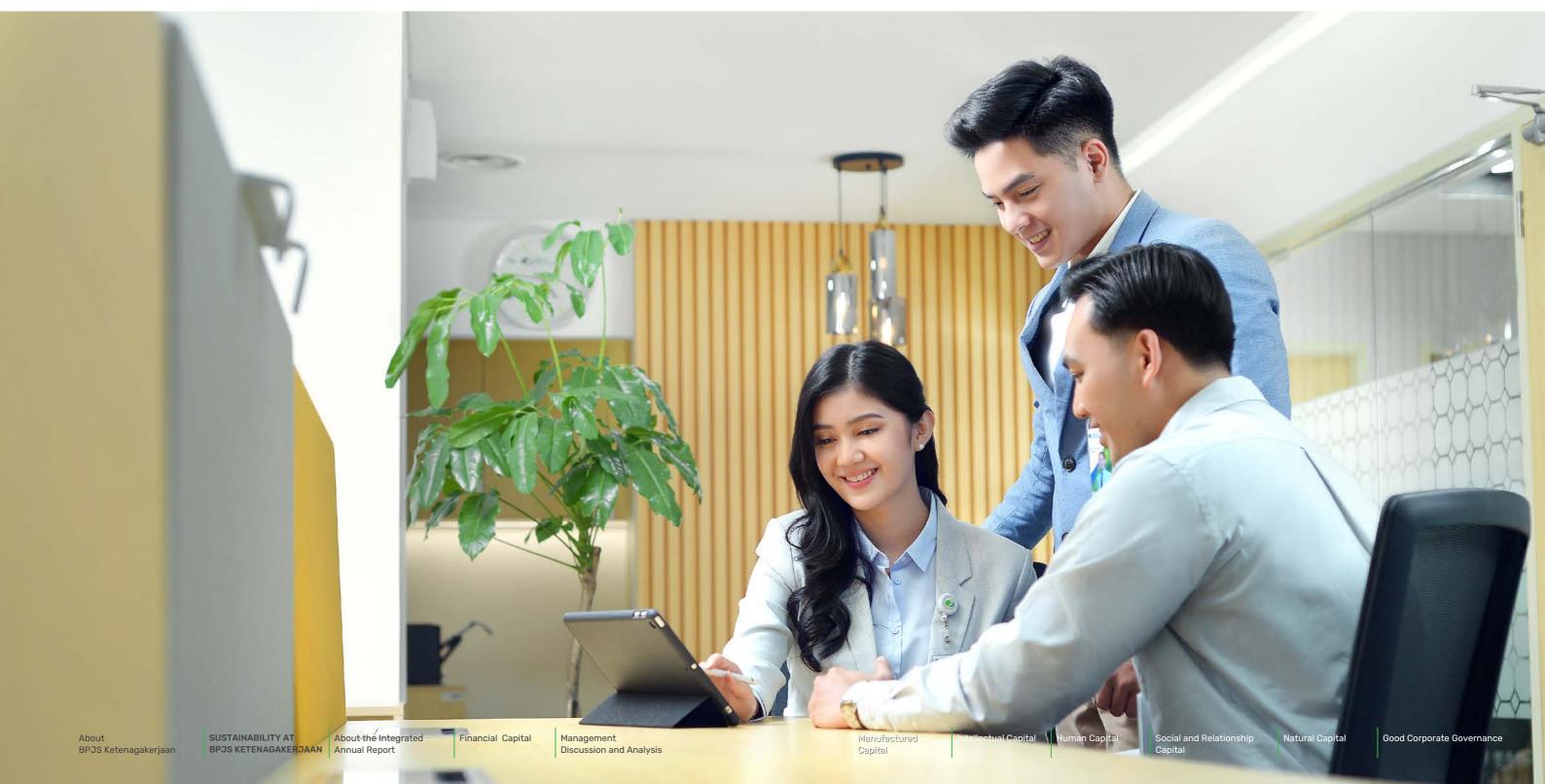
Human Capital

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- Regular Management Reports: The Board of Directors periodically receives reports (monthly, quarterly, annual) from various divisions, such as Finance, Operations, Legal & Compliance, and Risk Management. These reports provide a comprehensive overview of performance and critical issues.
- Audit Reports: Findings from internal and external audits, particularly those highlighting control weaknesses or significant issues, are communicated to the Board of Directors and the Board of Supervisors via the Audit Committee.

 Reports to the Board of Supervisors: The Board of Directors is responsible for ensuring the accurate, complete, and timely delivery of BPJS Ketenagakerjaan data and information to the Board of Supervisors for review. This includes oversight of the social security program implementation, forming part of BPJS Ketenagakerjaan's reports to the President, with copies submitted to the National Social Security Council (DJSN).

During the reporting year, no critical incidents or significant issues occurred that had a material impact on the company's operations and needed to be reported to the Board of Directors.







BPJS Ketenagakeriaan ("the Agency." "We") has prepared an integrated annual report every year since 2019. This report provides stakeholders with a comprehensive overview of the Agency's financial and non-financial performance concerning the management of environmental, social, and governance (ESG) issues. Published in July 2025, this report presents our sustainability strategy programs and implementations, as well as audited consolidated financial information for the period from January 1, 2024, to December 31, 2024, published in July 2024. However, ESG-related information does not include consolidation with subsidiaries. [GRI 2-2] [GRI 2-3] [OJK C.6]

The preparation of this report adheres to to the Financial Services Authority Circular Letter (SEOJK) No. 16/ SEOJK.04/2021 on the Form and Content of Annual Reports for Issuers and Public Companies, serving as the implementing regulation for Financial Services Authority Regulation No. 51/POJK.03/2017 on the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. In addition to being listed in the SEOJK index at the end of this report, we also identify the relevant index on each applicable page in blue parentheses. Furthermore, this report has been prepared in accordance with the GRI Standards 2021. with an index list provided at the end of the report. We also identify the GRI index on each relevant page in green parentheses.

As an integrated annual report, this report has also been prepared in alignment with the Integrated Reporting Framework issued by the IIRC (2021). Regarding our contributions to the Sustainable Development Goals (SDGs), we present them based on Bappenas Metadata in each relevant chapter. Some information in this report has been restated. Explanations regarding restatements are provided in the relevant sections to ensure transparency and ease of information traceability. [GRI 2-4]

To enhance the credibility of the information presented, this report has been verified (assured) by PT Sucofindo. The appointment of PT Sucofindo as the assurance service provider was made with the approval of the Board of Directors following a tender process. Information on the scope, type, and assurance standards used by PT Sucofindo can be found in the independent assurance report on page 249. [GRI 2-5] [OJK G.1]

All questions and requests for information concerning this report can be directed to the following contact: [GRI 2-3]

Deputy Director of Communications

BPJS Ketenagakerjaan Head Office

(021) 509 11333

(021) 520 2310

depbid.kom@bpjsketenagakerjaan.go.id

PROCESS OF DETERMINING MATERIAL TOPICS

[GRI 3-1] [GRI 3-2]

Material topics indicate the significant impacts generated by the company on the economy, environment, and community. The determination of material topics commenced with discussions on material issues within BPJS Ketenagakerjaan through a Focus Group Discussion (FGD) held on May 7, 2025. This forum involved all internal functions of the Agency as well as external expert teams, represented by sustainability experts from academia and sustainability development organizations. The material issues identified in the FGD are presented in the following list, along with their corresponding capital classifications in accordance with the IR Framework.



MATERIAL ISSUE | CAPITAL





Good Governance

Good governance is a crucial basis for ensuring long-term operational sustainability and positive impact. This issue encompasses risk management, business ethics, compliance, and transparency. Strong governance ensures the protection of participants' funds, responsible investment management, and accountability, thereby maintaining operational continuity and public trust.



Buildings & Infrastructure Manufacture Capital

Adequate and reliable buildings and infrastructure are essential for delivering efficient services to millions of participants across Indonesia. This includes accessible service centers, resilient IT systems for contribution and claim processing, and secure data management.



Participant Volatility Social & Relationship Capital

The number of active participants directly impacts BPJS Ketenagakerjaan's revenue. High participant volatility, particularly low coverage in the informal sector, may affect financial health and the ability to provide social security protection to all workers.



Stakeholder Relationships Social & Relationship Capital

Harmonious relationships are crucial for BPJS Ketenagakerjaan's legitimacy, effectiveness, and ability to achieve excellent performance. Relationships and trust with participants encourage participation and compliance, while strong relationships with the government and regulators ensure legal compliance and supportive policies.



Culture & Well-being (Best Team) Human Capital

A positive organizational culture and a focus on employee well-being contributes to fostering loyal human capital, which in turn leads to excellent productivity, service quality, and employee retention.



Financial Performance & Sustainability **Financial Capital**

Sound financial performance is vital for the long-term viability of social security programs and the ability to pay benefits to participants when due. As a significant institutional investor managing substantial funds, BPJS Ketenagakerjaan has the potential to support sustainable development through its investment choices

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MATERIAL ISSUE | CAPITAL



WHY THIS ISSUE IS MATERIAL

	Environmental Protection Natural Capital	As a large entity with numerous offices and significant operations, BPJS Ketenagakerjaan has a responsibility to minimize its environmental footprint by managing resource consumption and contributing to conservation initiatives.
-	Innovation Intellectual Capital	Innovation is key to BPJS Ketenagakerjaan's ability to remain relevant and effective in a dynamic environment. Technological advancements, in particular, are crucial for improving service accessibility, streamlining processes (such as registration and claims), enhancing data management, and reaching underserved populations, including informal workers.
- \	Climate Change Natural Capital	Climate change poses systemic risks that may affect economic stability, employment patterns, and investment markets. Integrating climate-related risks and opportunities into investment strategies and operational planning is increasingly important for BPJS Ketenagakerjaan to ensure long-term resilience.
	Loyalty & Satisfaction Social & Relationship Capital	Participant loyalty and satisfaction are key indicators of BPJS Ketenagakerjaan's effectiveness and public perception. High satisfaction demonstrates a strong organizational reputation, while low satisfaction may lead to distrust, reduced participation, and reputational damage.
	Digital System Resilience & Technology Sustainability (Cybersecurity & Data Protection)	BPJS Ketenagakerjaan holds highly sensitive information for millions of individuals and entities. Cybersecurity failures could lead to significant privacy breaches, identity theft, financial fraud, and disruptions to critical services such as contribution collection and claims payments. Robust data protection is essential to safeguarding the security and reliability of the social security system.
	Community Investment Social & Relationship Capital	As a public institution managing public funds, BPJS Ketenagakerjaan has a moral and social responsibility to give back to the community that entrusted it with its mandate.
	Fund Transparency & Public Fund Accountability Financial Capital	This issue is crucial for building trust among participants and stakeholders. Transparency demonstrates how funds are collected, invested, and used for the benefit of workers. Accountability ensures BPJS Ketenagakerjaan's full responsibility in fund management, safeguarding the continuity of social security programs, and preventing potential misuse to protect the welfare of Indonesian workers.

MATERIALITY LEVEL

To ensure that the focus of our report truly reflects key priorities, we go beyond merely identifying and mapping issues. The next step is a comprehensive materiality level survey. This survey is designed to measure the extent to which each identified issue is considered significant and relevant, both to BPJS Ketenagakerjaan's operations and to its stakeholders.

The survey involves active participation from both internal and external stakeholders. The involvement of both parties is crucial as it provides a dual perspective: an internal view on operational and strategic impacts, and an external view on expectations, concerns, and broader social, environmental, and economic potential impacts.

The results of this materiality level survey are then visualized in a matrix known as the Materiality Matrix. This chart graphically illustrates the relative position of each issue based on its significance to BPJS Ketenagakerjaan and its stakeholders. The information recorded in this chart serves as our key guideline in determining the focus and depth of disclosure for each topic in the 2024 Integrated Report.

MATERIALITY LEVEL CHART



Internal Stakeholder

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LIST OF MATERIAL GRI STANDARD TOPICS

[GRI 3-2] [GRI 3-3]

The sustainability disclosures in this report have been prepared in accordance with the GRI Standards 2021 and 0JK Regulation No. 16/2021. The material topics disclosed in this report align with the key issues discussed during the Focus Group Discussion held on May 7, 2025. The list of material topics is as follows:

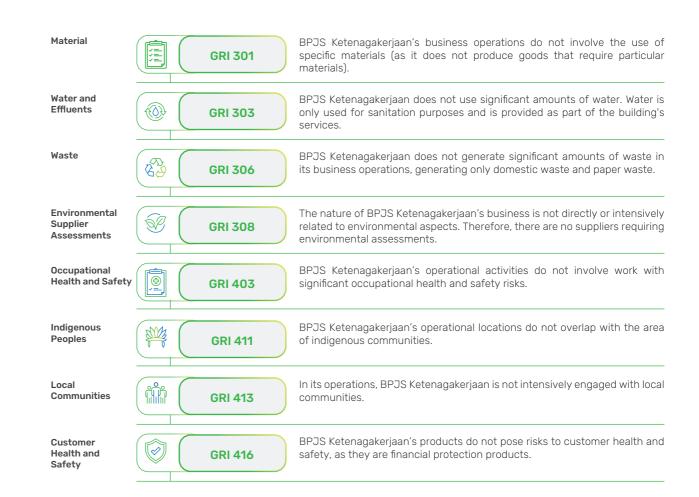
Material Topic	GRI Standard	Capital	Why Material			
Economic						
Economic Performance	201	Financial Capital	Reflects the stability of managed funds, the ability to pay benefits, contributions to national development, and the basis of participant trust.			
Market Presence	202	Human Capital	Has a significant impact on employee welfare and local workforce development.			
Indirect Economic Impacts	203	Financial Capital	Has a significant impact on the improvement of the community economy.			
Procurement Practices	204		Has a significant impact on local economic growth.			
Anti-Corruption	205		Has a significant impact on public trust and the Company's integrity.			
Anti-Competitive Behavior	206		Has a significant impact on public trust and the Company's integrity.			
Tax	207		Has a significant impact on shareholders and the government.			
		Enviror	nmental			
Energy	302	Natural Capital	Has a significant impact on environmental sustainability and operational efficiency.			
Emission	305		Has a significant impact on environmental sustainability and operational efficiency.			
Social						
Employment	401	Human Capital	Has a significant impact on employee welfare and performance.			
Training and Education	404		Has a significant impact on employee motivation and performance.			
Diversity and Equal Opportunity	405		Has a significant impact on employee welfare, performance, and respect for human rights.			
Non-Discrimination	406		Has a significant impact on employee welfare, performance, and respect for human rights.			
Freedom of Association and Collective Bargaining	407		Has a significant impact on employee welfare, performance, and respect for human rights.			
Child Labor	408		Has a significant impact on employee welfare, performance, respect for human rights, and stakeholder trust, given that this is a material topic for the OJK.			
Forced or Compulsory Labor	409		Has a significant impact on employee welfare, performance, respect for human rights, and stakeholder trust, given that this is a material topic for the OJK.			

Material Topic	GRI Standard	Capital	Why Material
Security Practices	410		Has a significant impact on workplace comfort and customer safety.
Supplier Social Assessment	414	Social and Relationship Capital	Has a significant impact on BPJS Ketenagakerjaan's business partners in upholding high social standards.
Public Policy	415	55,710.	Has a significant impact on stakeholder trust in BPJS Ketenagakerjaan.
Marketing and Labeling	417		Has a significant impact on participant trust.
Customer Privacy	418	Intellectual Capital	Has a significant impact on participant trust.

The process of determining these material topics has been approved by the Director of Finance and Risk Management as the person responsible for BPJS Ketenagakerjaan's integrated annual report. [GRI 2-14]

CHANGES IN MATERIAL TOPICS

The materiality determination process has identified several topics deemed not material in this reporting year. An explanation of these changes is presented in the following table: [GRI 3-2]



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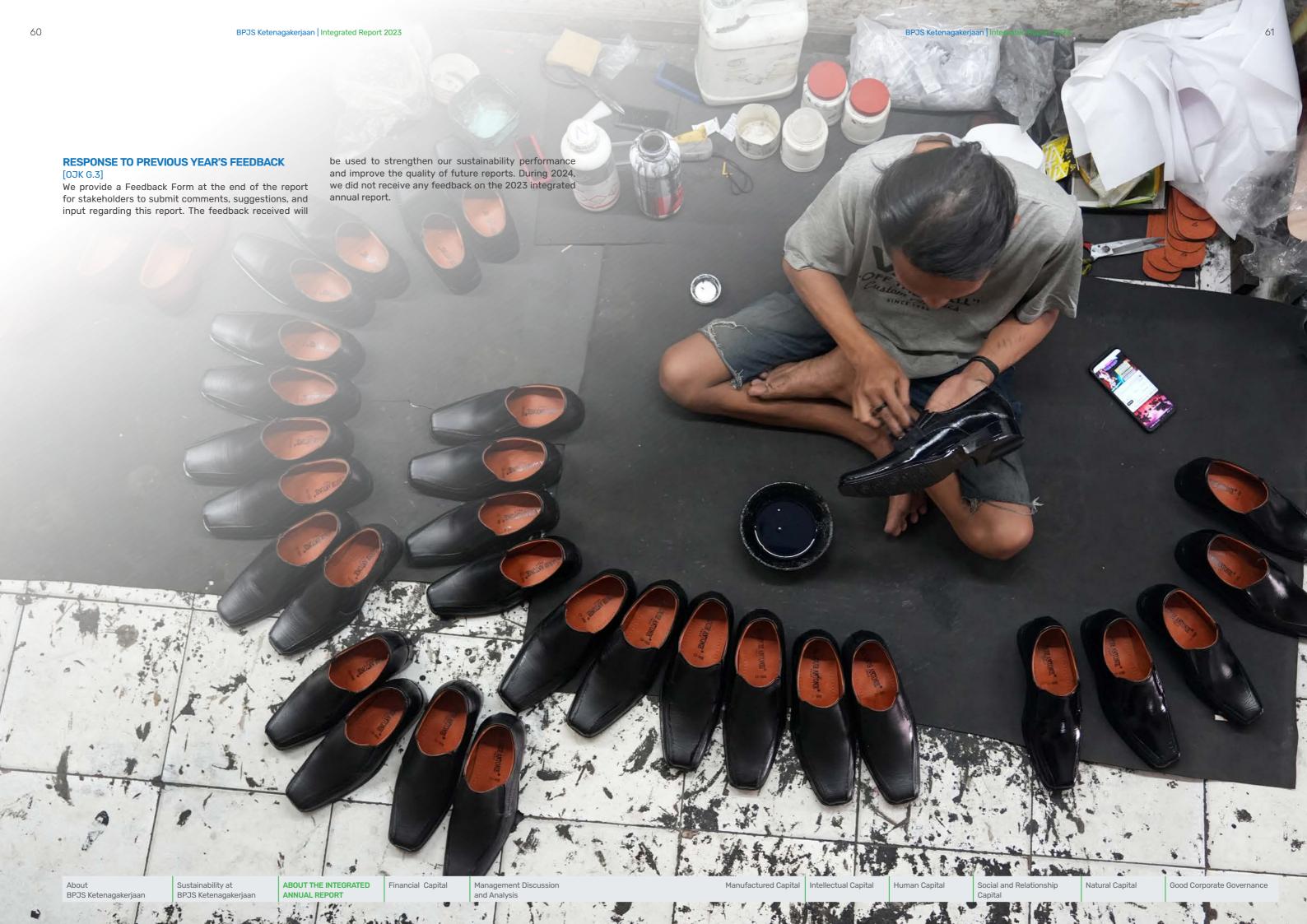
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FINANCIAL CAPITAL

Responsible financial management is the key to the continuity of benefits for participants and fostering economic growth for all stakeholders.

MATERIAL ASPECTS



Direct Economic Value Generated and Distributed



Financial Implications and Other Risks and Opportunities Arising from Climate Change



O3 Defined Benefit Plan Obligations and Other Funding Plans



Financial Assistance Received from Government



05 Tax Compliance

ENHANCING THE ECONOMY OF STAKEHOLDERS

The discussion of financial capital employs an economic aspect approach, aligned with the GRI standards. GRI defines financial capital as the pool of funds and financial resources available to an organization for use in the production of goods or the provision of services, as well

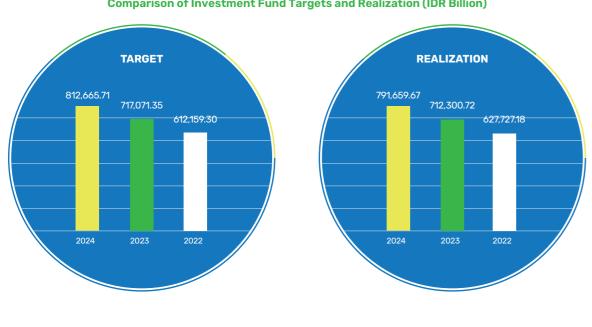
as to generate economic value for its stakeholders. A more comprehensive discussion of financial capital, aligned with our financial statements, is presented in the Management's Analysis and Discussion chapter

MATRIX [0JK B.1] [0JK C.3]

Description	Unit	2024	2023	2022
Number/Coverage of Participants [OJK B.1.b]	Participants	65,224,670	61,077,951	-
Contribution Revenue [OJK B.1.b]	IDR Million	104,922,239	97,144,014	88,312,845
Net Profit/Loss [OJK B.1.c]	IDR Million	77,389,722	82,483,100	75,183,351
Total Assets [OJK C.3.a]	IDR Million	810,283,436	730,566,472	645,329,523
Economic Value Generated	IDR Million	6,272,361	6,204,066	5,769,135
Proportion of Spending on Local Suppliers [OJK B.1.e]	Percent	100%	100%	100%
Tax Payments to the Government	IDR Million	731,665.33	848,454.72	772,488.54

COMPARISON OF TARGETS TO PERFORMANCE OF PRODUCTION, PORTFOLIO, FINANCING TARGETS, OR **INVESTMENTS, REVENUE AND PROFIT AND LOSS [OJK F.2]**

Comparison of Investment Fund Targets and Realization (IDR Billion)



Comparison of Investment Target and Realization (IDR Billion)



As BPJS Ketenagakerjaan is non-profit oriented, we do not report on profit or loss targets.

BPJS Ketenagakerjaan supports environmentally conscious projects through investments in green bond instruments issued by state-owned banks. It is important to note that investment in green bonds is not yet mandatory as stipulated by the regulator (OJK).

Therefore, the primary basis for entering this instrument is an adequate rate of return and the indirect support of government programs for financing eco-friendly projects. Therefore, the management does not set specific targets for this type of investment.

COMPARISON AND TARGETS OF ENVIRONMENTALLY-CONSCIOUS PROJECTS [OJK F.3]

YEAR	TARGET	REALIZATION (IDR BILLION)
2024	N.A.	2,070.00
2023	N.A.	2,070.00
2022	N.A.	965.00

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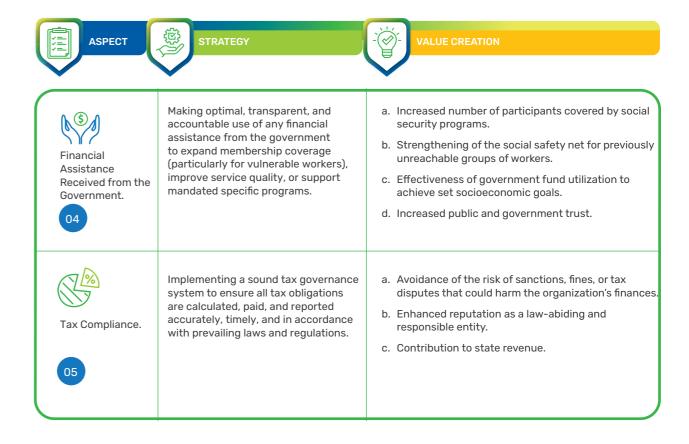
Social and Relationship Capital

Natural Capital

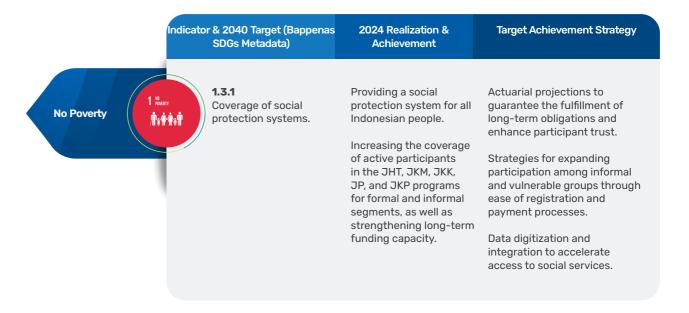
VALUE CREATION STRATEGY

BPJS Ketenagakerjaan creates financial value through the optimization of secure and profitable investments, efficient cost management, and the accurate and timely fulfillment of benefit obligations. This strategy focuses on the continuous growth of funds to guarantee the financial security of participants, enhance the distribution of economic value to stakeholders, support national economic stability, and ensure compliance with all regulations, including taxation and climate risk management.





SDGS TARGET ACHIEVEMENT IN 2024



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Obligations of

All Employment

Social Security

Programs

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liabilities based on accurate actuarial

projections to ensure the availability

of funds to meet all obligations.

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participants according to their entitlements.

c. Participant trust in the continuity of the social

d. Long-term financial stability of the program.

security program.

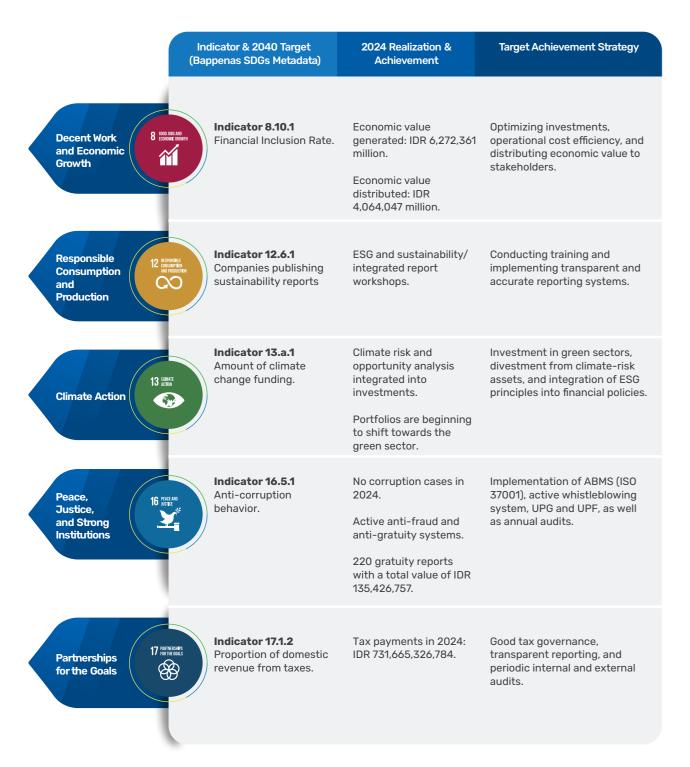
b. Maintaining a healthy and sound fund solvency level.

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IMPLEMENTATION OF SUSTAINABLE FINANCE [OJK A.1]

BPJS Ketenagakerjaan has implemented a sustainable finance policy by integrating Environmental, Social, and Governance (ESG) principles into its strategy, operations, investment, and asset management. The Investment Department has developed a comprehensive strategy to significantly increase asset allocation, with a primary focus on sustainable investments. This approach ensures that the portfolio not only generates financial returns but also supports environmentally, socially, and governance-wise responsible business practices (ESG).

This strategy is designed to optimize the returns on the participant portfolio, meaning the selected investments are expected to provide attractive and stable returns for participants' funds. By aligning sustainability goals with profitability, the Investment Department strives to create long-term value that benefits participants while simultaneously contributing to sustainable development.

BPJS Ketenagakerjaan is steadfast in its adherence to the principles of transparency, accountability, and integrity in governance. This commitment is demonstrated through a strict anti-bribery management system, ensuring all operations are free from corruption. The institution also consistently strengthens internal controls to minimize risk and misconduct.

In the social aspect, BPJS Ketenagakerjaan continuously enhances employee welfare through social security programs, competency training and development, and the provision of retirement programs. Furthermore, its commitment to the community is demonstrated through its Corporate Social and Environmental Responsibility (CSER) programs, supporting local economic empowerment, vocational training, and the improvement of public facilities.

Regarding environmental aspects, BPJS Ketenagakerjaan manages its environmental impact through energy efficiency, emission reduction, and service digitalization. Further information on the environmental aspects can be found in the Natural Capital chapter (page 189).

RESPONSIBILITY FOR SUSTAINABILITY PRACTICES [GRI 2-9] [GRI 2-13] [OJK E.1]

BPJS Ketenagakerjaan has not yet appointed a specific person in charge of sustainable finance. The implementation of each sustainability aspect is carried out by the respective relevant work units. However, BPJS Ketenagakerjaan has established a plan to develop a Sustainable Finance Action Plan (SFAP) and appoint a person responsible for the implementation of sustainable finance at BPJS Ketenagakerjaan starting in 2025.

As a concrete manifestation of this commitment, SFAP will be officially implemented starting in the 2025 period. The SFAP will serve as the strategic basis for executing integrated sustainability programs and initiatives, as well as a reference for monitoring and evaluating sustainability performance within BPJS Ketenagakerjaan. A detailed structure of the Board of Supervisors and Board of Directors can be found in the Governance chapter under the heading "Organizational Structure for Good Governance at BPJS Ketenagakerjaan."

CAPACITY BUILDING RELATED TO SUSTAINABLE FINANCE [OJK E.2]

BPJS Ketenagakerjaan continuously enhances competencies in sustainable finance through various training activities and workshops for the Board of Directors, Board of Supervisors, and employees. These training sessions aim to improve their understanding, knowledge, and expertise in applying sustainability/ ESG principles within investment processes, climate risk management, and reporting across all BPJS work units. In 2024, these training sessions and workshops included:

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List of Board of Directors' Training in 2024

President Director of Human Angelore Exems Program From Carly or Program Incidence of Carly or Program Incidence of Carly or Incidence or Incidence of Carly or Incidence or Inc	Name of Director	Competency Development Program Attended	Training Date	Venue
Director of Human Insulation of Part Annual Program Insulation (Part Insulation (Part Insulation (Part Insulation Insulat	Anggoro Eko		December 10-13, 2024	
Capital & General Addurt Rahman Faceutive 2024 Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Vietnam Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Vietnam Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Vietnam Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Vietnam Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Vietnam Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Vietnam Severance, Risk, and Compliance: Overseas Program for Resoutive 2024 Vietnam Severance, Risk, and Compliance: Overseas Program for Risk, and Compliance: Overseas Program Resoutive 2024 Vietnam Severance, Risk, and Compliance: Overseas Program Resoutive 2024 Overseas Program Resoutive 2024 Severance, Risk, and Compliance: Overseas Program Resoutive 2024 Severance, Risk, and Carbination Resoution Strategy Severance, Risk, and Compliance: Carbination Resoution Resoution Resource, Risk, and	Canyo	2. The Essentials Course of The Art & Science of Coaching		Vanaya, 18 Office Park, Jakarta
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7. Training and Certified Procurement Strategist (CPSt) December 18-19, 2024 Jakarta				
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Membership Pramudya Iriawan		7. Training and Certified Procurement Strategist (CPSt)	December 18-19, 2024	Jakarta
Director of Strategic Planning and Information Section of Competency (Askom) of the Indoors Professional Certification Institute "Life Cycle Assessment (LCA) and Carbon Reduction Strategy"	Membership		May 28 & June 5, 2024	ZOOM
Innovation Across Social Welfare, Public Services and Energy				London
2. Perfecting HR Strategies and Fostering Partnerships With Leading Universities Program 3. Training and Certification for Candidate Assessor of Competency (Askom) of the Indonesian Labor Norms Professional Certification Institute, Second Batch 4. Masterclass Program Series XXIII - Risk Management Professional Certification Institute - Urife Cycle Assessment (LCA) and Carbon Reduction Strategy" Director of Services Roswita Nilakurnia SE, MSM, CRGP, CGP CGP 3. Renewal of Certified Risk Governance Professional (CRGP) Certification 4. Renewal of Certified Governance Professional (CGP) Certification Director of Investment Development Edwin Michael Ridwan Director of Finance and Risk Management Development Edwin Michael Ridwan Director of Finance and Risk Management Asep Rahmat Suwandha CA, CFE, CRGP 2. Attended the CFO Leadership Conference 3. Attended the PSAK Bootcamp South Korea South Korea South Korea July 15–19, 2024 Jakarta July 15–19, 2024 July 15–19, 2024 July 15–19, 2024 Online July 25–26, 2024 Online Online October 30, 2024 Online October 30, 2024 Online October 30, 2024 Online Director of Investment Development Exploring Future Innovation Across Social Welfare, Public Services and Energy 2. Chartered Financial Analysis (CFA) 31 July 2024 Online May 3–11, 2024 Belgium (Belgia), Netherlands (Belanda), and Luxembourg (Luksemburg). Attended the CFO Leadership Conference October 7-9, 2024 The Statler Dallas Curio, Dallas, Texas, United States of America 3. Attended the PSAK Bootcamp September 24–27, 2024 Bali	Strategic Planning and Information Technology	Innovation Across Social Welfare, Public Services and	January 20-28, 2024	Denmark, Norway, Sweden
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	Suwandha CA,	2. Attended the CFO Leadership Conference	October 7-9, 2024	
4. Attended the 2024 Asia Pacific Business Forum December 12-14, 2024 Bali		3. Attended the PSAK Bootcamp	September 24-27, 2024	Bali
		4. Attended the 2024 Asia Pacific Business Forum	December 12-14, 2024	Bali

Name of Board of Supervisors Member	Development Program Attended
Muhammad Zuhri	• Exploring Future Innovation Across Social Welfare, Public Services and Energy - A Company Visit To There Scandinavian Countries
Kushari Suprianto	 Navigating New Frontiers, Embracing Sustainability Integrating ESG, Cybersecurity and Innovative Risk Management IIA International Conference 2024 Washington DC dan New York Onsite Learning: Artificial Intelligence, Cybersecurity, Fraud & Crime, Sustainability, Global Internal Audit Standards, Governance, Leadership, & Board Relations, and Human Capital & Social.
H. Yayat Syariful Hidayat	 IIA International Conference 2024 Washington DC dan New York Onsite Learning: Artificial Intelligence, Cybersecurity, Fraud & Crime, Sustainability, Global Internal Audit Standards, Governance, Leadership, & Board Relations, and Human Capital & Social.
Agung Nugroho	 Exploring Future Innovation Across Social Welfare, Public Services and Energy - A Company Visit To There Scandinavian Countries Life Cycle Assessment (LCA) and Carbon Reduction Strategy
M. Aditya Warman	Environmental Social Governance Risk Management & Compliance (ESGRC)
Subchan Gatot	Environmental Social Governance Risk Management & Compliance (ESGRC)
M. Iman N. H. B. Pinuji	 Navigating New Frontiers, Embracing Sustainability Integrating ESG, Cybersecurity and Innovative Risk Management

CHALLENGES AND INITIATIVES IN IMPLEMENTING SUSTAINABLE FINANCE [OJK E.5]

The following are the challenges and initiatives of BPJS Ketenagakerjaan in implementing sustainable finance:

- Limited Availability of ESG Instruments: The difficulty in finding domestic market investment options based on Environmental, Social, and Governance (ESG) criteria.
- 2. **ESG Data Quality:** The consistency and quality of ESG data from issuers remain a constraint in investment analysis.
- Uneven Employee Understanding: Employee capacity and understanding of sustainable finance varies across work units.
- Internal Initiatives: BPJS Ketenagakerjaan addresses these issues through ESG training, workshops, and briefings for employees and management.
- External Collaboration: Establishing partnerships with financial institutions experienced in sustainable finance.
- Phased Implementation: Gradually implementing responsible investment policies while strengthening internal frameworks and ESG indicators.

RISK MANAGEMENT [OJK E.3]

BPJS Ketenagakerjaan has conducted a risk assessment on the implementation of sustainable finance as part of its endeavor to ensure the comprehensive integration of Environmental, Social, and Governance (ESG) principles into its investment policies and practices. This risk assessment is not a standalone process but has been incorporated into BPJS Ketenagakerjaan's comprehensive risk assessment framework, evaluated periodically through its corporate risk management system and can be found on page 71 and 239. With this approach, BPJS Ketenagakerjaan strives to proactively identify, monitor, and mitigate sustainability risks, aligning with its long-term objectives of safeguarding fund adequacy and creating long-term value for its participants.

ACTIVITIES FOR BUILDING A SUSTAINABILITY CULTURE [OJK F.1]

As a public institution responsible for providing employment social security protection for all workers in Indonesia, BPJS Ketenagakerjaan is committed to integrating sustainability principles into all aspects of its operations and organizational culture. This commitment

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Management Discussion and Analysis Manufactured Capital Intellectual Capital Human Capital

pital Social and Relationship
Capital

nship Natural Capital

is realized through various initiatives and activities that build a culture of sustainability within the internal environment, including:

Internal Outreach and Education on Sustainability

BPJS Ketenagakerjaan conducts outreach and training sessions on sustainability issues, such as energy efficiency, social responsibility, and the role of employees in supporting an organization with integrity.

2. Green Office Program

BPJS Ketenagakerjaan implements eco-friendly office policies and practices, such as reducing paper usage through digital systems, conserving electricity and water, and utilizing more eco-friendly work equipment.

3. Sustainable Workplace Management

BPJS Ketenagakerjaan enhances the use of information technology to support low-carbon operations by eliminating the need for participants to travel to BPJS Ketenagakerjaan offices.

4. Employee Engagement in Social and Environmental Actions

BPJS Ketenagakerjaan employees are encouraged to actively participate in various social and

environmental activities, such as tree planting, blood donation, and energy-saving campaigns.

5. Integration of ESG Principles into Organizational Values and Culture

Sustainability values and Environmental, Social, and Governance (ESG) principles are being integrated into human resource management policies, leadership development, and performance appraisal systems that consider contributions to sustainability goals.

ECONOMIC VALUE AND ECONOMIC PERFORMANCE

DIRECT ECONOMIC VALUE GENERATED AND DISTRIBUTED [GRI 201-1]

In 2024, BPJS Ketenagakerjaan recorded significant economic achievements, with a 1.10% increase in generated economic value, from IDR 6,204,065,849,105 in 2023 to IDR 6,272,361,168,676. Meanwhile, the economic value distributed in 2024 was IDR 4,064,047,345,847, leaving a retained economic value of IDR 2,208,313,822,829.

Direct Economic Value Generated and Distributed (IDR Million)

Description	2024	2023	2022				
ECONOMIC VA	ECONOMIC VALUE GENERATED						
Operating income	5,155,887	4,781,944	4,520,000				
Investment income	846,047	919,533	820,411				
Non-operating income	151,485	134,408	181,161				
Other net income	42,519	308,496	227,047				
Income from increasing service capacity		59,685	20,516				
Total Economic Value Generated	6,272,361	6,204,066	5,769,135				

Description	2024	2023	2022
ECONOMIC VAL	UE DISTRIBUTED		
Operator and support costs	709,468	676,875	552,298
Employee costs	3,254,712	3,097,137	3,298,139
CSER implementation costs	308	152	183
Tax payments	99,559	128,559	108,699
Total Economic Value Distributed	4,064,047	3,902,723	3,959,319
Total Economic Value Retained	2,208,314	2,301,343	1,809,816

^{*)} The economic value generated and distributed is reported by the Agency, it does not include figures from funding programs.

Economic value disclosure provides a comprehensive overview of how BPJS Ketenagakerjaan generates and distributes economic wealth to its various stakeholders, thereby clearly illustrating the organization's real economic impact on the community and its business ecosystem. This disclosure aims to:

- Demonstrate how money flows into and out of the organization, as well as identifying which parties benefit from or contribute to it. This provides a more holistic view of economic value flows.
- Clearly identify which stakeholders are the most significant in the value creation and distribution process. This aids in developing more focused stakeholder engagement strategies.
- Enable a more in-depth analysis of the organization's contribution to the local and national economy, including job creation, and tax payments to support public services.
- 4. Assess the extent to which the organization manages its economic and social impact, serving as an indicator of long-term stability.
- 5. Demonstrate accountability to stakeholders for the use of resources and the resulting impacts.
- 6. Build a stronger reputation as a responsible entity that delivers value not only to shareholders but also to the wider community.

CLIMATE-RELATED RISKS AND OPPORTUNITIES [GRI 201-2]

The short-term climate risks for BPJS Ketenagakerjaan include operational disruptions due to natural disasters such as floods, earthquakes, or extreme weather, which can damage office infrastructure, hinder services to participants, and increase emergency operational costs. Furthermore, abrupt reactions to environmental policies or natural disasters could cause market instability, potentially impacting the investment portfolio's performance, particularly in the property and financial sectors.

In the long term, climate change risks include systemic impacts on the value of the investment portfolio, particularly in sectors exposed to the pressures of the transition to a low-carbon economy, such as fossil fuels, manufacturing, and transportation. In addition, climate change poses long-term operational risks to branch office locations that are susceptible to its effects, particularly for those situated in coastal areas. Social risks arising from increased unemployment or economic inequality triggered by climate change also have the potential to increase the social security burden that BPJS Ketenagakerjaan must bear in the long run.

Short-term climate opportunities for BPJS Ketenagakerjaan emerge through operational efficiency initiatives and service digitalization. The transition to online-based service systems and the reduction of physical activities in offices not only lower the carbon footprint but also reduce short-term operational costs, such as energy consumption, paper usage,

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Natural Capital

In the long term, climate opportunities for BPJS Ketenagakerjaan lie more in sustainable investments. The institution can take a strategic position by allocating funds to green projects or instruments, such as green bonds, renewable energy infrastructure, energyefficient buildings, and industrial sectors adaptive to the energy transition. By implementing Environmental, Social, Governance (ESG) principles in its investment policy, BPJS Ketenagakerjaan not only contributes to reducing climate impact but also strengthens the stability and resilience of the portfolio against long-term risks, while opening up opportunities for competitive returns in future growth sectors. In line with the planned implementation of IFRS S1 and IFRS S2 in 2027, we have sent 3 employees to attend PSAK training, derived from IFRS. The disclosure regarding the financial implications of climate change will adhere to the directives of the OJK; consequently, we are not yet in a position to designate a specific year for its implementation.

PENSION FUND

[GRI 201-3]

BPJS Ketenagakerjaan holds financial commitments and responsibilities related to post-employment social security for its employees. BPJS Ketenagakerjaan enrolls all of its workers in an employee pension program as part of its commitment to the longterm welfare of its employees. This pension program consists of two schemes: a Defined Benefit Plan and a Defined Contribution Plan, managed by the BPJS Ketenagakerjaan Employee Pension Fund.

DEFINED BENEFIT PROGRAM



26.21% paid by BPJS Ketenagakerjaan, 5% by employees.

15.75% paid by BPJS Ketenagakerjaan, 5% by employees.

DEFINED CONTRIBUTION PROGRAM



This scheme is designed to provide financial security for employees upon entering retirement. The total pension payout for 2024 was IDR 142,912,175,017 for 2,053 retiring employees. The pension fund's Funding Adequacy Ratio (FAR) reached 94.89%, ensuring that participants receive their promised pension benefits. The calculation of the pension fund liabilities has been performed by an actuary, and the results confirm that the available funds are sufficient.

FINANCIAL ASSISTANCE RECEIVED FROM GOVERNMENT

[GRI 201-4]

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BPJS Ketenagakerjaan does not receive direct financial assistance from the government, whether in the form of grants, subsidies, or other fiscal incentives. All operational activities and employment social security programs are independently funded through the management of participant contributions and the investment returns of managed funds.

INDIRECT ECONOMIC IMPACTS

[GRI 203-1] [GRI 203-2]

BPJS Ketenagakerjaan generates a significant indirect economic impact through the management of its employment social security programs, reaching millions of workers across Indonesia. By providing protection against the risks of employment injury, death, old age, and job loss, BPJS fosters a sense of security that enhances labor productivity, safeguards household income stability, and supports local economic growth. The benefit funds paid out to participants also contribute to public purchasing power and stimulate economic activity, particularly in regions with high participation rates.

In terms of investment, BPJS Ketenagakerjaan's managed funds, invested in government instruments and the real sector, contribute to national infrastructure development, create employment opportunities, and drive broader economic growth. Programs such as housing for workers. investments in labor-intensive projects, and support for Micro, Small, and Medium Enterprises (MSMEs) indirectly promote inclusive economic development.

The indirect economic impact of BPJS Ketenagakerjaan is also realized through the implementation of its Corporate Social and Environmental Responsibility (CSER) programs, focusing on improving community welfare, providing aid for facilities and infrastructure, and offering disaster relief. Through these initiatives, BPJS Ketenagakerjaan not only strengthens the socioeconomic resilience of surrounding communities but also contributes to reducing economic inequality, aligning with sustainable development goals and BPJS Ketenagakerjaan's mission to expand social protection coverage. Further information on the CSER program can be found on page 176.



INITIATIVES TO CONTROL FRAUD. **CORRUPTION, AND GRATUITIES**

ANTI-FRAUD

BPJS Ketenagakerjaan is fully committed to implementing clean governance principles through comprehensive anti-fraud, anti-corruption, and anti-gratuity policies applied across all levels of the organization. This commitment is manifested through the strengthening of internal control systems, the development of codes of conduct, and the provision of a secure and reliable whistleblowing system for reporting violations. These initiatives aim to safeguard institutional integrity, enhance stakeholder trust, and ensure that the management of employment social security programs is transparent, accountable, and free from misconduct.

BPJS Ketenagakerjaan has established a Fraud Control Unit (FCU), involving the Deputy of the relevant field, to execute each attribute of fraud control within the BPJS Ketenagakerjaan environment according to their respective duties and functions. In implementing the anti-fraud policy, the FCU is responsible for conducting an annual evaluation of the Fraud Control System (FCS) implementation, either through a self-assessment or alternately in collaboration with Financial and Development Supervisory Agency (BPKP). Within this structure, the main person in charge is the President Director, with the Deputy of Compliance and Legal Affairs serving as the chairman and the Head of the Internal Audit Unit as the vice chairman.

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FRAUD CONTROL STRATEGY

MONITORING & EVALUATION



Prevention

- Anti-fraud policy
- Fraud Control Unit
- Fraud awareness training for employees. participants, and the public
- Employee code of conduct and discipline



Detection

- · Management review (lifestyle/recognize symptoms)
- · Fraud risk assessment
- · Complaint Channel via WRS

Fraud Risk Assessment



Response

- · Audit Procedure Investigation
- · Disciplinary action on employees committing fraud
- · Disclosure on authorities
- · Return on assets (asset recovery)





Attributes in the FCS Implementation of BPJS Ketenagakeriaan as on Director Regulation No. 23/PERDIR.01/122023

Attribute 1 Anti-Fraud Policy
Fulfilled by the availability of a Director Regulation on fraud control, namely No. 23/ PERDIR.01/122023 on Guidelines for Fraud Control.

Attribute 2 Fraud Control **Structure**

Fulfilled by the establishment of a Fraud Control Unit, chaired by the Deputy of Compliance and Legal Affairs.

Attribute 6 Fraud Risk **Assessment**

Fulfilled through the Ongoing antiimplementation of corruption outreach identifying areas is conducted for all vulnerable to fraud. employees, from Preformulating policies, **Employment Training** and proposing to Advanced Level mitigation measures Training for employees preparing for a Level 1 to manage fraud risk.

Attribute 4 Attribute 5 **Human Resource** Third-Party Management Control

Participants and the public are encouraged to report any incidents of fraud at BPJS Ketenagakerjaan through the provided channels.

Attribute 7 Whistleblowing System

The application for reporting indications of fraud can be accessed at https://wbs. bpjsketenagakerjaan. go.id/

Attribute 10 **Corrective Actions**

Management protects Fulfilled by the all participation efforts of employees, members, and the public reporting fraud fraud by the Internal incidents.

Attribute 9 Investigation

availability of procedures for Supervisory Unit and examination procedures by the Deputy for Human Capital.

Attribute 8 **Proactive Detection**

from the Internal Audit establishment standard investigation Unit, the President Director instructs the Deputy for Compliance Director and Legal Affairs to disclose the findings to Law Enforcement Officials.

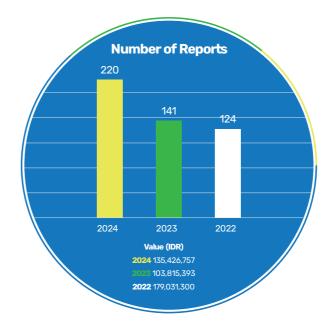
Attribute 3 **Behavioral and** Disciplinary Standards

Based on audit results Fulfilled by the of BPJS Ketenagakeriaan Regulations on the Code of Conduct and Personnel Management.

ANTI-GRATIFICATION

BPJS Ketenagakerjaan is also committed to implementing gratification control within the Agency, as affirmed by the establishment of a Gratification Control Unit (UPG). This unit's role is to conduct outreach, analysis, reporting, monitoring, and evaluation of the implementation of gratification control within BPJS Ketenagakerjaan. The President Director and Chairman of the Board of Supervisors also collaborate with the leadership of the Corruption Eradication Commission (KPK), primarily to support the realization of an Indonesia free from corruption.

All BPJS Ketenagakerjaan personnel are required to report all forms of received gifts and rejections from parties with a conflict of interest. To facilitate gratification reporting, management has provided an online reporting tool, SiPatuh, accessible to all BPJS Ketenagakerjaan personnel. This application is used not only for reporting gratification but also for fraud and conflicts of interest. We have also opened a gratification reporting channel via WhatsApp to further enhance the ease with which personnel can submit reports regarding the acceptance or refusal of gratification. Reports are subsequently forwarded by the UPG to the KPK via the KPK's online Gratification application. In 2024, the number of reports filed totaled 220, with an estimated monetary value of IDR 135,426,757. Annually, BPJS Ketenagakerjaan also participates in the monitoring and evaluation of the gratification control program implementation conducted by the KPK.



ANTI-BRIBERY

BPJS Ketenagakerjaan implements an Anti-Bribery Management System (ABMS) as part of the organization's commitment to good governance by adhering to the "4 FIGHTs" principles: Fight Bribery, Fight Gratification, Fight Fraud, and Fight Luxurious Hospitality. This system is designed to prevent, detect, and address all forms of bribery within the work environment, ensuring that all employees and business partners comply with the applicable anti-bribery policies. BPJS Ketenagakerjaan has developed anti-bribery policies and procedures based on the international standard ISO 37001:2016. To guarantee the effectiveness of the ABMS implementation, BPJS Ketenagakerjaan undergoes periodic audits annually. These audits aim to assess the system's compliance with the ISO standard, identify potential gaps, and provide recommendations for necessary improvements. The audit results serve as a basis for management to continuously strengthen its anti-bribery culture and enhance compliance throughout all levels of the organization.

ANTI-CORRUPTION COMMUNICATION AND TRAINING [GRI 205-2]

As part of strengthening its culture of integrity, BPJS Ketenagakerjaan consistently conducts communication and training about anti-corruption for all employees (100%) across all operational regions. Therefore, we do not provide a table for anticorruption training by region and employee category, as all employees participate. The table related to anti-corruption communication and training for the Governance Board (Board of Supervisors and Board of Directors) is presented in the table below.

Activities undertaken include visual material education on the culture of integrity and anti-fraud and anticorruption education via email blasts and employee applications to all employees, a virtual outreach of the implementation of the Anti-Bribery Management System in accordance with the ISO 37001:2016 standard for all employees, and as of 2024, all employees have completed the KPK Gratification Understanding Improvement e-learning. These activities aim to improve understanding of corruption risks and encourage compliance with internal policies and laws and regulations. The following is data on the implementation of anti-corruption communication and training during the reporting period:

Board Governance Training

Description		on policies and een communicated	Has attended anti-corruption training			
	Number	%	Number	%		
Board of Supervisors	7	100	7	100		
Board of Directors	7	100	1	14.28		
Total	14		8			

BPJS Ketenagakerjaan held training for all members of the Board of Supervisors and one member of the Board of Directors, accounting for 57% of the total members of the governance board, all of whom are domiciled in Jakarta. For this reason, BPJS Ketenagakerjaan did not provide anti-corruption training for the Governance Board by region.

BPJS Ketenagakerjaan also communicated its antibribery, anti-corruption, and anti-gratuity policies to all (100%) of its suppliers through the signing of integrity pacts.

As of this reporting year, BPJS Ketenagakerjaan has not conducted a comprehensive operational assessment of corruption risks across all its units or operational regions. This assessment is planned to be comprehensively carried out and reported by 2028 as part of the efforts to strengthen organizational governance and integrity. [GRI 205-1]

During the reporting period, there were no incidents of corruption and no legal cases related to corruption.
[GRI 205-3]

ANTI-COMPETITIVE BEHAVIOR [GRI 206-1]

Throughout the reporting year, BPJS Ketenagakerjaan was not involved in any legal cases related to anti-competitive practices, including lawsuits for monopoly, cartels, or unfair treatment of other businesses. As a public legal entity mandated to administer employment social security programs under Law No. 24 of 2011, BPJS Ketenagakerjaan is committed to conducting its operations fairly, transparently, and in accordance with applicable regulations.

TAX MANAGEMENT

APPROACH TO TAX [GRI 207-1]

BPJS Ketenagakerjaan adopts a transparent, accountable, and good governance-oriented approach to tax compliance. As a public legal entity managing employment social security funds, BPJS Ketenagakerjaan consistently

fulfills its tax obligations. BPJS Ketenagakerjaan has a defined tax strategy established as an internal, non-public guideline. However, its approach to tax and tax reporting are disclosed transparently in the annual Integrated Report.

All strategic policies and decisions related to tax aspects fall under the authority of the Director of Finance and Risk Management. This tax strategy is evaluated and reviewed at least once a year to ensure its alignment with regulatory developments and organizational conditions. BPJS Ketenagakerjaan's approach to tax focuses not only on compliance with laws and regulations but is also integrated into its business strategy through meticulous and responsible tax management. We strive to maintain financial integrity and support national fiscal stability as a contribution to creating long-term value for sustainable development.

TAX GOVERNANCE [GRI 207-2]

BPJS Ketenagakerjaan has designated the Director of Finance and Risk Management as the executive directly responsible for all tax policies and compliance. The tax approach is embedded in the organization through integration into its financial management systems, accounting policies, and work procedures that guide the relevant units in implementing tax management. Compliance with national tax regulations is positioned as a crucial part of the principles of good corporate governance.

The approach to tax risks is carried out by identifying potential risks that may arise from regulatory changes, reporting errors, or complex tax interpretations. These risks are managed by strengthening internal control systems, providing relevant personnel training, conducting regular consultations with tax authorities, and periodically reviewing tax policies. BPJS Ketenagakerjaan also provides a whistleblowing mechanism allowing for the safe and anonymous reporting of unethical behavior or legal violations, including in the context of taxation.

To ensure accuracy and compliance with tax regulations, assurance and oversight processes are carried out by independent internal and external auditors. These audits are a vital part of the effort to maintain integrity and transparency in the management of public funds.

TAX STAKEHOLDERS [GRI 207-3]

BPJS Ketenagakerjaan maintains constructive relationships with various tax stakeholders, including the Directorate General of Taxes, external auditors, and other relevant government institutions. This approach is carried out with the principles of transparency, compliance, and collaboration to ensure the fulfillment of tax obligations in accordance with prevailing regulations and to support transparency and accountability in the institution's financial management.

Stakeholder perspectives and input are gathered through various channels, such as tax discussion

forums, routine consultations with tax authorities, and audits and reviews conducted by external parties. The outcomes of this process serve as a basis for internal evaluations of tax policies and practices, including the periodic updating of tax strategies and procedures.

BPJS Ketenagakerjaan does not engage in any form of tax advocacy concerning national tax policies. The organization focuses on its role of complying with applicable laws and regulations and is not involved in efforts to influence fiscal or tax regulations.

COUNTRY-BY-COUNTRY REPORTING

[GRI 207-4]

BPJS Ketenagakerjaan does not have any entities abroad, and all tax activities are conducted within the jurisdiction of Indonesia. Therefore, tax reporting is only carried out for Indonesia.

Total BPJS Ketenagakerjaan's Tax Payments (Rp Million)

Description	2024	2023	2022
Income Tax Article 21 on Employee Expenses	107,263.95	63,303.63	91,962.60
Income Tax Article 21 on Company Expenses for Permanent Employees	461,965.01	621,461.89	344,661.84
Final Income Tax on Company Expenses for Permanent Employees	22,739.49	19,170.75	30,637.54
Final Individual Income Tax	737.79	590.31	1,899.47
Income Tax Article 23 on Professional and Technical Services	6,166.88	7,796.46	9,474.22
Income Tax Article 23 on Contest Prize Winnings	162.96	133.78	75.22
Final Income Tax on Land and Building Rent	13,177.61	16,634.51	13,516.18
Final Income Tax on Construction Services	869.92	3,598.05	2,117.93
Income Tax Article 23 on Other Rentals	251.15	334.62	353.60
Income Tax Article 23 on Brokerage Fee Income	268.33	3.23	1,052.82
Income Tax Article 26 on Income of Foreign Tax Subjects	236.40	450.07	435.83
VAT on Goods & Services	8.55	95.49	325.12
Output VAT on Investment Property Buildings	54.47	196.92	9,002.63
Input VAT on Capital Building Rent	786.02	1,761.50	2,242.17
Property Tax Expense on Shop-House Buildings	0.38	116.72	104.15
Property Tax Expense on Office Buildings	6,202.14	5,691.67	4,968.16
Property Tax Expense on Rental Apartments	314.78	318.29	321.13
Property Tax Expense on Investment Land & Buildings	1,336.72	1,225.28	1,249.66
Prepaid Tax & Prior Year Tax Underpayment	108,424.25	105,392.54	257,417.78
Income Tax Expense on Service Charges for Investment Properties	0.00	0.00	0.00
Income Tax Expense on Rental Income from Investment Properties	148.51	179,01	170.49
Income Tax Expense on Other Investment Income	550.00	0.00	500.00
Total Tax Payments	731,665.33	848,454.72	772,488.54



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EXTERNAL INFLUENCES AND DEVELOPMENT PROSPECTS

The performance of BPJS Ketenagakerjaan in 2024 is inextricably linked to the shifting dynamics of the national economic conditions, demonstrating resilience amidst a slowdown in global economic growth. The stability of the national economy provides promising prospects for the future development of BPJS Ketenagakerjaan.

INFLUENCE OF EXTERNAL CONDITIONS

GLOBAL ECONOMY OVERVIEW

The protracted geopolitical conflict in Ukraine, the escalating conflict in the Middle East, and the persistently strong economic growth of the United States, leading to the strengthening of the US dollar against all major world currencies, have rendered the global economy in 4 increasingly challenging and uncertain. These conditions prompted the IMF, in its January 2025 World Economic Outlook (WEO) release, to estimate global economic growth in 2024 at just 3.2% (yoy), down from 3.3% in 2023, with a slight subsequent increase to 3.3% projected for both 2025 and 2026. The IMF also considered various additional risks, including: rising protectionist policies following the election of a new US President, geopolitical tensions, tight monetary policy, financial market volatility, and an economic slowdown in China.

In the Middle East, Central Asia, and Sub-Saharan Africa regions, economic growth projections were revised downward. This revision demonstrates the impact of disruptions to production chains and commodity distribution, particularly oil, caused by geopolitical conflict and civil war in these regions. Meanwhile, during the same period, increased global demand for semiconductor and electronic products became a significant driver of economic growth for countries in Asia. This trend is supported by massive investment in the artificial intelligence (AI) sector, continuing to be a primary engine of innovation and economic development in the region.

Overall, economic growth in advanced economies slowed in 2023. However, growth is projected to remain stable within the range of 1.7% to 1.8% annually until 2029. In the United States, economic growth is projected to slow, while in the United Kingdom and the Euro Area, economic activity is expected to begin showing improvement. Despite the overall global economy remaining relatively stable, the divergent dynamics across countries and regions necessitate the implementation of prudent policies and effective coordination. These steps are essential to optimize growth opportunities amidst existing challenges.

NATIONAL ECONOMY OVERVIEW

Amid global economic uncertainty and volatility, characterized by slowing world economic growth, trade wars, rising protectionism, geopolitical conflicts, and commodity price fluctuations, the national economy has demonstrated resilience by posting positive growth. BPS data indicates that Indonesia's economy grew by 5.03% (yoy) in 2024, only slightly weakening from the 5.05% growth of the previous year, supported by growth across most business sectors.

The Indonesian economy maintained strong growth in 2024, driven by relatively sustained domestic activity. In terms of production, the Purchasing Managers' Index (PMI) remained consistently in expansionary territory, indicating positive growth. In terms of expenditure, growth also occurred across nearly all components.

In terms of policy, the Government successfully maintained economic stability through price control, particularly for volatile food commodities. In terms of monetary, Bank Indonesia lowered its benchmark interest rate to 6.0% in September 2024 in an endeavor to maintain the stability of the Rupiah exchange rate and stimulate economic activity. Indonesia also successfully recorded a trade surplus throughout 2024, resulting in very adequate foreign exchange reserves by year-end. This enabled the country to manage the depreciation of the Rupiah more effectively than other countries in the region.

Overall, as of December 31, 2024, the Rupiah depreciated by 4.34% (point-to-point, ptp) or 3.74% (on average) compared to its position in 2023. The extent of the Rupiah's depreciation was comparable to, and even lower than, that of several other currencies, such as the South Korean Won, Mexican Peso, Brazilian Real, Japanese Yen, and Turkish Lira.

This economic growth was also supported by the government's success in managing the inflation rate, recorded at a low level of 1.57%, lower than the previous year's inflation of 2.61%. The government's success in formulating monetary policy is expected to continue, enabling the Indonesian economy to maintain stable growth in the future.

With consistent growth above 5%, the Indonesian economy has had a positive impact on public welfare. This is evident from the decline in the unemployment rate and an increase in job creation. Maintained economic growth is expected to provide a strong foundation for achieving development targets and sustaining the growth momentum into 2025. The stability of national

economic growth positively influenced the performance of BPJS Ketenagakerjaan throughout 2024, as presented in another section of this report.

PROSPECTS FOR DEVELOPMENT

In the January 2025 World Economic Outlook, the IMF projected that global economic growth in 2025 will begin to rise to 3.3%, up from a projected 3.2% achievement in 2024. Although the dynamics of geopolitical tensions still warrant attention, as do the risks of global trade protectionism, the trend of declining policy interest rates in developed countries, particularly the United States, is expected to continue. Global inflation is also projected to maintain its downward trend.

Amidst these challenging and uncertain global economic dynamics, Indonesia's economy is projected to continue demonstrating its resilience, recording growth above 5.0%. Household consumption growth remains stable, particularly among the middle and upper classes. Investment continues to grow alongside the completion of various National Strategic Projects (PSN), including the Capital City of Nusantara (IKN). Non-oil and gas export performance is anticipated to improve, driven by increasing volumes of manufactured and mining products.

The Indonesian Government, in the 2025 Draft State Budget (RAPBN), projects economic growth of 5.2%. This target is based on several macroeconomic assumptions, such as: an exchange rate of IDR 16,000/US\$ (revised from IDR 16,100/US\$), a 10-year government securities (SBN) interest rate of 7.0% (revised from 7.1%), and an oil lifting target increased to 605 thousand barrels per day (from 600 thousand bpd). The assumptions for the Indonesian Crude Price (ICP) and gas lifting remain unchanged at US\$82 per barrel and 1,050 thousand standard cubic feet per day (mmscfd), respectively. Inflation is targeted to be controlled within the range of 2.5%.

The government also projects the poverty rate to fall to between 7.0-8.0%, with extreme poverty targeted to reach 0%. The open unemployment rate is expected to be between 4.5-5.0%, and the Gini ratio is projected to decrease to between 0.379-0.382. The government considers this growth target to be realistic, taking into account the dynamics of recovery and structural reforms to drive more accelerated economic performance, while simultaneously anticipating the risks of uncertainty overshadowing future national economic performance.

This economic growth projection necessitates growth across various economic sectors, ultimately increasing the size of the labor force. This presents both bright prospects and an increasingly significant responsibility for BPJS Ketenagakerjaan. These developments also bring the challenge of a workforce increasingly dominated by Gen-Z, who are digital natives, thereby creating new patterns in the world of work.

BPJS Ketenagakerjaan will anticipate these challenges by implementing a strategy to enhance digital cooperation and collaboration with various parties, primarily by developing and increasing the capacity, capabilities, and features available on the Jamsostek Mobile (JMO) application. The ease and speed of digital services are key to attracting participation from the Gen-Z workforce and strengthening the social security protection experience for all participants, in line with technological advancements and the lifestyle of Gen-Z.

BPJS KETENAGAKERJAAN'S STRATEGY

Considering the aforementioned developments in the global economic conditions and their potential impact on national economic growth, the Indonesian Government has taken various strategic measures, including through the National Economic Recovery (PEN) program. In addition, crisis management protocols have been activated as an anticipatory effort to address potential future crises

The various efforts undertaken have resulted in a significant improvement in the national employment situation, in line with the implementation of the National Economic Recovery (PEN) program and growth in various key sectors. As of August 2024, the Labor Force Participation Rate (TPAK) has shown consistent growth, accompanied by a significant increase in the number of employed persons.

For BPJS Ketenagakerjaan, the rising number of workers in the informal sector, including unpaid family workers or those without regular wages, presents a distinct challenge. This situation may hinder BPJS Ketenagakerjaan's initiatives to maintain its current number of participants. Despite employment indicators indicating improvement, the ongoing economic recovery phase has resulted in many potential participants not yet prioritizing social security protection. To address these challenges, anticipate changes in the labor force, and optimize opportunities for increasing participation in the coming years, BPJS Ketenagakerjaan has developed both long-term and short-term strategic development plans outlined in the 2022–2026 Strategic Plan (Renstra) and the 2024 Work Plan and Budget (RKAT).

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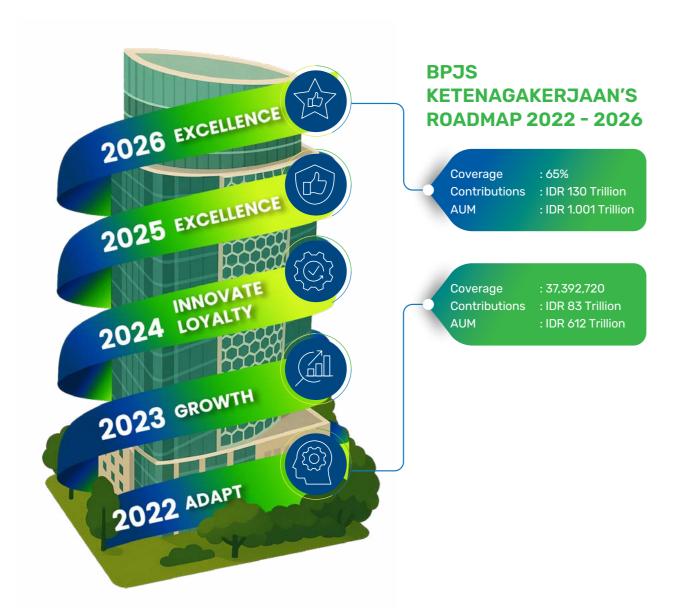
Human Capital

Social and Relationship
Capital

Natural Capital

The BPJS Ketenagakerjaan Strategic Plan for the 2022-2026 period is a continuation of the 2017-2021

Strategic Work Plan. This Strategic Plan was approved by the Board of Supervisors through Decree No. KEP/15/DEWAS/122021 on December 30, 2021.



Based on the roadmap outlined in the BPJS Ketenagakerjaan 2022–2026 Strategic Plan, the main strategies adopted by BPJS Ketenagakerjaan encompass three primary focuses: Increasing Participant Penetration, Enhancing Service Quality, and Optimizing Investment Returns. These three strategies

are supported by four foundational pillars serving as the core strengths for achieving these objectives, namely: Governance, Risk, Compliance, and Culture; Social Security Digitalization; Effective and Efficient Financial Management; and Increasing Awareness of the Importance of Social Security. The strategies and basis established within the internal scope of the Institution are expected to support the mission of BPJS Ketenagakerjaan, including: Protecting, Serving, and Prosperifying Workers and Their Families; Providing a sense of Security, Ease, and Comfort to enhance Participant Productivity and Competitiveness; and Contributing to National Development and the Economy through Good Governance.

The AGILE spirit (Adaptive, Growth, Innovate – Loyalty, Excellence) serves as the cornerstone for BPJS Ketenagakerjaan's journey during the 2022–2026 period. In 2024, the primary focus is on the aspect of Innovate & Loyalty, with BPJS Ketenagakerjaan continuing to advance innovation for the best customer journey, building loyalty, and fostering engagement among participants. To achieve this, BPJS Ketenagakerjaan has formulated and structured strategies for massive participant coverage, enhancement of premium service facilities for participants, and investment optimization in 2024.

The 2024 strategy is focused on increasing membership by targeting both the Wage Recipient and Non-Wage Recipient segments through extensification, intensification, and retention strategies; improving service quality through excellent benefit programs, customer experience, and service governance strategies; enhancing investment performance through yield and fund stability optimization, risk-adjusted return optimization, and improvement of investment properties; accelerating Digital transformation and enhancing data analytics capabilities to boost membership and services; strengthening financial, actuarial, and risk management capabilities; increasing literacy on Employment Social Security and stakeholder collaboration; and enhancing Human Capital capabilities and organizational cultural values.

ANNUAL WORK PLAN AND BUDGET (RKAT) 2024

In line with its commitment to continually adapt to the existing dynamics, BPJS Ketenagakerjaan has established its 2024 theme: "Innovate and Loyalty." This theme demonstrates the institution's commitment to becoming an organization capable of creating new member journeys and engagement in 2024. Furthermore, this theme also underscores a focus on optimizing investment results (yield) and the funding status of programs. Referring to the BPJS Ketenagakerjaan milestone for 2022-2026, the year 2024 focused on developing innovations to provide the best experience, while building participant loyalty and involvement.

To realize these objectives, BPJS Ketenagakerjaan has formulated strategic policies, an elaboration of this theme and are aligned with the organization's milestones. These strategic policies include:

01 MEMBERSHIP

Increase membership by focusing on the Formal Sector (Wage Recipients) and Informal Sector (Non-Wage Recipients) through extensification, intensification, and retention strategies.



02 SERVICES

Enhance service quality through strategies for excellent program benefits, customer experience, and service governance.



03 INVESTMENT

Improve investment performance through the optimization of yield and fund stability, optimization of risk-adjusted return, and enhancement of investment properties.



04 INFORMATION TECHNOLOGY (IT)

Accelerate digital transformation and enhance data analytics capabilities to improve membership and services. This will be achieved by strengthening IT development services, IT operational quality, operating systems and security, reliable IT and quality data, and IT governance.



05 ACTUARIAL AND RISK MANAGEMENT

Strengthen financial, actuarial, and risk management capabilities through strategies for expert function and management, analytical capability, process optimization and financial business



06 HUMAN CAPITAL

Enhance human capital capabilities through Employee Value Proposition, strengthening performance management, training and upskilling, Talent Management and Career Path, and aligning organizational culture with the new organizational strategy.



07 COMMUNICATION AND PARTNERSHIPS

Enhance Social Security Literacy and Stakeholder Collaboration through effective and integrated institutional communication, stakeholder engagement, optimization of brand equity, and social security literacy.



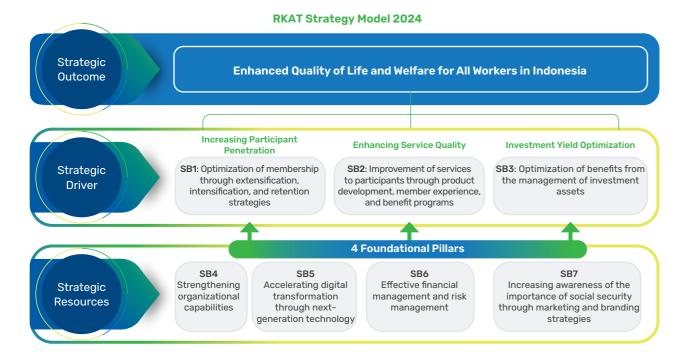
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The strategic initiatives to be implemented by BPJS Ketenagakerjaan in 2024 are as follows:

- Optimization of membership through extensification, intensification, retention, as well as marketing and branding strategies;
- 2. Enhancement of services to members through product development, member experience, and benefit programs;
- Optimization of returns on Investment Asset management;
- 4. Acceleration of Digital Transformation via Next Gen technology;
- Effectiveness of financial management and risk management;
- 6. Strengthening of organizational capabilities; and
- Increasing awareness of the importance of social security through marketing and branding strategies.

PARTICIPATION ASPECT

The expansion of participation coverage is supported by a communication strategy implemented through outreach and educational activities regarding employment social security to employers/business entities, workers, the public, and other stakeholders. The implementation of outreach and education is guided by Law Number 24 of 2011 on the Social Security Administering Agency. To support these outreach and educational activities, BPJS Ketenagakerjaan provides stakeholders with access to interact regarding employment social security.

"WORK HARD, WORRY FREE" CAMPAIGN

Research by BPJS Ketenagakerjaan indicates that workers in the informal sector work hard for their families and livelihoods, thus requiring protection that can free them from worry. In addition to a lack of understanding about the importance of social security protection, the majority of the public assumes that BPJS Ketenagakerjaan is only intended for formal workers such as office employees. To address this and focus on the informal worker segment, BPJS Ketenagakerjaan conducts outreach and education in the form of the 'Work Hard, Worry Free' (KKBC) campaign, launched in October 2022.

This campaign, marked by the hashtaq #KerjaKerasBebasCemas on digital media, features work programs aligned with the established BPJS Ketenagakerjaan roadmap 2022-2026. Starting mid-2023, the KKBC campaign has a more specific focus in line with participation expansion targets: the village ecosystem and MSMEs (Micro, Small, and Medium Enterprises). In accordance with this focus, BPJS Ketenagakerjaan strengthens outreach, education, and communication for informal workers in villages and MSMEs through various above-the-line and below-theline channels, subsequently referred to as the 'KKBC Goes to the Village' campaign. Independent survey results indicate that this KKBC campaign contributed to an increase in BPJS Ketenagakerjaan's brand equity in 2024 to 89.39 (2023: 88.6, up from 87.2 in 2022).

OPERATIONAL HIGHLIGHTS

BPJS KETENAGAKERJAAN PROGRAM ADMINISTRATION ASPECT

BPJS Ketenagakerjaan is a legal entity established to administer social security programs, constituting a form of social protection for all Indonesian people. The social security programs administered by BPJS Ketenagakerjaan are regulated through several Government Regulations, as a follow-up to the National Social Security System (SJSN) Law and the BPJS Law, namely:

- Government Regulation of the Republic of Indonesia Number 44 of 2015, followed by Government Regulation Number 82 of 2019 regarding Amendments to Government Regulation Number 44 of 2015, on the Administration of the Employment Injury Security (JKK) and Death Security (JKM) Programs;
- Government Regulation Number 82 of 2019 regarding Amendments to Government Regulation Number 44 of 2015 on the Administration of the Employment Injury Security and Death Security Programs, Government Regulation Number 49 of 2023 on the Second Amendment to Government Regulation Number 44 of 2015 on the Administration of the Employment Injury Security and Death Security Programs;
- Government Regulation of the Republic of Indonesia Number 45 of 2015 on the Administration of the Old Age Security Program;
- 4. Government Regulation Number 46 of 2015 on the Administration of the Old Age Security Program, followed by Government Regulation of the Republic of Indonesia Number 60 of 2015 on Amendments to Government Regulation Number 46 of 2015 on the Administration of the Old Age Security Program; and
- Government Regulation Number 37 of 2021 on the Administration of the Job Loss Security Program.

With the issuance of the amendments under Government Regulation No. 82/2019 and Government Regulation Number 37 of 2021, overall, BPJS Ketenagakerjaan administers 5 types of programs or schemes, namely:

1. Employment Injury Security (JKK)

Employment Injury Security (JKK) is an employment social security program providing benefits in the form of cash and/or healthcare services to participants experiencing a work accident or an illness caused by the work environment. JKK benefits include healthcare services (treatment and care), cash benefits, a return-to-work program, promotive and preventive activities, rehabilitation

in the form of assistive devices (orthoses) and/or prosthetic devices (prostheses), replacement of eyeglasses, hearing aids, dentures, and educational scholarship benefits for children.

2. Death Security (JKM)

Death Security (JKM) Program is a workplace social security program providing cash benefits to heirs when a participant dies from a non-work-related cause. JKM benefits are paid to the participant's heirs if the participant dies during their active period. JKM benefits consist of a lump-sum payment, periodic compensation, funeral expenses, and an education scholarship for the participant's child.

3. Old Age Security (JHT)

Old Age Security (JHT) is an employment social security program providing a cash benefit, the amount of which is the accumulated value of contributions plus the returns on their development. The JHT benefit is paid in a lump sum when the participant reaches retirement age, passes away, or experiences permanent total disability. The retirement age is set for participants reaching 56 years of age, participants who stop working due to resignation, are affected by termination of employment (PHK), are not actively working anywhere, or participants permanently leaving the territory of Indonesia.

4. Pension Security (JP)

Pension Security (JP) is an employment social security program aimed at maintaining a decent standard of living for participants and/or their heirs by providing income after the participant reaches retirement age, experiences permanent total disability, or passes away. The pension security is a sum of money paid monthly to participants entering retirement age, experiencing permanent total disability, or to the heirs of participants who pass away.

5. Job Loss Security (JKP)

Job Loss Security (JKP) is an employment social security program designed to provide benefits to participants affected by Employment Termination (PHK), provided the participant has been registered for 24 months, has a minimum contribution period of 12 months, and has paid contributions consecutively for 3 months. Furthermore, JKP participants must be registered as participants in all BPJS Ketenagakerjaan programs and also be registered as participants of the National Health Insurance (JKN).

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BPJS Ketenagakerjaan is committed to ensuring the security of its products and services through the implementation of policies, procedures, and internal control systems complying with statutory regulatory standards, including provisions from the Financial Services Authority (OJK). All products and services are designed with the principles of prudence and sound risk management and are periodically supervised to guarantee the protection of participants' interests and safeguard the integrity of the funds [OJK F.27]. Due to the prudence of BPJS Ketenagakerjaan, during the reporting year, no products/services were withdrawn [OJK F.29].

TARGET AND REALIZATION OF MEMBERSHIP

BPJS Ketenagakerjaan's participants consist of various segments, including Wage Recipients (WR), Non-Wage Recipients (NWR), and Construction Service Workers spread across all regions of Indonesia. We understand that each participant has diverse needs and backgrounds. Therefore, BPJS Ketenagakerjaan is committed to providing fair and equitable services to all participants, without distinction based on their status or location. BPJS Ketenagakerjaan services can be easily accessed through various channels, both online via the official application and in-person at branch offices spread throughout Indonesia. BPJS Ketenagakerjaan consistently strives to improve service quality to ensure the comfort and ease of all participants in obtaining

their rights. Furthermore, it is ensured that the payment of employment social security benefits is conducted in a timely manner and in accordance with the provisions of the prevailing laws and regulations. Thus, BPJS Ketenagakerjaan hopes to provide a sense of security and optimal protection for all participants, as a tangible manifestation of BPJS Ketenagakerjaan's commitment to supporting the welfare of workers in Indonesia.

In accordance with the universal membership revision in the 2022-2026 Strategic Plan, the 2024 universal membership target for BPJS Ketenagakerjaan is 101,810,202 people, with a realization of 65,224,670 people, or 64.06% of the universal membership target. The 2024 BPJS Ketenagakerjaan participants consist of:

- Wage Recipient (WR) participants, totaling 48,098,021 people or 101.80% of the total universal WR workers of 47,247,127 people based on projections from the Ministry of National Development Planning (Bappenas);
- Non-Wage Recipient (NWR) participants, totaling 11,109,802 people or 24.12% of the total universal NWR workforce of 46,061,629 people based on projections from the Ministry of National Development Planning (Bappenas); and
- Construction Service (CS) participants, totaling 6,016,847 people or 70.77% of the total universal Construction Service workforce of 8,501,444 people based on projections from the Ministry of National Development Planning (Bappenas).

Potential of BPJS Ketenagakerjaan Membership 2022-2026

Participant Segment	2026	2025	2024	2023	2022
Wage Recipient	51,105,932	49,138,667	47,247,129	45,428,404	43,688,525
Construction Services		8,622,142	8,501,444	8,382,436	8,278,491
Non-Wage Recipient	47,794,061	46,919,850	46,061,629	45,219,106	44,410,989
Total	107,644,546	104,680,659	101,810,202	99,029,946	96,378,005

Target for Active BPJS Ketenagakerjaan Membership 2022-2026

Participant Segment	2026	2025	2024	2023	2022
Wage Recipient					
Subtotal	40,800,000	36,500,000	33,000,000	28,160,000	24,932,720
Other Segments					
Construction Services	8,500,000	8,000,000	7,650,000	8,110,000	7,000,000
Non-Wage Recipient	20,700,000	16,500,000	12,870,000	7,650,000	6,000,000
Subtotal	29,200,000	24,500,000	20,520,000	15,760,000	13,000,000
Total	70,000,000	61,000,000	53,520,000	43,920,000	37,932,720

In 2024, BPJS Ketenagakerjaan realized employer/business entity participation of 889,086, or 80.83% of the 1,100,000 target. Meanwhile, the realization of active worker participation for 2024 reached 45,224,676, or 83.82% of the 53,957,460 target, in accordance with BPJS Ketenagakerjaan Supervisory Board Decree Number KEP/16/DEWAS/122023 on the Stipulation of the 2024 Annual Work Plan and Operational Fund Budget for BPJS Ketenagakerjaan.

Target and Realization of BPJS Ketenagakerjaan Membership in 2024 by Membership Segment

5 11 10 1		2024		2023	2022
Participant Segment	Target	Realization	% Achievement	Realization	Realization
Active Companies	1,100,000	889,086	80.83%	901,912	735,295
Participants					
Wage Recipient	47,247,127	48,098,021	101.80%	43,541,810	41,582,178
Non-Wage Recipient	46,061,629	11,109,802	24.12%	10,172,341	6,777,009
Construction Services	8,501,444	6,016,847	70.77%	7,363,800	7,020,533
Total Participants	101,810,200	65,224,670	64.06%	61,077,951	55,379,720
Active Participants					
Wage Recipient Workers	29,117,501	29,308,491	100.66%	25,004,383	22,839,463
Non-Wage Recipient Workers	14,686,854	9,899,338	67.40%	9,192,755	6,004,021
Construction Services	10,153,105	6,016,847	59.26%	7,363,800	7,020,053
Total Active Participants	53,957,460	45,224,676	83.82%	41,560,938	35,863,537
Inactive Participants					
Wage Recipient Workers	N,A	18,789,530	N.A	18,537,426	18,742,715
Non-Wage Recipient Workers	N,A	1,210,464	N.A	979,586	772,988
Total Inactive Participants	N,A	19,999,994	N.A	19,517,012	19,515,703

During 2024, there was an increase in the participation of the Employer/Business Entity segment from 2023, with the realization reaching 178,288, or 53.54% of the target of 333,000. Meanwhile, the participant segment increased from 2023, with the realization reaching 19,286,665, or 106.26% of the target of 18,150,000.

Target and Realization of BPJS Ketenagakerjaan Membership Addition in 2024

•		•		
Participant Comment	2024			2023
Participant Segment	Target	Realization	% Achievement	Realization
Active Employers/Business Entities	333,000	178,288	53.54%	279,753
Addition of Wage Recipient Participants				
a. Employment Injury Security Program (JKK)	10,150,000	15,295,236	150.69%	10,249,700
b. Death Security (JKM) Program	10,150,000	15,295,236	150.69%	10,249,700
c. Old Age Security (JHT) Program	N,A	6,231,381	N.A	5,738,495
d. Pension Security (JP) Program	N,A	4,892,619	N.A	4,484,130
e. Job Loss Security (JKP) Program	N,A	6,218,999	N.A	5,721,554
Construction Services	8,000,000	3,991,429	49.89%	9,644,863

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Double in and Command	2024			2023
Participant Segment	Target	Realization	% Achievement	Realization
Total Addition of Wage Recipient (WR) Participants	18,150,000	19,286,665	106.26%	19,894,563
Addition of Non-Wage Recipient Participants (NWR)				
a. Employment Injury Security (JKK) Program	11,850,000	9,948,464	83.95%	10,861,030
b. Death Security (JKM) Program	11,850,000	9,948,464	83.95%	10,861,030
c. Old Age Security (JHT) Program	N,A	-	N.A	588,941
Total Increase in NWR Participants	11,850,000	9,948,464	83.95%	10,861,030
Total Increase in Participants (Wage Recipient + Non-Wage Recipient)	30,000,000	29,235,129	97.45%	30,755,593

With reference to BPJS Ketenagakerjaan Board of Directors Regulation No. PERDIR/39/112017 on Guidelines for the Presentation of Membership Information Reports, members are defined as follows:

- Participants of the Employment Injury Security (JKK) and Death Security (JKM) programs include active members;
- Participants of the Old Age Security (JHT) and Pension Security (JP) programs include both active and inactive members.

An active member is a Wage Recipient (WR), Non-Wage Recipient (NWR), Construction Service (CS) Worker, or Indonesian Migrant Worker (IMW) who is still paying contributions and has not been reported as ceased, as well as a Non-Wage Recipient member still within the protection period. Meanwhile, an inactive member is a NR, NWR, or IMW participant whose membership has ceased and who has not yet claimed their JHT balance.

The total number of BPJS Ketenagakerjaan members registered, both active and inactive, as of December 2024 was 65,224,670, consisting of 45,224,676 active members and 19,999,994 inactive members. Meanwhile, the number of registered Employers/Business Entities participating in BPJS Ketenagakerjaan as of 2024 was 889,086, with a total of 45,224,676 active members protected by social security, consisting of 29,308,491 WR participants (100.66% of the 2024 RKAT target), 6,016,847 CS participants (59.26% of the 2024 RKAT target), and 9,899,338 NWR participants (67.40% of the 2024 RKAT target).

The breakdown of active members per program is as follows:

- Participants in the JKK and JKM programs: 45,224,676, consisting of 29,308,491 NR, 6,016,847 CS, and 9,899,338 NWR;
- Participants in the JHT program: 19,100,050, consisting of 18,425,867 WR and 674,183 NWR;

- 3. Participants in the JP program: 14,959,033, all of whom are WR; and
- Participants in the Job Loss Security (JKP) program: 14,440,828, all of whom are WR.

When compared to the 2024 RKAT targets, the performance achievement for the number of active Employers/Business Entities reached 80.83% and for active members reached 83.82%. Several macroeconomic factors have influenced these membership achievements, including:

1. Inflation Rate

Although the 2024 national inflation rate was relatively low at 1.57%, this condition has not been able to boost the purchasing power of informal workers. This is due to the stagnant income of informal workers, leading them to prioritize maintaining stability in their basic living expenses over allocating funds for Non-Wage Recipient (NWR) membership contributions.

2. Interest Rate Level

The persistence of Bank Indonesia's benchmark interest rate (BI-7DRR) at 5.75% has implications for high business credit costs, which ultimately hinders the growth of new businesses. This condition impacts the restrained expansion of membership coverage from both the formal and informal sectors.

3. Rupiah Exchange Rate

The weakening of the Rupiah against the US Dollar has led to increased import and production costs. This has caused businesses to act more conservatively in their expansion efforts, including the recruitment of new workers who could potentially become program participants.

We consistently strive to maintain the growth of BPJS Ketenagakerjaan membership. Throughout 2024, several strategic measures have been implemented for both the Wage Recipient (WR) and Non-Wage Recipient (NWR) worker segments.

WAGE RECIPIENT (WR) SEGMENT

In 2024, the number of Wage Recipient (WR) participants reached 29.31 million, equivalent to 100.66% of the 2024 RKAT target. Overall, compared to the 2024 RKAT target, the performance of active Employers/Business Entities reached 80.83%, while active participants reached 83.82%. The WR segment in 2024 was dominated by participants from the Large-Scale business category, followed by the Non-Civil Servant, Micro-Scale, Medium-Scale, and Small-Scale segments.

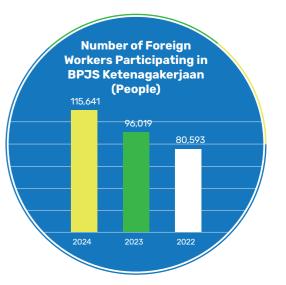
This achievement demonstrates the effectiveness of strategies within the WR segment. BPJS Ketenagakerjaan will strive to continue expanding participation coverage, thus all Indonesian people can enjoy the benefits of social security. Various efforts have been made to maintain and broaden participation coverage.

NON-WAGE RECIPIENT (NWR) WORKER SEGMENT

As of 2024, the coverage of Non-Wage Recipient (NWR) workers reached 11.11 million people. By the end of 2024, the number of active NWR workers reached 9.89 million, an increase of 7.69% from 2023. This number remains low compared to the total number of informal workers, making it a priority for the Agency to expand participation coverage.

FOREIGN WORKFORCE

Throughout 2024, BPJS Ketenagakerjaan also endeavored to increase the participation of foreign workers (TKA) in Indonesia. According to publications by the Ministry of Manpower, the number of foreign workers in Indonesia was 183,964 in 2024, an increase of 9.48% from 168,000 in 2023. The realization of BPJS Ketenagakerjaan participation among foreign workers in 2024 reached 115,641 people, or approximately 62.86% (2023: 57.15%) of the total foreign workforce in Indonesia, an increase of 20.43% (2023: 19.14%) from 96,019 in 2023.



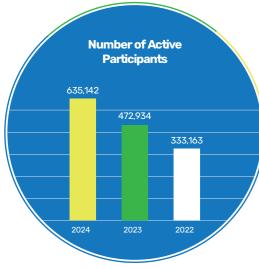


INDONESIAN MIGRANT WORKERS

One of the NWR workers targeted for the expansion of BPJS Ketenagakerjaan membership is Indonesian migrant workers (IMW). A publication by the Indonesian Migrant Worker Protection Agency (BP2MI) states that the number of IMWs registered through official channels has reached 4.8 million people, 296,970 of whom were placed in 2024, an increase of 8.40% compared to 273,965 people the previous year. The number of IMWs becoming active participants of BPJS Ketenagakerjaan in 2024 reached 635,142 people, an increase of 34.30% from 472,934 people in 2023. The low rate of IMW participation is due to various factors, including the continued existence of undocumented and non-procedural IMWs.

Number of IMWs Participating in BPJS Ketenagakerjaan (People)





BPJS Ketenagakerjaan has undertaken various initiatives to enhance participation and provide protection to a greater number of Indonesian Migrant Workers (IMWs), including:

- Disseminating Minister of Manpower Regulation Number 4 of 2023 on Social Security for Indonesian Migrant Workers. In accordance with this regulation, the registration and claims submission processes have been further streamlined. Furthermore, IMW enrolled with BPJS Ketenagakerjaan now receive seven new benefits without a premium increase, bringing the total number of benefits provided to 21;
- 2. BPJS Ketenagakerjaan and the Ministry of Foreign Affairs signed a Memorandum of Understanding on 11 November 2023 at the Embassy of the Republic of Indonesia (KBRI) in Singapore, as a follow-up to Presidential Instruction (PI) No. 2 of 2021. Based on this Instruction, the Ministry of Foreign Affairs provides facilities and infrastructure support through Indonesian representatives in placement countries to optimize the employment social security program for IMWs abroad; and
- 3. With the commemoration of International Migrants Day on December 8, 2023, BPJS Ketenagakerjaan launched a new feature: Click to Call, within the JMO application. Through this feature, IMWs can access information and complaint facilities by directly calling the BPJS Ketenagakerjaan call center anytime and anywhere, free of charge. This feature can also be used to submit Employment Injury Security (JKK) and Death Security (JKM) claims via JMO.
- 4. BPJS Ketenagakerjaan and the Ministry of Foreign Affairs have integrated data on the Ministry of Foreign Affairs website, "Peduli WNI". Consequently, when an IMW registers themselves on the website, they can simultaneously complete their BPJS Ketenagakerjaan enrollment.

VULNERABLE WORKERS

BPJS Ketenagakerjaan also encourages increased participation among female workers, the majority of whom are employed in the informal sector, including domestic work, making them vulnerable to potential poverty. The Vulnerable Worker Protection Program is continued to help protect vulnerable workers through donations for the payment of employment social security contributions sourced from corporate social and environmental responsibility (CSER) funds of donors.

In 2024, BPJS Ketenagakerjaan recorded 3,165 business entity donors with a total donation value of IDR 236,901 million, an increase compared to the 2023 figures of 10,164 business entity donors and a donation amount of IDR 48,497 million. The number of informal workers (NWR) receiving contribution donations in 2024 reached 773,834 people, an increase compared to the 2023 figure of 481,598 people.

Realization of the Vulnerable Worker Protection Program

Description	Unit	2024	2023	2022
Number of Donor Business Entities	Business Entity	3,165	10,164	4,786
Total Donation of Membership Contributions	IDR Million	236,901	48,497	144,377
Number of Informal Workers Receiving Donation of Membership Contributions	People	773,834	481,598	2,333,314

NUMBER OF WITHDRAWN PARTICIPANTS

In 2024, BPJS Ketenagakerjaan recorded 15,771,099 workers withdrawing from their membership, 50.71% of whom were from the Wage Recipient Worker segment. The reasons for withdrawal include the expiration of a work contract, resignation, retirement, leaving Indonesia, total permanent disability, death, inability to pay contributions, or termination of employment (layoffs).

Number of Withdrawn BPJS Ketenagakerjaan Participants

Manufacturia Communi	202	24	2023		2022	
Membership Segment	Number	%	Number	%	Number	%
Wage Recipient Participant	10,888,371	55,61%	7,998,099	50.71%	7,594,775	39.99%
Non-Wage Recipient Participant	8,692,026	44,39%	7,773,000	49.29%	5,161,151	27.17%
Construction Services Participant	N,A	N,A	N,A	N,A	6,236,473	0.32836679
Total	19,580,397	100.00%	15,771,099	100.00%	18,992,399	100.00%

SOCIAL SECURITY FUND (DJS) MANAGEMENT

In accordance with the business processes implemented by BPJS Ketenagakerjaan, value creation is achieved through the management of the Social Security Fund (DJS). The DJS is a trust fund belonging to BPJS Ketenagakerjaan participants, constituted from participant contributions and the returns on their development. The DJS is utilized for benefit payments to participants and to finance the operational costs of administering the employment social security programs. The management of the DJS is conducted based on Law Number 24 of 2011, Government Regulation Number 99 of 2013 on the Management of Employment Social Security Assets, Government Regulation Number 55 of 2015 on Amendments to Government Regulation Number 99 of 2013, as well as Board of Directors Regulation Number: 18/ PERDIR.05/072023 on Investment Management Policy.

The management of the DJS is regulated based on investment instruments while considering aspects of liquidity, solvency, prudence, fund security, and adequate returns. BPJS Ketenagakerjaan implements Strategic Asset Allocation (SAA) and Tactical Asset Allocation (TAA) in managing the DJS, taking into account external and internal factors. The Agency implements dynamic investment management to respond to market situations by rebalancing investment assets from equity-based instruments to money market and fixed-income instruments. Consequently, BPJS Ketenagakerjaan can protect workers' funds from the increased risk of depreciation arising from market volatility and other external factors.

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Portfolio Instruments	Asset Allocation Strategy	Realization Percentage in 2024
Deposit Portfolio Strategy	 Maintain the deposit allocation in line with the TAA (Tactical Asset Allocation) target to safeguard the liquidity of the program and the Agency. This also serves to support capital market and debt market activities to achieve optimal yields, taking into account market momentum amid changes in global and domestic interest rates, debt market liquidity, and the program's solvency and liability duration. Conduct selective placements in banks that offer optimal average deposit rates and still have room for 12-month breakable placements, while also considering the banks' fundamental performance and risk. Re-price rates to obtain optimal interest rates and add new partners to expand the deposit placement channel. Monitor banks periodically regarding their follow-up plans to fulfill core capital requirements in accordance with POJK No. 12/POJK.03/2020 until December 2024. 	12.72% of the managed funds were placed in deposits, a decrease from 13.19% in 2023.
Stock Portfolio Strategy	 Engaging in active stock trading with meticulous consideration of timing and momentum. Conducting management meetings and company visits for the stock portfolio, particularly for high-risk issuers. Increasing exposure to stocks within sectors sensitive to interest rate cuts. Performing screening of both sectors and stock issuers with the potential to outperform or have good prospects. This includes stocks already on the market that are not yet owned, as well as those from Initial Public Offerings (IPOs). Improving the stock portfolio structure and reducing unrealized losses by employing cost averaging down on stocks with strong fundamental performance and potential upside through the end of 2024. The value will be adjusted according to the target allocation for stock instruments. Intensively monitoring the global economy, including U.S. and China economic growth, The Fed's policies, and increasing geopolitical tensions. Intensively monitoring domestic political conditions, government tax revenue, realization of capital spending for infrastructure projects, and the volatility of the IHSG movements. 	The portion of investments in stocks decreased to 7.39% from the previous 9.14% in 2023.
Debt Security Portfolio Strategy	 Consider investing in debt securities with attractive yields, such as Bank Indonesia Rupiah Securities (SRBI). Invest in long-tenor government bonds (SUN) with attractive yields, and in short-tenor series where the yield is close to the long-tenor yield or is flat. Allocate debt securities gradually, according to priority. Pay attention to the distribution of purchases across various series, times, and prices (cost maintenance) to prevent overconcentration in a few series. Sell debt securities at fair value for series with capital gains and a lower yield (anomaly) compared to the yield curve at the same tenor point. The proceeds from the sale can be switched to a series with a similar yield but a shorter tenor. 	The placement of managed funds in debt securities reached 74.97% of total managed funds, an increase from 72.07% of total managed funds in 2023.

Portfolio Instruments	Asset Allocation Strategy	Realization Percentage in 2024
Mutual Fund Portfolio Strategy	 Selling portfolios with potential gains, and subscribing after the market has experienced a correction, while optimizing PHI and still paying attention to market momentum and timing. Building and/or rebalancing into fixed-income or mixed-asset mutual funds using a flexible strategy, where the weighting of the allocation is focused on the asset class currently experiencing an uptrend. Managing mutual funds by considering past growth analysis, returns provided, scoring assessments, contrarian investment analysis, and other factors such as the macroeconomic outlook, geopolitical conditions, IHSG movements, bond yields, and investment risk factors. Regularly monitoring Investment Managers who have not met compliance aspects, especially those who do not yet have a Director overseeing specific investment functions. Conducting project visits to issuers within the mutual fund portfolio, particularly for high-risk mutual funds. 	Funds under management placed in mutual funds of 4.59%, a decrease from 5.24% in the previous year.
Direct Investment Portfolio Strategy	 Focus on infrastructure sector equity investment opportunities that support membership growth and service enhancement in line with the duties of BPJS Ketenagakerjaan, through alternative investment instruments such as Real Estate Investment Trusts (REITs) or private equity placements outside the stock exchange. Development of subsidiary activities. 	0.33% of the funds under management were placed through direct investments and property, a decrease from 0.36% in 2023.
Property Investment Portfolio Strategy	Development of property investments and asset optimization.	

SOCIAL SECURITY FUND (DJS) OPERATING REVENUE

DJS revenue encompasses contribution income, investment returns, and other income. The total operating revenue of BPJS Ketenagakerjaan's Social Security Fund for 2024 was IDR 142,242.08 billion, a decrease of IDR 1,026.22 billion, or 0.72%, from the 2023 figure of IDR 143,268.31 billion. This decline was primarily driven by lower investment returns compared to the previous year.

Business Revenue of Social Security Funds (IDR million)

Description	2024	2007	0000	Growth 2024				
Description	2024 2023		2022	2024	(%)			
Old Age Security Program Revenue								
Contribution Revenue	65,668,352.77	60,988,996.83	55,727,675.91	4,679,355.94	7.67%			
Investment Income	22,020,663.85	29,707,525.79	28,953,507.47	(7,686,861.94)	(25.88%)			
BPJS Contribution	2,055.44	185.21	114.43	1,870.23	1.009.79%			
Other Revenue	228,537.31	146,569.98	84,691,622.07	81,967.33	55.92%			
Total Revenue	87,919,609.37	90,843,277.81	169,372,919.88	(2,923,668.44)	(3.22%)			
Employment Injury Security	Employment Injury Security Program Revenue							
Contribution Revenue	8,003,554.63	7,257,956.19	6,378,517.75	745,598.44	10.27%			
Investment Income	3,900,224.83	4,069,093.11	3,327,014.97	(168,868.28)	(4.15%)			

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Description	2004	Growth 202		2024					
Description	2024	2023	2022	2024	(%)				
BPJS Contribution	613.64	42.41	20.99	571.23	1.346.92%				
Other Revenue	36,709,03	25,580,53	6,143,96	11,128,50	43.50%				
Total Revenue	11,941,102,13	11,352,672,24	9,711,697,67	588,429,89	5.18%				
Death Security Program Rev	Death Security Program Revenue								
Contribution Revenue	3,974,560.57	3,556,451,80	3,048,282,38	418,108,77	11.76%				
Investment Income	1,062,660.30	1,152,945,24	1,022,941,87	(90,284,94)	(7.83%)				
BPJS Contribution	313.74	21.24	10.37	292.50	1,377.12%				
Other Revenue	19,654.60	17,485.31	3,710.01	2,169.29	12.41%				
Total Revenue	5,057,189.21	4,726,903.59	4,074,944.63	330,285.62	6.99%				
Pension Security Program Revenue									
Contribution Revenue	24,297,045.30	22,620,367.69	20,714,341.80	1,676,677.61	7.41%				
Investment Income	8,983,216.03	10,324,159.11	8,439,865.98	(1,340,943.08)	(12.99%)				
BPJS Contribution	761.15	64.37	38.00	696.78	1,082.46%				
Other Revenue	73,949.01	49,964.46	6,166.91	23,984.55	48.00%				
Total Revenue	33,354,971.49	32,994,555.63	29,160,412.69	360,415.86	1.09%				
Job Loss Security Program	Revenue								
Contribution Revenue	2,978,725.81	2,720,241.68	2,444,026.57	258,484.13	9.50%				
Investment Income	988,170.43	630,520.67	286,885.09	357,649.76	56.72%				
Other Revenue	285.35	133.67	49.04	151.68	113.47%				
Total Revenue	3,967,181.59	3,350,896.02	2,730,960.70	616,285.57	18.39%				
Total DJS Business Revenue									
Total	142,240,053.79	143,268,305.29	215,050,935.57	(1,028,251.50)	(0.72%)				

MEMBERSHIP CONTRIBUTIONS

Membership contributions serve as the financial capital for BPJS Ketenagakerjaan in creating value by providing comprehensive protection and other benefits for participating workers. In accordance with Law No. 24 of 2011 on the Social Security Administering Body, membership contributions are paid monthly by participants, employers, and/or the government. Contribution payments are calculated as a percentage of the base salary and fixed allowances, in line with the applicable protection programs.

Contribution Rates for BPJS Ketenagakerjaan's Employment Injury Security Program (JKK)

Membership	Description	Payment
Wage Recipient (WR) Participants	 Very low risk: 0.24% of monthly wage. Low risk: 0.54% of monthly wage. Moderate risk: 0.89% of monthly wage. High risk: 1.27% of monthly wage. Very high risk: 1.74% of monthly wage. 	Paid by the employer.
Non-Wage Recipient (NWR) Participants	1% of monthly income.	Paid by the participant.
Indonesian Migrant Workers (IMWs)	 Contribution before working in the destination country: IDR 37,500. During & After employment*) IDR 332,500/24 months IDR 189,000/12 months IDR 108,000/6 months Contribution for extension period: IDR 13,500 per month. 	Paid by the participant, JKk and JKM contributions are combined.
Construction Services (CS) Participants	Based on worker's wages (if the wage component is listed and known): 1.74% Based on project value (if the wage component is not listed and not known): Up to IDR 100 million: 0.21% Above IDR 100 million to IDR 500 million: 0.17% Above IDR 500 million to IDR 1 billion: 0.13% Above IDR 1 billion to IDR 5 billion: 0.11% Above IDR 5 billion: 0.09%	

Contribution Rates for BPJS Ketenagakerjaan Death Security (JKM) Program

Membership	Description	Payment
Wage Recipient (WR) Participants	0.3% of the monthly wage.	Paid by Participant.
Non-Wage Recipient (NWR) Participants	IDR 6,800	Paid by Employer.
Indonesian Migrant Workers (IMWs)	 Contribution before working in the destination country: IDR 37,500 During & After Employment*): IDR 332,500/24 months IDR 189,000/12 months IDR 108,000/6 months Extension period contribution: IDR 13,500 per month. 	Paid by the Participant, JKK and JKM contributions are combined.
Construction Services (CS) Participants	Based on worker's wages (if the wage component is listed and known): 0.30% Based on project value (if the wage component is not listed and not known): 1. up to IDR 100 million: 0.03% 2. above IDR 100 million to IDR 500 million: 0.02% 3. above IDR 500 million to IDR 1 billion: 0.02% 4. above IDR 1 billion to IDR 5 billion: 0.01% 5. above IDR 5 billion: 0.09%	

Contributions Rates for BPJS Ketenagakerjaan Old-Age Security (JHT) Program

Membership	Description	Payment
Wage Recipient (WR) Participants	5.7% of monthly wages.	Paid by Participant: 2%Paid by Employer: 3.7%
Non-Wage Recipient (NWR) Participants	2% of monthly wages.	Paid by Participant.
Indonesian Migrant Workers (IMWs)	IDR 50.000 - IDR 600.000 per month.	

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Contribution Rates for BPJS Ketenagakerjaan Pension Security (JP) Program

Membership	Description	Payment
Wage Recipient (WR) Participants	3% of the monthly wage (with the 2024 upper wage limit at IDR 10,042,300, and BPJS Ketenagakerjaan adjusts the highest wage amount annually using a multiplier factor of 1 plus the previous year's annual gross domestic product growth rate).	Paid by Participant: 1%Paid by Employer: 2%

Contribution Rates for BPJS Ketenagakerjaan Job Loss Security (JKP) Program

Membership	Description	Payment
Wage Recipient (WR) Participants	0.46% of the monthly wage (with an upper wage limit of IDR 5,000,000 in 2024).	Contribution Recomposition: Government contribution: 0.22% JKK recomposition: 0.14% JKN recomposition: 0.10%

TARGET AND REALIZATION OF MEMBERSHIP CONTRIBUTIONS

Throughout 2024, the realization of contribution revenue indicated a strong performance, reaching IDR 104.92 trillion or 97.27% of the 2024 target, and increasing by IDR 7.78 trillion (8.01%) compared to 2023. Based on the achievements across various programs, the largest contribution revenue was from the Old-Age Security Program (JHT) of IDR 65.67 trillion or 62.59% of total revenue, while the smallest was from the Employment Injury Security Program (JKP), at IDR 2.98 trillion or 2.84% of total revenue.

For the employee segment, the largest contribution revenue was from the WR segment at IDR 103.05 trillion, or 98.22% of total contribution revenue. The smallest contribution revenue was from the Construction Services Workers segment, at IDR 438.38 billion, or 0.42% of the total revenue.

This improvement demonstrates BPJS Ketenagakerjaan's endeavors to implement various membership strategies, including extensification, intensification, retention, and an effective agency system. BPJS Ketenagakerjaan consistently strives to ensure that companies make contribution payments in a timely and accurate manner, directly impacting the achievement of contribution revenue.

Target and Realization of Contribution Revenue in 2024 by Protection Program (IDR Million)

Protection Program		2024			2023	2022
	Target	Realization	% Composition	2024	Realization	Realization
Employment Injury Security (JKK)	7,448,444	8,003,555	7.63%	10.27%	7,257,956	6,378,518
Death Security (JKM)	3,792,283	3,974,561	3.79%	11.76%	3,556,452	3,048,283
Old Age Security (JHT)	68,235,734	65,668,353	62.59%	7.67%	60,988,997	55,727,676
Pension Security (JP)	25,287,391	24,297,045	23.16%	7.41%	22,620,368	20,714,341
Job Loss Security (JKP)	3,100,299	2,978,725	2.84%	9.50%	2,720,241	2,444,027
Total	107,864,151	104,922,239	100.00%	8.01%	97,144,014	88,312,845

Target and Realization of Membership Contribution Revenue in 2024 by Program Participant (IDR Million)

Duckaskian Duaman		2024		Growth in	2023	2022
Protection Program	Target	Realization	% Composition	2024	2023 Realization 95,633,891 395,826 96,029,717 1,114,297 97,144,014	Realization
Wage recipient *	105,765,917	103,054,421	98.22%	7.76%	95,633,891	87,368,018
Construction Services	482,132	438,379	0.42%	10.75%	395,826	333,436
Subtotal - Wage Recipient	106,248,049	103,492,800	98.64%	7.77%	96,029,717	87,701,454
Non-Wage Recipient (NWR) Workers	1,616,102	1,429,439	1.36%	28.28%	1,114,297	611,391
Total	107,864,151	104,922,239	198.64%	8.01%	97,144,014	88,312,845

(*) Including IMWs

Throughout 2024, BPJS Ketenagakerjaan maximized the collection of participant contributions through various initiatives, including:

- Developing payment channel cooperation with numerous partners, encompassing banking partners; aggregator partners such as Alfamart, Indomaret, and Lawson; state-owned enterprise (SOE) partners including Pos Indonesia and Pegadaian; e-commerce and online applications like Tokopedia, Bukalapak, Shopee, Go-Jek, Grab, Pospay, and LinkAja; modern retail store networks such as Sampoerna Retail Community (SRC); and e-wallets on the official BPJS Ketenagakerjaan website and the JMO application, including QRIS. BPJS Ketenagakerjaan also provides an autodebit option for contribution payments.
- 2. Signing a joint agreement with the High Prosecutor's Office/District Prosecutor's Office regarding the Handling of Legal Matters in the Civil and State Administrative sectors related to employer noncompliance in paying BPJS Ketenagakerjaan contributions. This action was taken in implementation of Presidential Instruction Number 2 of 2021 on the Optimization of the Implementation of the Employment Social Security Program. The resolution of contribution arrears is not only addressed through non-litigation means; however, several cases of BPJS Ketenagakerjaan contribution payment arrears have been resolved through court proceedings/litigation. Throughout 2024, the Prosecutor's Office successfully recovered state finances of IDR 400.35 billion from outstanding BPJS Ketenagakerjaan contribution payments.

Throughout 2024, BPJS Ketenagakerjaan faced various challenges related to participant contributions, including: technical constraints/banking system downtime and

delayed payments. To overcome these challenges, BPJS Ketenagakerjaan utilized other available non-banking payment channels such as Indomaret, Alfamart, and Lawson outlets, Post Offices, Pegadaian, and E-commerce platforms. To address payment delays, a Payment Reminder System (PRS) or 3C system, along with the autodebit system, were employed. In the long term, contribution revenue optimization is conducted by strengthening the agency system, engaging community leaders, encouraging large companies to enroll their entire corporate ecosystem, providing payment facilitation, and collaborating with various parties to conduct oversight aimed at enhancing participant compliance. [OJK E.5]

SUPERVISION AND INSPECTION OF BPJS KETENAGAKERJAAN MEMBERSHIP CONTRIBUTIONS

BPJS Ketenagakerjaan holds the responsibility and authority to conduct inspections regarding the compliance of participants and employers in fulfilling their obligations according to the prevailing laws and regulations. The supervision and inspection process, based on Board of Directors Regulation Number 21/PERDIR.02/07/2022, includes:

- Inspectors monitor and examine data on violations, encompassing Partially Registered Companies (PDS), Mandatory Companies Yet to Register (PWBD), and Companies with Contribution Arrears (IMW);
- 2. Inspectors may refer non-compliant Employers to be processed further by the authorized institutions; and
- The administrative sanctions for PWBD and PDS types of non-compliance are warning letters, fines, and Restrictions on Certain Public Services (TMP2T). For the IMW type, civil and criminal sanctions are imposed in accordance with Law Number 24 of 2011.

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In the reporting year, BPJS Ketenagakerjaan identified instances of non-compliance, as presented in the following table:

Results of Supervision and Inspection in 2024

Indicator	Target	Realization	Achievement
Average of Collected Contribution Receivables	20%	15.93%	79.66%
Implementation of the Sanction of Not Receiving Certain Public Services (TMP2T)	2,340	3,316	141.71%
Addition of New Workers from (Partially Registered Company (PDS TK) and Unregistered Company (PWBD)	2,400,000	2,869,413	119.56%
PDS and PERDATA Contribution Revenue	1,000,000,000,000	1,589,632,283,514	158.96%
Implementation of Civil Sanctions/Simple Lawsuits	122	162	132.79%
Implementation of Criminal Sanctions	11	16	145.45%

In 2024, BPJS Ketenagakerjaan successfully collected IDR 3,902,267,901,690 in outstanding contribution receivables, with a monthly average collection rate of 15.93%. Furthermore, supervision and inspection of partially registered company (PDS) and unregistered company (PWBD) revealed 2,869,413 workers, and contributions collected from these initiatives, along with civil penalties of IDR 1,589,632,283,514.

For violations related to PWBD and PDS, BPJS Ketenagakerjaan issued recommendations for the Denial of Certain Public Services (TMP2T), implemented against 3,316 Companies/Business Entities. In addition, 162 civil sanctions and 16 criminal sanctions were enforced. It is expected that through rigorous oversight and inspection, BPJS Ketenagakerjaan can maximize protection for workers across Indonesia.

INVESTMENT REALIZATION AND RETURNS [OJK F.3]

Based on the audit results of the Financial Statements and Program Management Report (LK-LPP), it has been

determined that the assets of the Social Security Funds (DJS), comprising JKK, JKM, JHT, JP, and JKP, grew by 11.31% in 2024. The DJS investment fund assets grew by 11.31% to IDR 778,027.53 trillion from IDR 698,971.81 trillion in 2023, with investment returns of IDR 50,369.38 trillion, an increase of 8.81% from the IDR 46,292.10 trillion recorded in 2023. In 2024, BPJS Ketenagakerjaan's assets reached IDR 13.63 trillion, bringing the total managed investment assets to IDR 791.66 trillion, a growth of 11.14% from IDR 712.30 trillion in 2023.

This achievement was affected by an 8.11% increase in new funds (fresh funds) of IDR 42.43 trillion (compared to IDR 39.25 trillion in 2023), and the attainment of investment returns of IDR 51.36 trillion (equivalent to a yield of 6.843%), which grew by 8.81% year-on-year (yoy) from the previous period's figure of IDR 47.20 trillion in 2023. Meanwhile, the return rate for 10-year government bonds in 2024 was 7.07%, a increase compared to the 2023 rate of 6.6056%.

Funds Managed and Invested by BPJS Ketenagakerjaan

Description	20	24	Growth in	2023	2022			
Description	Rp Billion	% Composition	2024	IDR Billion	IDR Billion			
Social Security Funds (DJS)	778,027.53	98.28%	11.31%	698,971.81	615,744.25			
BPJS Ketenagakerjaan	13,632.14	1.72%	2.27%	13,328.91	11,982.93			
Total	791,659.67	100.00%	11.14%	712,300.72	627,727.18			

DJS Funds Managed and Invested by BPJS Ketenagakerjaan by Protection Programs

	20	24	Growth in	2023	2022
Description	Rp Billion	% Composition	2024	IDR Billion	IDR Billion
JKK Program	67,317.20	8.50%	12.74%	59,710.91	52,320.92
JKM Program	17,360.00	2.19%	5.16%	16,508.87	15,485.38
JHT Program	489,275.09	61.80%	8.20%	452,196.24	410,324.27
JP Program	189,153.10	23.89%	19.13%	158,781.78	128,469.82
JKP Program	14,922.13	1.88%	26.74%	11,774.01	9,143.86
Subtotal DJS	778,027.53	98.28%	11.31%	698,971.81	615,744.25
BPJS Ketenagakerjaan	13,632.14	1.72%	2.27%	13,328.91	11,982.93
Total	791,659.67	100.00%	11.14%	712,300.72	627,727.18

The largest realization of investment returns from managed funds in 2024 derived from the JHT Program of IDR 32.32 trillion, or 62.94% of the total investment returns from managed funds. Based on the investment portfolio, the largest realization of investment returns in 2024 derived from the Debt Securities (Bonds) portfolio of IDR 39.07 trillion (2023: IDR 36.08 trillion), or 76.10% (2023: 76.45%) of the total investment returns from managed funds.

Realization of Investment Returns on Managed Funds by Funding Source

Paradiation .	20	24	Growth in	2023	2022
Description	Rp Billion	% Composition	2024	IDR Billion	IDR Billion
Social Security Fund (DJS)	50,369.38	98.08%	8.81%	46,292.10	39,446.31
BPJS Ketenagakerjaan	987.00	1.92%	8.75%	907.63	785.12
Total	51,356.38	100.00%	8.81%	47,199.73	40,231.43

Realization of Investment Returns on Managed Funds by Protection Program

Description	20	24 Growth in 2023 20.		2022	
Description	Rp Billion	% Composition	2024	IDR Billion	IDR Billion
JKK Program	4,241.39	8.26%	6.79%	3,971.85	3,436.72
JKM Program	1,185.00	2.31%	1.97%	1,162.05	1,085.18
JHT Program	32,322.29	62.94%	6.47%	30,357.22	26,815.79
JP Program	11,718.98	22.82%	15.21%	10,171.63	7,821.73
JKP Program	901.72	1.76%	43.28%	629.35	286.89
Subtotal DJS	50,369.38	98.08%	8.81%	46,292.10	39,446.31
BPJS Ketenagakerjaan	987.00	1.92%	8.75%	907.63	785.12
Total	51,356.38	100.00%	8.81%	47,199.73	40,231.43

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Realization and Projection of Investment Returns on Managed Funds in 2024 by Investment Portfolio

	Realiz	ation	Proje	ction
Description	IDR Billion	% Composition	IDR Billion	% Achievement of Projection
Deposits	7,375.35	14.36%	6,701.28	110.06%
Stocks	4,157.37	8.10%	5,516.27	73.37%
Debt Securities (Bonds)	39,082.05	76.10%	41,952.71	93.16%
Mutual Funds	664.45	1.29%	1,017.57	65.30%
Direct Investments	5.58	0.01%	11.62	48.04%
Property	71.60	0.14%	84.53	84.70%
Total	51,356.38	100.00%	55,283.98	92.90%

The management of investments in deposit instruments for the JKK, JKM, and JKP programs aims to maintain liquidity. In contrast, for long-term programs such as the JHT and JP programs, deposits are used as an alternative to ensure the availability of liquidity for the payment of participant claims. BPJS Ketenagakerjaan obtained the lowest investment return rate of 5.50% (2023: 5.16%) (net) for the JKP program, a difference of 2.62% from the 2024 average government bank counter rate for deposits of 2.88% (2023: 2.88%).

This is because the JKP program is relatively new (launched in 2022), where its investment placements are still limited to deposit instruments and debt securities. Furthermore, unlike other social security (DJS) programs whose investment returns are tax-exempt, the investment returns from the JKP program are subject to a 20% program tax. Consequently, it has not yet been able to generate optimal returns like other short-term programs (JKK and JKM).

Investment Fund Development Return Rate in 2024 and its Comparison to Government Bank Deposit Interest Rates

Description	Investment Return Rate (Net)	Deposit Interest Rate	Difference						
BPJS Ketenagakerjaan Fund	6.48	2.88	3.60						
Employment Social Security Fund (DJS)									
JKK Program	6.68	2.88	3.80						
JKM Program	7.06	2.88	4.18						
JHT Program	6.86	2.88	3.98						
JP Program	6.75	2.88	3.87						
JKP Program	5.50	2.88	2.62						

BPJS Ketenagakerjaan's investment placements in stock and mutual fund portfolios are conducted in accordance with Government Regulation (GR) Number 99 of 2013 and GR Number 55 of 2015. In 2024, 86.95% (2023: 86.64%) of the funds managed by BPJS Ketenagakerjaan were allocated to capital market-related instruments, consisting of debt securities, stocks, and mutual funds. The stock and mutual fund portfolios are invested in issuers with strong growth potential and sound fundamentals. The majority are constituents of the LQ45 index, characterized by large market capitalization and high liquidity.

Investment placement in the stock portfolio is carried out by implementing a dynamic asset allocation strategy, considering market momentum while also taking into account solvency aspects and measured risk management. BPJS Ketenagakerjaan plans to increase its asset allocation to equity instruments should global interest rates exhibit a downward trend and if the global economic conditions are projected to continue improving.

COMMITMENT TO GREEN INVESTMENT

BPJS Ketenagakerjaan is committed to executing investments that support national economic growth alongside principles of environmental, social, and governance (ESG) management, thereby generating a positive impact for the Agency's performance and its stakeholders. We recognize that the financial sector plays an important role and contributes significantly

in closing the funding gap for the climate mitigation financing needs outlined by the government.

Throughout 2024, BPJS Ketenagakerjaan allocated 4.76% (2023: 5.91%) of its total investments to ESG-based capital market instruments (bonds, stocks, and mutual funds). The largest portion of this allocation was placed in stock instruments of 50.54% of the total investment in the equity portfolio, consisting of constituents of the IDX ESG Leaders Index. In fulfilling its commitment to green investment, BPJS Ketenagakerjaan prioritizes ESG principles.

This commitment to green investment is further realized through BPJS Ketenagakerjaan's participation as a nonbank financial institution (NBFI) in the membership of the Phase II (2021-2025) Sustainable Finance Roadmap Task Force, established by the Financial Services Authority (OJK). A core duty of this Task Force is the development of the Indonesian Green Taxonomy as a guideline for creating innovative and/or sustainable financial products and for sustainable financial disclosure, which has since evolved into the Taxonomy for Sustainable Finance in Indonesia (TKBI). The TKBI is a classification of economic activities that support the Sustainable Development Goals (SDGs), encompassing economic, environmental, and social aspects. It serves as a guideline to increase the allocation of capital and sustainable financing in support of achieving Indonesia's Net Zero Emissions (NZE) target by 2060 or sooner.



PAYMENT OF DJS BENEFITS

[OJK F.23] [OJK F.28]

Benefits are social security entitlements and are the right of participants and/or their family members. In 2023, the benefits of the employment social security programs implemented by BPJS Ketenagakerjaan, namely JKK, JKM, JHT, JP, and JKP, were carried out in accordance with Law No. 24 of 2011.

Throughout 2024, BPJS Ketenagakerjaan has provided social security benefits to participants, totaling IDR 57.172,22 billion for 4,219,055 claims. This amount represents an increase of IDR 3.659,11 billion, or 6.84%, from the IDR 53.513,11 billion paid out for 4,575,307 claims in 2023.

BPJS Ketenagakerjaan's Amount of Social Protection Program Benefit Payments

	2024		2023		2022	
Description	IDR Billion	% Composition	IDR Billion	% Composition	IDR Billion	% Composition
JKK Program	3,501.48	6.12%	3,041.60	5.68%	2,391.24	4.88%
JKM Program	3,775.41	6.60%	3,210.44	6.00%	2,704.95	5.52%
JHT Program	47,873.05	83.73%	45,634.64	85.28%	43,249.26	88.19%
JP Program	1,643.42	2.87%	1,259.23	2.35%	649.42	1.32%
JKP Program	378.86	0.66%	367.20	0.69%	44.52	0.09%
Total	57,172.22	100.00%	53,513.11	100.00%	49,039.39	100.00%

Amount of BPJS Ketenagakerjaan Social Protection Program Benefit Claims (IDR Million)

	202	24	2023		2022	
Description	IDR Billion	% Composition	IDR Billion	% Composition	IDR Billion	% Composition
JKK Program	462,241	10.96%	370,747	8.10%	297,725	7.56%
JKM Program	178,381	4.23%	152,246	3.33%	103,349	2.62%
JHT Program	3,111,301	73.74%	3,619,708	79.11%	3,395,961	86.24%
JP Program	216,538	5.13%	195,056	4.26%	130,870	3.32%
JKP Program	250,594	5.94%	237,550	5.19%	9,794	0.25%
Total	4,219,055	100.00%	4,575,307	100.00%	3,937,699	100.00%

BPJS Ketenagakerjaan's Social Security Program Claims Ratio

	20	24	2023	2022	
Protection Program	Contribution Revenue (IDR Billion)	Benefit Payments (IDR Billion)	Claim Ratio (%)	Claim Ratio (%)	Claim Ratio (%)
JKK Program	8,003.56	3,501	43.75%	41.91%	37.49%
JKM Program	3,974.56	3,775	94.99%	90.27%	88.74%
JHT Program	65,668.35	47,873	72.90%	74.82%	77.61%
JP Program	24,297.05	1,643	6.76%	4.57%	3.14%
JKP Program	2,978.73	379	12.72%	13.50%	1.82%

DJS OPERATING EXPENSE

DJS operating expenses are calculated based on Program Guarantee Expenses, Technical Reserve Expenses, BPJS Operational Fund Expenses, Investment Expenses, Recognition/Reversal of Impairment Losses on Receivables, and Other Expenses. The DJS operating expenses in 2024 were IDR 65,120.51 billion, an increase of IDR 4,335.31 billion, or 7.13%, from IDR 60,785.21 billion in 2023. This was primarily due to an increase in guarantee expenses across all DJS programs and BPJS operational fund expenses.

Social Security Funds Operating Expenses (IDR Million)

	B	2224	2007	0000	Growth in 20	024
No	Description	2024	2023	2022	Nominal	(%)
1	Old Age Security Progr	am Operating Exper	ises			
	Old Age Security Program Operating Expenses	(47,873,051,61)	(45,634,636.86)	(43,248,260.81)	(2,238,414.75)	(4.91%)
	BPJS Operational Fund Expenses	(2,792,106.44)	(2,625,456.21)	(2,672,935.54)	(166,650.23)	(6.35%)
	Investment Expenses	(38,915.26)	(101,231.11)	(118,442.99)	62,315.85	61.56%
	(Formation of) Reversal of allowance for doubtful accounts.	(20,630.15)	204,711.54	119,654.02	(225,341.69)	(110.08%)
	Other Expenses	(951.75)	(942.82)	(1,326.60)	(8.93)	(0.95%)
	Total Expenses	(50,725,655.21)	(48,157,555.46)	(45,921,311.92)	(2,568,099.75)	(5.33%)
2	Employment Injury Sec	urity Program Oper	ating Expenses			
	Security Expenses	(3,501,475.77)	(3,041,602.68)	(2,391,237.03)	(459,873.09)	(15.12%)
	Program Technical Reserves Expenses	(794,564.68)	(622,865.01)	(283,568.23)	(171,699.67)	(27.57%)
	BPJS Operational Fund Expenses	(877,484.84)	(783,584.98)	(611,863.44)	(93,899.86)	(11.98%)
	Investment Expenses	(3,064.71)	(15,894.19)	(9,495.20)	12,829.48	80.72%
	(Formation of) Reversal of allowance for doubtful accounts.	(8,688.26)	24,836.20	(10,067.38)	(33,524.46)	(134.98%)

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			2027	2000	Growth in 20	024
No	Description	2024	2023	2022	Nominal	(%)
	Other Expenses	(270.45)	(301.00)	(268.57)	30.55	10.15%
	Total Expenses	(5,185,548.71)	(4,439,411.66)	(3,306,499.85)	(746,137.05)	(16.81%)
3	Death Security Program	n Operating Expens	es			
	Death Security Expense	(3,775,411.60)	(3,210,436.65)	(2,704,950.75)	(564,974.95)	(17.60%)
	Program Technical Reserves Expenses	(1,373,461.61)	(1,759,965.73)	(1,091,294.70)	386,504.12	21.96%
	BPJS Operational Fund Expenses	(454,575.46)	(400,966.31)	(306,363.47)	(53,609.15)	(13.37%)
	Investment Expenses	(918.19)	(12,567.97)	(3,714.27)	11,649.78	92.69%
	(Formation of) Reversal of allowance for doubtful accounts.	(4,979.32)	3,912.20	(822.75)	(8,891.52)	(227.28%)
	Other Expenses	(191.96)	(194.15)	(166.20)	2.19	1.13%
	Total Expenses	(5,609,538.14)	(5,380,218.61)	(4,107,312.14)	(229,319.53)	(4.26%)
4	Pension Security Progr	am Operating Expe	nse			
	Pension Security Expense	(1,643,420.16)	(1,259,233.65)	(649,418.12)	(384,186.51)	(30.51%)
	BPJS Operational Fund Expense	(1,031,719.98)	(971,936.49)	(928,837.55)	(59,783.49)	(6.15%)
	Investment Expenses	(15,912.93)	(25,008.38)	(35,051.08)	9,095.45	36.37%
	(Formation of) Reversal of allowance for doubtful accounts.	(9,447.51)	30,865.98	38,540.77	(40,313.49)	(130.61%)
	Other Expenses	(574.01)	(505.75)	(554.12)	(68.26)	(13.50%)
	Total Expenses	(2,701,074.59)	(2,225,818.29)	(1,575,320.10)	(475,256.30)	(21.35%)
5	Job Loss Security Prog	ram Operating Expe	enses			
	Job Loss Security Expense	(378,862.87)	(367,205.41)	(44,516.31)	(11,657.46)	(3.17%)
	Program Technical Reserves Expenses	(83,542.27)	(100,820.40)	(177,272.15)	17,278.13	17.14%
	Investment Expenses	(166,103.19)	(114,151.67)	(53,978.51)	(51,951.52)	(45.51%)
	Other Expenses	(7.63)	(23.22)	(73.90)	15.59	67.14%
	Total Expenses	(628,515.96)	(582,200.70)	(275,840.87)	(46,315.26)	(7.96%)

DJS OPERATING INCOME (NET ASSET INCREASE)

DJS Operating Income is viewed through the increase in the programs' net assets, constituting the result of subtracting each program's Operating Expenses from its Operating Revenue. The DJS's Operating Income in 2024 was IDR 77,389.72 billion, a decrease of IDR 5,093.38 billion, or 6.18%, from IDR 82,483.10 billion in 2023. This decline was caused by a reduction in total revenue across nearly all programs compared to the previous year. An increase in operating income was only recorded by the Job Loss Security program.

Increase/Decrease in DJS Program's Net Assets (IDR Million)

Description	0004	0007	0000	Growth in 2024	
Description	2024	2023	2022	Nominal	(%)
Increase in Net Assets of JKK Program	6,755,553.44	6,913,260.58	6,405,198.00	(157,707.14)	(2.28%)
Decrease in Net Assets of JKM Program	(552,348.93)	(653,315.03)	(32,367.00)	100,966.09	15.45%
Increase in Net Assets of JHT Program	37,193,954.16	42,685,722.35	38,770,310.00	(5,491,768.20)	(12.87%)
Increase in Net Assets of JP Program	30,653,896.89	30,768,737.35	27,585,092.00	(114,840.46)	(0.37%)
Increase in Net Assets of JKP Program	3,338,665.63	2,768,695.31	2,455,120.00	569,970.32	20.59%
Total Increase in Program Net Assets	77,389,721.18	82,483,100.57	75,183,353.00	(5,093,379.39)	(6.18%)

DJS CAPITAL STRUCTURE

The capital structure of each Social Security Fund program varies, but is generally dominated by Equity components, as presented in the following table.

Capital Structure of Social Security Funds

Description	20	24	20	2023		Decrease)	20:	22		
Description	(IDR Billion)	(%)	(IDR Billion)	(%)	(IDR Billion)	(%)	(IDR Billion)	(%)		
Employment	Employment Injury Security (JKK)									
Liabilities	4,251.12	6.21%	3,440.21	5.65%	810.91	23.57%	2,793.95	5.24%		
Equity	64,239.96	93.79%	57,484.41	94.35%	6,755.55	11.75%	50,571.15	94.76%		
Assets	68,491.08	100.00%	60,924.62	100.00%	7,566.46	12.42%	53,365.10	100.00%		
Death Secur	ity (JKM) Prog	gram								
Liabilities	8,259.53	46.31%	6,869.47	40.42%	1,390.06	20.24%	5,093.57	32.09%		
Equity	9,574.41	53.69%	10,126.76	59.58%	(552.35)	(5.45%)	10,780.08	67.91%		
Assets	17,833.94	100.00%	16,996.23	100.00%	837.71	4.93%	15,873.65	100.00%		
Old Age Secu	ırity (JHT) Pro	ogram								
Liabilities	163.94	0.03%	132.46	0.03%	31.48	23.77%	137.83	0.03%		
Equity	497,696.74	99.97%	460,502.79	99.97%	37,193.95	8.08%	417,817.06	99.97%		
Assets	497,860.68	100.00%	460,635.25	100.00%	37,225.43	8.08%	417,954.89	100.00%		

Capital

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Description	20:	24	20	23	Increase/(Decrease)	20:	22
Description	(IDR Billion)	(%)	(IDR Billion)	(%)	(IDR Billion)	(%)	(IDR Billion)	(%)
Pension Security (JP) Program								
Liabilities	4.64	0.002%	14.14	0.01%	(9.50)	-67.19%	5.11	0.00%
Equity	192,402.24	99,998%	161,748.35	99.99%	30,653.89	18.95%	130,979.61	100.00%
Assets	192,406.88	100,000%	161,762.49	100.00%	30,644.39	18.94%	130,984.72	100.00%
Job Loss Sec	curity (JKP) P	rogram						
Liabilities	362.31	2.15%	278.87	2.07%	83.44	29.92%	177.69	1.68%
Equity	16,520.63	97.85%	13,181.96	97.93%	3,338.67	25.33%	10,413.27	98.32%
Assets	16,882.94	100.00%	13,460.83	100.00%	3,422.11	25.42%	10,590.96	100.00%

FINANCIAL PERFORMANCE HIGHLIGHTS

BPJS Ketenagakerjaan has established the BPJS Ketenagakerjaan Accounting Guidelines, enacted under Board of Directors Decree No. PERDIR/20/072021 on the Accounting Guidelines for the Social Security Agency for Employment. The Financial Statements for the fiscal year ending December 31, 2024, have been audited by the Public Accounting Firm (PAF) Amir Abadi Jusuf, Aryanto, Mawar & Partners, with an Unqualified Opinion (UO). The BPJS Ketenagakerjaan Financial Report information for the 2024 fiscal year can be accessed via the website at the following link: https://www.bpjsketenagakerjaan.go.id/laporan-pengelolaan-program.html. [IR-1E]

CONSOLIDATED FINANCIAL POSITION

ASSETS [OJK C.3]

The total assets of BPJS Ketenagakerjaan in 2024 reached a value of IDR 16,807.91 billion, an increase of IDR 20.84 billion or 0.12% from IDR 16,787.07 billion in 2023. The Agency's assets consist of:

Asset Value of BPJS Ketenagakerjaan (IDR Million)

Description	2024 2023		2022	Growth/(Decline) in 2024	
				Nominal	(%)
Cash and Cash Equivalents	1,168,787.12	90,444.01	1,528,819.69	1,078,343.11	1,192.28%
Operational Fund Receivables	22,984.63	12,100.00	0.00	10,884.63	89.96%
Investment Income Receivables	125,571.97	127,718.45	126,985.43	(2,146.48)	(1.68%)
Trade Receivables - After Deducting Allowance for Impairment Losses	17,066.66	23,651.81	17,501.17	(6,585.15)	(27.84%)
Participant Welfare Facilities Receivables - After Deducting Allowance for Impairment Losses	72,748.52	97,153.20	126,970.91	(24,404.68)	(25.12%)
Other Receivables	13,380.00	50,679.44	29,074.28	(37,299.44)	(73.60%)
Short-Term Investments	5,503,255.74	7,229,884.49	5,496,074.36	(1,726,628.75)	14.06%

Description	2024	2023	2022	Growth/(Decline) in 2024	
222.7				Nominal	(%)
Prepaid Taxes	1,207.15	1,875.50	135,892.70	(668.35)	(35.64%)
Advances	12,472.93	10,935.04	12,449.76	1,537.89	46.87%
Prepaid Expenses	68,994.95	46,977.99	33,611.30	22,016.96	(23.88%)
Office Supplies	11,942.07	11,430.79	11,184.81	511.28	4.47%
Assets Held for Sale	203.75	347.61	1,646.84	(143.86)	(41.39%)
Other Current Assets	-	-	50.96	-	-
Subtotal Current Assets	7,018,615.49	7,703,198.33	7,520,262.21	(684,582.84)	(8.89%)
Long-Term Investments - After Deducting Allowance for Impairment Losses	6,915,719.74	6,015,133.24	6,373,179.18	900,586.50	14.97%
Fixed Assets – After Deducting Accumulated Depreciation	1,556,842.60	1,664,679.02	1,502,041.21	(107,836.42)	-
Right-of-Use Assets - After Deducting Accumulated Depreciation	146,432.72	211,041.88	250,347.26	(64,609.16)	(1.13%)
Intangible Assets – After Deducting Accumulated Amortization	161,811.60	159,189.99	85,532.50	2,621.61	(6.48%)
Deferred Tax Assets	826,093.16	764,811.89	665,487.31	61,281.27	(30.61%)
Tax Refund Claim	-	92,653.71	0.00	(92,653.71)	1.65%
Investments in Other Entities	-	-	-	-	8.01%
Other Non-Current Assets	99,449.53	92,469.62	82,278.84	6,979.91	(100.00%)
Subtotal of Non-Current Assets	9,789,294.97	9,083,872.38	9,039,957.38	705,422.59	-
Total Assets	16,807,910.46	16,787,070.71	16,560,219.59	20,839.75	-

1. Current Assets

The value of Current Assets in 2024 was IDR 7,018.62 billion, a decrease of IDR 684.58 billion, or 8.89%, from IDR 7,703.20 billion in 2023. This decrease was primarily due to a significant reduction in the value of short-term investments, in addition to a reduction in the balances of several other current asset accounts, such as trade receivables, participant welfare facility receivables, prepaid taxes, and other receivables.

2. Non-Current Assets

The value of Non-Current Assets increased to IDR 9,789.29 billion in 2024, a rise of IDR 705.42 billion, or 7.77%, from IDR 9,083.87 billion in 2023. This increase was primarily attributed to a significant rise in the value of long-term investments, along with an increase in the balances of deferred tax assets and other non-current assets.

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LIABILITIES [OJK C.3]

The Total Liabilities of BPJS Ketenagakerjaan in 2024 decreased by IDR 71.17 billion, or 1.64%, from IDR 4,346.53 billion in 2023 to a total of IDR 4,275.36 billion. The liabilities of BPJS Ketenagakerjaan consist of:

1. Short-Term Liabilities

Total Short-Term Liabilities in 2024 was IDR 1,028.50 billion, a decrease of IDR 307.08 billion, or 22.99%, from IDR 1,335.58 billion in 2023. This decline was primarily due to a significant reduction in the tax payable account, coupled with decreases in the following accounts: payables to third parties, bank loans, lease liabilities, and other liabilities.

2. Long-Term Liabilities

Total Long-Term Liabilities in 2024 reached IDR 3,246.86 billion, an increase of IDR 235.92 billion, or 7.84%, from IDR 3,010.94 billion in 2023. This growth was due to a rise in the employee benefits liability recorded by BPJS Ketenagakerjaan.

Liabilities of BPJS Ketenagakerjaan (IDR Million)

Liabilities of BP35 Recenagakerjaan (IDR Million)							
Description	2024	2023	2022	Growth/(De in 2024			
				Nominal	(%)		
Debt to Third Parties	1,362.83	2,754.98	2,053.59	(1,392.15)	(50.53%)		
Bank Loans	-	7,000.00	-	(7,000.00)	(100.00%)		
Tax Payable	25,933.71	215,145.41	59,081.75	(189,211.70)	(87.95%)		
Accrued Expenses	820,476.75	809,691.72	1,278,188.37	10,785.03	1.33%		
Unearned Revenue	1,186.42	1,258.69	1,291.35	(72.27)	(5.74%)		
Short-Term Lease Liabilities	41,737.64	66,138.85	91,147.76	(24,401.21)	(36.89%)		
Other Short-Term Liabilities	137,799.42	233,591.40	116,284.80	(95,791.98)	(41.01%)		
Subtotal of Short-Term Liabilities	1,028,496.77	1,335,581.05	1,548,047.62	(307,084.28)	(22.99%)		
Employee Benefits Liabilities	3,187,001.54	2,885,262.00	2,359,019.25	301,739.54	10.46%		
Long-Term Lease Liabilities	59,861.30	125,682.26	158,852.29	(65,820.96)	(52.37%)		
Subtotal of Long-Term Liabilities	3,246,862.84	3,010,944.26	2,517,871.54	235,918.58	7.84%		
Total Liabilities	4,275,359.61	4,346,525.31	4,065,919.16	(71,165.70)	(1.64%)		

EQUITY

BPJS Ketenagakerjaan's total equity in 2024 reached IDR 12,532.55 billion, an increase of IDR 92.00 billion, or 0.74%, from IDR 12,440.55 billion in 2023. This increase was primarily contributed by the rise in the surplus balance component in 2024.

BPJS Ketenagakerjaan's Equity Value (IDR Million)

Boundaries .	0004	2027	0000	Growth/(Deci	Growth/(Decline) in 2024	
Description	2024	2023	2022	Nominal	(%)	
Capital	9,459,295.26	9,459,295.26	9,459,295.26	-	-	
Additional Paid-in Capital	1,408,126.72	1,408,126.72	1,408,126.72	-	-	
Surplus Balance	3,018,120.26	2,716,728.96	2,245,651.43	301,391.30	11.09%	
Other Equity Components	(1,352,995.67)	(1,143,609.66)	(618,777.13)	(209,386.01)	18.31%	
Non-Controlling Interests	4.28	4.12	4.15	0.16	3.92%	
Total Equity	12,532,550.85	12,440,545.40	12,494,300.43	92,005.45	0.74%	
Total Equity and Liabilities	16,807,910.46	16,787,070.71	16,560,219.59	20,839.75	0.12%	

CONSOLIDATED FINANCIAL PERFORMANCE

Consolidated Financial Performance (IDR Million)

N	Description	2004	2023	2022	Growth/(Declir	ne) in 2024
No	Description	2024	2023	2022	Nominal	(%)
1	Operating Revenue					
	DJS Management – JHT Program	2,792,106.44	2,625,456.22	2,672,935.54	166,650	6.35%
	DJS Management – JP Program	1,031,719.98	971,936.49	928,837.55	59,783	6.15%
	DJS Management – JKK Program	877,484.84	783,584.98	611,863.44	93,900	11.98%
	DJS Management – JKM Program	454,575.47	400,966.31	306,363.47	53,609	13.37%
	Total Operating Revenue	5,155,886.73	4,781,944.00	4,520,000.00	373,942.73	7.82%
2	Operating Expenses					
	Operating and Support Expenses	(709,468.39)	(676,874.96)	(552,297.93)	(32,593.43)	(4.82%)
	Personnel and Management Expenses	(3,585,212.83)	(3,368,018.46)	(3,569,091.90)	(217,194.37)	(6.45%)
	General and Other Expenses	(831,255.06)	(797,284.46)	(684,379.39)	(33,970.60)	(4.26%)
	Total Operating Expenses	(5,125,936.28)	(4,842,177.88)	(4,805,769.22)	(283,758.40)	(5.86%)
	Operating and Program Management Surplus (Deficit)	29,950.45	(60,233.88)	(285,769.22)	90,184.33	149.72%

	Baranta Ran	0004	0007	2000	Growth/(Decli	ne) in 2024
No	Description	2024	2023	2022	Nominal	(%)
3	Non-Program Managen	nent Operating Inc	ome (Expense)			
	Investment Income	846,047.23	919,532.73	820,410.50	(73,485.50)	(7.99%)
	Incentive Expenses	(366,081.83)	(367,218.38)	(402,036.27)	1,136.55	0.31%
	Investment Expenses	(106,142.40)	(95,784.32)	(87,684.35)	(10,358.08)	(10.81%)
	Social and Environmental Responsibility Expenses	(308.00)	(151.43)	(181.93)	(156.57)	(103.39%)
	Total Non-Program Management Operating Income (Expense)	373,515.00	456,378.60	330,507.95	(82,863.60)	(18.16%)
	Operating Surplus (Deficit)	403,465.45	396,144.72	44,738.73	7,320.73	1.85%
4	Non-Operating Income	(Expense)				
	Non-Operating Income	151,485.08	134,407.98	181,160.91	17,077.10	12.71%
	Non-Operating Business Expenses	(292,877.44)	(302,022.86)	(358,030.41)	9,145.42	3.03%
	Other Income and (Expenses) - Net	42,518.64	308,495.69	227,047.16	(265,977.05)	(86.22%)
	Total Non-Operating Income (Expense)	(98,873.72)	140,880.81	50,177.66	(239,754.53)	(170.18%)
	Surplus (Deficit) Before Tax and Distribution	304,591.73	537,025.53	94,916.39	(232,433.80)	(43.28%)
5	BPJS Ketenagakerjaan	Distribution Expe	nse and Surplus			
	Implementation of JHT Program	(2,055.44)	(185.21)	(114.43)	(1,870.23)	(1,009.79%)
	Implementation of JP Program	(761.15)	(64.37)	(38.00)	(696.78)	(1,082.46%)
	Implementation of JKK Program	(613.64)	(42.41)	(20.99)	(571.23)	(1,346.92%)
	Implementation of JKM Program	(313.74)	(21.24)	(10.37)	(292.50)	(1,377.12%)
	Total Distribution Expense of BPJS Ketenagakerjaan Surplus	(3,743.97)	(313.23)	(183.79)	(3,430.74)	(1,095.28%)

N	Description	2004	2007	2000	Growth/(Decl	Growth/(Decline) in 2024	
No	Description	2024	2023	2022	Nominal	(%)	
6	With Restrictions from	the Resource Prov	vider .				
	Participant Welfare Facility (SKP) Revenue	124,020.26	95,429.72	58,510.24	28,590.54	29.96%	
	SKP Expense	(47,596.77)	(35,744.27)	(37,994.03)	(11,852.50)	(33.16%)	
	SKP Surplus (Deficit)	76,423.49	59,685.45	20,516.21	16,738.04	28.04%	
	Surplus Before Tax	377,271.25	596,397.75	115,248.81	(219,126.50)	(36.74%)	
7	Income (Tax Expense)						
	Current Tax	(115,291.62)	(121,933.51)	(164,764.06)	6,641.89	5.45%	
	Previous Year's Tax	(1,407.04)	(4,906.38)	(32.52)	3,499.34	71.32%	
	Deferred Tax Income (Expense)	17,139.27	(1,719.31)	56,097.98	18,858.58	1,096.87%	
	Total Income (Tax Expense)	(99,559.39)	(128,559.20)	(108,698.60)	28,999.81	22.56%	
	Current Year's Surplus	277,711.86	467,838.55	6,550.21	(190,126.69)	(40.64%)	
8	Other Comprehensive I	ncome					
	Items That Will Not Be Reclassified to Profit or Loss:						
	Remeasurement of Fair Value of Investments Measured at Fair Value Through Other Comprehensive Income	(32,950.77)	(165,766.36)	167,230.01	132,815.59	80.12%	
	Remeasurement of Post-employment Benefit Liabilities	(200,645.49)	(459,290.44)	96,852.07	258,644.95	56.31%	
	Related Income Tax	44,142.01	101,043.90	(31,109.57)	(56,901.89)	(56.31%)	
	Total	(189,454.25)	(524,012.90)	232,972.51	334,558.65	63.85%	
9	Comprehensive (Deficit) Surplus for the Current Year	88,257.61	(56,174.35)	239,522.72	144,431.96	257.11%	

Na	Description	0004	0007	0000	Growth/(Decli	ne) in 2024
No	Description	2024	2023	2022	Nominal	(%)
10	Total Surplus Attributa	able to:				
	Owners of the Parent Entity	277,711.65	467,838.48	6,550.14	(190,126.83)	(40.64%)
	Non-Controlling Interests	0.21	0.07	0.06	0.14	200.00%
	Total	277,711.86	467,838.55	6,550.20	(190,126.69)	(40.64%)
11	Total Other Compreher	nsive Income Attri	butable to:			
	Owners of the Parent Entity	88,257.45	(56,174.38)	239,522.70	144,431.83	257.11%
	Non-Controlling Interests	0.16	0.03	0.02	0.13	433.33%
	Total	88,257.61	(56,174.35)	239,522.72	144,431.96	257.11%
12	Owners of the Parent E Non-Controlling Intere Total					
	Total	88,257.61	(56,174.35)	239,522.72	144,431.96	257.11%

OPERATING REVENUE

BPJS Ketenagakerjaan's 2024 Operating Revenue comprises Operational Income and Non-Operational Income. It is important to note that the institution has never received financial assistance from the Government in the form of subsidies, tax relief, or any other type of aid. The total operating revenue for BPJS Ketenagakerjaan in 2024 reached IDR 6,272.36 billion, an increase of IDR 68.29 billion, or 1.10%, from IDR 6,204.07 billion in 2023. The growth in operational income was primarily contributed by increased earnings from the management of the Social Security Fund (DJS) across all programs administered by the Agency. Within the non-operational component, increases were observed in Non-Operational Income and Service Improvement Contribution (SPP) Income, as presented in the following table. [GRI 201-4]

BPJS Ketenagakerjaan's Operating Revenue (IDR Million)

Description	2024 2023		2022	Growth/(Decline) in 2024				
				Nominal	(%)			
Operating Revenue								
DJS Management- JHT Program	2,792,106.44	2,625,456.22	2,672,935.54	166,650	6.35%			
DJS Management – JP Program	1,031,719.98	971,936.49	928,837.55	59,783	6.15%			
DJS Management – JKK Program	877,484.84	783,584.98	611,863.44	93,900	11.98%			
DJS Management – JKM Program	454,575.47	400,966.31	306,363.47	53,609	13.37%			
Total Operating Revenue	5,155,886.73	4,781,944.00	4,520,000.00	373,942.73	7.82%			
Non-Operating Revenue	Non-Operating Revenue							
Investment Income	846,047.23	919,532.73	820,410.50	(73,485.50)	(7.99%)			
Non-Operating Revenue	151,485.08	134,407.98	181,160.91	17,077.10	12.71%			

Description	on 2024 2023 2022		Growth/(Decline) in 2024					
				Nominal	(%)			
Other Income	42,518.64	308,495.69	227,047.16	(265,977.05)	(86.22%)			
Revenue from Increased SKP Services	76,423.49	59,685.45	20,516.21	16,738.04	28.04%			
Total Non-Operating Revenue	1,116,474.44	1,422,121.85	1,249,134.78	(305,647.41)	(21.49%)			
Non-Operating Revenue								
Total Operating Revenue	6,272,361.17	6,204,065.85	5,769,134.78	68,295.32	1.10%			

OPERATING EXPENSES

BPJS Ketenagakerjaan Operating Expenses (IDR Million)

Description	2024	2023	2022	Growth/(Decline) in 2024	
				Nominal	(%)
Program Implementation Operatin	g Expenses				
Operating and Support Expenses	(709,468.39)	(676,874.96)	(552,297.93)	(32,593.43)	(4.82%)
Personnel and Management Expenses	(3,585,212.83)	(3,368,018.46)	(3,569,091,90)	(217,194.37)	(6.45%)
General and Other Expenses	(831,255.06)	(797,284.46)	(684,379,39)	(33,970.60)	(4.26%)
Total Operating Expenses	(5,125,936.28)	(4,842,177.88)	(4,805,769.22)	(283,758.40)	(5.86%)
Non-Operating Expenses					
Investment Expenses	(106,142.40)	(95,784.32)	(87,684.35)	(10,358.08)	(10.81%)
Non-Operating Business Expenses	(292,877.44)	(302,022.86)	(358,030.41)	9,145.42	3.03%
Social and Environmental Responsibility (CSER) Expenses	(308.00)	(151.43)	(181.93)	(156.57)	(103.39%)
Incentive Expenses	(366,081.83)	(367,218.38)	(402,036.27)	1,136.55	0.31%
Total Revenue	(765,409.67)	(765,176.99)	(847,932.96)	(232.68)	(0.03%)
Total BPJS Business Expenses					
Total	(5,891,345.95)	(5,607,354.87)	(5,653,702.18)	(283,991.08)	(5.06%)

Operating Expenses are calculated based on Operating Costs and Non-Operating Costs. Total BPJS Ketenagakerjaan Operating Expenses in 2024 was IDR 5,891.35 billion, an increase of IDR 283.99 billion, or 5.07%, from IDR 5,607.35 billion in 2023. This increase was contributed to by a rise in the realization of all operational cost components and investment expenses compared to the previous year. Meanwhile, the total non-operational cost components remained relatively controlled, resulting in a minimal total increase of only 0.03%.

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CURRENT YEAR'S INCOME

Income Before Tax is the result of subtracting Operating Expenses from Operating Revenue. BPJS Ketenagakerjaan's Income Before Tax in 2024 was IDR 377.27 billion, a decrease of IDR 219.13 billion, or 36.74%, from IDR 596.40 billion in 2023. Tax Expense in 2024 was IDR 99.56 billion, a decrease of IDR 29.00 billion, or 22.56%, from IDR 128.56 billion in 2023. Thus, the Current Year's Income was IDR 277.71 billion, a decrease of IDR 190.13 billion, or 40.64%, from IDR 467.84 billion in 2023.

Current Year's Income (IDR Million)

Provide the control of the control o	0004	0007			2024
Description	2024	2023	2022	Nominal	(%)
Profit Before Tax	377,271.25	596,397.74	115,248.81	(219,126.50)	(36.74%)
Tax Expense	(99,559.39)	(128,559.20)	(108,698.60)	28,999.81	(22.56%)
Current Year's Profit	277,711.86	467,838.54	6,550.21	(190,126.69)	(40.64%)

CURRENT-YEAR COMPREHENSIVE INCOME

Current-year Comprehensive Income for the reporting period was IDR 88.26 billion, an increase of IDR 144.43 billion or 257.11% from the negative IDR 56.17 billion recorded in 2023. This increase was primarily due to a significant decrease in unrealized adjustments to the fair value of FVOCI investments, affected by market prices, as well as an increase in post-employment benefit liability expenses.

Current-Year Comprehensive Income (IDR Million)

Description	2224	2004	0000	Pertumbuhan 2024	
Description	2024	2023	2022	Nominal	(%)
Net Income (Loss) for the Current Year	277,711.86	467,838.55	6,550.21	(190,126.69)	(40.64%)
Other Comprehensive Income for the Current Year After Tax	(189,454.25)	(524,012.90)	232,972.51	334,558.65	63.85%
Total Comprehensive Income for the Current Year	88,257.61	(56,174.35)	239,522.72	144,431.96	257.11%

CONSOLIDATED CASH FLOWS

Cash flow from operating activities in 2024 was a negative IDR 63.09 billion, an increase of IDR 201.35 billion, or 76.14% from a negative IDR 264.45 billion in 2023. This was due to an increase in the nominal limit for operational fund receipts from all programs in accordance with Minister of Finance of the Republic of Indonesia Regulation Number 149 of 2023, as well as the receipt of tax refunds and an increase in other revenues.

Cash flow from investing activities in 2024 was IDR 1,256.15 billion, an increase of IDR 2,361.44 billion, or 213.65% from negative IDR 1,105.28 billion in 2023. This was primarily due to a significant increase in the disposal of investments compared to the previous year. Furthermore, cash flow was supported by a rise in the placement of deposits and a decrease in expenditures for the acquisition of fixed assets.

Cash Flow from financing activities in 2024 was negative IDR 114.52 billion, a decrease of IDR 45.59 billion, or 66.14% from negative IDR 68.93 billion in 2023. This was primarily attributable to a decrease in bank loan receipts by subsidiary entities, an increase in bank loan repayments by subsidiary entities, and an increase in lease liability payments.

BPJS Ketenagakerjaan Cash Flow (IDR Million)

		•			
	2007		2222	Increase/(Decrease) in 2024	
Description	2024	2023	2022	Nominal	(%)
Cash flow from Operating Activities	(63,094.16)	(264,446.84)	(327,061.03)	201,352.68	76.14%
Cash flow from Investing Activities	1,256,151.66	(1,105,284.77)	190,059.81	2,361,436.43	213.65%
Cash flow from Financing Activities	(114,515.89)	(68,925.47)	(45,950.81)	(45,590.42)	(66.14%)
Net increase/(decrease) in cash and cash equivalents	1,078,541.61	(1,438,657.08)	(182,952.03)	2,517,198.69	174.97%
Cash and cash equivalents at beginning of year	90,444.01	1,529,101.09	1,712,053.12	(0.28)	-
Cash and cash equivalents at end of year	1,168,985.62	90,444.01	1,529,101.09	2,517,198.41	2,783.16%
Allowance for expected losses	(198.50)	-	(281.40)	(198.50)	-
Cash and cash equivalents at end of year after allowance for expected losses	1,168,787.12	90,444.01	1,528,819.69	1,078,343.11	1,192.28%

DJS PROGRAM SOLVABILITY

Financial health of JHT and JP programs is measured by the Solvency Ratio, comparing Total Assets of DJS with Total Liabilities of each respective program. Financial health is determined by the ability of the DJS's Old-Age Security and Pension assets to cover all program obligations to participants. The Solvency Ratios for the 2024 financial conditions are as follows:

- 1. The Solvency Ratio of JHT Program is 99%, which falls into the healthy category. This is demonstrated by the total asset value of DJS Old-Age Security being only slightly below the total liabilities to participants. This indicates DJS's ability to cover all old-age security program obligations to its participants.
- The Solvency Ratio of the JP Program is >100%, and is also considered healthy. This is demonstrated in the positive Net Assets value of the DJS Pension, greater than the actuarial liabilities as stipulated in Government Regulation No. 55/2015.

Total Liabilities of the JHT Program to participants are calculated based on Benefits Payable, Matured Liabilities, and Net Assets Available for JHT. Calculation of Total Liabilities of JP Program to participants is derived from Benefits Payable, Matured Pension Liabilities, and Net Assets Available for JP.

JHT Solvency Ratio in 2024 (in IDR Million, except %)

D	Total Asset	Total Liabilities to Participants	Solvability	
Program	(a)	(b)	(c)= a/b	
Old Age Security	497,860,683.00	502,889,415.00	99.00%	

JP Solvency Ratio in 2024 (in IDR Million, except %)

D	Total Asset	Actuarial Liability	Solvability	
Program	(a)	(b)	(c)= a/b	
Pension Security (Net Assets)	192,402,241.00	0	>100.00%	

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COLLECTIBILITY RATE OF DJS PROGRAM CONTRIBUTIONS

Collectibility of contributions indicates the proportion of received contributions compared to the amount that should have been received if all receivables were collected. In 2024, the total contributions received from the wage recipient segment up to the reporting period was IDR 104.92 trillion. The collectibility rate in 2024 indicated a decrease of 1.04% from the 98.31% recorded in 2023. This indicates a smaller proportion of contributions received relative to the total potential contributions that should have been collected. This condition is in line with the weakening growth of the national economy.

Collectibility Rate of Contributions (%)

Description	2024	2023	2022	Increase/(Decre	ease) in 2024
Description	1	2	3	1:2	2:3
Collectibility	197.27	198.31	197.68	1(1.04)	10.63

BPJS KETENAGAKERJAAN CAPITAL STRUCTURE

Throughout the reporting period, BPJS Ketenagakerjaan successfully optimized its capital structure and achieved efficient funding.

In 2023, the BPJS Ketenagakerjaan Capital Structure consisted of:

- Debt/Liabilities: IDR 4,275.36 billion or 25.44%;
- Own Capital/Equity: IDR 12,532.55 billion or 74.56%.

BPJS Ketenagakerjaan Capital Structure

Description	20:	24	20	2023 Increase/(Decrease		Decrease)	2022	
Description	(IDR Billion)	(%)	(IDR Billion)	(%)	(IDR Billion)	(%)	(IDR Billion)	(%)
Liabilities	4,275.36	25.44%	4,346.53	25.89%	(71.17)	(1.64%)	4,065.92	24.55%
Equity	12,532.55	74.56%	12,440.55	74.11%	92.00	0.74%	12,494.30	75.45%
Assets	16,807.91	100.00%	16,787.07	100.00%	20.84	0.12%	16,560.22	98.65%

CAPITAL STRUCTURE POLICY

BPJS Ketenagakerjaan implements a capital policy designed to prudently meet regulatory capital requirements, diversify funding sources to support long-term strategic plans, and allocate capital effectively to business segments with optimal risk-return profiles. This policy also encompasses strategic investments and capital injections into subsidiaries to fulfill the needs and expectations of stakeholders, including regulators and participants.

BPJS Ketenagakerjaan ensures that its capital structure remains robust to meet benefit payment obligations and anticipate various operational risks. This approach is taken both to support business growth under normal economic conditions and to prepare for potential economic pressures or challenges in the future.

MATERIAL INVESTMENT AND CAPITAL GOODS INVESTMENT REALIZATION

[GRI 203-1] [GRI 204-1]

Capital expenditure is undertaken to strengthen the organization's capacity in support of optimizing participant coverage. This capital expenditure is also intended for the construction of owned office facilities, initially leased. These initiatives are implemented to support the increase in organizational activities in line with the growth in membership, service quality, and the expansion and enhancement of benefit types and quality. The procurement of certain types of capital goods must be arranged through contracts established a certain time prior to the receipt of the goods, while others can be obtained directly through vendor supply.

In general, BPJS budgets for investment across seven categories of capital goods each fiscal year, including: buildings, vehicles, licenses and application development, office equipment, office furniture, computer equipment, and land.

In 2024, BPJS Ketenagakerjaan has budgeted a total capital goods investment of IDR 344.34 billion, with the details presented in the following table.

Capital Expenditures Budget and Realization (IDR Billion)

- april - apri							
Description .	20:	24	0/ Budash	2023	2022		
Description	Budget	Realization	% Budget	Realization	Realization		
Buildings	52.27	7.51	14.36%	55.90	81.23		
Vehicles	48.67	47.22	97.02%	22.69	18.75		
Application Licensing and Development	125.38	58.72	46.84%	103.24	33.82		
Office Supplies	5.58	1.71	30.63%	42.49	6.98		
Computer Hardware	86.65	41.33	47.70%	168.03	145.77		
Other Supplies	25.80	15.76	61.10%	92.63	42.56		
Land	-	-	0.00%	-	-		
Total	344.34	172.25	50.02%	484.98	329.11		

Investment realization for capital expenditure as of the end of 2024 was 50.02% of the total budget, or IDR 172.25 billion. This realization of capital investment is considered suboptimal, particularly for buildings, computer hardware, and intangible assets. In principle, BPJS Ketenagakerjaan consistently exercises prudence and upholds good governance. Therefore, vendor selection is conducted with a highly selective process to ensure the engagement of the most qualified vendors.

TARGET VS. REALIZATION IN 2024 AND 2025 PROJECTION

BPJS Ketenagakerjaan compiled an Annual Work Plan and Budget (RKAT) for 2024, outlining various targets to be achieved within the year. Amidst various existing challenges, BPJS Ketenagakerjaan has succeeded in exceeding the set targets, particularly in terms of the number of participants. However, shifts in economic conditions have resulted in the financial targets for various social security programs not being met, as presented in the following table.

Table of Target vs. Realization in 2024

Description	Unit	RKAT 2024	Realization in 2024	Achievement
Active Participants				
Active Wage Recipient (WR) Participants		29,308,491	43,541,810	148.56%
Active Construction Services (CS) Participants	Million	6,016,847	7,363,800	122.39%
Active Non-Wage Recipient (NWR) Participants	Million	9,899,338	10,172,341	102.76%
Total Active Participants		45,224,676	61,077,951	135.05%

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Description	Unit	RKAT 2024	Realization in 2024	Achievement
Contribution				
JKK		7,448,444	8,003,555	107.45%
JKM		3,792,283	3,974,561	104.81%
JHT	IDR Million	68,235,734	65,668,353	96.24%
JP	IDR MIIIION	25,287,391	24,297,045	96.08%
JKP		3,100,299	2,978,725	96.08%
Total Contributions	IDR Million	107,864,151	104,922,239	97.27%
Security Payment				
JKK		4,147,839	3,501,476	84.42%
JKM		3,232,490	3,775,412	116.80%
JHT	IDR Million	53,611,308	47,873,052	89.30%
JP		991,826	1,643,420	165.70%
JKP		485,226	378,863	78.08%
Total Security Payment	IDR Million	62,468,689	57,172,223	91.52%
Investment Fund				
JKK		66,718,198	67,317,203	100.90%
JKM		17,975,652	17,359,999	96.58%
JHT	IDR Million	505,451,636	489,275,090	96.80%
JP		195,792,782	189,153,100	96.61%
JKP		14,712,195	14,922,130	101.43%
Subtotal of DJS Investment Fund	IDR Million	800,650,463	778,027,522	97.17%
BPJS Ketenagakerjaan	IDR Million	12,012,248	13,632,141	113.49%
Total Investment Fund	IDR Million	812,662,711	791,659,663	97.42%
Investment Return				
JKK		4,585,621	4,241,390	92.49%
JKM		1,236,529	1,184,996	95.83%
ЈНТ	IDR Million	34,874,879	32,322,287	92.68%
JP		12,802,667	11,718,984	91.54%
JKP		929,585	901,722	97.00%
Subtotal of DJS Investment Funds	IDR Million	54,429,281	50,369,379	92.54%
BPJS Ketenagakerjaan	IDR Million	854,696	987,004	115.48%
Total Investment Return	IDR Million	55,283,977	51,356,383	92.90%

2025 PROJECTION

BPJS Ketenagakerjaan upholds its commitment to provide reliable, sustainable, and prosperous social security for all Indonesian workers. Therefore, in line with projections for Indonesia's economic growth and the increasing number of workers, BPJS Ketenagakerjaan has formulated performance projections for participant growth, contribution amounts, the total value of social security funds under management, and the projected returns on their management, as outlined in the 2025 RKAT, as follows:

Description	Unit	Realization in 2024	RKAT 2025	Increase
Active Participant				
Active Wage Recipient (WR) Participant		29,308,491	43,541,810	148.56%
Active Construction Services (CS) Participant	IDR Million	6,016,847	7,363,800	122.39%
Active Non-Wage Recipient (NWR) Participant		9,899,338	10,172,341	102.76%
Total Active Participants		45,224,676	61,077,951	135.05%
Contribution				
JKK		8,003,555	11,626,868	45.27%
JKM	IDR Million	3,974,561	5,944,633	49.57%
ЈНТ		65,668,353	70,062,216	6.69%
JP		24,297,045	26,598,146	9.47%
JKP		2,978,725	3,590,314	20.53%
Total Contribution		104,922,239	117,822,177	12.29%
Contribution Payment				
JKK		3,501,476	4,934,941	40.94%
JKM		3,775,412	5,136,441	36.05%
JHT	IDR Million	47,873,052	54,044,542	12.89%
JP	IDR MIIIION	1,643,420	2,887,930	75.73%
JKP		378,863	629,138	66.06%
Total Security Payment		57,172,223	67,632,992	18.30%
Investment Fund				
JKK		67,317,203	78,164,785	16.11%
JKM		17,359,999	18,933,583	9.06%
ЈНТ		489,275,090	543,921,259	11.17%
JP	IDD Million	189,153,105	226,819,275	19.91%
JKP	IDR Million	14,922,135	19,132,060	28.21%
Subtotal DJS		778,027,532	886,970,962	14.00%
BPJS		13,632,141	13,579,323	(0.39%)
Total Investment Fund		791,659,673	900,550,285	13.75%

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Description	Unit	Realization in 2024	RKAT 2025	Increase				
Investment Returns								
JKK		4,241,390	5,270,709	24.27%				
JKM		1,184,996	1,371,862	15.77%				
JHT		32,322,287	37,532,739	16.12%				
JP	IDD Million	11,718,984	14,843,083	26.66%				
JKP	IDR Million	901,722	1,240,787	37.60%				
Subtotal DJS		50,369,379	60,259,180	19.63%				
BPJS		987,004	980,321	(0.68%)				
Total Investment Returns		51,356,383	61,239,501	19.24%				

ACCOUNTING POLICY CHANGES

There were no accounting policy changes during the reporting period.

CHANGES IN LAWS AND REGULATIONS AFFECTING THE AGENCY'S OPERATIONAL ACTIVITIES

As a provider of employment social security, BPJS Ketenagakerjaan consistently monitors changes to laws and regulations to be implemented into its business activities. Several regulatory changes affecting the Agency's operational activities in the 2024 fiscal year are as follows.

Regulation	Description	Impact on the Agency
Law of the Republic of Indonesia Number 1 of 2024 ON the Second Amendment to Law Number 11 of 2008 on Electronic Information and Transactions	The second amendment to Law Number 11 of 2008 on Electronic Information and Transactions principally regulates the consequences of the misuse of electronic information, electronic documents, information technology, and/or electronic transactions that may disrupt public order.	The Agency must tighten supervision regarding the use of electronic information, electronic documents, information technology, and/or electronic transactions by its employees to ensure compliance with prevailing regulations and to prevent losses to the Agency and its Participants.
Law Number 3 of 2024	The Second Amendment to Law Number 6 of 2014 on Villages	Serves as a basis for the Agency to expand the scope of participation and the implementation of the social security employment program in rural areas, as it mandates Regional Governments to register Village Heads and Village Apparatus in social security programs, including those managed by BPJS Ketenagakerjaan. This presents an opportunity to increase the number of active participants from the village apparatus in JKK and JKM programs, and even JHT and JP programs if eligible. This Law also affirms employment protection as part of the rights of village apparatus, which may not have been fully covered.
Presidential Regulation Number 130 of 2024	Strengthening the Governance of the Placement and Protection of Indonesian Migrant Workers	Has a strategic impact on BPJS Ketenagakerjaan, particularly in strengthening the implementation of social security for IMWs before employment, during work abroad, and after returning to Indonesia.

Regulation	Description	Impact on the Agency
Minister of Finance Regulation Number 52 of 2024	The Management of Bad Debts in Special Agencies/Public Legal Entities by the State Receivables Management Committee	Provides a clear legal and operational framework for BPJS Ketenagakerjaan to handle delinquent contribution receivables through the State Receivables Management Committee (PUPN) mechanism, including legal and execution processes, and supports law enforcement against employers neglecting their contribution obligations.
Minister of Home Affairs Regulation Number 15 of 2024	Guidelines for the Preparation of the 2025 Regional Revenue and Expenditure Budget (APBD)	Opens significant opportunities for BPJS Ketenagakerjaan to enhance the role of regional governments in financing and implementing social security employment programs, integrate BPJS Ketenagakerjaan programs into the APBD and regional development planning, and expand participation for informal and vulnerable worker groups through regional subsidy schemes or village funds.
Minister of Finance Regulation Number 133 of 2024	Operational Funds for the Employment Social Security Agency in 2025	This is a crucial regulation that directly governs the operational funding of BPJS Ketenagakerjaan. This regulation has a strategic impact on the efficiency, accountability, and operational flexibility in managing social security programs, including JKK, JKM, JHT, and JP.
BPJS Ketenagakerjaan Regulation Number 1 of 2024	Procedures for Cooperation and Claim Submission to Healthcare Facilities	This is a technical regulation governing the cooperation mechanism and claim payment procedures between BPJS Ketenagakerjaan and healthcare facilities in providing Employment Injury Security (JKK). This regulation has operational and strategic impacts on the service system and management of social security programs, particularly in terms of underwriting, medical services, cost control, and claims payment efficiency.

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STRENGTHENING INFRASTRUCTURE AND OPERATIONAL FACILITIES

Manufacturing capital encompasses products and services as part of the employment social security system, service office networks, and various protection programs designed to deliver tangible and sustainable benefits for participants. With a responsive and highstandard approach, BPJS Ketenagakerjaan ensures that all participants have access to fair, swift, and accurately targeted protection.

MATRIX

Description	Unit	2024	2023	2022
PERISAI Agency				
Number of PERISAI Offices	Unit	1,568	2,871	1,685
Number of PERISAI Agents	Orang	10,301	16,901	11,677
Realization of Membership Fees	IDR Billion	350.53	473.30	373.22

VALUE CREATION STRATEGY

The primary focus of the manufacturing capital's value creation strategy is to ensure reliable IT and communication infrastructure, optimal office buildings and physical facilities, and efficient operational

equipment. This is achieved through rigorous asset maintenance and security, ensuring guaranteeing the continuity of excellent service, increasing operational capacity, and strengthening participants' trust in the effective management of social security.



ASPECT



STRATEGY



VALUE CREATION



Modernization and Digitalization of Information Technology (IT) Infrastructure



BPJS Ketenagakerjaan continuously invests in modernizing its IT infrastructure, including servers, data centers, communication networks, and supporting hardware, alongside enhancing system capacity, speed, and security to support high transaction volumes, data analysis, and innovative digital services. Priority is given to adopting secure and scalable cloud technologies.

- a. State-of-the-art IT systems enable faster data processing, business process automation, and reduced downtime, directly improving operational efficiency.
- b. Stable and fast digital services enhance participant
- c. Secure IT infrastructure protects participant data and sensitive information, fostering trust.
- Modern infrastructure is more adaptable to future growth in participant numbers and service demands.



ASPECT



STRATEGY



VALUE CREATION



Optimization and Modernization of Office Buildings and Physical Facilities



Conducting a profile of office facility conditions and planning renovations or new constructions in strategically located areas for easy participant access. Office designs consider aspects of comfort, energy efficiency, and smart building technology. Optimizing room layouts to enhance employee collaboration and productivity is also a key focus.

- a. Comfortable, modern, and accessible offices create a positive experience for visiting participants.
- An ergonomic, healthy, and conducive work environment supports employee productivity.
- Eco-friendly designs and green building technologies reduce energy and water consumption, lowering long-term operational costs.
- d. Well-maintained facilities equipped with modern technology reflect the professionalism and commitment of BPJS Ketenagakerjaan.



Operational Equipment



Implementing a comprehensive asset management system, encompassing inventory, condition monitoring, and preventive and predictive maintenance planning for all manufacturing assets (IT, operational vehicles, office equipment). The use of Internet of Things (IoT) for real-time asset condition monitoring may also be considered.

- Planned maintenance reduces the risk of sudden breakdowns and service-disrupting downtime.
- Effective management extends asset lifespan, delays replacement needs, and saves capital costs.
- Predictive maintenance identifies issues earlier, reducing costly emergency repairs.



Physical Security of Asset Management



Ensuring all facilities and manufacturing assets have robust physical security systems to protect data and equipment. Additionally, integrating sustainability principles into decisions regarding manufacturing capital, waste management, and renewable energy use in relevant buildings.

- Strong physical security protects assets from damage, theft, and misuse while ensuring data confidentiality.
- Sustainable practices reduce carbon footprint and natural resource consumption, aligning with the organization's ESG commitments.
- c. Ensuring facilities meet applicable safety and environmental standards.

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SDG TARGETS ACHIEVEMENT 2024

Indicator & 2040 Target (Bappenas SDGs Metadata) 2024 Realization & **Target Achievement Strategy Achievement** Indicator 8.3.1: - Acquisition of BPU - Expansion of the PERISAI Decent Work and Proportion of MSMEs participants: 4,065,027 program (Number of agents: Economic 11 in total formal individuals. 10,301; PERISAI offices: 1,568). Growth employment. Acquisition of MSMEs: - Agent training to actively reach informal workers and MSMEs. 14,471 entities - Community-based social security outreach and education. **Indicator 9.c.1** Proportion - Investment in IT - IT infrastructure of the population infrastructure: servers, data modernization. - Inter-agency digital centers, and communication with access to Innovation, and telecommunication service connectivity networks. Infra-structure networks (internet, data). via API gateway and - Development of highhost-to-host networks. availability systems and archive digitization. - Integration of JKP service systems. Indicator 11.1.1 & 11.6.1 - Strategic and - Building management in Access to basic services accessible head office accordance with eco-friendly and Communi and reduction of urban and regional offices. environmental impact. - Implementation of - Waste management and use healthy ventilation, of eco-friendly technology. water efficiency, and energy conservation. Indicator 12.6.1 - BPJAMSOSTEK Plaza - Green building standards for Sustainability practices certified Green Building office buildings. Consumption CO by public institutions. (Gold). - Implementation of an inclusive and Production - 313 eco-friendly branch and efficient New Service offices. Blueprint. Indicator 12.6.2 - Enhanced service - Enhancing information Public perception of digitization and data security and personal data and Strong Institutions government services. security. protection. Adoption of digital - Ensuring digital system signatures and digital stability and reinforcing archive systems. participant trust.

ENHANCING ACCESS AND INFRASTRUCTURE

The Indonesian Social Security Activator(PERISAI) is an initiative by BPJS Ketenagakerjaan aimed at expanding coverage of employment social security protection, particularly for informal workers or Non-Wage Recipients (BPU). Through an agency system, PERISAI serves as an extension of BPJS Ketenagakerjaan in reaching segments of society that have not yet been optimally served by the employment social security program.

PERISAI Agents have the primary task of conducting outreach and education about BPJS Ketenagakerjaan programs to the public, particularly informal sector workers. PERISAI agents are also responsible for acquiring new participants, assisting with registration, and managing membership and contribution payments. Thus, PERISAI Agents play a crucial role in improving public awareness and participation in employment social security programs.

The benefits of the PERISAI Program are enjoyed not only by participants receiving social security protection but also by the agents. Becoming a PERISAI Agent provides an opportunity to earn additional income through incentives given for successfully recruited participants. Additionally, PERISAI agents also receive training and support from BPJS Ketenagakerjaan to enhance their capacity and effectiveness in performing their duties.

In practice, PERISAI Agents operate across various regions in Indonesia, particularly in areas with high numbers of informal workers and limited access to BPJS Ketenagakerjaan branch offices. This ensures that BPJS Ketenagakerjaan's information and services are accessible to all segments of society, including those in remote or underserved areas.

The impact of the PERISAI Program has been significant in expanding BPJS Ketenagakerjaan's membership coverage. Through a more personal and direct approach to the community, PERISAI Agents build trust and raise awareness about the significance of employment social security protection. This contributes to improved welfare and job security for informal sector workers and MSME actors in Indonesia.

Overall, the PERISAI Program is BPJS Ketenagakerjaan's innovative strategy to expand service reach and ensure that all workers in Indonesia, without exception, receive adequate social security protection. By engaging the community as agents of change, this program not only boosts participation but also empowers individuals to contribute to building an inclusive and sustainable social security system.



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Number of PERISAI Offices and Agents and Their Performance

Description	Unit	2024	2023	2022
Number of PERISAI Offices	Unit	1,568	2,871	1,685
Number of PERISAI Agents	Persons	10,301	16,901	11,677
Realization of Membership Fee	IDR Billion	350.53	473.30	373.22

Realization of New Participant Acquisition by PERISAI

Description	2024		2023		2022	
Description	Number	%	Number	%	Number	%
Non-Wage Recipient Workers (BPU)	2,027,920	100	4,065,027	99.65	1,545,275	94.61
MSMEs	NA*	NA*	14.471	0.35	87,961	5.39
Total	2,027,920	100	4,079,498	100	1,633,236	100

SUPPORTING INFRASTRUCTURE

As a public institution performing a strategic function in providing social security protection for workers in Indonesia, BPJS Ketenagakerjaan continues to strengthen its manufacturing capital through the management and development of physical infrastructure. BPJS Ketenagakerjaan owns and manages a number of buildings, including its head office, regional offices, and branch offices spread across

Indonesia. These buildings are designed to support smooth operations, improve service accessibility for participants, and create a productive work environment for all BPJS Ketenagakerjaan personnel.

BPJS Ketenagakerjaan has two strategically located head offices equipped with modern facilities supported by the latest information technology, serving as the central command and national policy-making hub, along with various regional and branch offices as follows:

BPJS Ketenagakerjaan Operational Facilities

Facilities	Head Office	Regional Offices	Branch Office Class 1	Branch Office Class 2	Branch Office Class 3	Branch Office Class 3A
Land	7 locations	7 locations	28 locations	33 locations	50 locations	0 Location
			Buildings/Offic	e		
a. Buildings/	1 owned unit	3 owned units	23 owned units	30 owned units	46 owned units	
Office	1 leased unit	3 leased units	5 leased units	7 leased units	6 leased units	202 leased units
	-	5 jointly owned units	3 jointly owned units	1 jointly owned unit	1 jointly owned unit	-
b. Official	1 owned unit	1 owned unit	1 owned unit	1 owned unit	-	-
Residences	-	4 leased units	6 leased units	12 leased units	28 leased units	-
c. Other	4 owned units	4 owned units	13 owned units	18 owned units	18 owned units	-
Buildings	-	3 leased units	14 leased units	21 leased units	19 leased units	-
Four-Wheeled Vehicles	105 units	129 units	319 units	343 units	451 units	174 units
Two-Wheeled Vehicles	-	22 units	77 units	89 units	139 units	126 units

(BMS) is carried out in stages to enhance operational efficiency and infrastructure maintenance.

The implementation of a Building Management System

GREEN BUILDING

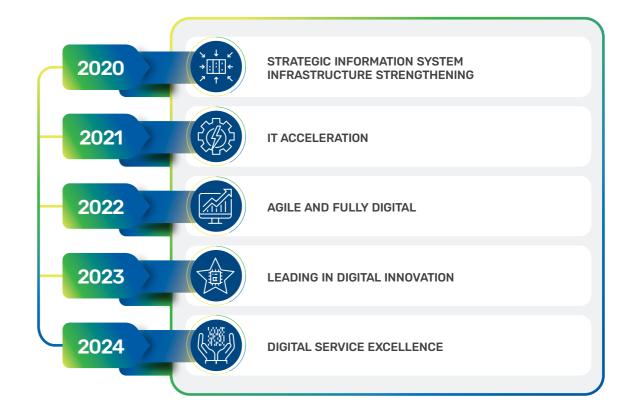
Plaza BPJAMSOSTEK Building has met the criteria for a green building based on the Greenship New Building (NB) V.1.2 Certification No. 033/RP/NB/VII-2020 with a Gold rating from the Green Building Council Indonesia (GBCI), valid until October 13, 2023. As of the end of 2023, recertification has not yet been conducted. However, BPJS Ketenagakerjaan remains committed to upholding green building principles, including the provision of green open spaces, indoor air quality management through adequate ventilation, efficient land use, energy conservation and efficiency, water management, eco-friendly material cycles and sourcing, and the implementation of building management practices supporting occupant health and comfort.

Information on the addresses of BPJS Ketenagakerjaan Regional Offices and Branch Offices can be found on the website: https://www.bpjsketenagakerjaan.go.id/ kontak.html.

INFORMATION TECHNOLOGY INFRASTRUCTURE

Within the framework of Intellectual Capital, digital services serve as highly strategic intangible assets for BPJS Ketenagakerjaan. Information technology not only serves as an operational support tool but also as a key driver of innovation, efficiency, and enhanced value for participants. The organization's ability to develop sustainable digital solutions demonstrates a competitive advantage based on structured knowledge, data, and digital intelligence.

As a manifestation of Intellectual Capital management, BPJS Ketenagakerjaan established the Information Technology (IT) Roadmap 2020-2024 to strengthen the basis of its digital services. This road map is designed to accelerate digitalization and address the evolving needs of participants.



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^{*} In 2024, PERISAI focused on acquiring Non-Wage Recipient participants, in accordance with the mandate of the Social Security Agency for Employment Regulation Number 1 of 2023 on Cooperation between BPJS Ketenagakerjaan and Associations

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OBJECTIVES AND STRATEGIES

As a social security provider for employment, managing data for millions of participants, BPJS Ketenagakerjaan prioritizes personal data protection and information security. These initiatives are an integral part of responsible, trust-based organizational governance. To ensure that BPJS Ketenagakerjaan's digital services remain reliable, swift, and secure, we implement several key strategies:



Regularly enhancing IT infrastructure Through database system updates, the implementation of high-availability technology, and automated disruption monitoring to maintain stable services with minimal interruptions.



Improving participant data security

Through the implementation of database encryption to ensure the security of stored participant data.



Conducting regular system resilience testing

By performing load tests to ensure digital services can handle simultaneous user surges without disruptions.



Establishing secure, integrated digital connections across institutions

Through the use of API gateway security systems and closed communication networks (host-to-host) linking BPJS Ketenagakerjaan with relevant Ministries and Agencies.



Integrating Job Loss Security (JKP) The JKP information system enables direct data exchange between BPJS Ketenagakerjaan and the Ministry of Manpower via a host-to-host scheme to expedite service processes.



Managing archives digitally and securely

By implementing the Digital Archiving Information System (SIDIA), including certified digital signature technology to guarantee the authenticity and security of electronic documents.

INFORMATION TECHNOLOGY FACILITIES AND INFRASTRUCTURE

BPJS Ketenagakerjaan continues to invest sustainably and develop its IT infrastructure, including servers, data centers, communication networks, and supporting hardware, alongside enhancing system capacity, speed, and security to support high transaction volumes, data analysis, and innovative digital services. The following are various information technology facilities at BPJS Ketenagakerjaan:

Information Technology Facilities and Infrastructure of BPJS Ketenagakerjaan

Facilities	Head Office	Regional Office	Branch Office	3A Branch Office
Personal Computer (PC)	674	297	4,455	901
Laptop/Notebook	1,383	465	2,701	407
Scanner	34	36	646	175
Barcode Reader	-	-	3	-
External Modem	-	-	5	-
EDMS	-	4	47	-
External Hard Drive	1	-	39	4
Monitor	13	6	25	-
Tablet	136	24	436	16
Server	126	10	119	4
Network	221	77	813	167
Printer	153	226	2,809	419
Total	2,741	1,145	12,098	2,093

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TRANSFORMATION OF QUALITY **SERVICE TECHNOLOGY**

In the era of digital transformation and a knowledgebased economy, Intellectual Capital has emerged as a key strategic asset for BPJS Ketenagakerjaan in creating long-term value. Intellectual Capital refers to knowledgebased intangible assets providing BPJS Ketenagakerjaan

with a competitive advantage and operational capabilities. A robust, secure, and sustainable digital system and information technology are at the core of intellectual capital in the modern era, particularly for BPJS Ketenagakerjaan, heavily relying on data and digital services.

MATRIX

Description	2024	2023	2022
JMO - Total Users	25,384,302	21,523,103	17,741,279
Claims Submitted via JMO	61.4% 1,225,843 out of 1,997,637	72% 1,411,112 out of 1,960,397	25.17% 852,016 out of 2,532,911
IT Maturity Level	3.97	3.94	3.86

VALUE CREATION STRATEGY

The primary focus of BPJS Ketenagakerjaan's intellectual capital value creation strategy is to strengthen internal capabilities through innovation and knowledge utilization. This includes developing cuttingedge technology systems as core assets, ensuring cybersecurity and participant data protection, as well as fostering innovation and efficiency. The objective is to build an adaptive, intelligent, and responsive organization that meets participants' needs.











Development and Utilization of an **Integrated Digital** Ecosystem.



BPJS Ketenagakerjaan will focus on developing and integrating information systems and digital applications (such as JMO, SIPP, etc.) into a cohesive ecosystem. This includes enhancing functionality, user experience, and cybersecurity. Optimization of big data analytics and Artificial Intelligence (AI) will be employed to derive insights from participant and operational data.

- a. An integrated system reduces manual processes, accelerates claim settlements, registrations, and other services, thereby significantly improving operational efficiency.
- b. In-depth data analysis provides strategic insights for product development, risk identification, and more precise resource allocation.
- c. Intuitive and responsive digital services enhance accessibility and participant satisfaction.
- d. A robust digital ecosystem can accommodate future growth in participant numbers and service complexity.



Product and Service Innovation Based on Participant Needs.



Fostering a culture of innovation through research and development (R&D) focused on participant needs and labor market dynamics. BPJS Ketenagakerjaan will proactively identify protection gaps, develop new or enhance existing social security schemes, and launch relevant service features, such as benefit simulation features, digital financial education, or simpler e-claim services.

- a. Innovative products and services attract more participants and employers, expanding social security coverage.
- b. Innovation positions BPJS Ketenagakerjaan as an adaptive and proactive organization in addressing social security challenges.
- c. Improved product design can provide more comprehensive protection for workers.



Knowledge Management and **Organizational** Learning.



Building a robust Knowledge Management System (KMS) to document, classify, and disseminate best practices, standard operating procedures (SOPs), research findings, and valuable experiences from all work units. Encouraging cross-functional collaboration and sharing sessions to ensure knowledge is evenly and continuously distributed.

- a. Centralized knowledge ensures consistent service standards across all branches.
- b. Learning from successes and failures can be quickly applied, reducing the risk of recurring errors.
- c. Organizational knowledge becomes a collective asset rather than tied to individuals, thereby reducing the risk of knowledge loss during employee turnover.
- d. Structured knowledge serves as a basis for further innovation.



Protection and Utilization of Intellectual **Property Rights.**

Developing specific software systems, methodologies, or brands with intellectual property potential. This strategy includes processes for identification, registration, and legal protection of such intellectual property.

- a. Protected intellectual property rights provide a unique competitive advantage and prevent replication by other parties.
- b. These intangible assets can hold significant financial or strategic value.



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SDG TARGETS ACHIEVEMENT 2024

Indicator & 2040 Target (Bappenas SDGs Metadata) 2024 Realization & **Target Achievement Strategy Achievement** Indicator 9.c.1 - Number of JMO users: - Development of the JMO Population covered by 25.384.302 application as an integrated Industry, mobile broadband digital service. Innovation, an - High-standard IT infrastructure. universal and affordable IT Maturity Level: 3.97 Infrastructure access to information and (target >3.94) - Host-to-host integration with communication technology ministries (ICT), including the internet. Indikator 11.6.1 Reduced physical visits due - Digital claims processing without the need of office visits. <u>Sustainable</u> Air quality index - reducing to JMO (participant mobility environmental impact of Accelerated claims processing. efficiency). Cities and - Participant education via the public services, includina Communities transportation. application. Indicator 16.10.2 E-PPID platform is active: - Public transparency through Number of countries SIDIA is implemented across E-PPID. Peace, Justice ensuring public access to - Digitization of archives through 361 units. and Strong information and protection of SIDIA. Institutions - Regular audits and good fundamental freedoms. governance. Developing the JMO application as a Indicator 17.8.1 BPJS Ketenagakerjaan Percentage of internet users. developed the internetsuper-app to strengthen Indonesia's based JMO application. digital financial ecosystem, including with the number of users adding features facilitating access for the Goal reaching 25,384,302. to social security benefits. Implementation of ISO 27001, ISO Technology cooperation, Collaboration with BSSN, including digital access and BSrE, and international 20000-1 certifications. institutions (ISO, COBIT). - Enhanced cybersecurity through innovation. TTIS and 24/7 SOC. - IT personnel training & certification. - Implementation of cybersecurity maturity assessment with BSSN. Indicator 17.18.1 (a) BPJS Ketenagakerjaan Coordination and collaboration Percentage of data users uses employment-related with various ministries/institutions utilizing BPS data as a basis data from the Central regarding data needs. for national development Statistics Agency (BPS) as a data source for planning planning, monitoring, and evaluation. (targets), monitoring, and evaluating membership acquisition and other aspects in the provision of employment social security.

INFORMATION TECHNOLOGY INNOVATION IN SUPPORTING EXCELLENT SERVICE

Information technology innovation is crucial for BPJS Ketenagakerjaan to enhance services and expand coverage. Innovation leads to more efficient operations, optimally managed participant data, and easier access to benefits. This ensures that social security protection remains adaptive to changes and meets the needs of workers in the digital era.

Currently, BPJS Ketenagakerjaan's IT products include a total of 62 applications, comprising 28 applications used by external parties and 34 applications used internally. These applications consist of both operation systems and core support systems.



OPERATION SYSTEM

Operation Systems refer to the primary applications directly supporting BPJS Ketenagakeriaan's core operations and key services for both participants and external stakeholders.



CORE SUPPORT SYSTEM

Core Support Systems refer to the core supporting applications facilitating internal organizational functions, such as data management, human resources, finance, and IT infrastructure.

BPJS Ketenagakerjaan has undertaken various digital transformations, including service digitization for easier access, process automation for operational efficiency, and data utilization for improved decision-making. The following are digital transformations within BPJS Ketenagakerjaan:

JAMSOSTEK MOBILE

As it enters 2024, BPJS Ketenagakeriaan has set a Digital Service Excellence target, marking a significant milestone in its digital transformation. A key strategic initiative to achieve this goal is the development and enhancement of the JMO (Jamsostek Mobile) application. JMO is designed to be a "one access to digital ecosystem," serving as the primary gateway for participants to access all BPJS Ketenagakerjaan services digitally, ensuring a fast, easy, and comprehensive experience.

This encompasses a wide range of features, from registration, data updates, and contribution payments to claim submissions (such as Old Age Security or JHT), balance checks, and access to additional benefits such as worker housing and emergency funds. Its objective is to simplify service access for participants by providing an integrated digital platform, ensuring that all participant needs related to BPJS Ketenagakerjaan programs can be comprehensively served without the need to access various separate applications or make direct visits to branch offices.

This application is a product of leveraging the organization's Intellectual Capital, integrating technology, data, and an understanding of participant needs into a single, easily accessible digital platform. Service digitization is key to BPJS Ketenagakerjaan's transformation in delivering swift, transparent, and accessible public services to all participants. For BPJS Ketenagakerjaan, digitization not only enhances operational efficiency and data accuracy but, more importantly, it enables improved analyticsdriven decision-making.

Various benefits of JMO include:



ACCESSIBILITY

Services are available 24/7 from anywhere and at any time.



PROCESS EFFICIENCY

Claim submissions and other services become faster and more streamlined.



TRANSPARENCY

can be viewed in real time.



SERVICE CONNECTIVITY

Integrated with various partners and digital ecosystems related to



ENHANCED LITERACY Provides digital education regarding social security programs for workers.

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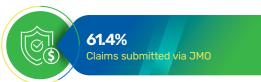
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JMO offers various digital features and services, including:



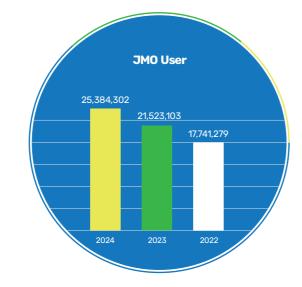
Digitalization also expands service coverage, reaching participants in remote areas and supporting national social and financial inclusion.





In addition to enhancing participant satisfaction with its easy and swift services, JMO reduces the burden on physical services at branch offices. From an environmental perspective, JMO is part of an innovation in sustainability practices, as it has reduced vehicle emissions from travel to BPJS Ketenagakerjaan offices.

Digital transformation through JMO symbolizes BPJS Ketenagakerjaan's readiness to face future challenges and realize its vision of becoming a leading and adaptive social security provider in the digital era. [OJK F.26]



BPJS Ketenagakerjaan continues to develop JMO by adding new features, such as job vacancy information tailored to users' skills and interests, as well as a point system providing additional benefits for active users. With its various features and conveniences, JMO has become an essential tool for BPJS Ketenagakerjaan participants to manage their membership efficiently and effectively.

SIDIA - A DIGITAL CORRESPONDENCE AND **ARCHIVE MANAGEMENT PLATFORM**

In an initiative to accelerate digital transformation and enhance administrative service efficiency, BPJS Ketenagakerjaan has developed the SIDIA (Digital Correspondence Information System and Archive) application. SIDIA serves as an integrated digital correspondence and archive management platform, encompassing various types of official documents, including incoming and outgoing mail. With the implementation of SIDIA, previously manual and scattered administrative processes have become more structured, efficient, and secure.

The application has been deployed across 361 work units and BPJS Ketenagakerjaan's head office throughout Indonesia, providing employees with ease in creating, storing, and borrowing official document archives. Additionally, SIDIA enhances document security through the company's private network (VPN), ensuring that sensitive data is well-protected and that official documents are signed electronically using digital

certificates issued by the Electronic Certification Center, National Cyber and Crypto Agency.

Through SIDIA, BPJS Ketenagakerjaan demonstrates its commitment to leveraging technology to improve service quality and operational efficiency, while ensuring that correspondence and archive management are conducted professionally and in compliance with high security standards.

E-PLKK - WORK ACCIDENT CASE PLATFORM

BPJS Ketenagakerjaan has developed E-PLKK (Electronic Work Accident Service Center), a digital system designed to simplify and expedite the handling of work accident cases. This application enables partner healthcare facilities, such as hospitals and clinics, to validate participant data, report work accident cases, and submit treatment cost claims online in an integrated

With E-PLKK, the guarantee of medical treatment under the Work Accident Insurance for BPJS Ketenagakerjaan participants becomes faster and more efficient, as the process is conducted digitally, in real-time, and paperless. This system also enhances transparency and accountability in services, ensuring that BPJS Ketenagakerjaan participants receive prompt and appropriate medical treatment according to their medical indications.



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E-PPID - PUBLIC INFORMATION DISCLOSURE PLATFORM

BPJS Ketenagakerjaan is committed to upholding the principles of public information disclosure in accordance with Law No. 14 of 2008 on Public Information Openness. To support this commitment, BPJS Ketenagakerjaan has developed E-PPID (Electronic Information and Documentation Management Officer), a digital platform facilitating easy, swift, and transparent public access to information.

Through E-PPID, the public can obtain various information related to BPJS Ketenagakerjaan's programs, policies, financial statements, and other managed information. The platform also provides a feature for submitting information requests, thereby strengthening accountability and responsive public services.

With the implementation of E-PPID, BPJS Ketenagakerjaan demonstrates its commitment to promoting public information transparency, fostering good governance, and enhancing public trust in the administration of employment social security in Indonesia

APPLICATION DEVELOPMENT

The development of various applications is an integral part of the organization's intellectual capital, supporting the efficiency and agility of BPJS Ketenagakerjaan. The following are various application developments and activities carried out to enhance IT in the reporting year:

Application Development Progress in 2024

DEVELOPMENT PROGRAM TYPE	Status
Reduce Clicks Movement (RCM) to enhance Branch Office productivity	
Indonesian Migrant Worker (IMW) Service Portal	
System Integration with: - Existing Fintech Partnership Collaborations - Corporate Agency Collaborations - Optimization of MoECRT Data Integration Utilization with BPJS Ketenagakerjaan	
Development of GRAB Driver Partner Registration and Payment Channel	
JMO Application Enhancement: - JMO application promo page visit log - JMO Onsite Implementation - CMS Push Notification on Jamsostek Mobile (JMO) Application - JMO Balance Check Log Feature - Adjustment of JMO Worker Housing MLT feature - Customer Rewards on JMO Application - Creation of Deeplink for Balance Check and Worker Housing - JMO Application Promo Page Visit Log - Enable Biometrics with National Identity Number (NIK) - Addition of OTP Code during JMO Account Registration for Indonesian Migrant Workers (IMW) Segment - Push Notification for RSJHT Download on JMO Application - Development of Reactivation Feature on JMO application	
LEMS Jakon Application Enhancement	
SMILE Application DevSecOps Implementation	
SIPP Online Application Enhancement	
Enhancement of Indonesian Migrant Worker Membership Registration Process on POM application	

DEVELOPMENT PROGRAM TYPE	Status
Development of SERTAKAN JMO and Vulnerable Workers 2024	
Implementation of 50% JKK Contribution Relaxation	⊘
Jakon Registration: Excel Form, KTP OCR, Additional Dependent Registration	
Membership To-Do List: Streamlining approval mechanisms by Branch Office Heads & Membership Division Heads	Ø
Service To-Do List: Streamlining approval mechanisms by Branch Office Heads & Service Division Heads	
Data Bank: Vulnerable Workers	
Development of APEKA (Digital Corner)	Ø
Implementation of PSAK 117	⊘
mplementation of Chatbot on Digital Corner	⊘
SO 20000 and 27001 Certification	
T Maturity Level Assessment 2024	
mplementation of Development Quality Index	

PARTICIPANT DATA SECURITY

BPJS Ketenagakerjaan continuously strengthens its information security system through policies, technology, and a work culture that supports security, confidentiality, and integrity through various initiatives, including, but not limited to



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THREE-DIMENSIONAL STRATEGY FOR PARTICIPANT DATA SECURITY



GOVERNANCE & AWARENESS





1. Security Awareness

- a. Internal Awareness
 - Security Testing
 - Digital Literacy Initiatives
 - · Data Governance Awareness

1. Defense Mechanism

Implementation of multi-layered tools (application, network, endpoint, and server level) for participant data protection, including: DLP Tools, Removable Media Blocking, SFTP, HTTPS, Firewall, Virtual Private Network (VPN), Multi-factor Authentication, and Disk Encryption.

2. Penetration Testing

Regular and ad-hoc testing (before deployment) to identify vulnerabilities and prevent data breaches.

1. Security Operation Center (SOC) 24x7

- · Monitoring and detection of cyber threats that could lead to data
- · Cyber Incident Response Team for mitigation and post-incident recovery.

2. Threat Intelligence

Collection of Tactics, Techniques, and Procedures (TTP) information to anticipate and mitigate data breach attacks.

2. Data Security Policies

- Data Loss Prevention (DLP)
- User Access Matrix
- Data Sharing Policy
- Data Encryption Policy

3. User Access Management

- a. Regular review of user access and adherence to the "need-toknow" principle (authentication & authorization).
- b. Supporting Tools:
- · Identity Access Management
- · Privileged Access Management (PAM)

3. Vendor Security Assessment

Conducting assessments and audits of third parties to ensure participant data confidentiality is managed properly and securely.

3. Organizational Structure and Personnel

- · Dedicated team for handling Data Security Operations.
- · Personnel Capability Enhancement through training and certifications.

4. Data Center

Located across two separate sites in Indonesia to minimize the impact of force majeure events.

Enabler - Key Success Factor

Supervisory Committee	Regulations	International Standards	International Best Practice
Participant data protection is periodically monitored by the IT Steering Committee.		ISO 27701:2019ISO 9001:2015	A CONTRACTOR OF THE PARTY OF TH
	POJK 6/07/2022 SEOJK 14/07/2014	1:20 10	issa

In addition, BPJS Ketenagakerjaan collaborates with various parties specializing in data security, while also adhering to international standards for data security:

- 1. The National Cyber and Crypto Agency (BSSN) of the Republic of Indonesia regarding assessment and enhancement of information security, and the implementation of a honeypot system within BPJS Ketenagakerjaan.
- 2. The National Cyber and Crypto Agency (BSSN) of the Republic of Indonesia regarding cybersecurity maturity assessment within BPJS Ketenagakerjaan.
- 3. The Electronic Certification Center (BSrE) of BSSN, Republic of Indonesia, regarding the implementation of electronic signatures as part of digital transformation initiatives within BPJS Ketenagakerjaan.
- 4. ISO 27001:2022 Certification regarding awareness training on information security and assessments of BPJS Ketenagakerjaan's information security management.

DATA RISK MANAGEMENT: PROACTIVELY MANAGING RISKS

As part of its commitment to reliable information technology governance and participant data protection, BPJS Ketenagakerjaan implements a comprehensive approach to data risk management. Risks such as data loss, privacy breaches, and system failures are identified

through periodic risk assessments and incident monitoring. BPJS Ketenagakerjaan also employs an Information Security Management System to safeguard the confidentiality, integrity, and availability of data against various internal and external information security threats.

In its mitigation initiatives, BPJS Ketenagakerjaan adopts a data classification policy based on confidentiality levels and implements data and information security policies covering IT planning, IT risk management, and IT business relationship management. Additionally, BPJS Ketenagakerjaan strengthens its information technology infrastructure and establishes partnerships with relevant institutions, including the National Cyber and Crypto Agency (BSSN), to enhance resilience against cyberattacks. These measures demonstrate BPJS Ketenagakerjaan's commitment to maintaining public trust and ensuring the security of participant data.

PREPAREDNESS FOR DIGITAL DISASTERS

BPJS Ketenagakerjaan is strongly committed to ensuring the continuity and resilience of its digital services, particularly in the face of incidents or disasters. A strategic measure taken is the implementation of Business Continuity Management (BCM), including business continuity protocols outlined in the Business



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Continuity Plan (BCP) and technology disaster response protocols detailed in the Disaster Recovery Plan (DRP). Both protocols are designed to maintain normal service operations during emergency conditions following a

The Business Continuity Plan (BCP) document serves as a guideline for restoring business continuity within work units in the event of the following circumstances:

- 1. Disruptions or disasters.
- 2. Defining workflows to ensure operational recovery of the work unit.
- 3. Identifying personnel roles and responsibilities.
- 4. Ensuring the availability of recovery resources.

The Disaster Recovery Plan (DRP) document is available for Information Technology (IT) services deemed critical in supporting the business and operations of the Agency for critical business functions, referring to the results of business impact analysis identification.

In designing the DRP, BPJS Ketenagakerjaan adheres to international standards such as ISO 20000:2011 and ISO 22301:2012, emphasizing the significance of effective IT infrastructure recovery. The DRP includes guidelines for employees and relevant stakeholders to regain access to essential data, hardware, and software, enabling business operations to resume after a disruption. These measures demonstrate BPJS Ketenagakerjaan's initiatives to safeguard digital service continuity and provide optimal protection for its participants.

PROTECTING PARTICIPANT PRIVACY [GRI 418-1]

Protecting participant privacy is a top priority for BPJS Ketenagakerjaan. This is crucial for building trust and ensuring the security of sensitive personal information. Strict data protection minimizes the risk of misuse, safeguards participants' rights, and guarantees their comfort and confidence in utilizing social security services.

As a social security provider for employment managing the personal data of millions of participants, BPJS Ketenagakerjaan is committed to maintaining the confidentiality and security of information through a comprehensive approach encompassing policies, technology, and human resource development.

The following are the three key approaches implemented:

1. Enhancing Information Security Awareness **Among All Employees**

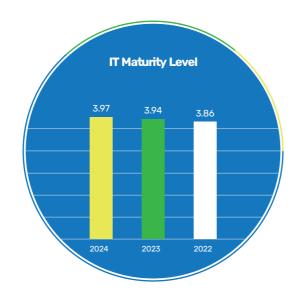
BPJS Ketenagakerjaan regularly conducts internal training and awareness programs to improve employees' understanding of the significance of protecting participant data confidentiality. These initiatives aim to foster a risk-aware work culture focused on personal data protection.

2. Improving the Competency of Information Technology (IT) Personnel

BPJS Ketenagakerjaan invests in developing the technical competency of IT personnel through training, certifications, and knowledge updates. During the reporting year, three employees obtained ISO 27001:2022 Lead Implementer certification, and one employee received training in GIAC Penetration (GPEN) Tester.

3. Periodic Audits to Assess IT Maturity Level

BPJS Ketenagakerjaan conducts periodic audits of its IT systems using frameworks such as COBIT 5 to assess the maturity level of IT governance and security. These audits help the organization identify areas for improvement, ensure that information systems support strategic objectives, and minimize operational and security risks. The maturity level in 2024 was 3.97, exceeding the Agency's target of 3.94.



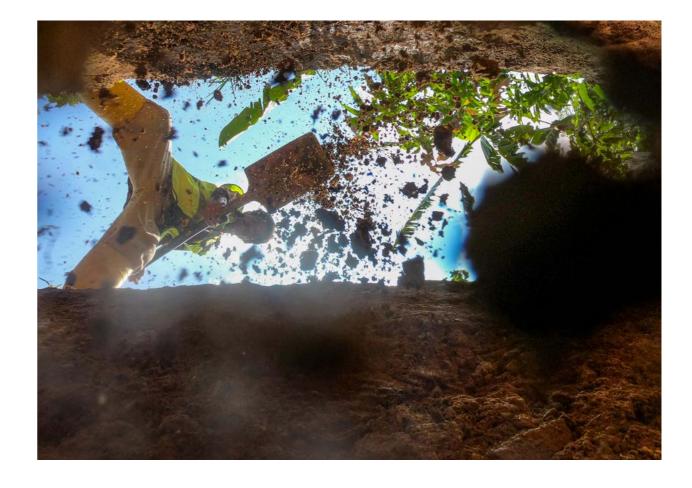
Through this approach, BPJS Ketenagakerjaan strives to maintain participant trust and ensure that the digital services provided are secure, reliable, and compliant with applicable data protection standards. During the reporting year, no data breaches occurred. [GRI 418-1]

CORPU AS THE KEY PILLAR OF ORGANIZATIONAL LEARNING

BPJS Ketenagakerjaan has solidified its position as a learning organization through the implementation of the BPJS Ketenagakerjaan Institute, a Corporate University (CorpU) initiative launched in 2016. The primary goal of this initiative is to ensure that all employees, across various levels, have equitable access to learning and competency development. Through this approach, BPJS Ketenagakerjaan strives to foster an adaptive and innovative organizational culture capable of responding to the ever-changing dynamics of the work environment. As part of its learning strategy, BPJS Ketenagakerjaan also leverages digital learning platforms, proven to positively impact organizational performance.

Furthermore, BPJS Ketenagakerjaan integrates organizational learning principles into its operations, including through in-depth internal surveys and evaluations. The approach employed is the four-level evaluation model, serving as a framework for internal surveys and assessments. Through the implementation of this model, BPJS Ketenagakerjaan aims to create a work environment that fosters innovation, collaboration, and the overall enhancement of individual and organizational capacity.

With a combination of the CorpU initiative and a systematic organizational learning approach, BPJS Ketenagakerjaan demonstrates its commitment to developing a competent workforce prepared to face future challenges. These measures not only improve service quality for participants but also strengthen BPJS Ketenagakerjaan's position as a responsive and proactive institution in navigating change.



CAPITAL



ENHANCING HUMAN CAPITAL PERFORMANCE

BPJS Ketenagakerjaan's human capital encompasses the collective capacity, abilities, and competencies inherent in its employees, as well as their intrinsic motivation. This includes the knowledge, skills, experience, health, and well-being, enabling the organization to achieve its

objectives. Investing in human capital is essential for fostering innovation, operational efficiency, and service quality for participants, as well as driving our growth and competitiveness.

MATRIX

Description	2024	2023	2022
Total Number of Employees	5,380	5,537	5,712
Average Training Hours (Hours/Person)	27.38	33.93	27.90
Employee Engagement Survey	80%	85%	85%
Employee Turnover Rate	2.82%	2.92%	2.90%
Total Workplace Accidents	111	128	67
Proportion of Female/Male Employees at Managerial Level	32.61%	32.40%	32.25%
Percentage of Local Senior Management	100%	100%	100%

VALUE CREATION STRATEGY

Our strategic focus is on how investments in employees directly contribute to enhancing organizational performance and creating value in the short, medium, and long term for BPJS Ketenagakerjaan, as well as for

stakeholders such as participants, the government, and the broader community. More specifically, we outline this value creation strategy in the following table:



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collaboration across units.

Social and Relationship Capital

Natural Capital

SDG TARGETS ACHIEVEMENT 2024

Indicator & 2040 Target (Bappenas SDGs Metadata)

2024 Realization &

BPJS

team.

social health

emergency response

- Providing healthcare services for employees through collaboration

with clinics.

insurance.

Target Achievement Strategy

Indicator 3.8.1

Coverage of essential health services, including social health and occupational safety insurance.

Ketenagakerjaan's employees receive Establishment of an

Enrolling all BPJS Ketenagakerjaan's employees in the health insurance program and providing healthcare services for employees.

Gender

Good Health

Being

Indicator 5.11

Availability of legal frameworks promoting, enacting, and monitoring gender equality and the elimination of genderbased discrimination.

- BPJS Ketenagakerjaan - Implementing a fair provides equal and transparent opportunities in recruitment process recruitment and career from announcement development for of acceptance to job employees in accordance placement. with Director Regulation The appointment of No. Board of Directors structural officials is Regulation No. 47/122017 on Procedures for
- Total female employees in structural positions: 300 (5.58% of total employees) and 32.61% of the Agency's total structural officials.

Candidates.

Male and female entry-level wage ratio: 1:1.

determined through performance assessments Recruitment and Selection and KPI fulfillment, of BPJS Ketenagakerjaan disregarding discriminatory factors.

Gender equality in remuneration.

Meritocracy and nondiscrimination policies, internal oversight of salary

equality.

Decent Work and Econom Growth

8 GOOD JOBS AND

Indicator 8.5.1 & 8.5.2 Worker income & unemployment rate.

Indicator 8.8.1 Occupational safety. - Total BPJS employees in 2024: 5,380.

- Employee engagement score: 80%

Providing employment opportunities and ensuring a decent and safe workplace.

Industry, **Innovation** Infrastructur

Indicator 9.5.2

Number of human resources in science and technology.

BPJS Ketenagakeriaan employees with Master's and Doctoral/Ph D degrees: 912, or 16.95% of total employees.

Supporting employees in pursuing Master's and Doctoral degrees, both domestically and abroad, through educational funding assistance and study

VISION, MISSION, APPROACH, AND STRATEGY

VISION

Become Human Capital as nation pride manifested in:

















MISSION

Plan, establish, and control human capital management policy to generate added value to the services, operation, and performance as an excellent organization.

BPJS Ketenagakerjaan believes that Human Capital (HC) is the primary asset in achieving the organization's vision and mission. Therefore, HC management is conducted strategically and with a long-term orientation through the following approaches:



EXCELLENT LEADERSHIP AND EMPLOYEES

BPJS Ketenagakerjaan is supported by competent, highly dedicated, and integrity-driven leadership and employees in fulfilling their duties and responsibilities.



EQUAL OPPORTUNITY

BPJS Ketenagakerjaan guarantees equal opportunities to all Indonesian citizens, without discrimination based on background, ethnicity, religion, gender, or any other condition.



OBJECTIVE PERFORMANCE EVALUATION

The appointment of structural officials is based on performance evaluations and the achievement of Key Performance Indicators (KPIs), avoiding any form of discrimination.



WORK ETHICS AND ANTI-CORRUPTION

BPJS Ketenagakerjaan is committed to implementing the principles of 'Work Ethics and Anti-Corruption' as stipulated in Board of Directors Regulation No. 4/PERDIR.04/032024 on BPJS Ketenagakerjaan's Cultural Values, Code of Ethics, and Conduct.

BPJS Ketenagakerjaan

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STRATEGIC PLAN

BPJS Ketenagakerjaan has developed a Human Capital (HC) management strategy as part of institutional transformation to build an adaptive, excellent, and world-class organization. This approach is realized through four interconnected main pillars.



BPJS Ketenagakerjaan ensures the continuity of organizational leadership by designing a structured succession system. This mechanism includes career path development, identification of top performers, and employee placement and development planning based on performance and potential. This strategy aims to ensure the readiness of human capital to continuously fill strategic positions.



All personnel services are currently technology-driven through the Human Capital Information System (HCIS), making employee services faster, more transparent, and efficient. This initiative also supports work flexibility, including the adoption of hybrid work models relevant to contemporary developments.



The commitment to developing high-performance leaders is carried out through comprehensive and targeted leadership training programs. Leaders within BPJS Ketenagakerjaan are expected to inspire, make strategic decisions, and drive outstanding team performance. Leadership competencies are further enhanced through Key Performance Indicator (KPI)-based assessments and a merit-based career development system.



BPJS Ketenagakerjaan prioritizes leadership practices aligned with organizational culture and core values such as integrity, professionalism, and service excellence. Values are internalized through programs such as "Strengthening Corporate Culture Starts from Leaders", as well as fostering a collaborative and results-driven work culture across all organizational levels. Leaders are expected to be role models in upholding a strong work ethic and organizational culture.

HUMAN CAPITAL INFORMATION SYSTEM (HCIS)

BPJS Ketenagakerjaan has developed the Human Capital Information System (HCIS) as an integrated digital platform to support modern and efficient human capital management. This system plays a crucial role in three key aspects: performance appraisal, talent management, and employee administration.

1. PERFORMANCE APPRAISAL

HCIS facilitates employee performance appraisal by providing an integrated competency-based system. Through this system, BPJS Ketenagakerjaan conducts objective and transparent performance appraisal, enabling employees to understand their strengths and areas for improvement. This effective performance appraisal has been proven to significantly contribute to individual and overall improvement of organizational performance.

2. TALENT MANAGEMENT

In talent management, HCIS supports the identification and development of high-potential employees through features such as talent pool management and succession planning. The system allows BPJS Ketenagakerjaan to design clear career paths and development programs aligned with organizational needs. However, research indicates that challenges remain in aligning individual appraisal indicators with objective talent criteria, to be addressed to enhance the effectiveness of talent management.

3. **EMPLOYEE ADMINISTRATION**

HCIS also plays a role in streamlining employee administration processes, from recruitment and personnel data management to payroll and leave management. By fully digitizing personnel services, the system improves operational efficiency and provides employees with easy access to the information and services they need. The implementation of HCIS supports BPJS Ketenagakerjaan in achieving professional HC management responsive to organizational dynamics.

EMPLOYEE DEMOGRAPHICS

[GRI 2-7] [GRI 2-8] [OJK C.3.b]

BPJS Ketenagakerjaan employs 5,380 individuals, consisting of permanent and contract workers, with the following data. This data is sourced from BPJS Ketenagakerjaan's Human Capital Information System (HCIS). Employee turnover at BPJS Ketenagakerjaan is considered reasonable and well-controlled, with changes primarily due to retirement or personal decisions. Management values the contributions of all parties involved and remains committed to ensuring orderly transitions that do not disrupt services to participants.

In the context of institutional transformation, BPJS Ketenagakerjaan is currently restructuring its organization to be leaner and more efficient. This policy supports a more agile and strategic approach to human resource management, streamlining business processes, including leveraging technology in the JMO application to provide a much broader service scope.



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Total Number of Employees by Employment Contract (Permanent and Temporary) and Gender

	2024		2023		2022	
Gender	Permanent	Temporary	Permanent	Temporary	Permanent	Temporary
Male	3,240	5	3,316	6	3,413	9
Female	2,134	1	2,214	1	2,286	4
Number	5,374	6	5,530	7	5,699	13
Total	5,3	80	5,5	37	5,7	12

Total Number of Employees by Employment Contract (Permanent and Temporary) and Region

Total Nambel of Employees by Employment Contract (Fernancia Temporary) and Region							
Davies	20	2024		2023		2022	
Region	Permanent	Temporary	Permanent	Temporary	Permanent	Temporary	
Head Office (Jakarta)	875	6	846	7	841	13	
West Sumatra & Riau	376	-	397	-	407	-	
Northern Sumatra	378	-	396	-	408	-	
Southern Sumatra	314	-	329	-	342	-	
Sulawesi & Maluku	396	-	404	-	419	_	
Kalimantan	359	-	364	-	388	-	
East Java	538	-	564	-	577	-	
West Java	517	-	535	-	558	-	
Central Java & DI Yogyakarta	512	-	527	-	544	-	
DKI Jakarta	569	-	605	-	632	-	
Bali, Nusa Tenggara, Papua	282	-	302	-	313	-	
Banten	258	-	261	-	270	-	
Total	5,374	6	5,530	7	5,699	13	

All employees at BPJS Ketenagakerjaan are full-time. Therefore, we do not provide a table of workers by working hours, either by gender or region. Furthermore, based on internal policies and applicable labor regulations, BPJS Ketenagakerjaan does not employ staff with "non-guaranteed hours" status. [GRI 2-7]

Number and Percentage of Outsourced Workers and Interns of MBKM Program [GRI 2-8]

Position Level	2024	%	2023	%	2022	%
Outsourced Workers at Head Office	275	51.69	273	60.53	251	91.94
Interns (MBKM Program)	257	48.31	178	39.47	22	8.06
Total	532	100.00	451	100.00	273	100.00

During the reporting year, there was an increase in the number of outsourced personnel, particularly in the Internship Program (MBKM Program), following an increase in the quota approved by the Ministry of Education, Culture, Research, and Technology. [GRI 2-8]

EMPLOYEE RECRUITMENT AND TURNOVER

[GRI 401-1]

Since 2020, BPJS Ketenagakerjaan has transformed its organizational structure to be leaner and more efficient by not recruiting new employees. This policy aims to

enhance the organization's efficiency and effectiveness, allowing work processes to develop optimally and support the continuity of digital transformation within BPJS Ketenagakerjaan. Therefore, no recruitment was conducted during the reporting period.

Conversely, employee turnover at BPJS Ketenagakerjaan is managed systematically and based on organizational

needs to ensure performance continuity and the fulfillment of competencies across all levels. Employee turnover, whether due to retirement, resignation, or other reasons, is managed through a talent management and succession planning system to maintain operational stability and service continuity to participants.

Year	Total Employee Turnovers	Total Agency Employees	Turnover Rate (%)
2024	152	5,380	2.82%
2023	162	5,537	2.92%
2022	166	5,713	2.90%

Employee Turnover by Gender

Gender	2024	%	2023	%	2022	%
Male	73	48.03	97	59.88	97	58.43
Female	79	51.97	65	40.12	69	41.57
Total	152	100%	162	100%	166	100%

Employee Turnover by Age Group

Age Group	2024	%	2023	%	2022	%
<30	3	1.97	10	6.17	37	22.29
30-50	78	51.32	77	47.53	42	25.30
>50	71	46.71	75	46.30	87	52.41
Total	152	100%	162	100%	166	100%

Employee Turnover by Region

Region	2024	%	2023	%	2022	%
Head Office (Jakarta)	16	10.53	10	6.17	19	11.45
West Sumatra & Riau	7	4.61	12	7.41	6	3.61
Northern Sumatra	8	5.26	9	5.56	9	5.42
Southern Sumatra	12	7.89	14	8.64	5	3.01
Sulawesi and Maluku	12	7.89	9	5.56	12	7.23
Kalimantan	7	4.61	10	6.17	9	5.42
East Java	12	7.89	19	11.73	25	15.06
West Java	17	11.18	23	14.20	25	15.06
Central Java & DI Yogyakarta	17	11.18	11	6.79	14	8.43
DKI Jakarta	30	19.74	25	15.43	26	15.66
Bali, Nusa Tenggara, Papua	2	1.32	11	6.79	7	4.22
Banten	12	7.89	9	5.56	9	5.42
Total	152	100%	162	100%	166	100%

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Reasons for Employee Turnover

Reason for Turnover	Number	%
Absenteeism	6	3.95%
Deceased	8	5.26%
Retirement	60	39.47%
Early Retirement	10	6.58%
Termination	9	5.92%
Termination	59	38.82%
Total	152	100%

REMUNERATION AND BENEFITS

BPJS Ketenagakerjaan is committed to establishing a fair, competitive remuneration system that supports the well-being of all employees. The approach used in formulating remuneration policy is based on the principles of transparency, equality, performance, and compliance with applicable laws and regulations. This system is designed to provide appropriate recognition for employee contributions, motivate improved performance, and attract and retain top talent.

BPJS Ketenagakerjaan's remuneration structure includes basic salary, fixed and variable allowances, and performance-based incentives. Additionally, we provide various other welfare facilities as part of the total reward package for employees.

GENDER-BASED REMUNERATION EQUALITY [GRI 405-2]

As a demonstration of our commitment to the principles of fairness and inclusivity, BPJS Ketenagakerjaan guarantees no disparity in remuneration between male and female employees holding the same position. The ratio of male to female remuneration is 1:1, demonstrating the implementation of a non-discriminatory policy in the remuneration system.

ENTRY-LEVEL WAGE [GRI 202-1] [OJK F.20]

To guarantee equality of opportunity from the start of a career, BPJS Ketenagakerjaan has a policy of providing equal entry-level wages for men and women (1:1). This aligns with the principles of meritocracy and non-discrimination that form the basis of the institution's recruitment and career development processes. BPJS

Ketenagakerjaan ensures that all remuneration provided to employees exceeds the Regional Minimum Wage (RMW) standards in each operational area. Specifically, at the head office in Jakarta, the total remuneration received by employees is 84.19% higher than the DKI Jakarta RMW. This demonstrates BPJS Ketenagakerjaan's commitment to ensuring employee well-being and providing fair compensation for their contributions.

PROPORTION OF SENIOR MANAGEMENT FROM LOCAL COMMUNITIES [GRI 202-2]

BPJS Ketenagakerjaan implements recruitment and management development policies to support diversity and the empowerment of local human resources. In this context, the local community is defined as citizens of Indonesia, without distinction based on region of origin, ethnicity, or social background. All of BPJS Ketenagakerjaan's senior management, including top leadership and strategic managerial levels, are from the local community (100%), Indonesian citizens. This approach not only demonstrates a commitment to nationalism and human resource self-reliance but also ensures that the organization's leaders have a deep understanding of the national social, cultural, and regulatory context.

BENEFITS [GRI 401-2]

Benefits provided to full-time employees that are not provided to temporary or part-time employees include:

Type of Allowance	Permanent Employee	Contract Worker
Grade/Level Allowance	Ø	
Cost-of-Living Allowance	Ø	
Health Insurance	Ø	Ø
Religious Holiday Allowance	©	Ø
Annual Leave Allowance	Ø	Ø
Income Tax Allowance	Ø	Ø
Housing Allowance	Ø	
Life Insurance	⊘	Ø

DIVERSITY AND EQUALITY

[GRI 405-1] [GRI 405-2] [OJK F.18]

BPJS Ketenagakerjaan implements a diversity and equality approach as part of an inclusive and equitable organizational culture. The organization ensures that all individuals have equal opportunities in recruitment, career development, performance appraisal, and

decision-making, without discrimination based on gender, age, religion, ethnicity, disability, or other backgrounds. These values of diversity and equality are internalized through transparent employment policy and continuous training for all employees to foster a work environment that respects and supports the potential of all individuals.

Number and Percentage of BPJS Ketenagakerjaan's Board of Supervisors and Directors in 2024 by Gender and Age Group

	Gei	nder		Age Group					
Mal	le	Fen	nale	<30		30-50		>50	
Number	%	Number	%	Number	%	Number	%	Number	%
13	92.86	1	7.14	-	-	4	28.58	10	71.42

Employees by Gender [OJK C.3.b]

Gender	2024	%	2023	%	2022	%
Male	3,245	60.32	3,322	60.00	3,422	59.90
Female	2,135	39.68	2,215	40.00	2,290	40.10
Total	5,380	100	5,537	100.00	5,712	100.00

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Employees by Region [OJK C.3.b]

Employees by Region [COR 0.0.0]							
Region	2024	%	2023	%	2022	%	
Head Office (Jakarta)	881	16.38	853	15.41	854	15.71	
West Sumatra & Riau	376	6.99	397	7.17	407	6.81	
Northern Sumatra	378	7.03	396	7.15	408	7.07	
Southern Sumatra	314	5.84	329	5.94	342	5.72	
Sulawesi and Maluku	396	7.36	404	7.30	419	6.50	
Kalimantan	359	6.67	364	6.57	388	6.15	
East Java	538	10.00	564	10.19	577	9.60	
West Java	517	9.61	535	9.66	558	10.82	
Central Java & DI Yogyakarta	512	9.52	527	9.52	544	9.51	
DKI Jakarta	569	10.58	605	10.93	632	12.60	
Bali, Nusa Tenggara, Papua	282	5.24	302	5.45	313	4.53	
Banten	258	4.80	231	4.71	270	4.98	
Total	5,380	100	5,537	100.00	5,712	100.00	

Employees by Age [OJK C.3.b]

Age	2024	%	2023	%	2022	%
<30	324	6.02	779	14.07	1,993	34.89
30-50	4,630	86.06	4,338	78.35	3,313	58.00
>50	426	7.92	420	7,59	406	7.11
Total	5,380	100	5,537	100%	5,712	100%

Employees by Education Level [OJK C.3.b]

	zmpio y o o o b	,				
Education Level	2024	%	2023	%	2022	%
Postgraduate (Master's & Doctoral Degrees)	912	16.95	823	14.86	749	13.11
Bachelor's Degree	4,169	77.49	4,351	78.58	4,531	79.33
Diploma IV	26	0.48	28	0.51	27	0.47
Diploma III	223	4,14	273	4.93	326	5.71
Diploma I	2	0.04	3	0.05	4	0.07
Senior High School & Equivalent	47	0.87	58	1.05	72	1.25
Junior High School & Equivalent	1	0.02	1	0.02	3	0.05
Total	5,380	100	5,537	100,00	5,712	100.00

Employees by Job Level [OJK C.3.b]

	p.:0 / 0 0	S DY SOD LEV	er [eer erens]			
Position Level	2024	%	2023	%	2022	%
Senior Vice President	28	0.52	28	0.51	32	0.56
Vice President	17	0.32	18	0.33	22	0.39
Assistant Vice President	139	2.58	146	2.64	142	2.49
Senior Manager	173	3.22	164	2.96	171	2.99
Manager	735	13.66	734	13.26	701	12.27
Junior Manager	591	10.99	655	11.83	602	10.54
Assistant Manager	549	10.20	334	6.03	260	4.55
Senior Officer	3,090	57.43	3,387	61.17	3,547	62.10
Officer	46	0.86	55	0.99	213	3.73
Staff	12	0.22	16	0.29	22	0.39
Total	5,380	100.00	5,537	100.00	5,712	100.00

Note

- Employee data does not include information on the Board of Commissioners and the Board of Directors.
- This year's report presents a more detailed breakdown of position levels, with no change in total number compared to the previous year's report.

Total Employees Receiving Position Promotions

	Ma	ale	Fen	nale		
Year	Total	%	Total	%	Total	Percentage of Total Employees
2024	35	83.33	7	16.67	42	0.78
2023	30	65.22	16	34.78	46	0.83
2022	65	67.01	32	32.00	97	1.68

BPJS Ketenagakerjaan is fully committed to fair and responsible employment practices. In all its operations, BPJS Ketenagakerjaan does not engage in forced labor or employ underage workers. This policy aligns with applicable laws and regulations in Indonesia as well as international labor principles that uphold human rights and worker protections. [GRI 408-1] [GRI 409-1] [OJK F.19]

During the reporting year, BPJS Ketenagakerjaan recorded no incidents of discrimination in the workplace. This demonstrates the organization's commitment to creating an inclusive, equitable, and respectful work environment that respects the rights of all individuals, regardless of background, gender, age, religion, or other conditions. [GRI 406-1]

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EMPLOYEE ENGAGEMENT SURVEY

As part of its initiative to foster a productive, inclusive, and responsive work environment, BPJS Ketenagakerjaan consistently conducts an annual Employee Engagement Survey. This survey is carried out by an independent third party, ACT Consulting International, a globally recognized firm in organizational measurement and development.

In the reporting year, the survey results indicated that 80% of employees fall under the Highly Engaged Organizations category. This figure indicates a high level of employee satisfaction and commitment to the

organization, demonstrating BPJS Ketenagakerjaan's success in cultivating a collaborative, meaningful, and supportive work culture that prioritizes employee well-being.

PARENTAL LEAVE [GRI 401-3]

BPJS Ketenagakerjaan fully supports employees' rights in fulfilling family responsibilities, including during childbirth. We provide parental leave facilities, consisting of 3 months of maternity leave for female employees giving birth and 3 days of paternity leave for male employees whose wives are giving birth.

Description	Employees ELIGIBLE for parental leave	Employees taking parental leave	Employees returning to work after parental leave	Employees remaining employed 1 year after completing parental leave	Percentage of employees taking parental leave and returning to work (%)
Male	304	304	304	298	100%
Female	184	184	182	177	98%
Total	488	488	486	475	

PENSION [GRI 404-2]

BPJS Ketenagakerjaan is committed to supporting employees in transitioning into retirement through a preretirement program designed for those within 1–5 years of retirement age. In the reporting year, 45 employees and their spouses participated in this program, aiming to provide a comprehensive understanding of the financial, psychological, and social aspects of facing retirement.

The program covers the following topics:

- Retirement financial planning (pension fund management strategies, investments, and household budget management post-retirement).
- 2. Maintaining physical health.
- 3. Entrepreneurship, discussing various business opportunities and their risks.
- Family happiness and harmony, and other relevant topics.

FREEDOM OF ASSOCIATION AND EMPLOYEE RIGHTS PROTECTION [GRI 407-1]

BPJS Ketenagakerjaan upholds the principles of human rights in the workplace, including freedom of association, as part of its initiatives to foster a fair, open, and harmonious work environment. We actively support the existence and activities of our internal labor union, the BPJS Ketenagakerjaan Labor Union (BPJSTK).

As of the end of the reporting period, the number of employees as members of BPJSTK reached 5,364, representing 99.07% of the total employees. This figure indicates an exceptionally high participation rate and underscores the strong, constructive industrial relations between management and employees.

As a tangible manifestation of collaboration between the organization and the labor union, BPJS Ketenagakerjaan, together with labor union, have jointly developed Board of Directors Regulation No. 22/092021. This regulation serves as a collective employment agreement between management and employees, holding the same legal standing as a Collective Labor Agreement (CLA). The

Board of Directors Regulation guarantees comprehensive protection of employee rights and applies to 100% of employees, without exception. [GRI 2-30]

To ensure alignment with evolving laws and regulations and the organization's needs, the regulation is reviewed and evaluated periodically every two years. The review process is participatory, involving employee representatives and the labor union, to ensure that all clauses remain relevant and fair to all parties.

Currently, BPJS Ketenagakerjaan has not established a specific notice period for employees regarding organizational changes. However, communication is conducted with principles of openness and maintaining harmonious industrial relations.

DECENT AND SAFE WORKING ENVIRONMENT

[OJK F.21]

02

04

BPJS Ketenagakerjaan is committed to creating a decent, safe, and healthy working environment for all its employees as part of the organization's social responsibility. This commitment is realized through the implementation of occupational safety and health (OHS) standards, compliance with labor regulations, and internal policies supporting the physical and mental well-being of employees.

In 2024, BPJS Ketenagakerjaan undertook various concrete initiatives to strengthen a safe and comfortable working environment, including:

01

Formation of Emergency Response Teams

BPJS Ketenagakerjaan formed Emergency Response Teams at both its head office and branch offices, tasked with monitoring, inspecting, and recording employee compliance and discipline with safety standards.



Emergency Training and Drills

Regular emergency response training and drills, such as fire and natural disaster simulations, were conducted to enhance preparedness and safety of all employees.



03

Health Social Security for Employees

All employees are enrolled in the BPJS Kesehatan health social security program and are also insured through supplementary health insurance providers for dual protection.



Clinic Services Throughout Indonesia

BPJS Ketenagakerjaan provides clinic services available throughout Indonesia, equipped with general practitioners, dentists, and other healthcare professionals, accessible to both employees and the general public.



05

Collaboration with Level 1 and 2 Healthcare Providers

To ensure tiered healthcare services, BPJS Ketenagakerjaan collaborates with primary healthcare facilities (clinics) and advanced healthcare facilities (hospitals) that employees can be referred to based on medical needs.



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HUMAN RESOURCES DEVELOPMENT

BPJS Ketenagakerjaan views employee training and development as a strategic investment to enhance competency, productivity, and organizational competitiveness. The approach encompasses both hard and soft skills development through various learning methods, including classical training, digital learning, professional certification, coaching, and mentoring. Training programs are designed based on organizational needs and individual performance assessments, aligning with established job competency frameworks. Furthermore, BPJS Ketenagakerjaan implements tiered leadership development programs to ensure the readiness of talent for future strategic positions. This approach supports the realization of adaptive, excellent, and integrity-driven human resources capable of delivering the best services to participants.

BPJS KETENAGAKERJAAN INSTITUTE

BPJS Ketenagakerjaan Institute is a strategic initiative designed as a center for organizational and individual capability development within BPJS Ketenagakerjaan. Established to address the ongoing need for employee competency enhancement, The Institute serves as the cornerstone in nurturing excellent talent capable of supporting service transformation and the achievement of the institution's vision.

The BPJS Ketenagakerjaan Institute offers a variety of training programs tailored to position levels and functions, including functional training, certification training, leadership programs, and digital-based learning (e-learning). Additionally, knowledge-sharing initiatives and coaching play a crucial role in strengthening an adaptive and collaborative learning culture across all organizational levels.

The BPJS Ketenagakerjaan Institute also oversees the Professional Certification Body (PCB), holding ten certifications in employment social security administration from the National Professional Certification Agency (BNSP), including:



SCHOLARSHIPS FOR EMPLOYEES

BPJS Ketenagakerjaan offers scholarships to employees for short courses abroad, as well as for pursuing master's and doctoral degrees.



3 People
Online course participants



14 People
Overseas course participants



35 People
Master's degree scholarship recipients

TRAINING HOURS [GRI 404-1] [OJK F.22]

Average Training Hours

As a manifestation of its commitment to enhancing the capacity and competence of its human resources, BPJS Ketenagakerjaan consistently conducts employee training and development programs. The average training hours per employee is a key indicator for assessing the effectiveness of investment in talent development.

During this reporting period, BPJS Ketenagakerjaan made adjustments to the training categories, affecting the total training hours and number of training participants in 2023 and 2022. This adjustment resulted in the average training hours listed in the previous report being lower than they should have been. This data has been updated and corrected in this report. [GRI 2-4]

Average Training Hours

Description	20	24	2023		2022	
Description	Male Female Male Femal		Female	Male	Female	
Total training participants (persons)	4,508	2,956	3,716	2,434	2,078	1,158
Total participants	7,464		7,470		8,392	
Total training hours (hours)	147,317		187,904		159,393	
Total BPJS Ketenagakerjaan employees (persons)		5,380	5,537		5,712	
Average training hours/total employees (hours/person)	45.76		33.93		27.90	
Training costs (IDR)	3	31,336,979,705	29,406,412,500		24,806,465,350	

Note: Includes data from PPJ RPI (career development program)

Average Training Hours by Gender

Description	2024		20	23	2022	
Description	Male	Female	Male	Female	Male	Female
Total training participants (persons)	4,508	2,956	4,566	2,904	5,054	3,338
Total employees	3,245	2,135	3,322	2,215	3,422	2,290
Total training hours	89,605	57,712	117,295	70,609	99,746	59,647
Average training hours	27.61	27.03	35.30	31.87	29.14	26.04

Average Training Hours by Position Level

Description	2024	2023	2022
Senior Vice President	76.86	68.75	26.47
Vice President	45.65	39.56	33.33
Assistant Vice President	48.99	53.54	30.33
Senior Manager	29.68	23.64	26.86
Manager	21.78	45.57	25.11
Junior Manager	31.58	55.47	22.08
Assistant Manager	33.62	48.16	22.16
Senior Officer	25.33	25.41	16.08
Officer	19.54	24.80	15.64
Staff	12	17	16

Note: Employee data includes non-structural employees but excludes data for the Board of Commissioners, Board of Directors, structural officials, and structural officials in pre-retirement preparation period.

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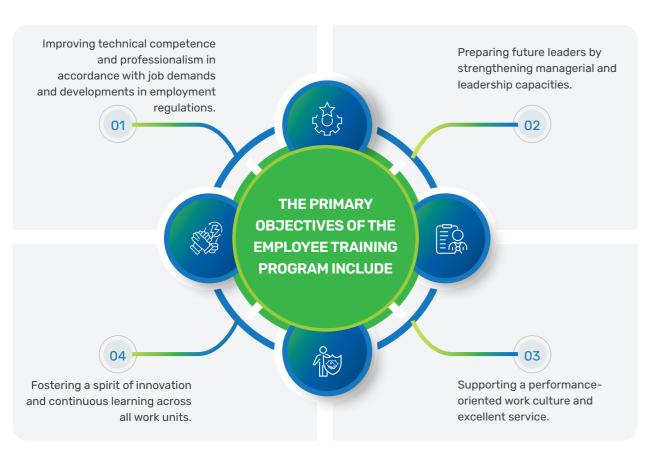
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Total Hours of Education and Training and Number of Employee Participants[GRI 404-1]

Types of Employee Development	Total	Hours of Activ	vities	Number of Participants		
Programs	2024	2023	2022	2024	2023	2022
Technical Development Program	39,605	28,590	18,229	1,461	818	814
Career Development Program	2,480	11,152	16,916	62	115	338
Refresher Development Program	6,816	52,074	26,991	255	1,046	1,710
Certification Development Program	16,096	14,952	13,193	581	420	276
Refresher Webinar Development Program	3,200	-	-	160	-	-
Individual Development Plan (IDP)	79,120	81,136	84,064	4,945	5,071	5,254
Total*	147,317	187,904	159,393	7,464	7,470	8,392

EMPLOYEE EDUCATION AND TRAINING [GRI 404-2]

BPJS Ketenagakerjaan views competency development as the cornerstone for creating an adaptive, professional, and service-excellent oriented organization. Therefore, we consistently conduct employee training and development programs designed to enhance technical, managerial, and leadership capabilities at all levels.



The training programs conducted include:

- Technical training in employment social security, covering benefits management, regulations, and service systems.
- 2. Customer service excellence training to enhance the quality of interactions with participants.
- Leadership Development Program for prospective leaders and structural officials, in collaboration with trusted training institutions.
- Digital and information technology training to support digital transformation and technological literacy in the workplace.
- Professional certification programs, such as finance and HR certifications, as required by the position.
- Soft skills training, including effective communication, stress management, and work ethics.

BPJS Ketenagakerjaan also promotes flexible learning methods through e-learning and project-based training, ensuring continuous learning amidst operational dynamics. With this approach, BPJS Ketenagakerjaan is committed to creating resilient, innovative human resources capable of delivering optimal service to all participants.

BPJS Ketenagakerjaan states that all (100%) security personnel working within the company's premises are outsourced employees managed by a security service provider company. Training on human rights, including policies and procedures for handling cases with respect for individual rights, is fully conducted by the service provider company as part of their obligations to their employed workforce. [GRI 410-1]

DIGITAL LIBRARY

Reading is one of the most effective methods to broaden insights, expand perspectives, and support the development of professional competencies. At BPJS Ketenagakerjaan, a reading culture is promoted as part of a human resource quality improvement strategy, with the belief that continuously updated knowledge will directly impact performance and service to participants.

To support this initiative, BPJS Ketenagakerjaan provides the Digital Library (DILA), an internal digital library platform

accessible to all employees. From 2021 to 2024, DILA has offered 3,198 e-book titles covering various themes, including management, public service, technology, and personal development. These materials are curated to align with workplace needs and organizational challenges.

Reading through DILA is not only encouraged but also an integral part of an employee's self-development responsibility. This reading activity has been integrated into the Key Performance Indicator (KPI) system, motivating all employees to continuously learn and grow professionally. With this approach, BPJS Ketenagakerjaan fosters a knowledge-based work culture to navigate the increasingly complex dynamics of social security services.

PERFORMANCE REVIEW [GRI 404-3]

BPJS Ketenagakerjaan implements a comprehensive and objective performance management system as part of its initiatives to enhance productivity and service quality. In the reporting year, all (100%) BPJS Ketenagakerjaan employees underwent performance reviews. This process is conducted with a transparent and participatory approach, involving direct supervisors and based on Key Performance Indicators (KPIs) and Key Behavioral Indicators (KBIs) relevant to respective employee's roles.

The results of the performance reviews are used for various strategic purposes, including:

- Determining performance-based incentives or rewards.
- 2. Developing individual development plans and advanced training programs.
- 3. Serving as a basis for promotions, rotations, or job placements.
- Identifying leadership potential and succession planning.
- Fostering a results-oriented work culture and accountability.

This system demonstrates BPJS Ketenagakerjaan's commitment to creating a fair, meritocratic work environment that supports the career growth of all employees.

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STRENGTHENING RELATIONSHIPS WITH STAKEHOLDERS

Social capital and stakeholder relations serve as a strategic basis for BPJS Ketenagakerjaan to build and strengthen harmonious relationships with the community and all stakeholders. This is achieved through initiatives such as the Corporate Social Responsibility (CSR) program, enhancing participant loyalty, and fostering close and productive ties with other

stakeholders. Social capital, encompassing values, trust, collaboration, and networks, is specifically cultivated between BPJS Ketenagakerjaan, the communities in its operational areas, and other stakeholders. These strong relationships form a key pillar in ensuring operational sustainability and long-term value creation, while also reinforcing the organization's social legitimacy.

MATRIX

Description	2024	2023	2022
CSR Expenses (IDR)	313,227,348	151,500,000	183,732,500
IPP/Customer Satisfaction Index (CSI)	89.52%	85.91%	84.08%
Net Promoter Score (NPS)	60.9%	48.9%	39.0%
Brand Equity Survey	89.39%	88.6%	87.2%

VALUE CREATION STRATEGY

The focus of BPJS Ketenagakerjaan's strategy in social capital and stakeholder relations is to build trust and strong partnerships through intensive communication

with workers, employers, the government, and other stakeholders. The objective is to expand membership, enhance program understanding, and ensure the continuity of social security protection.



ASPECT



STRATEGY



/ALUE CREATION



Stakeholder Trust and Credibility



01

- Regularly publishing easily accessible and clearly worded integrated annual reports.
- Organizing open forums to explain performance and fund management.
 Additionally, implementing an effective and responsive complaint and grievance resolution mechanism.
- Providing clear information on participants' rights, obligations, and claim procedures.
- Conducting independent audits periodically and publishing the results.
- Disclosing public information transparency through a public information system managed by the Central Information Commission.
- Increased public trust in BPJS
 Ketenagakerjaan as a social security fund
 management institution. This will lead to
 higher employer compliance in registering
 workers and active participant engagement
 in programs.
- A strong reputation will also attract new strategic partners and facilitate policy support from the government.



Effectiveness of Strategic Partnerships and Collaboration



- Identifying and establishing formal partnerships with relevant ministries/ government agencies, labor unions, employer associations, banks, and other entities.
- Regarding collaboration, developing collaborative programs for expanding membership coverage, such as collective registration programs for informal workers or educational initiatives.
- Providing channels for BPJS Ketenagakerjaan registration and contribution payments.
- Expansion of membership reach to a broader segment of workers (including informal workers) through collaborative initatives.
- Creation of positive synergy among institutions to enhance efficiency.
- Stronger policy support from the government and improved public understanding of the significance of social security.



Participant Satisfaction



- Improving service quality by prioritizing accessibility, speed, and accuracy.
- Offering multiple easily accessible communication channels.
- Delivering relevant information and education tailored to different worker segments.
- Implementing a direct participant satisfaction survey system upon service completion, with an E-Survey link sent to the participant's email.
- Continuously innovating products and services to align with evolving worker needs.

- Increased participant loyalty and retention.
- Satisfied participants will become "ambassadors" for the program and recommend social security to others.
- Participant data and feedback will also drive the innovation of more relevant and efficient services, as well as overall service quality improvement.
- Implementing an integrated "Kerja Keras Bebas Cemas" (KKBC) or "Hard Work, Worry-Free" communication campaign across diverse content and channels.

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Contribution to Community and Social Development



- Providing natural disaster relief and infrastructure support.

Establishing direct collaboration with community organizations, indigenous institutions, or community groups to identify needs and design relevant programs.

- Enhanced positive image of BPJS Ketenagakerjaan as an entity that cares and genuinely contributes to community welfare.
- Reduced social and economic risks at the community level, particularly for vulnerable workers.
- Facilitating local support and an enhanced understanding of the role of BPJS Ketenagakerjaan within the community.
- Focusing membership targets on the MSME ecosystem.

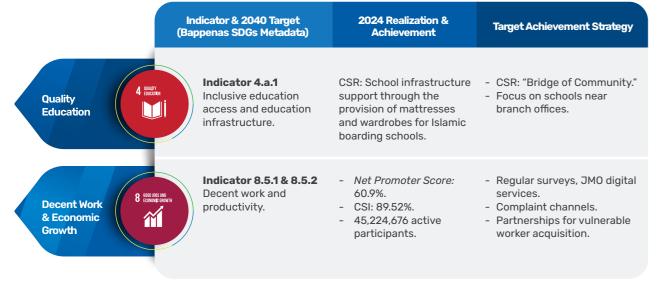


Reputation and Public Image Management



- Developing a positive narrative about BPJS Ketenagakerjaan's programs and benefits for the community.
- Leveraging various media platforms to disseminate key messages.
- Preparing standby statements and press releases, fostering media relationships, and conducting media monitoring to address negative issues or incidents that may harm reputation.
- Participating in relevant awards or certification programs to demonstrate commitment to the highest standards of service and governance.
- Maintained a positive and stable reputation among the community and media.
- The ability to address communication crises swiftly and effectively, thereby minimizing negative impacts.
- A positive image will also attract high-quality human resources and support long-term operational sustainability.

ACHIEVEMENT OF SDG TARGETS IN 2024



Indicator & 2040 Target 2024 Realization & **Target Achievement Strategy** (Bappenas SDGs Metadata) **Achievement** Indicator 10.2.1 - Participant - Handling feedback and 10 REDUCED INEQUALITIES Social inclusion for interactions: complaints through multiple Reduced channels. vulnerable groups. 5,988,340. Outreach of BPJS Ketenagakerjaan programs by engaging community leaders in remote areas. - "Very satisfied" rating: Indicator 16.6.2 - Transparent complaint 16 PEACE AND JUSTICE Peace, Justice 89.52%. Public satisfaction with channels - Resolution time: 7 days. government services. Complaints resolved: 5.988.340 - Responsive and accountable interactions. policies. Indicator 17.17.1 - Total local suppliers: - 100% local partners. Inclusive and effective 370. - Signing of integrity pacts. partnerships. Contract value: IDR - Regular monitoring and 481.1 billion. evaluation.

STRENGTHENING COMMUNITY RELATIONS

BPJS Ketenagakerjaan employs a strategic and participatory approach in maintaining relationships with communities in its operational areas through the implementation of its Corporate Social Responsibility (CSR) Program. This program is an integral part of BPJS Ketenagakerjaan's commitment to creating social value and sustainability. CSR programs focus on communities near the operational areas of its respective branch offices, taking into account specific local social conditions and needs.

In the program planning process, BPJS Ketenagakerjaan identifies needs through field surveys, active community engagement, and collaboration with local stakeholders. This ensures that all CSR programs remain relevant, addresses existing needs, and delivers positive impacts for beneficiaries. [OJK F.23]

During the reporting period, the implementation of BPJS Ketenagakeriaan's Corporate Social Responsibility (CSR) Programs did not have any negative impacts on communities in its operational areas, as confirmed by routine evaluations and monitoring conducted in accordance with precautionary principles. [OJK F.23]

The CSR Program is designed to serve as a bridge for communities to improve their well-being. Our CSR program's four pillars ("bridges") are: [OJK F.25]

- 1. Bridge of Community, CSR programs designed to meet the general needs of the community.
- 2. Bridge of Empowerment, CSR programs focused on enhancing beneficiaries' entrepreneurial capabilities for increased productivity.
- Bridge of Care, CSR programs aimed at assisting communities facing difficulties and those in need.
- Bridge of Sustainability, CSR programs supporting environmental preservation.

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Pillar Program

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D:11 D	2024	2023	2022		
Pillar Program	Realization	Realization	Realization		
Bridge of Community	86,500,000	40,000,000	30,000,000		
Bridge of Empowerment	-	35,300,000	-		
Bridge of Care	222,020,000	76,200,000	148,750,000		
Bridge of Sustainability	-	-	1,200,000		
Operational Costs*	-	-	3,782,500		
Total	308,520,000	151,500,000	183,732,500		

 $^{^{*}}$ In 2022, most official travel operational activities used the budget allocated for related activities.

Corporate Social Responsibility (CSR) [OJK F.25]

Bridge of Community

Type of Activity	Link to SDGs	Description	Achievement & Impact
School infrastructure support [GRI 203-1]	4 country Quality Education	Funds: IDR 30,000,000	Donation of mattresses and wardrobes for the Madinah Al Hijrah Islamic Boarding School. Impact: Improved student comfort and morale. Supported the creation of a decent and safe educational environment. Provided more equal access to quality education.
Mosque infrastructure support [GRI 203-1]	11 ECOMMUNITY Sustainable Cities and Communities	Funds: IDR 35,000,000	Support for the construction of infrastructure for the Al Ashr and Al Insan mosques. Impact: Strengthened the function of mosques as centers for moral and spiritual development. Promoted the creation of comfortable, clean, and safe places of worship.

Type of Activity	Link to SDGs	Description	Achievement & Impact
Construction of clean water facilities and infrastructure	G MANAGER AND SANITATION Clean Water and Sanitation	Funds: IDR 24,500,000	Benefited 114 students and 6 teachers at the Manglayang Palasari Foundation. Impact: Improved community quality of life with access to proper clean water. Reduced the risk of diseases caused by contaminated water. Supported economic and household activities that depend on water availability.
Bridge of Caring			
Natural disaster relief [GRI 203-2]	No Poverty	Total Funds: IDR 222,020,000	Provision of aid to victims of natural disasters: Demak Regency flood, affecting 18,700 households or 71,000 people. Bandung tornado, affecting 1,359 people. Kudus Regency flood, affecting 13,983 households or 40,869 people. West Sumatra flash flood and landslide, with 3,396 people displaced. Sumbawa flash flood, affecting 1,489 households or 6,278 people. Gorontalo flood, affecting 19,513 people.
			 Accelerated the recovery process for disaster victims. Reduced the economic and psychological burder on affected communities. Demonstrated the Agency's active concern for national emergencies.

Note: Funds for the Corporate Social and Environmental Responsibility (CSER) activities are provided pro bono to the community.

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STRENGTHENING PARTICIPANT RELATIONSHIPS [OJK F.30]

PARTICIPANT TRENDS AND RETENTION

BPJS Ketenagakerjaan continues to enhance the quality of its services to participants, whether through in-person services at branch offices, digital services, or call centers. Innovations such as mobile applications, contactless services, and streamlined claim processes are key priorities to ensure convenience and comfort for participants. Consistently improving service quality aims to effectively manage participant trends and retention.

The number of BPJS Ketenagakerjaan participants indicates fluctuating dynamics, with a potential decrease

in participant numbers over time due to various factors. This phenomenon of participant turnover is caused by conditions such as employment termination, retirement, death, or transitions to the informal sector or overseas. Additionally, some workers, particularly from the selfemployed Non-Wage Recipient (BPU) segment, cease active contribution payments. To maintain continuity and stability of membership, strengthening relationships with participants is crucial and strategic. BPJS Ketenagakerjaan actively pursues participant retention initiatives through intensive education, providing easily accessible digital services, and strategic collaborations with employers, local governments, and agency partners.

Number of Participants per Segment per Year

Amount .	2024		2023		2022	
Segment	Number	%	Number	%	Number	%
Wage Recipients	29,308,491	64.81	7,998,099	50.71	7,594,775	39.99
Non-Wage Recipients	9,899,338	21.89	7,773,000	49.29	5,161,151	27.17
Construction Servies	6,016,847	13.30	N/A	N/A	6,236,473	32.84
Total	45,224,676	100	15,771,099	100%	18,992,399	100%

Steps to Enhance Participant Acquisition

- 1. Collaborating with ministries/institutions to optimize data exchange and disseminate information to the community.
- 2. Forming partnerships with various entities such as e-commerce platforms, application providers, franchises, and markets to expand the coverage of informal sector participants.
- 3. Strengthening regulations, such as those governing the distribution of Small Business Credit (KUR Small), requires recipients to become participants in BPJS Ketenagakeriaan.
- 4. Optimize the agency system to improve outreach and acquisition of informal workers.

MARKETING ASPECTS AND PROGRAM INFORMATION

BPJS Ketenagakerjaan is committed to providing complete, accurate, and transparent information to all participants, both individuals and business entities, regarding the programs and services offered. This information is disseminated through various official communication channels, including the official website. digital application (JMO), brochures, social media. customer service, and service officers at branch offices and other service units.

Participants receive detailed explanations about available programs, including: Employment Injury Security (JKK), Old-Age Security (JHT), Pension Security (JP), Death Security (JKM), and Job Loss Security (JKP). The information provided covers program benefits, participant rights and obligations, contribution amounts, registration procedures, as well as claim processes and other services. For business entity participants, the information also includes reporting and contribution payment obligations, as well as employee membership governance. [GRI 417-1]

All information dissemination regarding BPJS Ketenagakeriaan's programs and services complies with applicable regulatory provisions. There have been no violations in the form of misinformation, misleading statements, or the omission of critical information that could influence participant decisions. Additionally, no violations were recorded in marketing communication practices during the reporting period. All promotional and educational materials are ensured to adhere to ethical standards and aim to enhance participant understanding. [GRI 417-2] [GRI 417-3]

Through this approach, BPJS Ketenagakeriaan ensures that participants have sufficient understanding to make informed decisions regarding their social protection while maintaining public trust in the institution. Information transparency and integrity in communication remain core principles in delivering services to the public.

EVALUATION OF SERVICE QUALITY IMPROVEMENT

BPJS Ketenagakerjaan regularly conducts customer satisfaction surveys as part of its service evaluation and quality enhancement initiatives. To improve service quality for participants, BPJS Ketenagakerjaan conducts e-surveys across all regions to assess participant satisfaction with the services provided. A total of 3,272 participants took part in this e-survey, of whom 56.20% were very satisfied, 35.42% were satisfied, and 8.22% were moderately satisfied. However, a small percentage of participants were dissatisfied and very dissatisfied, at

0.09% and 0.03% respectively. These survey results serve as a benchmark for BPJS Ketenagakerjaan to continue enhancing and refining its excellent service quality for

This participant survey was conducted using tablets, where participants visiting and interacting directly with Customer Service regarding claim submissions, information requests, and other services could indicate their satisfaction with the service provided by Branch Offices. These responses then serve as a reference for Branch Offices to improve services for all participants.

Participant Satisfaction Level

Year	Description	Very Dissatisfied	Dissatisfied	Somewhat Satisfied	Moderately Satisfied	Satisfied	Very Satisfied	Total
2024	Number	1	1	3	269	1,159	1,839	3,272
2024	%	0.03	0.03	0.09	8.22	35.42	56.20	100
0007	Number	-	1,046	541	2,113	41,093	1,969,126	2,013,919
2023	%	-	0.05	0,03	0.10	2.04	97.78	100
2000	Number	-	2,149	1,043	7,394	100,109	1,869,904	1,980,599
2022	%	-	0.11	0.05	0.37	5.05	94.41	100

Independent Party's Participant Satisfaction Survey (CSI) Results by Protection Programs (%)

Program	2024	2023	2022
Employment Injury Security (JKK) Program	91.8	84.9	84.5
Death Security (JKM) Program	92.9	89.4	92.7
Old-Age Security (JHT) Program	92	89	86.9
Pension Security (JP) Program	92	88.9	84.8
Job Loss Security (JKP) Program	86.2	87.1	84.6

In addition, BPJS Ketenagakerjaan also conducted surveys carried out by independent parties with the following results: [OJK F.30]

	2024	2023	2022
IPP/Customer Satisfaction Index (CSI)	89.52%	85.91%*	84.08%
Net Promoter Score (NPS)	60.9%	48.9%	39.0%
Brand Equity Survey	89.39%	88.6%	87.2%

^{*)} The CSI value for 2023 has been restated. This is because the previous data was a combination of two sources, the CSM survey conducted by an independent consultant and an internal e-survey, resulting in a higher value in the previous year's report. The data has been updated and adjusted in this report to demonstrate only the measurements from the independent consultant. [GRI 2-4]

FOSTERING RESPONSIVE RELATIONSHIPS WITH PARTICIPANTS [OJK F.24]

Responsive relationships mean that BPJS Ketenagakerjaan possesses sensitivity and the ability to act on issues and expectations arising from the community. This goes beyond merely providing services, it involves the organization's ability to adapt, improve, and

deliver solutions aligned with on-the-ground realities and needs. Feedback from participants is categorized into five aspects: information requests, complaints, inquiries, criticisms and suggestions, and serious grievances. The number of participant complaints is distinguished from fraud reports received through the whistleblowing system (WBS).

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As a manifestation of its commitment to this approach, BPJS Ketenagakerjaan provides channels for the community, particularly participants, to submit feedback, grievances, and complaints. Through official channels such as the website, call center, social media, and in-person services, the public can voice their experiences and challenges. These various channels are expected to serve as a bridge between the institution and participants, fostering continuous improvement and building public trust:

- 1. Website: https://www.bpjsketenagakerjaan.go.id
- 2. Public Service Center (Contact Center) 175 Tanya **BPJAMSOSTEK**
- 3. Social Media and Auto-Answer-Based Services (Chatbot)
- 4. JMO Mobile App
- 5. Government-managed platforms such as: https:// www.lapor.go.id/
- 6. Halo JKP Service: https://halo.jkp.go.id

- 7. Consumer Protection Portal Application (APPK) -Financial Services Authority (OJK): https://kontak157. ojk.go.id/appkpublicportal/Website/Login
- 8. Complaints at branch offices

All incoming complaints are handled professionally according to Standard Operating Procedures (SOPs), with a maximum complaint handling response time of 5 working days from receipt. For complaints requiring further investigation, participants are regularly informed about the progress of their resolution.

BPJS Ketenagakerjaan also guarantees the confidentiality of whistleblowers' identities and applies the principles of fairness, transparency, and accountability in all complaint resolution processes. This policy is expected to enhance service quality while strengthening participants' trust in the employment social security system.

Description	2024	2023	2022
Total number of interactions	5,988,340	6,194,925	4,100,425
Total incoming complaints			
- Program	189,833 (15.23%)	122,480 (7.07%)	62,006 (9.98%)
- General	1,056,496 (84.77%)	1,610,850 (92.93%)	559,027 (90.02%)
Complaints resolved	1,246,329 (100%)	1,733,330 (100%)	621,033 (100%)
Complaints in progress	-	-	-

Number and Percentage of Participant Interactions by Program















82.67% 1.514.209 Old-Age

Death Security





Security



119,531 Job Loss Security



1,831,650 Total Complaints

Security

Rekapitulasi Interaksi Berdasarkan Kanal Pengaduan

Service Channel	Number of Interactions	Percentage (%)
Auto Answer - Livechat	1,158,100	19.34%
Smile	1,086,493	18.14%
Email	749,446	12.52%
Instagram	596,939	9.97%
Auto Answer - Whatsapp 175	612,46	10.23%
Inbound Call	448,855	7.50%
E-Form	446,274	7.45%
Facebook	265,003	4.43%
Whatsapp By Agent	278,011	4.64%
Auto Answer - IVR 175	96,649	1.61%
Webchat	74,307	1.24%
Twitter/X	67,814	1.13%
Playstore	40,425	0.68%
Care Center	39,381	0.66%
Halo JKP	18,587	0.31%
Appstore	4,619	0.08%
Outbound Call	4,612	0.08%
Report	316	0.01%
Direct/Mail	49	0.00%
Total	5,988,340	100.00%

WHISTLEBLOWING SYSTEM

[GRI 2-25] [GRI 2-26]

Establishing strong stakeholder relations through the implementation of a whistleblowing system aims to build and maintain robust, transparent, and trust-based relationships with all parties vested in the organization. As such, the whistleblowing system is recognized as a vital instrument that underscores the organization's commitment to integrity, safeguards its reputation, and strengthens healthy, long-term, and mutually trusting relationships with all stakeholders.

The whistleblowing system (WBS) is crucial for promoting a culture of integrity, preventing fraudulent practices, and maintaining public trust. BPJS Ketenagakerjaan provides this reporting mechanism for internal and external parties as a secure, confidential, and responsible means to report alleged violations. BPJS Ketenagakerjaan offers various channels for reporting violations, including corruption, collusion, bribery, nepotism, fraud, violations of Financial Accounting Standards Principles, immoral acts, conflicts of interest, asset misappropriation, breaches of the code of ethics, and other transgressions.

Capital

The establishment of this WBS is based on Board of Directors Regulation No. 22/PERDIR.01/112023, with the following objectives:

- Detecting and preventing violations that could result in financial or non-financial losses to BPJS Ketenagakerjaan.
- Enhancing governance effectiveness, internal control, and performance of both employees and BPJS Ketenagakerjaan.
- 3. Facilitating management in effectively handling whistleblowing reports while protecting the confidentiality of whistleblowers' identities.

Reports can be submitted through various channels, including:

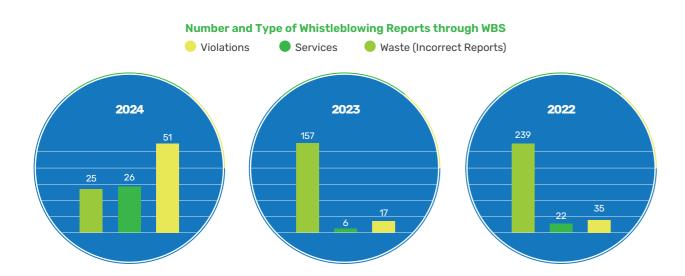
1. Directly to the Integrity Unit.

Indirectly via the website: wbs.bpjsketenagakerjaan. qo.id.

In its implementation, BPJS Ketenagakerjaan adheres to key principles to promote responsible practices:

- Upholding confidentiality by safeguarding whistleblowers' identities.
- 2. Ensuring no retaliation against whistleblowers.
- 3. Providing protection for whistleblowers.
- Granting recognition to whistleblowers whose reports are substantiated.

If a report is proven true, the parties involved in the violation will be subject to sanctions in accordance with applicable laws and regulations.



STRENGTHENING RELATIONSHIPS WITH SUPPLIERS [GRI 2-6]

Strong relationships with suppliers are expected to result in more reliable and higher-quality supplies, greater operational efficiency, opportunities for innovation and mutual growth, and enhanced resilience against uncertainties. This fosters strategic partnerships that provide long-term competitive advantages for both parties.

BPJS Ketenagakerjaan engages various suppliers of goods and services to support its operations and the implementation of its employment social security protection programs. In this process, BPJS Ketenagakerjaan prioritizes the use of local suppliers, defined as entities with business licenses and a domicile within Indonesia, as a form of support for

national economic growth. During the reporting year, BPJS Ketenagakerjaan partnered with 370 suppliers, all of whom (100%) were local suppliers, with the total procurement contract value reaching IDR 481,126,583,427. [GRI 204-1]

All new suppliers (100%) undergo stringent selection, not only based on their capacity and service quality but also on their compliance with laws and regulations and relevant social aspects. To ensure transparency and accountability, suppliers are required to sign an Integrity Pact and a Statement of Compliance regarding the implementation of good governance. Throughout 2024, BPJS Ketenagakerjaan reported no negative impacts arising from supply chain activities, demonstrating the effectiveness of its management and oversight of its business partners. [GRI 414-1] [GRI 414-2]

Number of Goods and Services Suppliers

The state of the s						
Mark Hall	2024		2023		2022	
Work Unit	Number	%	Number	%	Number	%
Head Office	370	100%	311	100%	188	56.80%
Regional Office	-	-	-	-	1	0.30%
Branch Office	-	-	-	-	142	42.90%
Total	370	100%	311	100%	331	100%

Procurement Contract Values for Goods and Services

Maria Halfa	2024		2023		2022	
Work Unit	Number	%	Number	%	Number	%
Head Office	412,205,111,164	85.67%	275,762,495,280	68.89%	586,563,388,288	79.15%
Regional Office	12,350,289,894	2.57%	13,625,364,661	3.40%	19,062,053,862	2.57%
Branch Office	56,571,182,369	11.76%	110,890,032,705	27.70%	135,497,611,923	18.28%
Total	481,126,583,427	100%	400,277,892,647	100%	741,123,054,073	100%

STRENGTHENING RELATIONSHIPS WITH INTERNATIONAL INSTITUTIONS [GRI 2-28]

Strengthening relationships with international institutions is crucial. It provides access to global best practices in social security, enabling the adoption of innovations and capacity building through training and knowledge exchange. This collaboration also supports the protection of Indonesian migrant workers abroad, expands service coverage, and enhances BPJS

Ketenagakerjaan's credibility in the global arena. This is a strategic step toward realizing more inclusive and high-quality social security.

As part of its active contribution to social security at both national and international levels, BPJS Ketenagakerjaan has established partnerships with several international institutions, including the following:



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Description of Cooperation

Explanation

International Social Security Association (ISSA)

BPJS Ketenagakerjaan is an active member of the International Social Security Association (ISSA). ISSA is a social security organization focused on sharing knowledge and best practices, including professional guidelines and expert advice, services, and support to develop dynamic social security systems and policies worldwide.

BPJS Ketenagakerjaan is one of Indonesia's representatives within ISSA, with the President Director of BPJS Ketenagakerjaan serving as a member of the ISSA Bureau. The Bureau is a key governing body of the ISSA, primarily responsible for defining, managing, and overseeing the association's regulations and programs. Furthermore, effective as of June 26, 2023, the President Director of BPJS Ketenagakerjaan was also appointed by acclamation as part of the ISSA Working Group to amend the ISSA Constitution. In addition, BPJS Ketenagakerjaan has received 8 (eight) ISSA Recognition Programs in the following areas:

- Administrative Solutions of Coverage Extension:
- Communication by Social Security Administrations;
- Good Governance:
- Information and Communication Technology (recertification);
- Return to Work and Reintegration (recertification);
- Error, Evasion, Fraud in Social Security Systems;
- Human Resources Management in Social Security Administrations.

International Labor Organization (ILO)

Memorandum of Understanding (MoU) on Canada, Australia, and Korea. Improving the Quality of Implementation of agreement is currently in the final review stage.

BPJS Ketenagakerjaan is exploring collaboration BPJS Ketenagakerjaan has initiated benchmarking activities with institutions in with the ILO through the drafting of a other countries engaged in overseas investment practices, particularly Japan,

Employment Social Security Programs. The This benchmarking focuses not only on investment practices but also on membership, services, and IT. In 2024, the ILO and BPJS Ketenagakerjaan collaborated to host an international forum: the "Asia Expert Roundtable on Unemployment Protection" on October 9, 2024, discussing best practices for job loss security in various countries. BPJS Ketenagakerjaan also attended and actively participated in the 112th International Labour Conference held in June

Korean Workers Compensat on and Welfare Service (COMWEL)

Injury Security program. In September 2022, experts. BPJS Ketenagakerjaan and COMWEL jointly signed a Memorandum of Understanding (MoU) on Cooperation of Workers' Compensation Program Development

COMWEL is one of BPJS Ketenagakerjaan's As a concrete manifestation of the collaboration with COMWEL, BPJS strategic partners in developing the Employment Ketenagakerjaan held a sharing session by inviting COMWEL's social security

> A meeting held on December 4, 2024, between COMWEL's Deputy Director of International Relations and BPJS Ketenagakerjaan's Director of Membership, resulted in an agreement to extend the MoU between BPJS Ketenagakerjaan and COMWEL, and to conduct training related to case managers under the Return to Work (RTW) program in July 2025.

Social Security Organization (SOCSO) Malaysia

BPJS Ketenagakeriaan and SOCSO Malaysia have a Memorandum of Collaboration (MoC) on Cooperation in Social Security Programs. This agreement focuses on discussions and for Indonesian Migrant Workers (IMW) in Malaysia, program benefits. particularly in disseminating information about benefits and programs.

BPJS Ketenagakerjaan is still exploring the possibility of opening a service channel in Malaysia in collaboration with SOCSO to expand coverage and provide broader services for Indonesian migrant workers. Additionally, BPJS Ketenagakerjaan and SOCSO Malaysia have worked together to ensure the distribution of benefits initiatives to provide social security protection for IMWs experiencing work-related risks in accordance with the IMW protection

Asian Workers' Compensation Association (AWCA)

on workers' compensation in the Asia Pacific providing opportunities for BPJS Ketenagakerjaan to: and is the organizing body for social security a. programs, particularly Employment Injury Security programs, in Asia since 2012. AWCA's membership consists of 13 members from 10 b.

AWCA is the sole regional association focused BPJS Ketenagakerjaan is a member of the AWCA Technical Commission (AWCA TC),

- Enhance expertise through the establishment of the AWCA Technical Commission - a sustainable cooperation platform: Workers' compensation insurance (WCI) focused on workplace accidents in Asia and the Pacific.
- On Tuesday, October 8, 2025, BPJS Ketenagakerjaan, in collaboration with AWCA, will organize a technical seminar titled "Work Accident Benefits for Migrant Workers" at the Head Office of BPJS Ketenagakerjaan in Plaza BPJAMSOSTEK.

POLITICAL CONTRIBUTIONS [GRI 415-1]

BPJS Ketenagakerjaan does not provide any form of contribution to political activities, including funding for political parties, candidates, or specific political campaigns, as stipulated in the Agency's policy. Furthermore, BPJS Ketenagakerjaan strictly prohibits members of the Board of Supervisors, Board of Directors, and all structural officials from holding positions in political parties to maintain the institution's neutrality, integrity, and independence in carrying out its duties and functions.

PRINCIPLES OF STAKEHOLDER ENGAGEMENT

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

BPJS Ketenagakerjaan's approach to stakeholders is based on the principles of collaboration, participation, and transparency. BPJS Ketenagakerjaan actively fosters two-way communication with various stakeholders, including workers, employers, the government, business partners, and the wider community. This ensures that their needs, expectations, and aspirations are accommodated in the formulation of policies and the implementation of employment social security programs.

Stakeholders	Engagement Methods and Frequency	Key Issues	Stakeholder Expectations
Government	Monthly, quarterly, semiannually, or annually: Consultation and correspondence. Multi-stakeholder forums. Direct meetings, including dissemination as needed.	Compliance with regulations. Growth in membership for the realization of social security employment protection targets	 Implementation of good governance. Optimization of acquisition among informal/vulnerable workers. Enhanced collaboration with Ministries, local governments, and institutions.
Employees	Monthly, quarterly, semiannually, or annually: Participation. Regular meetings with employees and/or labor unions. Personnel development.	 Fulfillment of normative rights. Improved services for participants. Career development. Involvement of labor unions in decision-making related to employment and/or employees. 	 Improved welfare. Provision of education, training, and competency development. Equal opportunities for promotion based on performance evaluation and fulfillment of Key Performance Indicators (KPIs). Labor unions participated in drafting and agreeing upon Board of Directors Regulation No. 22/092021 on BPJS Ketenagakerjaan Human Resources Management as a provision equivalent to a Collective Labor Agreement (CLA).
Participants	As needed: Participatory. Informative. Direct meetings.	 Improved services for registration, contribution payments, claim processes, and other additional service benefits. Protection of participants' personal data. Complaint submission. Participant involvement in the acquisition of membership for vulnerable workers. 	 Development of the JMO application to facilitate registration, contribution payments, and accelerate claim submission processes, as well as complaint submission by participants. In 2023, BPJS Ketenagakerjaan added benefits, namely protection for Indonesian migrant workers (IMW) in accordance with Ministry of Manpower Regulation No. 4 of 2023 on Social Security for Indonesian Migrant Workers. Improvement of security attack detection monitoring systems, optimization of application vulnerability assessments, and the Agency's information technology infrastructure.

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Stakeholders	Engagement Methods and Frequency	Key Issues	Stakeholder Expectations
Partners	Monthly, quarterly, semiannually: Participatory. Informative. Direct meetings.	 Involvement of local suppliers. Expansion of cooperation to increase the acquisition of BPU worker membership, including informal/vulnerable workers. Optimization and guidance of BPU/informal worker participants by partners. 	 All new suppliers in 2024 are local suppliers. Cooperation for BPU membership acquisition with store partners, agency partners such as PERISAI and Smart Agent, and the use of autodebit. Collaboration with the supply chain. Regular monitoring and evaluation of partners for membership acquisition performance.
Community	As needed:: Participatory. Informative. Direct meetings.	 Fulfillment of Corporate Social Responsibility (CSR). Increased membership, particularly BPU/ vulnerable workers. Complaint submission. 	 CSR programs supporting community welfare. Development of JMO application, including complaint submission by the community.
Media	As needed: Informative. Direct meetings and coverage. Inquiries via WhatsApp.	 Publication of BPJS Ketenagakerjaan's performance and activities. Outreach of social security protection programs. Visits to beneficiaries. 	 Submission of press conference materials on BPJS Ketenagakerjaan's performance and activities. Media gatherings and media visits. Collaboration for publicity and promotion related to BPJS Ketenagakerjaan's programs and benefits.





ENHANCING ENVIRONMENTAL **CONSERVATION INITIATIVES**

BPJS Ketenagakerjaan recognizes that sustainability and and long-term natural resource management. Through environmental conservation are crucial basis for the longterm well-being of participants, partners, and the broader community. Therefore, in conducting our operations, BPJS Ketenagakerjaan strives to minimize environmental impact and integrate principles of responsible, efficient,

this report, we present BPJS Ketenagakerjaan's concrete steps, achievements, and sustainability commitments in preserving and restoring natural sustainability as part of our contribution to the Sustainable Development Goals

MATRIX

Description	Unit	2024	2023	2022
Energy consumption [OJK B.2.a]	GJ	14,843	30,572	32,376
Water usage	m³	202	201	177
Emission intensity reduction* [OJK B.2.b]	%	5.04	9.00	N/A
Paper waste reduction**[OJK B.2.c]	Ream	79,943	N/A	N/A
Tree planting [OJK B.2.d]	Trees	11,668	8,016	13,941

VALUE CREATION STRATEGY

BPJS Ketenagakerjaan's primary strategy for natural capital value creation focuses on operational practices that minimize environmental impact, collaborating on initiatives dedicated to environmental preservation and fostering an eco-friendly culture among employees and other stakeholders. As a result, BPJS Ketenagakerjaan not only provides social security but also contributes to value creation related to environmental preservation.



ASPECT



saving practices.















Implementing office waste reduction and reuse programs, including paper consumption reduction through digitalization, electronic waste (e-waste) management, and segregation of organic and inorganic waste for recycling.

Implementing energy and water conservation

programs across all head and branch offices,

including the use of energy-efficient technologies

(LED lights, efficient air conditioning, motion sensors),

optimizing natural lighting and ventilation systems,

and educating employees on energy and water-

Reduces waste volume sent to landfills and minimizes potential pollution.

energy sources.

Supports material recycling loops and decreases demand for new raw materials

Directly reduces building operational costs by

Contributes to greenhouse gas emission reduction

by decreasing consumption of non-renewable

lowering energy and water consumption.

Reduces the use of natural resources.

Ensures waste management complies with government regulations.



Circular Economy



Increasing Employee Awareness and Engagement

- Conducting internal campaigns, training, and initiatives to involve employees in eco-friendly workplace practices, such as tree-planting programs, setting energy-saving KPIs for each department, and supporting community-based environmental
- Employees become agents of change in sustainability practices.
- Engagement in environmental issues enhances employee motivation and loyalty.
- Employees can extend these positive practices to their communities.

ACHIEVEMENT OF SDG TARGETS IN 2024



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^{**}Compared to the intensity value in the previous year's report.

^{**}Paper savings are not compared to the previous year as savings depend on the number of claims in the reporting year

Indicator & 2040 Target (Bappenas SDGs Metadata) 2024 Realization & **Target Achievement Strategy Achievement** Indicator 13.2.1 - Inventory of GHG - Developing an accurate GRI Implementation of emission sources, recording system. **Climate Action** greenhouse gas namely from energy (GHG) inventory, consumption, and monitoring, calculation of GHG emissions released. reporting, and verification of GHG emissions. Indicator 13.2.2 - Scope 1: 1,029 tons - Reducing the amount CO₂eq. Total GHG emissions of emissions generated - Scope 2: 3,587 tons through various initiatives to CO₂eq. reduce electricity and fuel - GHG emissions consumption. decreased due to - Planting mangroves and digitalization reducing productive trees. mobility. Green building, ecofriendly IKN central office development. Indicator 15.1.1 - Employee Volunteering Go - Tree planting Proportion of forest area 2024: 11.668 trees Green Program. (mangroves, shade - Local ecosystem Life on Land trees, fruit trees, rehabilitation. others).

ENVIRONMENTAL PROTECTION

Environmental protection issues encompass a wide range of aspects beyond just climate change. These may include waste management, natural resource utilization, pollution, and biodiversity conservation. For BPJS Ketenagakerjaan, environmental protection may be linked to reputational risks from investments in environmentally irresponsible companies, potential litigation, or the impact on the health and safety of participants exposed to poor environments. During the reporting year, BPJS Ketenagakerjaan did not receive any environmental complaints from the public or other external parties. [OJK F.16]

ENVIRONMENTAL PRESERVATION STRATEGIES, POLICIES, AND PRACTICES

BPJS Ketenagakerjaan recognizes that environmental conditions have both direct and indirect impacts on community well-being. Therefore, environmental protection is a key component of BPJS Ketenagakerjaan's operational strategy. The integration of climate-conscious practices serves as a concrete step toward fostering a healthier environment while enhancing the quality of life for the community.

The global climate crisis has prompted BPJS Ketenagakerjaan to take an active role in supporting Indonesia's target of achieving net-zero emissions by 2060. BPJS Ketenagakerjaan views the carbon neutrality target as an opportunity to enhance operational efficiency and competitiveness. The organization is committed to environmental preservation through energy efficiency programs, digital transformation, the operation of green buildings such as Plaza BPJAMSOSTEK, and the construction of a new environmentally conscious head office in the Nusantara Capital City (IKN).

Energy management in the workplace is systematically implemented, including through the implementation of energy-saving policies in accordance with the provisions of Board of Directors Circular Letter No. SE/9/022024 on the Implementation of Energy and Water Saving Culture. BPJS Ketenagakerjaan's consistently implemented environmental policies are part of our innovation in supporting the gradual and measurable reduction of greenhouse gas (GHG) emissions.

ENERGY

ENERGY CONSUMPTION WITHIN THE ORGANIZATION [GRI 302-1] [GRI 302-4] [GRI 302-5] [OJK F.6]

BPJS Ketenagakerjaan's primary energy sources for its operational activities are electricity supplied by PT PLN (Persero) and fuel for generator sets and official vehicles. BPJS Ketenagakerjaan regularly monitors and evaluates energy usage at both Head Offices as part of our commitment to responsibly manage environmental impacts. The implementation of various energy efficiency initiatives by BPJS Ketenagakerjaan successfully reduced total energy consumption by 1,257 GJ, or 4.11%, in 2024 compared to the previous year. Currently, BPJS Ketenagakerjaan's Scope 1 and 2 energy and Greenhouse Gas (GHG) emissions calculations are limited to Head Office operations. As part of its environmental responsibility, BPJS Ketenagakerjaan reviews and develops an appropriate consolidation approach to expand the scope of energy and emissions reporting. This expansion is expected to be more comprehensively incorporated in next year's Integrated Report. The following data outlines BPJS Ketenagakerjaan's energy usage from operational activities in 2024:



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Energy Consumption within the Organization [GRI 302-1]

Energy Source	Unit	2024	2023	2022	
Electricity Consumption	kWh	4,123,206	4,178,340	4,761,838	
	GJ	14,844	15,042	17,143	
Fuel Consumption	Liter	438,076	470,004	461,067	
	GJ	14,471	15,530	15,233	
Total Energy Consumption	GJ	29,315	30,572	32,376	
Total Energy Consumption	GJ	29,315	30,572	3	

Notes:

- Electricity consumption calculations adhere to the regulations set by the Directorate General of Electricity, Ministry of Energy and Mineral Resources (2017), with a conversion factor of 0.0036 GJ per kWh.
- Fuel consumption calculations adhere to the 2006 IPCC guidelines, with a conversion factor of 0.033 GJ per liter for gasoline and 0.036 GJ per liter for diesel.

BPJS Ketenagakerjaan also calculates energy intensity, defined as the total energy consumption divided by the number of permanent employees during the reporting year. This indicator is used to measure the efficiency of energy usage within the organization relative to its operational scale. The selected denominator is the number of employees at the head office. The following is BPJS Ketenagakerjaan's energy intensity data in the reporting year:

Energy Intensity [GRI 302-3] [OJK F.6]

Description	Unit	2024	2023	2022
Total energy consumption	GJ	29,315	30,572	32,376
Number of employees at head office	Person	875	853	855
Energy intensity per employee	GJ/Person	33.50	35.84	37.87

ENERGY CONSUMPTION OUTSIDE THE ORGANIZATION [GRI 302-2]

BPJS Ketenagakerjaan does not calculate energy consumption outside the organization, as there are no operational activities that require significant energy outside of the BPJS Ketenagakerjaan work environment.

ENERGY SAVING [GRI 302-4, 302-5] [OJK F.7]

BPJS Ketenagakerjaan has a clear work plan to promote energy efficiency within its operational environment. To support the implementation of this strategy, BPJS Ketenagakerjaan has assigned building managers to continuously monitor, coordinate, and evaluate various energy-saving initiatives. Throughout the reporting year, several energy efficiency measures were implemented, including:



Restricting the operational hours of office equipment at the Head Office, Wisma Menteng, and Institute Building by turning off air conditioning and electricity on holidays and after 6:00 PM on workdays, and dimming lights during break hours.



Implementing the Grab for Business program in collaboration with the ride-hailing service provider Grab to improve fuel efficiency.



Operating 18 shuttle vehicles with a total capacity of 176 employees, along with 2 shuttle buses to support employee mobility between GRHA BPJAMSOSTEK Building and Plaza BPJAMSOSTEK.



Replacing conventional lighting with energy-efficient LED lights.

The energy efficiency initiatives carried out throughout the reporting year contributed to a 6.53% reduction in energy intensity compared to the energy intensity in 2023.

EMISSIONS

BPJS Ketenagakerjaan's Greenhouse Gas (GHG) emissions calculations adhere to the regulations set forth by the Ministry of Energy and Mineral Resources (MEMR) for the office sector. Scope 1 GHG emissions originate from direct emissions due to fuel consumption

for generators and operational vehicles. Scope 2 GHG emissions are indirect emissions resulting from electricity consumption supplied by PT PLN (Persero). Emission intensity throughout the reporting year includes both Scope 1 and Scope 2 emissions. The following is BPJS Ketenagakerjaan's GHG emissions data in 2024:

Greenhouse Gas Emissions

[GRI 305-1] [GRI 305-2] [GRI 305-4] [OJK F.11]

GHG Emissions	Unit	2024	2023	2022
Scope 1 (Fuel)	Ton CO ₂ eq	1,029	1,105	1,083
Scope 2 (Electricity)	Ton CO ₂ eq	3,587	3,635	4,143
Total GHG Emissions	Ton CO ₂ eq	4,616	4,740	5,226
Number of Employees at Head Office	Person	875	853	855
GHG Emission Intensity per Employee (Scope 1 & 2)	Ton CO ₂ eq / employee	5.28	5.56	6.11

Notes:

- BPJS Ketenagakerjaan's emission calculations adhere to the Minister of Environment of the Republic of Indonesia Regulation No. 2012 on the Implementation of National Greenhouse Gas Inventories.
- The gases included in the calculation are ${\rm CO_2}$, ${\rm CH_4}$, and ${\rm N_2O}$
- BPJS Ketenagakerjaan has not yet established a baseline year for its energy and emissions reduction calculations and targets. As a result, the current evaluation is being conducted through a year-on-year comparison. The company plans to set a baseline year during the 2026 fiscal year, with a gap analysis and an improvement plan through ESG Risk Management currently in progress.

BPJS Ketenagakerjaan currently does not report Scope 3 Greenhouse Gas emissions, as a comprehensive measurement and reporting system is still under development. This process requires cross-unit coordination and refinement of supply chain data. Scope 3 emission reports are planned to be available and published starting in 2028. [GRI 305-3]

GHG EMISSION REDUCTION [GRI 305-5] [OJK F.12]

Greenhouse Gas (GHG) emission data is analyzed as the basis for decision-making in formulating energy efficiency strategies within BPJS Ketenagakerjaan's operational environment. The implementation of these strategies has resulted in GHG emission efficiency, leading to a reduction of 124 tons of CO2eq or 5.04% compared to the emission intensity in 2023 for Scope 1 and 2 GHG emissions.

Initiatives to reduce GHG emissions undertaken during the reporting year include:

- Regulating the use of high-octane (high RON) fuel for official vehicles due to its more eco-friendly nature, in accordance with Agency Decisions No. KEP/193/092022 and KEP/110/052024.
- Implementing restrictions on office equipment operating hours, including turning off lights, air conditioning, and electronic devices after working hours and when spaces are unoccupied, in accordance with Board of Directors Circular Letter No. SE/9/022024.

- Commencing the use of two electric vehicles to support the mobility of the Board of Supervisors and Directors.
- Planning the construction of an eco-friendly office in the National Capital (IKN) to serve as the BPJS Ketenagakerjaan Head Office.
- Developing and promoting the use of the JMO application by participants to digitally access employment social security services, thereby reducing the need for physical mobility using motor vehicles.
- Conducting campaigns and collaborating with ridehailing providers to promote the use of shared transportation.
- 7. Performing routine maintenance and servicing of official vehicles twice a year and generators twelve times a year to maintain energy efficiency and engine performance.
- 8. Monitoring the age of operational vehicles to ensure efficiency and optimal performance.

BPJS Ketenagakerjaan does not generate or utilize ozone-depleting substances (ODS) in any of its operations. Our operational activities focus on administrative and public services that do not involve industrial refrigerants, pressurized aerosols, or other industrial processes typically containing ODS. Therefore, no ODS emissions are reported. [GRI 305-6]

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BPJS Ketenagakerjaan does not conduct activities that generate significant emissions of nitrogen oxides (NOx), sulfur oxides (SOx), or other hazardous air pollutants. As a non-manufacturing public service institution, our operational processes do not involve large-scale fuel combustion or industrial activities that contribute to such air pollution. [GRI 305-7]

TREE PLANTING INITIATIVE

In addition to various energy efficiency measures within its operational environment, BPJS Ketenagakerjaan also undertakes indirect initiatives to support Greenhouse Gas (GHG) emission reduction through its tree planting program. This initiative is carried out under the "Employee Volunteering Go Green" program, implemented nationally

across all BPJS Ketenagakerjaan operational areas. This activity involves the active participation of stakeholders and aims to support environmental rehabilitation, habitat restoration, and contribute to natural carbon absorption.

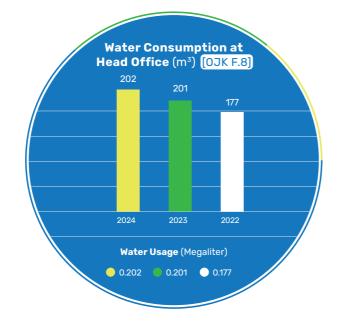
Throughout 2024, BPJS Ketenagakerjaan planted a total of 11,668 trees, consisting of shade trees and mangroves, known for their high carbon absorption capacity, as well as fruit-bearing and other tree types that support ecological and socio-economic aspects of the community. The majority of the planted trees have shown strong growth rates, and all planting activities have been reported through the Internal Governance Indicator (IGI) Report and submitted to the Board of Directors as part of BPJS Ketenagakerjaan's sustainability performance evaluation.

Number of Trees Planted

Tree Type	2024	2023	2022
Mangrove	7,185	4,211	11,291
Shade trees	1,227	672	823
Productive trees (fruit-bearing)	2,271	2,041	1,108
Other trees	985	1,092	719
Total	11,668	8,016	13,941

WATER AND EFFLUENT [OJK F.8]

BPJS Ketenagakerjaan's office water supply is sourced from a third party (the local water utility, PDAM) and measured via water meters. We ensure that our water supply is not drawn from water-stressed areas, thereby preventing negative impacts on water availability for surrounding communities. As part of our environmental responsibility, BPJS Ketenagakerjaan actively monitors water consumption to enhance water utilization efficiency and ensure sustainable water resource management. In 2024, the BPJS Ketenagakerjaan office building was equipped with automatic faucets to prevent water wastage. We also conduct regular leak inspections and organize various water conservation awareness campaigns for all employees.



The domestic wastewater generated from office activities is managed by the building management through a wastewater treatment plant (WWTP), ensuring that the effluent meets applicable quality standards before being discharged into water bodies. However, BPJS Ketenagakerjaan does not calculate data on wastewater volume or the volume discharged into the environment, as the management of liquid waste is entirely handled by the building management. [OJK F.13]

WASTE [0JK F.13] [0JK F.14]

Waste generated from BPJS Ketenagakerjaan's operational activities can be categorized into hazardous waste and non-waste. Hazardous waste includes used printer ink and electronic equipment. Non-hazardous waste comprises organic waste, such as food scraps

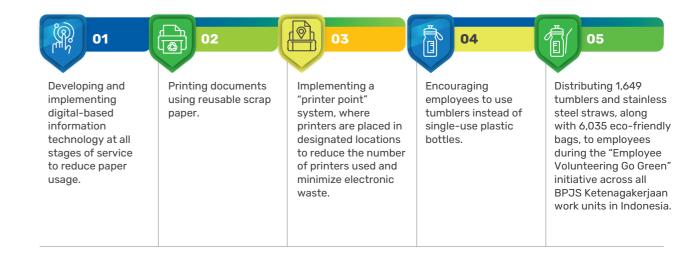
from employee activities, and inorganic waste, such as paper, plastic, and other packaging materials produced from office operations. The impact of this operational waste can pollute the environment if not managed correctly, particularly hazardous waste, with the potential to damage soil and water. Furthermore, the accumulation of non-hazardous waste, such as plastic and paper, can increase waste volume and degrade environmental quality.

All waste is managed through collaboration with building management at respective office sites. The waste is handed over to the building management, which then forwards it to a third party holding official permits for waste management in accordance with applicable laws and regulations. The following is the waste data generated by BPJS Ketenagakerjaan in 2024:

Total Solid Waste Generation

Waste Type	Satuan	2024	2023	2022	
Hazardous Solid Waste					
Used Electronics or Printer Ink	Ton	0.666	0.578	0.693	
Non-Hazardous Solid Waste					
Inorganic Waste	Ton	92.1	6.52	7.32	
Total Solid Waste	Ton	92,766	7,098	8,013	

All waste is handed over to third parties. Therefore, BPJS Ketenagakerjaan does not maintain records of waste sent to landfill or waste diverted from landfill. BPJS Ketenagakerjaan strives to reduce waste generation through various continuously implemented strategies in the workplace, including:



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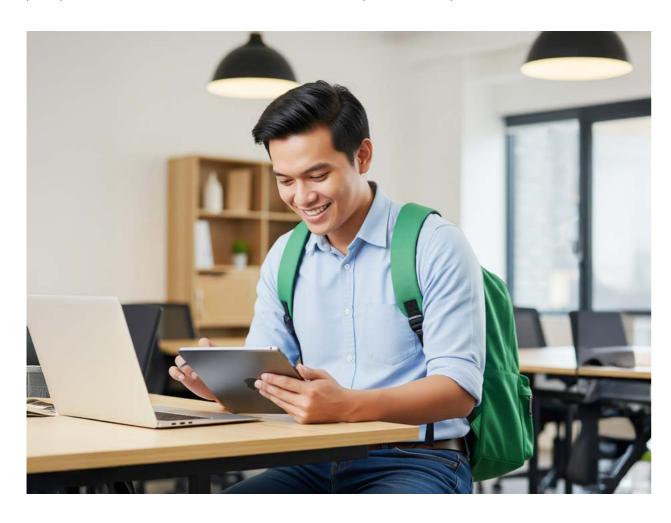
NATURAL CAPITAL

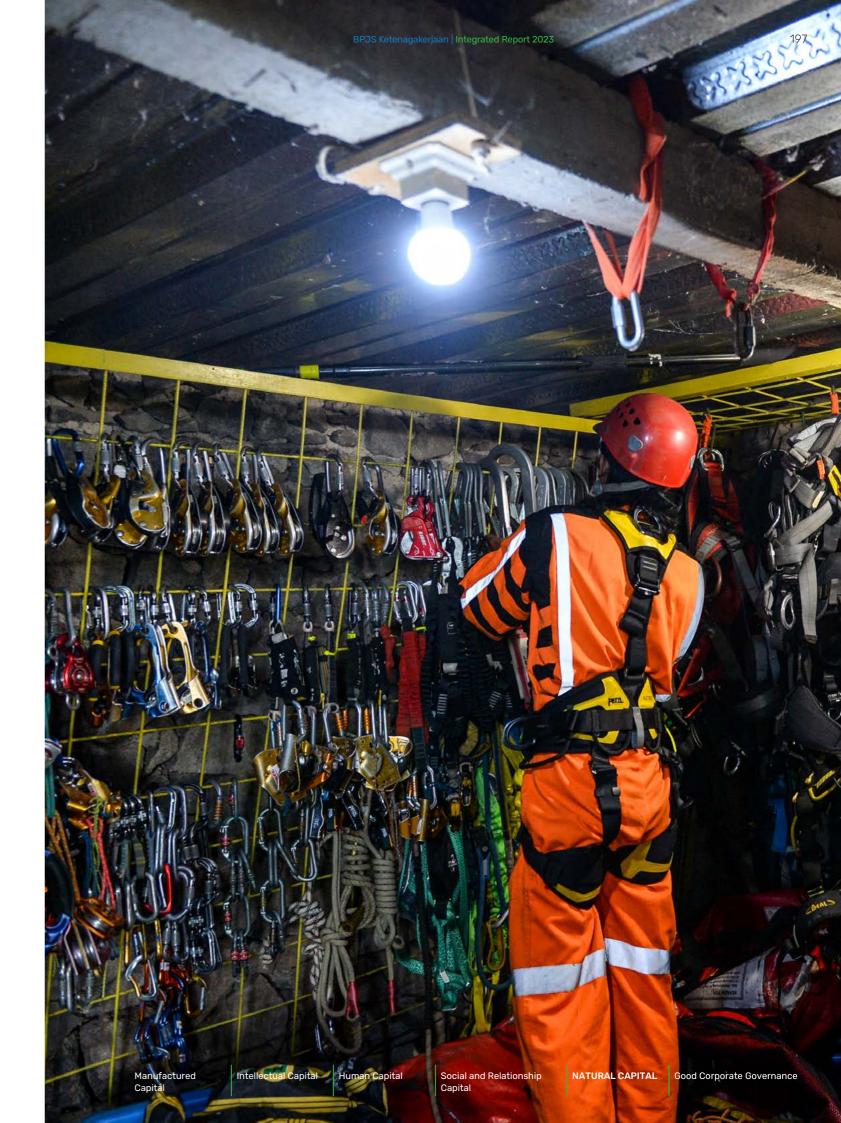
BPJS Ketenagakerjaan does not separately calculate environmental costs, as expenses such as water usage, waste management, and garbage disposal are already included in routine operational costs. Additionally, BPJS Ketenagakerjaan's administrative and non-manufacturing business activities do not directly involve high-risk environmental operations, resulting in a relatively minimal environmental impact. Nevertheless, BPJS Ketenagakerjaan remains committed to conducting eco-friendly operations and using natural resources efficiently. [OJK F.4]

DIGITALIZATION AND ENVIRONMENTAL IMPACT REDUCTION

BPJS Ketenagakerjaan continues to expand its ecofriendly digital services as part of our commitment to reducing the environmental impact of our operational activities. This digital transformation not only facilitates participants to access services but also contributes significantly to reducing emissions and paper waste. Participants can access various BPJS Ketenagakerjaan services from anywhere without having to visit branch offices, thereby reducing transportation needs and energy consumption. BPJS Ketenagakerjaan offers the Jamsostek Mobile (JMO) application, equipped with electronic Know Your Customer (e-KYC) technology.

The use of the JMO and Lapak Asik applications for submitting claims has reduced paper consumption. Assuming that one Jamsostek Participant Card (KPJ) uses 12 sheets of paper, with a total of 3,330,982 claims in 2024, this translates to a paper saving of 79,943 reams. This paper saving is not compared to the previous year, as the savings depend on the number of claims filed in the reporting year. Additionally, the use of the SIDIA application for internal administration further supports paper reduction, as correspondence, memos, and internal documents no longer need to be printed, replaced instead by electronic documents.





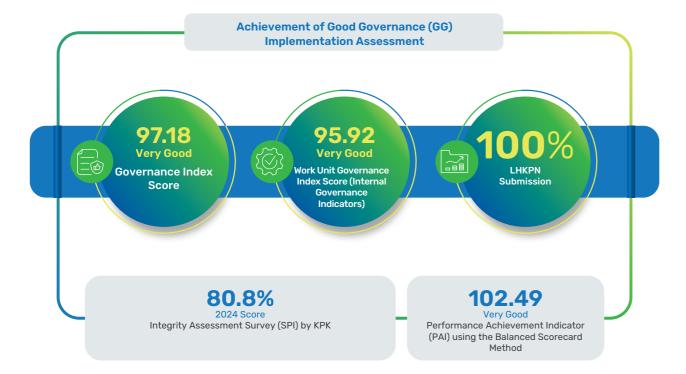


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DEVELOPMENT IN THE IMPLEMENTATION OF GOOD GOVERNANCE PRINCIPLES

With the issuance of Presidential Regulation Number 25 of 2020 on the Governance of Social Security Administering Agencies, BPJS Ketenagakerjaan is committed to enhancing the implementation of good governance based on eight core principles: transparency, accountability, responsibility, independence, fairness

and equality, predictability, participation, and dynamism. As part of the initiatives to improve the implementation of good governance, BPJS Ketenagakerjaan conducts assessments and measurements to identify Areas for Improvement. These assessments are carried out periodically, both through external evaluation by independent parties and internal self-assessment by the Internal Audit Unit.





BPJS Ketenagakerjaan governance index achieved an average score of **97.18** (Category: Very Good).



Work unit/internal governance indicators achieved an average score of **95.92** (Category: Very Good).



State Officials' Wealth Reports (LHKPN) subject to mandatory reporting have reached **100%** on-time submission and compliance.

ASSESSMENT OF GOOD GOVERNANCE (GG) IMPLEMENTATION

(GRI 2-18)

An assessment of the implementation of good governance within BPJS Ketenagakerjaan has been conducted by external assessors using evaluation parameters based on Board of Directors Decree No. KEP/189/08/2021 on Indicators/Parameters for the Assessment of Good Governance Implementation at BPJS Ketenagakerjaan. These parameters were

developed with reference to the eight principles of good governance outlined in Presidential Regulation No. 25 of 2020. In 2024, an assessment of Good Governance for the 2023 fiscal year was performed by PT Sinergi Daya Prima, resulting in a score of 97.18, classified as Very Good quality of implementation. The Good Governance assessment forms part of the evaluation of the Board of Directors' performance.

The following are the results of the Good Governance implementation assessment for 2019-2023:

Good Governance Index Score of BPJS Ketenagakerjaan from 2019 - 2023



MONITORING, EVALUATION, IMPROVEMENT, AND DEVELOPMENT OF GOOD GOVERNANCE IMPLEMENTATION

The monitoring of BPJS Ketenagakerjaan Good Governance (GG) implementation in 2024 involved the evaluation and oversight of the implementation of good governance principles. This includes ensuring that BPJS Ketenagakerjaan complies with regulations, maintains an effective organizational structure, and conducts its business transparently and accountably. During the reporting year, there were no incidents of noncompliance with applicable regulations. (GRI 2-27)

Monitoring the implementation of Good Governance (GG) involves supervising an employer's (company's) compliance with regulations and reported data. This includes ensuring that the company and its employees are registered with BPJS Ketenagakerjaan and that

accurate data related to employees, wages, and participation in the Manpower Social Security program are reported.

BPJS Ketenagakerjaan conducts evaluations of Good Governance (GG) implementation through a Good Governance Assessment. This assessment gauges the alignment of the Good Governance (GG) guidelines with organizational needs and evaluates the effectiveness of their implementation. The assessment is carried out by internal parties (Internal Audit Unit) or external parties (Independent Assessors).

The results of these evaluations and oversight activities are used to implement improvements and develop the Good Governance (GG) guidelines and their application within BPJS Ketenagakerjaan, in accordance with prevailing laws and regulations.

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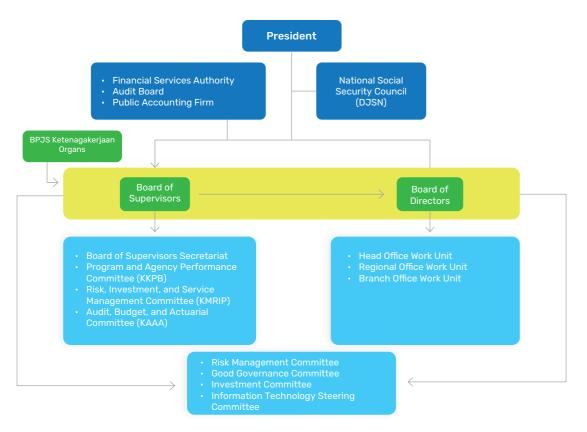
I Human Capital

Capital Social and Relationship Capital

Natural Capital

GOOD CORPORATE
GOVERNANCE

Organizational Structure of BPJS Ketenagakerjaan Good Governance [GRI 2-9] [GRI 2-15]



ACCOUNTABILITY, PERFORMANCE **ASSESSMENT, REPORT VALIDATION, AND** STIPULATION OF INCENTIVES FOR BPJS **BOARD OF SUPERVISORS & BOARD OF DIRECTORS**

Based on Presidential Regulation of the Republic of Indonesia No. 25 of 2020 dated January 31, 2020, Chapter IV on Accountability, Performance Assessment, Report Validation, and Stipulation of Incentives for BPJS Board of Supervisors and Board of Directors:

- BPJS is accountable to the President BPJS must submit its accountability for the execution of its duties in the form of a program management report and an annual financial report audited by a public accountant to the President, with a copy to the DJSN, no later than June 30 of the following year. This reporting period covers from January 1 to December 31.
- 2. The President assigns the Minister to conduct an assessment of the reports, whereby the form and content of the reports must refer to this Presidential Regulation.

- 3. The Minister conducts a review and discussion of the reports submitted by BPJS and coordinates with the minister administering government affairs in manpower and/or Chairman of DJSN.
- 4. Subsequently, the Minister validates the reports and submits and recommends the amount of incentives for BPJS Board of Supervisors and Board of Directors to the President, Based on this recommendation, the President may approve the amount of incentives for the BPJS Board of Supervisors and Board of Directors, [GRI 2-19]
- 5. Provisions regarding the procedures for validating the program management report, BPJS annual financial report, and submitting the recommendation for the amount of incentives for BPJS Board of Supervisors and Board of Directors are regulated by a Ministerial Regulation.

Pursuant to Regulation of the Minister of Finance of the Republic of Indonesia No. 186/PMK.02/2020, dated November 25, 2020, on the Procedures for the Approval of the Program Management Report and the Annual

Financial Statement of the Social Security Agency, as follows:

- 1. In order to assess the achievement of BPJS performance, BPJS must submit the Program Management Report and Annual Financial Statements to the President with copies to the DJSN and the Minister of Finance no later than June 30 of the following year.
- 2. The DJSN shall establish and submit BPJS performance targets to the President with copies to the Minister of Finance and BPJS no later than June 30 of the previous year.
- 3. To determine the BPJS performance targets, the DJSN must seek input from the Minister of Finance and the Minister overseeing government affairs in
- 4. Following this, the DJSN assesses the achievement of BPJS performance in accordance with the provisions of the laws and regulations. The BPJS Performance Achievement Assessment Report is submitted by the Head of the DJSN to the President with copies to the Minister of Finance, c.q. the Director General of Budget, no later than August 31 of the following year.
- 5. In order to conduct a final assessment of BPJS performance achievement and to approve the Program Management Report and Annual Financial Statements, the Minister of Finance reviews and discusses these reports, including the public accountant's opinion, and coordinates with the minister overseeing government affairs in labor and Head of DJSN.
- 6. The results of the review and discussion of the final assessment of BPJS performance achievement are documented in a memorandum of agreement in the specified format. This memorandum serves as the basis for the approval of the Program Management Report and Annual Financial Statements and for the recommendation of the amount of incentives.
- 7. When recommending the amount of incentives, the Minister of Finance coordinates with the minister overseeing government affairs in labor and Head of
- 8. The recommendation for the amount of incentives is provided when the realization of BPJS performance achievement reaches at least 80% (eighty percent) of the BPJS performance target. [GRI 2-20]
- 9. Incentives are sourced from the results of BPJS asset development.

BOARD OF SUPERVISORS

IMPLEMENTATION OF GOOD GOVERNANCE BY THE BOARD OF SUPERVISORS [GRI 2-15]

In implementing the principles of Good Governance (GG), namely Transparency, Accountability, Responsibility, Independency, Fairness, Predictability, Participation, and Dynamism (TARIF PPD), all members of the Board of Supervisors signed an Integrity Pact on January 8, 2024. This pact affirms and reinforces the independence of the Board of Supervisors in executing its functions, duties, and authorities, thereby ensuring no conflict of interest exists with the Board of Directors. Through this Integrity Pact, all members of the Board of Supervisors commit to fostering a zone of integrity and establishing BPJS Ketenagakerjaan as an area free from corruption.

INTEGRITY PACT OF THE BOARD OF **SUPERVISORS**

BPJS Ketenagakerjaan has an Integrity Pact signed by all members of the Board of Supervisors. The Integrity Pact stipulates the obligation to prevent the occurrence of conflicts of interest. Further information on the Board of Supervisors' Integrity Pact can be accessed on the website at https://www.bpjsketenagakerjaan.go.id/penerapantata-kelola.html. In accordance with this Integrity Pact, the BPJS Ketenagakerjaan Board of Supervisors has provisions governing the prevention of conflicts of interest, including affiliated relationships and the holding of multiple positions. The provisions on the prevention of conflicts of interest for the Board of Supervisors are regulated under BPJS Ketenagakerjaan Director Regulation Number 6/ PERDIR.01/032022 on the Guidelines for Controlling Conflicts of Interest at BPJS Ketenagakerjaan. The BPJS Ketenagakerjaan Board of Supervisors shall implement the Integrity Pact consistently, with full awareness and responsibility.

COMMITMENT OF THE BOARD OF SUPERVISORS AND THE BOARD OF DIRECTORS

A Joint Commitment between the Board of Supervisors and the Board of Directors has been signed as a form of good governance implementation. Within this Joint Commitment, the Board of Supervisors and the Board of Directors declare that:

1. The Board of Supervisors and the Board of Directors have jointly agreed to implement the Presidential Regulation on the Guidelines for BPJS Ketenagakerjaan Good Governance, in accordance with the provisions of Presidential Regulation Number 25 of 2020 on the Governance of Social Security Agency.

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- 2. The Board of Supervisors and the Board of Directors agree to adopt the Board of Directors Regulation Number: PERDIR/1/022021 on the Guidelines for BPJS Ketenagakerjaan Good Governance as the "Board Manual," serving as the reference/guideline for the consistent and sustainable application of good governance in all operational and non-operational activities at all organizational levels or echelons, while observing prevailing provisions and norms.
- 3. The implementation of the Guidelines for Good Governance related to the functions, duties, and authorities of the Board of Supervisors and the Board of

Directors are respectively regulated through the Board of Supervisors and the Board of Directors Regulations.

Based on BPJS Ketenagakerjaan Board of Directors Regulation Number 6/PERDIR.01/032022 on the Guidelines for the Control of Conflicts of Interest at BPJS Ketenagakerjaan and as an initiative to prevent conflicts of interest in the execution of their functions, duties, and authorities, the Board of Supervisors has submitted the following statement:

Independence of the Board of Supervisors

			[GF	RI 2-15]				
No.	Independence Aspect	Muhammad Zuhri Bahri Chairman of the Board of Supervisors)	Kushari Suprianto (Board of Supervisors)	H. Yayat Syariful Hidayat (Board of Supervisors)	Agung Nugroho (Board of Supervisors)	Subchan Gatot (Board of Supervisors)	M. Aditya Warman (Board of Supervisors)	M. Iman N.H.B. Pinuji (Board of Supervisors)
1	Personal ownership of investment instruments	\otimes	\otimes	\otimes	\otimes	\otimes	\otimes	\otimes
2	Having a conflict of interest	\otimes	\otimes	\otimes	\otimes	\otimes	\otimes	\otimes
3	Having a family relationship up to the third degree with other members of the Board of Supervisors or the Board of Directors	\otimes	\otimes	\otimes	\otimes	\otimes	\bigotimes	\otimes
4	Ownership of a Business Entity	\otimes	\otimes	\otimes	\otimes	\otimes	\otimes	\otimes
5	Holding concurrent positions as a member of a political party, a manager of a community organization, or a social organization or nongovernmental organization related to the Social Security Program, a Structural and Functional Official in the government, or an Official at other Business Entities and Legal	\otimes	\otimes	\otimes	\otimes	\otimes	\otimes	\otimes

PROFILE OF THE BOARD OF SUPERVISORS

[GRI 2-9] [GRI 2-15]



MUHAMMAD ZUHRI Chairman of Board of Supervisors

Government Element 2021 - 2026



PERSONAL DATA

Indonesian Citizen

58 years old

Place, Date of Birth: Bangkalan, May 12, 1966

Domiciled in Bogor, Indonesia



TERM AND APPOINTMENT HISTORY

Appointed as Chairman of the Board of Supervisors based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of Members of the Board of Supervisors and Members of the Board of Directors of BPJS Ketenagakerjaan for the 2021-2026 Term of Office, stipulated in Jakarta on February 19, 2021. He has not previously held any position within the Board of Supervisors.



EDUCATIONAL BACKGROUND

- Master of Sociology, University of Indonesia (2000)
- Bachelor of Political and Social Sciences, Gadjah Mada University (1991)



WORK EXPERIENCE

- Head of the Center for Education and Training of Human Resources in Manpower, Ministry of Manpower (2020)
- · Head of the Center for Manpower Data and Information, Ministry of Manpower
- · Head of the Center for Productivity, Directorate General of Training and Productivity Development, Ministry of Manpower (2018)
- Director of Productivity Development, Ministry of Manpower (2017)



CONCURRENT POSITIONS

No Concurrent Positions in Government or Other Legal Entities

AFFILIATION RELATIONSHIPS

Has no familial relations up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and the Board of Directors.



KUSHARI SUPRIANTOMember of the Board of Supervisors

Government Element 2021 - 2026



PERSONAL DATA

Indonesian Citizen
58 years old
Place Date of Birth: Madium, October

Place, Date of Birth: Madiun, October 2, 1966 Domiciled in Cibubur, Indonesia



TERM AND APPOINTMENT HISTORY

Appointed as a Member of the Board of Supervisors based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of Members of the Board of Supervisors and Members of the Board of Directors of BPJS Ketenagakerjaan for the 2021-2026 Term of Office, stipulated in Jakarta on February 19, 2021. He has not previously held any position within the Board of Supervisors.



EDUCATIONAL BACKGROUND

- Master of Public Planning and Policy, University of Indonesia (2009)
- Master of Management, Borobudur University (2007)
- · Bachelor of Accounting, Brawijaya University (1990)



- Director of Customs and Excise Audit, Ministry of Finance (2018-2021)
- Commissioner of PT Pelindo II (Persero) (2017-2021)
- Secretary General of the Directorate General of Customs and Excise, Ministry of Finance (2015-2018)
- Director of Customs Technical Affairs, Ministry of Finance (2012-2015)
- Director of Customs and Excise Revenue and Regulations, Ministry of Finance (2009-2012)
- Head of Tanjung Priok Main Office for Customs and Excise, Ministry of Finance (2008-2009)
- Head of Batam Main Office for Customs and Excise, Ministry of Finance (2007-2008)



PROFESSIONAL CERTIFICATIONS

- Indonesia Internal Audit Practitioner (IIAP) (2024)
- · Qualified Government Internal Auditor (QGIA) (2024)
- Qualified Internal Auditor (QIA) (2024)
- · Chartered Accountant (CA) (2016)



Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and members of the Board of Directors.



H. YAYAT SYARIFUL HIDAYAT Member of the Board of Supervisors

Workers' Elements 2021 - 2026



PERSONAL DATA

Indonesian Citizen 47 years old

Place, Date of Birth: Ciamis, 13 December 1977 Domiciled in Karawang, Indonesia



TERM AND APPOINTMENT HISTORY

Appointed as a Member of the Board of Supervisors based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of the Board of Supervisors and Members of the Board of Directors for the 2021-2026 Term of Office, stipulated in Jakarta on February 19, 2021. He has not previously held any position on the Board of Supervisors.



EDUCATIONAL BACKGROUND

- Master of Management and Business, School of Business, Bogor Agricultural University (2023 - present)
- · Bachelor of Physics Education, Indonesia University of Education (2004)



WORK EXPERIENCE

- Board of Supervisors, Al Huda Sadananya Ciamis Foundation (2011-2021)
- Treasurer, National Confederation of Trade Unions (KSPN) Legal Aid Foundation (LBH) (2020-2021)
- Secretary, Islamic Center Karawang (2017-2021)
- President Director, PT. Bagja Bagea Balarea (2014-2021)
- Management Board, LAKPESDAM NU Karawang (2012-2017)
- Founder and Advisor, Karawang Strategic Foundation (Karawang Strategic Forum) (2013)
- Initiator for the establishment of the United Indonesian Trade Unions Federation (FSPIB) (2012)
- Expert Staff for a Member of the House of Representatives of the Republic of Indonesia (DPR RI) (2011)
- · President Director, PT. Majabangun Sejati (2007-2011)
- Social Worker, KPP-UNICEF in Nanggroe Aceh Darussalam (2005)



PROFESSIONAL CERTIFICATIONS

- Certified Human Resource Management (CHRM)
- Regular Investment Banker (RIB) (2022)
- · Certified Forensic Auditor (CFrA) (2024)
- Qualified Government Internal Auditor (QGIA) (2024)



AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and members of the Board of Directors.

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AGUNG NUGROHO Member of the Board of Supervisors

Workers' Elements 2021 - 2026



Indonesian Citizen

50 years old

Place, Date of Birth: Lumajang, July 25, 1974 Domiciled in South Tangerang, Indonesia

TERM AND APPOINTMENT HISTORY

Appointed as a Member of the Board of Supervisors based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of the Board of Supervisors and Members of the Board of Directors for the 2021-2026 Term of Office, stipulated in Jakarta on February 19, 2021. He has not previously held any position within the Board of Supervisors.

EDUCATIONAL BACKGROUND

- Ph.D. Program in Law, Faculty of Law, Sebelas Maret University (2024)
- · Master of Law, Sebelas Maret University Graduate School (2006)
- Bachelor of Law, Faculty of Law, University of Jember (1997)

WORK EXPERIENCE

- · Chairman, Central Executive Board of the Federation of Pharmaceutical and Health Workers Unions, Confederation of All Indonesian Workers' Unions for the 2022-2027 Period
- · Vice Chairman, Confederation of All Indonesian Workers' Unions for the 2022-2027 Period
- Commissioner of PT Jamkrida Jawa Timur (2018-2021)
- Commissioner of PT Petrogas Pantai Madura (2014-2019)
- Commissioner of the East Java Provincial General Elections Commission (2009-2014)
- · Advocate, Member of the Indonesian Advocates Association (PERADI) from 2007 to present
- · Curator and Administrator, Member of the Indonesian Curator and Administrator Association (AKPI) from 2021 to present
- · Capital Market Legal Consultant, Member of the Capital Market Legal Consultants Association (HKHPM) from 2022 to present
- Lecturer, Faculty of Law, Jember University, 2008-2009
- · Lecturer, Faculty of Law, Narotama University Surabaya, 2011-present

PROFESSIONAL CERTIFICATIONS

- · Certified in Risk Governance Professional (CRGP) by LSPMR, KAN, IAO, BNSP from the National Professional Certification Agency (2019)
- · Executive Integrity Builder Expert Certification from the National Professional Certification Agency
- · Legal Auditor Certification Program Batch 99, organized by Jimly School of Law and Government (JSLG) in collaboration with the Indonesian Law Association (ASAHI), certified by the National Professional Certification Agency (2021)
- · Certified Investment Banker (CIB), organized by PT TAP Kapital Indonesia and certified by the National Professional Certification Agency (2022)
- · Certified Human Resources Manager, organized by PPM Management and certified by the National Professional Certification Agency (2023)
- Certified Banking Legal Consultant Batch X, organized by PT Justitia Training Center and certified by the National Professional Certification Agency (2024)
- · Certified Legislative Drafter Batch III, organized by Justitia Training Center and certified by the National Professional Certification Agency (2024)
- · Certified Insurance Legal Consultant Batch III, organized by Justitia Training Center and certified by the National Professional Certification Agency (2024)
- · Certified Contract Drafter Batch LII, organized by Justitia Training Center and certified by the National Professional Certification Agency (2024)
- · Certified Customs Advisor Batch X, organized by Justitia Training Center and certified by the National Professional Certification Agency (2024)
- · Certified Industrial Relations Practitioner Batch XXVI, organized by Justitia Training Center and certified by the National Professional Certification Agency (2024)

AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and members of the Board of Directors.





SUBCHAN GATOT Member of the Board of Supervisors

Employers' Elements 2021 - 2026



PERSONAL DATA

Indonesian Citizen 53 years old

Place, Date of Birth: Jakarta, July 22, 1971

Domiciled in Bekasi, Indonesia



Appointed as a Member of the Board of Supervisors based on the Decree of the President of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of the Board of Supervisors and Members of the Board of Directors for the 2021–2026 Term of Office, stipulated in Jakarta on February 19, 2021. He has not previously held any position within the Board of Supervisors.



• Bachelor of Informatics Management (STMIK), Budi Luhur University, Jakarta (1999)

WORK EXPERIENCE

- · Chairman of the Permanent Committee for Training, Vocational, Certification, and Labor Productivity Development, Indonesian Chamber of Commerce and Industry
- General Manager, PT Toyota Motor Manufacturing Indonesia (1995-Feb 2021)
- Member of the National Tripartite Cooperation Institute (2020-2023)
- Member of the Training and Human Resources Development Committee, Indonesian Employers' Association (APINDO) (2016-2023)
- Member of the National Vocational Training Committee (2017-2019)

PROFESSIONAL CERTIFICATIONS

- · Toyota Institute Asia Pacific, Thailand
- · Certified GRC Professional, OCEG USA (2021)

AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and members of the Board of Directors.



M. ADITYA WARMAN

Member of the Board of Supervisors

Employers' Elements 2021 - 2026



PERSONAL DATA

Indonesian Citizen

51 years old

Place, Date of Birth: Pekalongan, January 15, 1973

Domiciled in Bekasi, Indonesia



TERM AND APPOINTMENT HISTORY

Appointed as a Member of Board of Supervisors based on the Decree of the President of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of the Board of Supervisors and Members of the Board of Directors for the 2021-2026 Term, stipulated in Jakarta on February 19, 2021. Previously, he served on the Board of Supervisors (2016-2021).



- PhD Program in Management and Business, Business School, Bogor Agricultural University (2020)
- Master of Business Administration, Faculty of Economics and Business, Gadjah Mada University (2011)
- Bachelor's Degree in Psychology, Faculty of Industrial and Organizational Psychology, Muhammadiyah University of Surakarta (1996)

WORK EXPERIENCE

- Member of the Board of Supervisors, BPJS Ketenagakerjaan (2016 2021)
- Executive Corporate Human Capital Development (CHCD), PT Astra International Tbk (2010 - 2016)
- IR Division Group Head, PT Astra International (2005 2010)

AWARDS

The Best Indonesian Human Capital Leader 2023, Indonesia Human Capital Award (IHCA) IX 2023, NBO Indonesia - Thomas International Indonesia.

AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and members of the Board of Directors.



M. IMAN N. H. B. PINUJI
Member of the Board of Supervisors

Community Element 2021 - 2026



PERSONAL DATA

Indonesian Citizen

59 years old

Place, Date of Birth: Brebes, October 27, 1965

Domiciled in South Tangerang, Indonesia



TERM AND APPOINTMENT HISTORY

Appointed to the Board of Supervisors based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of the Board of Supervisors and Members of the Board of Directors for the 2021-2026 Term of Office, stipulated in Jakarta on February 19, 2021. He had not previously held a position on the Board of Supervisors.



EDUCATIONAL BACKGROUND

- Master of Business (Accounting), Monash University Australia (1999)
- Postgraduate Diploma in Financial Management, Monash University Australia (1998)
- Accountant, State College of Accountancy (STAN), Jakarta (1993)

WORK EXPERIENCE

- Director of Accounting and Budget Group, Indonesia Deposit Insurance Corporation (IDIC) (2015-2021)
- Director of Bank Resolution Analysis Group, Indonesia Deposit Insurance Corporation (IDIC) (2013-2015)
- Director of General Services Group, Indonesia Deposit Insurance Corporation (IDIC) (2010-2013)
- Corporate Secretary, Indonesia Deposit Insurance Corporation (IDIC) (2010-2011)
- Head of Bank Liquidation Division Group, Indonesia Deposit Insurance Corporation (IDIC) (2010)
- Senior Officer, Claims Handling Group, Indonesia Deposit Insurance Corporation (IDIC) (2006-2010)
- Auditor, Financial and Development Supervisory Agency (BPKP) (1987-2005)



PROFESSIONAL CERTIFICATIONS

- Certified Management Accountant (CMA) (2004)
- Chartered Accountant (CA) (2013)
- ASEAN Chartered Professional Accountant (CPA) (2023)
- Indonesia Internal Audit Practitioner (IIAP) (2024)
- Qualified Internal Auditor (QIA) (2024)
- · Qualified Government Internal Auditor (QGIA) (2024)



AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and the Board of Directors.



The Board of Supervisors is a corporate organ of BPJS tasked with supervising BPJS management by the Board of Directors, providing advice to the Board of Directors in the implementation of Social Security programs, and ensuring the effective implementation of Good Governance principles.

LEGAL BASIS FOR THE ESTABLISHMENT OF THE BOARD OF SUPERVISORS



Law Number 24 of 2011, dated November 25, 2011, on the Social Security Agency, Chapter VII Requirements, Procedures for Election, Appointment, and Dismissal of Members of the Board of Supervisors and Members of the Board of Directors.



Regulation of the President of the Republic of Indonesia Number: 81 of 2015, dated July 9, 2015, on the Procedures for Election and Appointment of Members of the Board of Supervisors and Members of the Board of Directors, and Candidate Substitute Members for Interim Periods of the Board of Supervisors and Board of Directors of the Social Security Agency.

REQUIREMENTS FOR MEMBERS OF THE BOARD OF SUPERVISORS AND PROVISIONS ON TERM OF OFFICE [GRI 2-10]

GENERAL REQUIREMENTS

- To be appointed as a member of the Board of Supervisors or Board of Directors, a candidate must meet the following requirements:
 - a. be an indonesian citizen:
 - b. be devout to god almighty;
 - c. be physically and mentally healthy;
 - d. have unquestionable integrity and character;
 - e. possess qualifications and competencies suitable for managing the social security program;
 - f. be at least 40 (forty) years old and no older than 60 (sixty) years old at the time of nomination;
 - g. not be a member or serve as an officer of a political party:
 - h. not be a suspect or defendant in a judicial process;

- not have been convicted and sentenced to 5 (five) years or more in prison for a criminal offense by a final and binding court decision; and/or
- not have served as a director, commissioner, or member of the board of supervisors of a legal entity declared bankrupt due to the fault of the individual concerned.
- During their term, members of the Board of Supervisors and Board of Directors may not hold concurrent positions in the government or other legal entities.

SPECIAL REQUIREMENTS

- Candidates for the Board of Supervisors must meet specific requirements, including possessing competence and experience in management, particularly in oversight, for at least five years.
- The Board of Supervisors is appointed for a term of five years and may be nominated for reappointment for 1 (one) subsequent term.

TERMS OF OFFICE

Members of the Board of Supervisors are appointed for a term of five years, effective from the date of appointment, and may be reappointed for one additional term. However, members of the Board of Supervisors may be dismissed at any time before the end of their term in accordance with applicable regulations.

COMPOSITION AND STRUCTURE OF THE BOARD OF SUPERVISORS

COMPOSITION OF THE BOARD OF SUPERVISORS

Based on Presidential Regulation Number 81 of 2015, BPJS Ketenagakerjaan Board of Supervisors consists of 7 (seven) members: 2 (two) from the Government, 2 (two) from the Employees, 2 (two) from the Employers, and 1 (one) from Public Figures. Candidates from the Government must come from ministries handling labor and financial affairs. Meanwhile, candidates from Public Figures must be individuals with expertise and experience in social security, insurance, finance, investment, and/or actuarial science.

COMPOSITION OF THE BOARD OF SUPERVISORS

Based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of the Board of Supervisors and Members of the Board of Directors for the 2021-2026 Term of Office dated February 19, 2021, and the Decree of BPJS Ketenagakerjaan Board of Directors Meeting Number KEP/70/022021 dated February 22, 2021, the composition of BPJS Ketenagakerjaan Board of Supervisors and Board of Directors for the 2021-2026 term of office is established. Throughout 2024, there were no changes to the composition and membership of the Board of Supervisors. The following is the composition of the Board of Supervisors as of December 31 2024

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Name of Board of Supervisors Members	Position
Muhammad Zuhri	Chairman of Board of Supervisors
Kushari Suprianto	Member of Board of Supervisors
H. Yayat Syariful Hidayat	Member of Board of Supervisors
Agung Nugroho	Member of Board of Supervisors
Subchan Gatot	Member of Board of Supervisors
M. Aditya Warman	Member of Board of Supervisors
M. Iman N.H.B. Pinuji	Member of Board of Supervisors

FUNCTIONS, DUTIES, RESPONSIBILITIES, AND AUTHORITIES OF THE BOARD OF SUPERVISORS

FUNCTIONS OF THE BOARD OF SUPERVISORS

The general function, duty, and responsibility of the Board of Supervisors is to conduct supervision and provide advice to the Board of Directors, carried out independently, then reported to the President.

DUTIES OF THE BOARD OF SUPERVISORS

In executing its functions, the Board of Supervisors is tasked to:

- Supervise the management policies of BPJS and performance of the Board of Directors;
- Supervise the management and development of the social security funds by the Board of Directors;
- Provide advice, counsel, and considerations to the Board of Directors regarding the policies and implementation of BPJS management;
- Submit a supervisory report on the implementation of social security as part of the BPJS report to the President, with a copy sent to the National Social Security Council (DJSN).

ACTIVITIES OF THE BOARD OF SUPERVISORS

In the execution of its duties and functions, the Board of Supervisors carried out the following activities in 2024. The activities are as follows:

COMPETENCY TRAINING AND DEVELOPMENT PROGRAM OF BOARD OF SUPERVISORS

[GRI 2-17]

The self-competency and knowledge development program for the Board of Supervisors is designed to enhance professionalism, performance, and personal potential development, as well as to support the execution of the Board of Supervisors' duties. This initiative aligns with the Board's ongoing development program, including aspects related to Sustainable Development. Members of the Board of Supervisors are expected to continually augment and update their knowledge through training activities, workshops, seminars, conferences, working visits, and benchmarking. The following is the competency training and development program undertaken by the Board of Supervisors in 2024:

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Name of Board of Supervisors Member	Position	Date	Competency Development Program of Board of Supervisors	Venue	Organizer	
Muhammad Zuhri	Chairman of Board of Supervisors	January 20-29, 2024	Program Scandinavian Confluence : Exploring Future Innovation Across Social Welfare, Public Services and Energy - A Company Visit To The Scandinavian Countries.	Scandinavian	Proxima Mitra Global	
		May 18-24, 2024	Program Perfecting HR Strategies and Fostering Partnerships with Leading Universities.	South Korea	PMSM Indonesia	
		October 30-31, 2024	Executive Leadership Program - Corporate Growth Hacks: Strategy for Scaling Up Your Business.	Bali	Markplus Institute	
		December 1-5, 2024	International Social Security Association (ISSA): Regional Social Security Forum for Asia and the Pacific (RSSF Asia-Pacific)	Riyadh	ISSA	
Kushari Suprianto	Member of Board of	May 31, 2024	Indonesian Internal Audit Practitioner (IIAP) Certification Program	Jakarta	IIAP	
	Supervisors	Supervisors		Malaysian Institute of Accountants (MIA) Conference 2024, "Navigating New Frontiers, Embracing Sustainability"	Kuala Lumpur	MIA
		March 2 - 8, 2024	The Institute of Internal Auditors (IIA) South Pacific and Asia Conference 2024	Sydney	PAII	
		December 3-6, 2024	National Seminar on Internal Audit, Cultural Transformation: Integrating ESG, Cybersecurity, and Innovative Risk Management.	Bali	Internal Audit Education Foundation (YPIA)	
H. Yayat Syariful Hidayat	Member of Board of Supervisors	July 13 - 21, 2024	IIA International Conference 2024 Washington DC dan New York Onsite Learning	Washington DC and New York	The Institute of Internal Auditors Indonesia (IIA Indonesia)	
		September 24 - October 2, 2024	ECIIA Conference 2024, Budapest dan Vienna, Onsite Learning	Budapest and Vienna	The Institute of Internal Auditors Indonesia (IIA Indonesia)	
		November 1- 16, 2024	Qualified Government Internal Auditor (QGIA)	Mercure Hotel Jakarta, Gatot Subroto	Internal Audit Education Foundation (YPIA)	
		March 2-8, 2024	South Pacific and Asia Conference (SOPAC) & On- Site Learning	Sydney, Australia	The Institute of Internal Auditors Indonesia (IIA Indonesia)	
Agung Nugroho	Member of Board of Supervisors	January 20 - 29, 2024	Scandinavian Confluence Program: Exploring Future Innovation Across Social Welfare, Public Services and Energy - A Company Visit To The Scandinavian Countries.	Sweden, Denmark and Norway	Proxima Mitra Global	
		May 3 – 12, 2024	Program Governance, Risk, and Compliance (GRC);	Belgium, Netherlands, and Luxembourg	Center for Corporate Governance and Risk Management Studies (CENTROIS)	

Name of Board of Supervisors Member	Position	Date	Competency Development Program of Board of Supervisors	Venue	Organizer
		May 18 – 24, 2024	Program Perfecting HR Strategies and Fostering Partnerships with Leading Universities	South Korea	Indonesian Society of HR Management (PMSM Indonesia)
		July 27 – 28, 2024	Masterclass Program Series XXIII "Life Cycle Assessment (LCA) and Carbon Reduction Strategy".	Bandung	Risk Management Certification Body
Subchan Gatot	Member of Board of Supervisors	March 7-9, 2024	17 th International Conference on Information and Communication Technology in Social Security (ICT 2024)	Bali	ISSA
		April 23-26, 2024	HR Tech Festival Asia 2024 - Designing the Future: How HR can be the Architect of Change	Singapore	HRM Asia
		October 1, 2024	Benchmarking and Master Class "Environmental Social Governance Risk Management & Compliance.	Germany and Switzerland	Center for Risk Management and Sustainability (CRMS)
		October 30-31, 2024	Executive Leadership Program - Corporate Growth Hacks: Strategy for Scaling Up Your Business.	Bali	Markplus Institute
M. Aditya Warman	Member of Board of Supervisors	March 6-9, 2024	17 th International Conference on Information and Communication Technology in Social Security (ICT 2024)	Bali	ISSA (International Social Security Association)
		April 23-26, 2024	HR Tech Festival Asia 2024 - Designing The Future: How HR can be The Architect of Change	Singapore	HR Tech Festival
		May 18-24, 2024	Program Perfecting HR Strategies and Fostering Partnerships with Leading Universities	South Korea	PMSM Indonesia
		September 22-29, 2024	Benchmarking and Master Class "Environmental Social Governance Risk Management & Compliance.	Germany and Switzerland	CRMS
M. Iman N.H.B. Pinuji	Member of Board of Supervisors	May 31, 2024	Indonesian Internal Audit Practitioner (IIAP) Certification Program	Bogor	IIA (Institute of Internal Auditors)
		June 10-13, 2024	Malaysian Institute of Accountants (MIA) Conference 2024 "Navigating New Frontiers, Embracing Sustainability"	Kuala Lumpur	MIA (Malaysian Institute of Accountants)
		March 2-8, 2024	The Institute of Internal Auditors (IIA) South Pacific and Asia Conference 2024	Sydney	Internal Audit Education Foundation (YPIA)
		December 3-6, 2024	National Seminar on Internal Audit, Cultural Transformation: Integrating ESG, Cybersecurity, and Innovative Risk Management.	Bali	Internal Audit Education Foundation (YPIA)

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MEETING OF THE BOARD OF SUPERVISORS (BOS MEETING) AND JOINT MEETING OF THE BOARD OF SUPERVISORS AND BOARD OF DIRECTORS (JOINT MEETING)

Pursuant to Presidential Regulation Number 25 of 2020 on the Governance of Social Security Agency, in order to make decisions, the BPJS Organs may hold meetings at least once a month. The meetings held by the Board of Supervisors are as follows:

MEETING OF THE BOARD OF SUPERVISORS (BOS MEETING)

The Meeting of the Board of Supervisors (BOS Meeting) is a meeting convened by the Board of Supervisors, attended by its members, and chaired by the Chairman of the Board of Supervisors or the Interim Acting Official substituting for the Chairman. It is held to make

decisions, including providing counsel or advice to the Board of Directors, as well as making determinations and granting approvals that fall under the authority, duties, and responsibilities of the Board of Supervisors in accordance with prevailing laws and regulations. The Board of Supervisors Meeting is conducted at least once a month to discuss matters requiring the Board's approval, decision-making on both strategic and non-strategic aspects, formulating advice and recommendations for the Board of Directors based on oversight results of BPJS management policies and the performance of the Board of Directors, as well as the management and development of the Social Security Funds, among other strategic matters. For the 2024 period, a total of 45 (forty-five) Board of Supervisors Meetings have been held, achieving a percentage rate of 375% of the total annual obligation in 2024.

Recapitulation of the Board of Supervisors Meeting (BOS Meeting) Attendance in 2024

No	Name of Board of	Total	Number of		Abs	sent	Number of	Attendance	
	Supervisors Member	BOS Meeting	Meetings Attended	Official Duty	Sick Leave	Personal Leave	Annual Leave	Absences	Rate (%)
1	Muhammad Zuhri Bahri	45	39		-	3	-	6	87%
2	Kushari Suprianto	45	37	-	2	4	2	8	82%
3	H. Yayat Syariful Hidayat	45	38	2	-	4	1	7	84%
4	Agung Nugroho	45	40	2	-	3	-	5	89%
5	Subchan Gatot	45	40	3	-	2	-	5	89%
6	M Aditya Warman	45	38	4	-	3	-	7	84%
7	M. Iman N. H. B. Pinuji	45	37	-	-	7	1	8	82%

Source: Board of Supervisors Secretariat

JOINT MEETING OF THE BOARD OF SUPERVISORS AND THE BOARD OF DIRECTORS (JOINT MEETING)

Joint Meeting of the Board of Supervisors and the Board of Directors (Joint Meeting) is a meeting of the Board of Supervisors and the Board of Directors convened based on an invitation from the Board of Supervisors or upon invitation by the Board of Directors. The Joint Meeting is chaired by the Chairman of the Board of Supervisors

or the Vice Chairman of the Board of Supervisors if the meeting was convened based on an invitation from the Board of Supervisors. However, the Joint Meeting is chaired by the President Director if the meeting was convened based on an invitation from the Board of Directors. As of December 2024, a total of 12 (Twelve) Joint Meetings of the Board of Supervisors and the Board of Directors have been held, achieving a 100% completion rate of the 12-meeting obligation through December 2024.

Recapitulation of Attendance at the Joint Meetings of the Board of Supervisors and Board of Directors in 2024

No	Name of Board of	Total	Number of		Absent				Attendance Rate (%)
	Supervisors Member	BOS Meeting	Meetings Attended	Official Duty	Sick Leave	Personal Leave	Annual Leave	Absences	Rate (%)
1	Muhammad Zuhri Bahri	12	11	-	-	-	1	1	92%
2	Kushari Suprianto	12	11	-	-	-	1	1	92%
3	H. Yayat Syariful Hidayat	12	11	-	-	-	1	1	92%
4	Agung Nugroho	12	12	-	-	-	-	-	100%
5	Subchan Gatot	12	12	-	-	-	-	-	100%
6	M Aditya Warman	12	11	-	-	-	1	1	92%
7	M. Iman N. H. B. Pinuji	12	10	-	-	-	2	2	83%

Source: Board of Supervisors Secretariat

In addition to meetings held for the purpose of decision-making, the Board of Supervisors also conducts meetings aimed at internal coordination, namely the Board of Supervisors Coordination Meeting (CM). As of December 2024, a total of 8 (eight) CM sessions have been recorded. There is no obligation to hold a meeting within any given month.

MONITORING, EVALUATION, AND FIELD VISITS IN SUPPORT OF SUPERVISORY WORK PROGRAM IMPLEMENTATION

To gain a realistic overview of BPJS Ketenagakerjaan operations, whose macro and micro conditions vary across regions, the Board of Supervisors conducts monitoring, evaluation, and field visits to regional offices. This is to understand the current conditions on the field and to obtain information directly from sources in the regions.

During the 2024 period, the Board of Supervisors has conducted monitoring and evaluation working visits to 11 Regional Offices and 131 Branch Offices.

COMPILATION OF DERIVATIVE LEGAL INSTRUMENTS BY THE BOARD OF SUPERVISORS

The Board of Supervisors is of the view that, in order to carry out its duties and functions, adjustments and additions to its legal instruments are necessary. This aims to ensure that the execution of the Board of Supervisors' duties and functions adheres to the principles of good governance.

In executing its duties, functions, and authorities throughout 2024, BPJS Ketenagakerjaan Board of Supervisors has issued 3 (three) Regulations of BPJS Ketenagakerjaan Board of Supervisors and 6 (six) Decrees of BPJS Ketenagakerjaan Board of Supervisors. These instruments implement the mandates of the prevailing laws and derivative regulations, including:

- a. Decrees of the Board of Supervisors:
 - KEP/1/DEWAS/022024 on the Stipulation of the 2024 Annual Work Plan and Budget for the Participant Welfare Facilities of BPJS Ketenagakerjaan.
 - KEP/2/DEWAS/052024 on the Approval of the Audited 2023 Report on the Management of BPJS Ketenagakerjaan Programs, the Audited 2023 Annual Financial Statement of BPJS Ketenagakerjaan, and the Audited 2023 Annual Financial Report of the Social Security Fund for Employment.
 - 3. KEP/3/DEWAS/052024 on the Approval of the Form and Content of Publications regarding the Audited 2023 Report on the Management of BPJS Ketenagakerjaan Programs, the Audited 2023 Annual Financial Statement of BPJS Ketenagakerjaan, and the Audited 2023 Annual Financial Statement of the Social Security Fund for Employment.
 - 4. KEP/4/DEWAS/092024 on the Amendment to Decree of the Board of Supervisors of BPJS Ketenagakerjaan Number: KEP/14/DEWAS/102023 on the Appointment of the Chairman and Members of the Committees of the Board of Supervisors.

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- 5. KEP/5/DEWAS/102024 on the Approval of the Allocation Amount of the 2023 Surplus Assets of BPJS Ketenagakerjaan.
- KEP/6/DEWAS/122024 on the Appointment of a Public Accounting Firm and Public Accountant to Conduct the Audit of the 2024 Financial Statements and Program Management Reports of BPJS Ketenagakerjaan.
- b. Regulations of the Board of Supervisors include:
 - PER/28/DEWAS/072024 on the Revocation of Several Regulations of the Board of Supervisors of BPJS Ketenagakeriaan.
 - 2. PER/29/DEWAS/092024 on the Procedure for Appointing a Public Accountant and Approving an Independent Actuary for BPJS Ketenagakerjaan.
 - 3. PER/30/DEWAS/122024 on the Procedure for Stipulating the Strategic Plan and Annual Work Plan and Budget of BPJS Ketenagakerjaan.

PERFORMANCE ASSESSMENT OF THE BOARD OF SUPERVISORS AND BOARD OF DIRECTORS [GRI 2-18]

Performance of the Board of Supervisors and the Board of Directors is assessed by the National Social Security

Council (DJSN), in accordance with Law No. 40 of 2004 on the National Social Security System (SJSN) and Law No. 24 of 2011 on the Social Security Agency (BPJS). These laws grant DJSN the authority to conduct oversight, monitoring, evaluation, and assessment of the execution of duties and the performance of BPJS, including its Board of Supervisors and Board of Directors. Furthermore, the regulatory basis used for establishing the Performance Targets and assessing the Performance Achievement of BPJS Ketenagakerjaan is DJSN Regulation No. 1 of 2022 on the Establishment of Performance Targets and Assessment of Performance Achievement of the Social Security Agency.

Sustainability principles have been integrated into the strategy, operational activities, investment system, and asset management of BPJS Ketenagakerjaan. The assessment is conducted throughout the fiscal year based on predetermined Key Performance Indicators (KPIs). Periodically, DJSN monitors and evaluates the implementation of employment social security programs using its monitoring and evaluation mechanisms for Social Security Programs. The assessment results are presented in the following tabulation:



BPJS Ketenagakerjaan Performance Assessment Results

Year	Financial H	lealth Level	BPJS Ketenagakerjaan Performance	Performance Achievement Indicator		
	Value	Predicate	Value	Value	Predicate	
2024*	-			102.49	Very Good	
2023*	-			104.64	Very Good	
2022	111.28	Good	104.83	108.09		
2021	109.7	Good	106.47	108.09		

^{*}The performance assessments for 2023 and 2024 do not include a detailed breakdown.

REMUNERATION OF THE BOARD OF SUPERVISORS AND BOARD OF DIRECTORS OF BPJS KETENAGAKERJAAN

[GRI 2-19] [GRI 2-20]

DETERMINATION OF REMUNERATION FOR THE BOARD OF SUPERVISORS AND BOARD OF DIRECTORS

Members of the Board of Supervisors and the Board of Directors receive remuneration commensurate with their responsibilities and the requisite professional standards for executing their duties at BPJS. This is determined with due regard to prevailing market rates, taking into consideration factors such as the management of funds and assets, BPJS's financial condition and capacity, the inflation rate, and other relevant factors including ESG performance.

Process for Determining Remuneration for the Board of Supervisors and Board of Directors

 The Board of Directors proposes the remuneration amount for members of the Board of Supervisors and the Board of Directors to the President of the Republic of Indonesia.

- The President, or a designated official, evaluates the proposal.
- Based on this evaluation, the President establishes the remuneration amount for members of the Board of Supervisors and the Board of Directors.

The provisions regarding the remuneration of the Board of Supervisors and Board of Directors are regulated by Presidential Regulation Number 110 of 2013 on Salaries or Wages, Additional Benefits, and Incentives for Members of the Board of Supervisors and Board of Directors of BPJS, and Minister of Finance Regulation (MFR) Number: 112/PMK.02/2019 on Amendments to MFR Number: 134/PMK.02/2015 on Additional Benefits and Incentives for Members of the Board of Supervisors and Board of Directors of BPJS. In accordance with these regulations, the process for determining the remuneration of the Board of Supervisors and Board of Directors is established by the Government as the authorized party. The provided remuneration consists of components for income, allowances, facilities, and taxes. BPJS Ketenagakerjaan does not engage the services of independent parties, such as remuneration consultants.

Components of Remuneration for the Board of Supervisors and Directors of BPJS Ketenagakerjaan

Component	Des	scription		
Income	Base Salary or Wage × Inflation Adjustment Factor	or × Position Factor		
Allowances	Religious Holiday Allowance Social Insurance Allowance	Religious Holiday Allowance Social Insurance Allowance		
	Retirement Benefit Housing Allowance	Retirement Benefit Housing Allowance		
	Annual Leave Allowance Competency Development Cost	Annual Leave Allowance Competency Development Cost		
Facilities	Official Vehicle Sports	Official Vehicle Sports		
	Health Uniform	Health Uniform		
	Legal Assistance Representation Fee	Legal Assistance Representation Fee		
Tax	Taxes are covered and borne by BPJS Ketenaga	kerjaan		

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Remuneration of the Board of Supervisors and Directors of BPJS Ketenagakerjaan

Remuneration of the Board of Supervisors Remuneration for the Chairman of the Board of Supervisors is 60% of the President Director's salary. Remuneration for the Chairman of the Board of Supervisors is 60% of the President Director's salary. Remuneration for members of the Board of Supervisors is 54% of the President Director's salary. Paid monthly. Paid monthly. Paid monthly. Paid monthly. The total remuneration paid in 2024 was IDR 12,083,520,000, or 0.83% of the total remuneration for employees in 2024. The total remuneration paid in 2024 was IDR 21,091,200,000, or 1.44% of the total remuneration for employees in 2024.

The ratio of the highest individual's annual total compensation (President Director) to the median annual total compensation of all BPJS Ketenagakerjaan employees (excluding the President Director) for 2024 was 6.84:1. Consequently, there was a change in the percentage between the highest total compensation (President Director) and the median total compensation of all employees (excluding the President Director) from the 2023 figure of 10.12:1, in line with changes to the compensation for the Board of Directors. [GRI 2-21]

PROCESS FOR THE NOMINATION AND APPOINTMENT OF THE BOARD OF SUPERVISORS AND BOARD OF DIRECTORS [GRI 2-10]

Law No. 24 of 2011 stipulates that to select and appoint members of the Board of Supervisors and the Board of Directors, the President establishes a selection committee. The membership of the selection committee consists of 2 (two) representatives from the Government

and 5 (five) representatives from the community. The membership of the selection committee is established by Presidential Decree.

Law No. 24 of 2011 establishes that the qualification criteria for candidates for the Board of Supervisors or Board of Directors are measured by formal educational background. The competency criteria for candidates are measured based on experience, expertise, and knowledge relevant to their respective fields of duty. Furthermore, Regulation of the President of the Republic of Indonesia No. 81 of 2015 governs the procedures for the selection and appointment of members of the Board of Supervisors and the Board of Directors, as well as interim replacement candidates for the Board of Supervisors and Board of Directors of the Social Security Agency (BPJS).

The selection committee announces the opening of registration for candidates to the Board of Supervisors and Board of Directors no later than 5 (five) working days after its establishment. The registration and selection process runs for 10 (ten) consecutive working days.

Subsequently, the committee announces the list of candidate names to the public to solicit feedback for a period of 5 (five) working days after registration is closed.

Public feedback must be submitted to the selection committee no later than 15 (fifteen) working days from the announcement date. The selection committee then finalizes a list of candidates for the Board of Supervisors and Board of Directors, amounting to twice the number of required positions, to be submitted to the President. This submission must occur no later than 10 (ten) working days after the conclusion of the public feedback period.

The President holds the prerogative to appoint Government representatives to the Board of Supervisors and members of the Board of Directors based on the selection committee's proposals. Furthermore, the President shall submit candidates for the Board of Supervisors from the elements of Workers, Employers, and community figures to the House of Representatives of the Republic of Indonesia (DPR RI), amounting to twice the number of required positions. This submission must be made no later than 10 (ten) working days after receiving the candidate list from the selection committee.

The DPR RI shall select the members of the Board of Supervisors from the elements of Workers, Employers, and community figures no later than 20 (twenty) working days from receiving the proposal from the President. dari Presiden.

BOARD OF DIRECTORS

The Board of Directors is a BPJS organ that holds full authority and responsibility for the management of BPJS in the interest of the institution, in accordance with its foundations, objectives, and principles. The Board of Directors also represents BPJS, both inside and outside the court, and is obligated to consistently implement the principles of Good Governance across all operational and non-operational activities at all organizational levels, in compliance with prevailing laws and regulations.

INTEGRITY PACT FOR DIRECTORS

[GRI 2-9] [GRI 2-15]

Conflicts of Interest for Directors are regulated under Board of Directors Regulation No.: 6/PERDIR.01/032022 on the Guidelines for Controlling Conflicts of Interest at BPJS Ketenagakerjaan. In accordance with these provisions, members of the Board of Directors are required to undertake initiatives to:

- Uphold the commitment to implementing the Conflict of Interest policy, including:
- a. Ownership of personal investment instruments;
- b. Declaration of the absence of any conflict of interest; and
- Declaration of the absence of any familial relations up to the third degree with members of the Board of Supervisors or other Directors.

Exemplify leadership in the prevention of conflicts of interest.

As of the end of 2024, no members of the Board of Supervisors and/or Board of Directors were involved in any conflict of interest. BPJS Ketenagakerjaan imposes sanctions on any member of the Board of Supervisors or Board of Directors proven to be involved in a conflict of interest, in accordance with Government Regulation Number 88 of 2013 on Procedures for Imposing Administrative Sanctions on Members of the Board of Supervisors and Board of Directors of Social Security Agency. BPJS Ketenagakerjaan Board of Directors is committed to building a zone of integrity and establishing BPJS Ketenagakerjaan as a corruption-free area. We hereby declare the following:

Independence of the Board of Directors

[GRI 2-15]

				[OIXI Z	0]			
No.	Independence Aspect	Anggoro Eko Cahyo (President Director)	Abdur Rahman Irsyadi (Director of Human Capital and General Affairs)	Asep Rahmat Suwandha (Director of Finance and Risk Management)	Edwin Michael Ridwan (Director of Investment Development)	Pramudya Iriawan Buntoro (Director of Membership)	Roswita Nilakurnia SE, MSM, CRGP, CGP (Director of Services)	Zainudin (Director of Strategic Planning and Information Technology)
1	Ownership of personal investment instruments	х	Х	Х	Х	Х	х	Х
2	Has a conflict of interest	×	Х	Х	Х	Х	Х	Х
3	Has a familial relationship up to the third degree with any other member of the Board of Supervisors or Board of Directors	х	х	Х	х	х	Х	Х
4	Ownership of a Business Entity	Х	Х	Х	Х	Х	Х	Х
5	Holds a concurrent position as a member of a political party, an executive of a community organization, a social organization, or a non-governmental organization related to the Social Security Program; a Structural or Functional Official within the government; or an Official in another Business Entity or Legal Entity	X	Х	Х	X	X	X	X

The leadership of the House of Representatives of the Republic of Indonesia (DPR RI) submits the name of the elected candidate to the President no later than 5 (five) business days after the election concludes. The President appoints the elected candidate no later than 10 (ten) business days after receiving the letter from the DPR RI leadership. The appointment of the Board

of Supervisors members from the Government and the Board of Directors members is conducted concurrently with the appointment of other Board of Supervisor members. Further provisions on the procedures for the election and appointment of the Board of Supervisors and Board of Directors are regulated in a Presidential Regulation.

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PROFILE OF THE BOARD OF DIRECTORS



ANGGORO EKO CAHYO President Director

2021 - 2026



PERSONAL DATA

Indonesian Citizen

55 years old

Place, Date of Birth: Jakarta, January 7, 1969

Domiciled in South Tangerang, Indonesia

TERM AND APPOINTMENT HISTORY

Appointed as President Director based on the Decree of the President of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Board of Supervisors Members and Board of Directors Members for the 2021-2026 Term of Office, stipulated in Jakarta on February 19, 2021. He had not previously held any position on BPJS Ketenagakerjaan Board of Directors.

EDUCATIONAL BACKGROUND

- Master of Science in Agribusiness (2002), Bogor Agricultural University
- Bachelor of Engineering & Industrial Management (1992), Indonesia Institute of Technology

WORK EXPERIENCE

- President Commissioner, LinkAja (2020-2021)
- Vice President Director, PT Bank Negara Indonesia (Persero) Tbk (2020)
- Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

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 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (2019-2020)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (Persero) Tbk (Persero)

 The Consumer Business Director, PT Bank Negara Indonesia (Persero) Tbk (Persero)

 The Consume
- Finance Director, PT Bank Negara Indonesia (Persero) Tbk (2018-2019)
 Control Management of the page 20 and 10 project of the page 20 and 10 project of the page 20 project of
- General Manager of Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk (2012–2015)
- Vice President, PT Bank Negara Indonesia (Persero) Tbk (2005–2011)
- Assistant Vice President, PT Bank Negara Indonesia (Persero) Tbk (2003-2005)
- Manager, PT Bank Negara Indonesia (Persero) Tbk (1997–2002)
- Assistant Manager Marketing Officer at Mataram Branch, PT Bank Negara Indonesia (Persero) Tbk (BNI) (1994 - 1997)

PROFESSIONAL CERTIFICATIONS

- Risk Management Competency Test Certification (Level 5). Organizer: BNSP & LSPP Jakarta (2019, 2017, 2015)
- Professional Recognition Program Certified Professional Management Accountant (CPMA).
 Organizer: The Indonesian Institute of Management Accountants, Jkt (2018)
- Risk Management Certification Refresher Program. Organizer: BARa Risk Forum Jakarta (2017)
- (2017)
 Risk Management Competency Test Certification (Level 4). Organizer: BNSP & LSPP Jakarta
- Risk Management Certification (Level 4). Organizer: PT BNI Tbk Jkt (2012)

AWARDS

(2012)

CEO Of The Year 2024. Info bank, National

CONCURRENT POSITIONS

No Concurrent Positions in Government or Other Legal Entities

AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and the Board of Directors.



ABDUR RAHMAN IRSYADIDirector of Human Capital and General Affairs

2021 - 2026



PERSONAL DATA

Indonesian Citizen

54 years old

Place, Date of Birth: Surakarta, October 8, 1970

Domiciled in Serang, Indonesia



Appointed as Director of Human Capital and General Affairs based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of the Board of Supervisors and Members of the Board of Directors for the 2021–2026 Term, enacted in Jakarta on February 19, 2021. Prior to this, he had not held any position within the BPJS Ketenagakerjaan Board of Directors.



- Master of Communication Management, Faculty of Social and Political Sciences, University of Indonesia (2003)
- · Bachelor of Arts, Faculty of Letters, Gadjah Mada University (1995)

WORK EXPERIENCE

- Deputy Director of Human Capital, BPJS Ketenagakerjaan (2019–2021)
- Chief Learning Officer/Deputy Director of Learning, BPJS Ketenagakerjaan (2019–2021)
- Chairman of the Professional Certification Body (LSP) of BPJS Ketenagakerjaan (2017–2019)
- Board of Supervisors of the BPJS Ketenagakerjaan Employee Pension Fund (2013–2016)
 Assistant Baseline BPJS Ketenagakerjaan Employee Pension Fund (2013–2016)
- Assistant Deputy for Human Resource Competency Management, BPJS Ketenagakerjaan (2013–2016)

PROFESSIONAL CERTIFICATIONS

- Certified Financial Planner from One Shildt (2022)
- Certified GNIK Competence in Human Resources from LSP MSDM (2022)
- Qualified Wealth Planner (QWP) from One Shildt (2023)
- Governance, Risk and Compliance Certified for Executive dari Centrois (2023)
 Certified Financial Management (CIFM) from PT Manurung Capital Indonesia (2024)
- Certified Procurement Strategist (CPSt) from PT Anggada Duta Wisesa (2024)

AWARDS

- The Best of IHCA of The Year 2021 Award from Economic Review (2021)
- The Best Human Capital 2022 Award from Economic Review (2022)
- Brilliant Human Capital Director of the Year 2023 Award from Business Review (2023)
- The Best Innovation & HR Services Award from Economic Review (2023)
- The Best Human Capital Director Award from Economic Review (2023)

CONCURRENT POSITIONS

No Concurrent Positions in Government or Other Legal Entities

AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and the Board of Directors.



Manufactured Capital



ASEP RAHMAT SUWANDHA CA, CFE, CRGP Director of Finance and Risk Management

2021 - 2026



Indonesian Citizen

49 years old

Place, Date of Birth: Pandeglang, December 12, 1975

Domiciled in Bogor, Indonesia

TERM AND APPOINTMENT HISTORY

Appointed as Director of Finance and Risk Management based on Presidential Decree of the Republic of Indonesia No. 38/P of 2021on the Appointment of BPJS Ketenagakerjaan Board of Supervisors Members and Board of Directors Members for the 2021-2026 Term, stipulated in Jakarta on February 19, 2021. He has not previously held any position on BPJS Ketenagakerjaan Board of Directors.

EDUCATIONAL BACKGROUND

- Master of Business, Bogor Agricultural Institute (2015)
- · Master of Islamic Economics, Center for Middle Eastern and Islamic Studies, University of Indonesia (2004)
- · Bachelor of Economics, University of Indonesia (2000)

- · Director of Coordination and Supervision for Region IV, Corruption Eradication Commission (KPK) (2021)
- · Regional Coordinator II for Coordination and Supervision, Corruption Eradication Commission (KPK) (2020)
- · Regional Coordinator VI for Coordination and Supervision, Corruption Eradication Commission (KPK) (2019)
- · Coordinator of the National Strategic Secretariat for Corruption Prevention, Corruption Eradication Commission (KPK) (2018)
- · Coordinator of the Prevention Supervision Unit, Corruption Eradication Commission (KPK) (2017)
- Senior Functional for Corruption Prevention, Corruption Eradication Commission (KPK) (2004–2012)
- Functional Examiner for Gratification, Corruption Eradication Commission (KPK) (2004–2012)

PROFESSIONAL CERTIFICATIONS

- 1. Chartered Accountant (CA)
- 2. Certified Fraud Examiner (CFE)
- 3. Certified Risk Governance Professional (CRGP)
- PSAK Bootcamp, Indonesian Accountants Association, 2022, 2024
- Asean Global Leadership Program "Leading through Turbulent Times", SRW&Co, 2022
- · National Conference of Risk Management Professional VII "ESG Investing and Risk Mitigation," Risk Management Certification Institute (LSPMR), 2022
- Training on Financial and Legal Aspects: "Mergers, Acquisitions, and Business Valuation," 2023
- · Global GRC Benchmarking Series 5, 2023, Eastern Europe, Center for Corporate Governance and Risk Management Studies (Centrois), 2023
- Asean Global Leadership Program "Shaping The Future with Inspiring Leadership", SRW&Co, 2023
- Governance, Risk, and Compliance: Overseas Program for Executives, May 2024: Benelux, Center for Corporate Governance and Risk Management Studies (Centrois), 2024
- CFO Leadership Conference, CFO Leadership Council, 2024
- 2024 Asia Pacific Business Forum, Indonesia Asia Pacific Business Forum, 2024

AWARDS

Indonesia Best Chief Financial Officer 2024 from SWA (2024)

CONCURRENT POSITIONS

No Concurrent Positions in Government or Other Legal Entities

AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and the Board of Directors.



EDWIN RIDWAN, CFA, FRM Director of Investment Development

2021 - 2026



PERSONAL DATA

Indonesian Citizen

55 years old

Place, Date of Birth: Jakarta, September 21, 1969

Domiciled in East Jakarta, Indonesia



Appointed as Director of Investment Development based on Decree of the President of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of the Board of Supervisors and Members of the Board of Directors for the Term of Office 2021-2026, stipulated in Jakarta on February 19, 2021. He has not previously held any position on BPJS Ketenagakerjaan Board of Directors.



- · Master of Management, University of Indonesia (2003)
- · Bachelor of Economics, University of Indonesia (1996)



WORK EXPERIENCE

- · Senior Vice President of Capital & Money Market Investment, PT Taspen (Persero) (2019-
- Commissioner of PT Waskita Transjawa Toll Road (2018-2019)
- Chief Investment Officer of PT Danareksa Investment Management (2018-2019)
- Associate Director of PT Bahana Sekuritas (2017-2018)



PROFESSIONAL CERTIFICATIONS

- Chartered Financial Analyst (CFA) from The CFA Institute, Virginia, USA, 2002
- · Financial Risk Manager (FRM) from Global Association of Risk Professionals (GARP), New Jersey, USA, 2002



AWARDS

- ESG Investment Strategy of The Year from CNBC Indonesia (2021)
- Most Astute Investor Indonesia Rupiah Bond from The Asset (2022, 2023, and 2024)
- Top 20 Pension Fund Executives in Asia from Asian Investor (2023)
- Top Investment House Category Sovereign Wealth Funds/Pension Funds from The Asset (2023 and 2024)
- · Largest Investment Return in Five Years for Social Insurances from Investortrust (2024)



No Concurrent Positions in Government or Other Legal Entities

AFFILIATION RELATIONSHIPS

CONCURRENT POSITIONS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and the Board of Directors



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PRAMUDYA IRIAWAN BUNTORO Director of Membership

2021 - 2026



PERSONAL DATA

Indonesian Citizen

47 years old

Place, Date of Birth: Biak, August 29, 1977

Domiciled in South Jakarta, Indonesia



Appointed as Director of Membership based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of Board of Supervisors and Directors for the 2021-2026 Term, enacted in Jakarta on February 19, 2021. He previously served as Director of Strategic Planning and Information Technology at BPJS Ketenagakerjaan.



- · Master of Management, Gadjah Mada University (2003)
- Bachelor of Mathematics, Bandung Institute of Technology (2000)

- Director of Strategic Planning and Information Technology, BPJS Ketenagakerjaan (2021 -
- · Deputy Director of Actuarial & Organizational Risk Management, BPJS Ketenagakerjaan (2020-2021)
- Deputy Director of Actuarial, BPJS Ketenagakerjaan (2018-2020)
- Head of Actuarial Division, BPJS Ketenagakerjaan (2016–2018)
- Actuary, BPJS Ketenagakerjaan (2011–2016)

PROFESSIONAL CERTIFICATIONS

- · Fellow of the Society of Actuaries of Indonesia (FSAI)
- Associate Member (Ajun-AAAIJ)

CONCURRENT POSITIONS

No Concurrent Positions in Government or Other Legal Entities

AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and the Board of Directors.



ROSWITA NILAKURNIA SE, MSM, CRGP, CGP Director of Services

2021 - 2026



PERSONAL DATA

Indonesian Citizen

58 years old

Place, Date of Birth: Aceh, October 24,1966

Domiciled in South Jakarta, Indonesia



Appointed as Director of Services based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakeriaan Members of the Board of Supervisors and Board of Directors for the 2021-2026 Term, stipulated in Jakarta on February 19, 2021. She had not previously held any position on BPJS Ketenagakerjaan Board of Directors.



- Master of Science Management in Finance, University of Indonesia (2009)
- · Bachelor of Economics (Finance), University of Indonesia (1992).

WORK EXPERIENCE

- · Finance & Human Resources Director, PT Pulo Mas Jaya (JAKPRO Group) (2017-2021).
- Commissioner, PT Bank Agroniaga Tbk (BRI Agro) (2011-2017).
- President Director, DAPENBUN (Plantation Pension Fund) (2009-2017).
- President Commissioner, PT Bank Agroniaga Tbk (BRI Agro) (2009-2011).
- Managing Director, RSM AAJ Batavia, Corporate Finance Advisory
- · Lecturer, Faculty of Economics and Business, University of Indonesia

PROFESSIONAL CERTIFICATIONS

- · Certified Governance Professional (CGP) dari Professional Certification Body Mitra Kalyana Sejahtera (2024)
- Integrated Risk Governance Specialist (CGRP) dari Risk Management Professional (2024)

- · ISSA Good Practice Digital Transformation in Providing Contact Center 175 Services to Indonesia Migrant Workers Abroad 2024
- ISSA Good Practice Jamsostek Mobile Application: Customer Experience Champion 2024
- · The ISSA Guidelines on Service Quality 2022
- The ISSA Guidelines on Return to Work and Reintegration 2022





CONCURRENT POSITIONS

No Concurrent Positions in Government or Other Legal Entities

AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and the Board of Directors.

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ZAINUDIN

Director of Strategic Planning and Information Technologyi

2021 - 2026



PERSONAL DATA

Indonesian Citizen

58 years old

Place, Date of Birth: Bangka, April 6, 1973

Domiciled in South Jakarta, Indonesia



Appointed as Director of Services based on Presidential Decree of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Members of the Board of Supervisors and Members of the Board of Directors for the Term of Office 2021-2026, stipulated in Jakarta on February 19, 2021. Prior to this, he had never held a position on BPJS Ketenagakerjaan Board of Directors.



- Master of Insurance Management, Gunadarma University Jakarta (2016)
- · Diploma IV in Accounting, State College of Accountancy (STAN) Jakarta (2001)

WORK EXPERIENCE

- Director of Membership BPJS Ketenagakerjaan (2021 2023)
- · Deputy Director of Corporate and Institutional Membership, BPJS Ketenagakerjaan (2019-
- Deputy Director of Membership Management, BPJS Ketenagakerjaan (2016–2019)
- Head of Membership Management Division, BPJS Ketenagakerjaan (2014–2016)
- · Head of Membership Governance Section, Membership Management Division, BPJS Ketenagakeriaan (2013-2014)
- · Head of PKP Section, PKP & Partnership Division, PT Jamsostek (Persero) (2012-2013)

PROFESSIONAL CERTIFICATIONS

Integrated Risk Governance Specialist - BNSP (National Professional Certification Agency) and Risk Management Professional Certification Institute (LSPMR) (2023)

AWARDS

ISSA Good Practice Award Asia and The Pacific Competition Asia and The Pacific Competition for Extending Social Security Coverage to Vulnerable Groups with the "345 Strategy" of BPJS Ketenagakerjaan Sustainable Growth of Informal Workers and Small Micro Sized Enterprise dari ISSA (International Social Security Association) (2024)

CONCURRENT POSITIONS

No Concurrent Positions in Government or Other Legal Entities

AFFILIATION RELATIONSHIPS

Has no familial relationship up to the third degree between members of the Board of Supervisors, between members of the Board of Directors, or between members of the Board of Supervisors and the Board of Directors.

LEGAL BASIS FOR THE APPOINTMENT OF THE BOARD OF DIRECTORS



Law Number 24 of 2011, dated November 25, 2011, on the Social Security Agency, Chapter VII Requirements, Procedures for the Election, Appointment, and Dismissal of Members of the Board of Supervisors and Members of the Board of Directors.



Regulation of the President of the Republic of Indonesia Number: 81 of 2015, dated July 9, 2015, on the Procedures for the Election and Appointment of Members of the Board of Supervisors and Members of the Board of Directors, as well as Candidate Substitute Members for the Interim Period of the Board of Supervisors and Board of Directors of the Social Security Agency.

REQUIREMENTS FOR MEMBERS OF THE **BOARD OF DIRECTORS AND TERMS OF OFFICE PROVISIONS**

GENERAL REQUIREMENTS

- 1. To be eligible for appointment as a member of the Board of Supervisors or a member of the Board of Directors, a candidate must fulfill the following requirements:
 - a. an indonesian citizen;
 - b. devout to god almighty;
 - c. physically and mentally healthy;
 - has integrity and an irreproachable personality;
 - e. possesses the appropriate qualifications and competencies for managing the social security program;
 - f. is at least 40 (forty) years old and no more than 60 (sixty) years old at the time of nomination to be a member:
 - q. is not a member or an official of a political party;
 - is not currently a suspect or defendant in a legal proceeding:
 - has never been sentenced to imprisonment based on a court decision that has obtained permanent legal force for committing a crime punishable by a prison sentence of 5 (five) years or more and/or

- has never served as a member of the board of directors, board of commissioners, or board of supervisors of a legal entity declared bankrupt due to their fault.
- 2. During their term of office, members of the Board of Supervisors and the Board of Directors are prohibited from holding concurrent positions in government or in other legal entities.

SPECIFIC REQUIREMENTS

Candidates for members of the Board of Directors must meet specific requirements, namely possessing the relevant competence for the respective director position and having a minimum of 5 (five) years of managerial experience.

TERM OF OFFICE PROVISIONS

Members of the Board of Directors are appointed for a term of 5 (five) years, effective from the date of appointment, and may be reappointed for one (1) subsequent term. However, a member of the Board of Directors may be dismissed at any time prior to the end of their term in accordance with prevailing regulations.

COMPOSITION AND STRUCTURE OF THE **BOARD OF DIRECTORS**

COMPOSITION OF THE BOARD OF DIRECTORS

Based on Presidential Regulation Number 81 of 2015, the Board of Directors consists of at least 5 (five) members from professional backgrounds. The President appoints one member of the Board of Directors as the President Director.

STRUCTURE OF THE BOARD OF DIRECTORS

Based on the Decree of the President of the Republic of Indonesia Number 38/P of 2021 on the Appointment of BPJS Ketenagakerjaan Board of Supervisors Members and Board of Directors Members for the 2021-2026 Term of Office dated February 19, 2021, and the Decree of the BPJS Ketenagakerjaan Board of Directors Meeting Number KEP/70/022021 dated February 22, 2021, the composition of the BPJS Ketenagakerjaan Board of Supervisors and the Board of Directors for the 2021-2026 term is as follows:

There were no changes to the composition of the Board of Directors in 2024. The following is the composition of the Board of Directors as of December 31, 2024.



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Recapitulation of Board of Directors Meeting (BOD Meeting) Attendance in 2024

No	Name	Position
1	Anggoro Eko Cahyo	President Director
2	Abdur Rahman Irsyadi	Director of Human Capital and General Affairs
3	Asep Rahmat Suwandha CA, CFE, CRGP	Director of Finance and Risk Management
4	Edwin Michael Ridwan	Director of Investment Development
5	Pramudya Iriawan Buntoro	Director of Membership
6	Roswita Nilakurnia SE, MSM, CRGP, CGP	Director of Services
7	Zainudin	Director of Strategic Planning and Information Technology

In accordance with regulations in Indonesia, adopting a two-tier board system, there is a clear separation between the Board of Directors and the Board of Supervisors. Within this system, the President Director may not concurrently serve as the Chairman of the Board of Supervisors. . [GRI 2-11]

TRAINING AND COMPETENCY DEVELOPMENT PROGRAM FOR DIRECTORS [GRI 2-17]

The competency and self-development program for the Board of Directors is intended to enhance

professionalism, performance, self-potential development, and support the execution of their duties. It also aligns with the director development program, including those related to Sustainable Development. The Board of Directors must continually add to and update their knowledge through training, workshops, seminars, conferences, work visits, and benchmarking.

Realization of the Board of Directors' Training and Competency Development Program

No	Name of Director	Position	Date of Implementation	Director Competency Development Program	Venue	Organizer
1	Anggoro Eko Cahyo	President Director	December 10-13, 2024	Executive Education: Developing and Leading High-Performance Teams	New York	Columbia Business School
			November 14-15, 21- 22, 23-24, 2024	The Essentials Course of The Art & Science of Coaching	Vanaya, 18 Office Park, Jakarta	Erickson Coaching International
2	Abdur Rahman Irsyadi	Director of Human Capital and General Affairs	May 3-11, 2024	 Governance, Risk, and Compliance: Overseas Program for Executive Tahun 2024 	Benelux	Centrois
			August 18-20, 2024	51 th ARTDO International World Conference	Vietnam	
			August 14-16 and 24, 2024	Financial Management Certification (CIFM) Development Program	Via Online	PT Manurung Capital Indonesia
			October 5, 9, 10 and 14, 2024	Competency-Based Training & Certification (BNSP) for Productivity Measurement	Grha BPJamsostek	PT Ekselensia Persada

No	Name of Director	Position	Date of Implementation	Director Competency Development Program	Venue	Organizer
			November 20-21, 2024	Forensic Audit and Corruption Detection Training	Bandung	National Policy Information Institute (Lemiknas)
			December 18-19, 2024	Training and Certified Procurement Strategist (CPSt)		PT Anggada Duta Wisesa
3	Asep Rahmat Suwandha CA, CFE, CRGP	Director of Finance and Risk Management	May 3 - 11, 2024	Program Governance, Risk, and Compliance: Overseas Program for Executives	Benelux	Centrois
			October 7 - 9, 2024	CFO Leadership Conference	Texas, USA	
			September 24 - 27, 2024	PSAK Bootcamp	Bali	
			December 12 - 14, 2024	2024 Asia Pacific Business Forum	Bali	
4	Edwin Michael Ridwan	Director of Investment Development	January 20 - 28, 2024	Scandinavian Confluence Program: Exploring Future Innovation Across Social Welfare, Public Services and Energy	Denmark, Norway, Sweden	
			July 31, 2024	Chartered Financial Analysis (CFA)	Via Online	
5	Pramudya Iriawan Buntoro	Director of Membership	May 28 and June 5, 2024	2024 Joint Regional Seminar organized by the Society of Actuaries of Indonesia (PAI)	Via Online	PAI
			August 31 - September 8, 2024	ASEAN- Global Leadership Program "Leading the World Economy in an Age of Turbulance"	London	
6	Roswita Nilakurnia SE, MSM, CRGP, CGP	Director of Services	May 27 - June 5, 2024	Executive Education Activities	Finland, Sweden, Denmark	
			November 30, 2024	Renewal of Certified Risk Governance Professional (CRGP) Certification	Via Online	Mitra Kalyana Sejahtera
			December 18, 2024	Renewal of Certified Risk Governance Professional (CRGP) Certification	Via Online	Risk Management Professional Certification Body

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No	Name of Director	Position	Date of Implementation	Director Competency Development Program	Venue	Organizer
7	Zainudin	Director of Strategic Planning and Information Technology	January, 20 - 28, 2024	Scandinavian Confluence Program: Exploring Future Innovation Across Social Welfare, Public Services and Energy	Denmark, Norway, Sweden	
			May 18 - 24, 2024	Perfecting HR Strategies and Fostering Partnerships With Leading Universities Program	South Korea	
			July 15 - 19, 2024	Training and Certification for Candidate Competency Assessors (Askom) of the Indonesian Manpower Norms Certification Body, Second Batch	Jakarta	
			July 25 – 26, 2024	Masterclass Program Series XXIII - Risk Management Professional Certification Institute "Life Cycle Assessment (LCA) and Carbon Reduction Strategy"	Via Online	

BOARD OF DIRECTORS MEETING (DIRECTOR MEETING) AND JOINT MEETING OF THE BOARD OF DIRECTORS AND BOARD OF SUPERVISORS (JOINT MEETING)

The Board of Directors holds regular meetings to carry out its management functions and to make strategic decisions for BPJS Ketenagakerjaan. The meetings conducted by the Board of Directors are:

Joint Meeting
 Joint Meeting serves as a coordination forum

between the Board of Directors and the Board of Supervisors.

Board of Directors Meeting (Director Meeting)
 Director Meeting is an internal meeting of the Board of Directors, chaired by the President Director or a member of the Board of Directors with written authorization. The Director Meeting addresses the execution of management duties and the making of strategic decisions in conducting the operations of BPJS Ketenagakerjaan.

Recapitulation of the Board of Directors Meeting (Director Meeting)

No	Name of Director	Position	Total	Total Total Director Meeting		Absent				Attendance Rate (%)
			Meeting	Attended	Official Duty	Sick Leave	Personal Leave	Annual Leave	Absences	naa (m
1	Anggoro Eko Cahyo	President Director	51	50	1	-	-	-	1	98%
2	Pramudya Iriawan Buntoro	Director of Membership	51	44	4	-	3	-	7	86%
3	Zainudin	Director of Strategic Planning and Information Technology	51	40	5	-	3	3	11	78%
4	Roswita Nilakurnia SE, MSM, CRGP, CGP	Director of Services	51	42	5	-	4	-	9	82%

No	Name of Director	Position	Total	Total		Abs	ent		Number of Absences	Attendance Rate (%)
			Director Meeting	Meeting Attended	Official Duty	Sick Leave	Personal Leave	Annual Leave	Absences	Rate (%)
5	Asep Rahmat Suwandha CA, CFE, CRGP	Director of Finance and Risk Management	51	41	3	1	6	-	10	80%
6	Abdur Rahman Irsyadi	Director of Human Capital and General Affairs	51	42	2	2	5	-	9	82%
7	Edwin Ridwan, CFA, FRM	Director of Investment Development	51	38	8	-	4	1	13	75%

Source: Deputy for the Agency Secretariat

Recapitulation of Joint Director Meeting (Joint Meeting)

No	Name of Director	Position	Total	Total	Absent				Number of	Attendance
			Director Meeting	Meeting Attended	ttended Official Sick Leave Pers	Personal Leave	Annual Leave	Absences	Rate (%)	
1	Anggoro Eko Cahyo	President Director	12	12	-	-	-	-	-	100%
2	Pramudya Iriawan Buntoro	Director of Membership	12	10	-	-	2	-	2	83%
3	Zainudin	Director of Strategic Planning and Information Technology	12	11	-	-	1	-	1	92%
4	Roswita Nilakurnia SE, MSM, CRGP, CGP	Director of Services	12	10	-	2	-	-	2	83%
5	Asep Rahmat Suwandha CA, CFE, CRGP	Director of Finance and Risk Management	12	11	-	-	1	-	1	92%
6	Abdur Rahman Irsyadi	Director of Human Capital and General Affairs	12	10	1	-	1	-	2	83%
7	Edwin Ridwan, CFA, FRM	Director of Investment Development	12	11	-	1	-	-	1	92%

Source: Deputy for the Agency Secretariat

SUBMISSION OF THE STATE OFFICIAL WEALTH REPORT (LHKPN)

In accordance with Corruption Eradication Commission (KPK) Regulation No. 02 of 2020 on Amendments to KPK Regulation No. 07 of 2016 on the Procedures for Registration, Announcement, and Examination of State Officials' Wealth Reports, BPJS Ketenagakerjaan has established a policy in the form of Board of Directors Regulation No. PERDIR/24/092021 on Guidelines for the Management of State Officials' Wealth Reports within BPJS Ketenagakerjaan.

Intellectual Capital

The scope of BPJS Ketenagakerjaan's mandatory LHKPN reporting includes all work units, including: the Head Office, 11 Regional Offices, and 325 Branch Offices, with a total of 983 individuals obligated to report. The personnel at BPJS Ketenagakerjaan obligated to submit LHKPN reports are: Board of Supervisors, Board of Directors, Deputy Heads of Divisions/Regions/Head of Internal Audit Unit/Secretary of the Board of Supervisors, Senior Management, Assistant Deputy Heads of Divisions/Regions, Branch Office Managers, Division Heads, and employees assigned to positions equivalent to Official Level 1, 2, or 3.

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Remuneration of the Board of Supervisors and Directors of BPJS Ketenagakerjaan

Official	Number of officials obligated to report LHKPN	Number of officials who have reported LHKPN	Percentage
Board of Supervisors	7	7	100%
Board of Directors	7	7	100%
Structural Officials	960	960	100%
Subsidiaries	9	9	100%
Total	983	983	100%

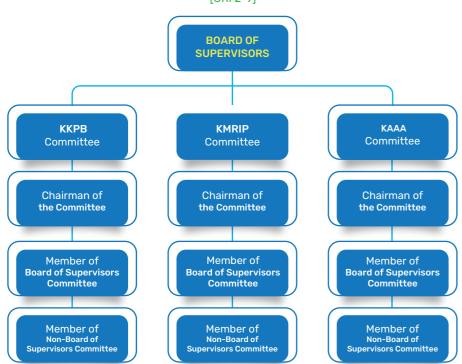
SUPPORTING ORGANS OF THE BOARD OF **SUPERVISORS**

To support its supervisory function, the Board of Supervisors is assisted by 3 (three) Supporting Committees of the Board of Supervisors, namely: the Program and Agency Performance Committee (KKPB), the Risk Management, Investment, and Services Committee (KMRIP), and the Audit, Budget, and Actuarial Committee (KAAA), further supported by the function

of the Board of Supervisors Secretary. Each Supporting Committee of the Board of Supervisors is chaired by a member of the Board of Supervisors. The duties and responsibilities of the Committees are stipulated in their respective charters. The legal basis for the establishment of these Supporting Organs of the Board of Supervisors adheres to Presidential Regulation of the Republic of Indonesia Number 25 of 2020 on the Governance of Social Security Agency, Part Five, Article 9 and Article 10.

Board of Supervisors Committee

Structure of Board of Supervisors Committee [GRI 2-9]



The composition of the Program and Agency Performance Committee (KKPB) as of December 31, 2024, is as follows:

Composition of the Program and Agency Performance Committee (KKPB)

No	Name	Position
1	M. Aditya Warman	Chairman of Board of Supervisors Committee
2	H. Yayat Syariful Hidayat	Member of Board of Supervisors Committee
3	Andrea Liesha Frinandya Harun	Member of Non-Board of Supervisors Committee
4	Rasty Susanty	Member of Non-Board of Supervisors Committee
5	Tonny Irawan	Member of Non-Board of Supervisors Committee
6	Nurhayati Saadah	Member of Non-Board of Supervisors Committee
7	Rachmad Widodo	Member of Non-Board of Supervisors Committee

RISK, INVESTMENT, AND SERVICE MANAGEMENT COMMITTEE (KMRIP)

The Risk Management, Investment, and Services Committee (KMRIP) is a supporting organ of the Board of Supervisors. Its function is to assist the Board of Supervisors in carrying out its duties and functions related to overseeing the implementation of the tasks

of BPJS Ketenagakerjaan by the Board of Directors, specifically concerning risk management, investment, services, and information technology at BPJS Ketenagakerjaan.

The composition of the Risk, Investment, and Service Management Committee (KMRIP) as of December 31, 2024, is as follows:

No	Name	Position
1	Agung Nugroho	Chairman of Board of Supervisors Committee
2	Subchan Gatot	Member of Board of Supervisors Committee
3	Titi Kusrini	Member of Non-Board of Supervisors Committee
4	Vika Rosaningrum	Member of Non-Board of Supervisors Committee
5	Fitzgerald Stevan Purba	Member of Non-Board of Supervisors Committee
6	Arsita Fajrin Khoirunisa	Member of Non-Board of Supervisors Committee

AUDIT, BUDGET, AND ACTUARIAL COMMITTEE (KAAA)

Audit, Budget, and Actuarial Committee (KAAA) is a supporting organ of the Board of Supervisors. Its function is to assist the Board of Commissioners in overseeing the implementation of duties by the Directors

of BPJS Ketenagakerjaan, specifically in matters related to budget, audit, and actuarial functions.

Composition of the Audit, Budget, And Actuarial Committee (KAAA)

The composition of Audit, Budget, and Actuarial Committee (KAAA) as of December 31, 2024, is as follows:

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No	Name	Position
1	Kushari Suprianto	Chairman of Board of Supervisors Committee
2	M. Iman N. H. B. Pinuji	Member of Board of Supervisors Committee
3	Tedy Herdyanto	Member of Non-Board of Supervisors Committee
4	Anton Fathoni Mudzakir	Member of Non-Board of Supervisors Committee
5	Rizka Mukhlisa	Member of Non-Board of Supervisors Committee

DIRECTOR'S SUPPORT COMMITTEES

The Board of Directors is supported by ad-hoc committees. The formation of these committees adheres to Board of Directors Regulation No.: 8/PERDIR.04/042023, Article 117. on Directors' Committees.

RISK MANAGEMENT COMMITTEE

Membership and Function of the Risk Management Committee

The Risk Management Committee was established pursuant to Board of Directors Regulation No. 8/ PERDIR.04/042023. The Committee's membership consists of all Directors according to their respective fields and responsibilities, as well as the Deputy Head of Risk Management.

The function of the Risk Management Committee is to provide advisory counsel to the Board of Directors, particularly the President Director, to aid in strategic-level decision-making. This is related to risk management policies and risk considerations in operational, financial, and investment decision-making, as well as matters related to business decisions not covered by standard procedures (irregularities).

GOOD GOVERNANCE COMMITTEE

Duties and Functions of the Good Governance Committee

The Good Governance Committee was established based on Board of Directors Regulation No. 8/ PERDIR.04/042023. The Committee is chaired by the President Director. In performing its duties, the Committee adheres to Board of Directors Regulation No. PERDIR/01/012021 on the Guidelines for Good Governance of BPJS Ketenagakerjaan.

The Good Governance Committee has the function of establishing assessment parameters for Good Governance (GG), developing a GG infrastructure involving several work units, promoting innovation in the implementation of GG, conducting GG outreach and education for all work units, and implementing the Internal Governance Indicators (IGI). The Good Governance Committee performs its duties in accordance with its work plan and other tasks related to the implementation

of good governance at BPJS Ketenagakerjaan. It also coordinates with other Work Units regarding the refinement of the good governance infrastructure and the implementation of good governance within BPJS Ketenagakerjaan.

INVESTMENT COMMITTEE

Function & Membership of the Investment Committee
Pursuant to Board of Directors Regulation No.:
PERDIR/31/122021, the Investment Committee has the
following functions:

- Monitor investment activities periodically, with a minimum frequency of once every three months;
- b. Review, provide recommendations, and make decisions on investments that carry specific or non-routine risks with strategic impact on DJS Ketenagakerjaan or the BPJS Ketenagakerjaan, or on matters not yet regulated within this Policy, under both stable and fluctuating market conditions, in accordance with prevailing laws and regulations.

The Investment Committee consists of four Directors as follows:

- a. President Director as Chairman and member;
- Director of Investment Development as member and secretary;
- c. Director of Finance as member; and
- d. Director of Strategic Planning and Information Technology as member.

INFORMATION TECHNOLOGY STEERING COMMITTEE

The Information Technology Steering Committee was established based on Board of Directors Regulation No.: 15/PERDIR.06/042022. Its purpose is to support and provide recommendations, approved in committee meetings, to the Board of Directors for decision-making in Board meetings. The Committee Chairman is held by the Director of Strategic Planning and Information Technology, with the Deputy Director of Information Technology Development serving as the Committee Secretary. Committee members consist of the Deputy Director of IT Development, the Deputy Director of IT Operations, the Deputy Director of Data Management, the Deputy Director of Actuarial and

Organizational Management, and the Deputy Director of Strategic Planning.

SHARIAH ADVISORY BOARD

BPJS Ketenagakerjaan has a Shariah Advisory Board serving as a supervisory mediator between BPJS Ketenagakerjaan and the National Shariah Council of the Indonesian Ulema Council (DSN-MUI). This ensures that Shariah-compliant services are implemented in accordance with Islamic principles, with current implementation in the Province of Nanggroe Aceh Darussalam (NAD). The duties and responsibilities of the

BPJS Ketenagakerjaan Shariah Advisory Board are as follows:

- Supervise and ensure that all activities, products, and investments of BPJS Ketenagakerjaan operate in compliance with Shariah principles as stipulated in the fatwas of DSN-MUI;
- Provide recommendations and input regarding the implementation and operational activities of Shariah-compliant services; and
- Develop and approve aspects of Shariah service guidelines for all services and products of BPJS Ketenagakerjaan Shariah.

COMPOSITION OF THE BPJS KETENAGAKERJAAN SHARIAH ADVISORY COUNCIL

Membership of the BPJS Ketenagakerjaan Shariah Advisory Council as of December 31, 2024

No	Name	Position
1	Prof. Dr. H. Fathurrahman Djamis, MA	Chairman
2	Dr. KH. M Cholil Nafish, Lc, MA	Member
3	Ir. H. Agus Haryadi, AAAIJ, FIIS, ASAI.	Member
4	Mohammad Bagus Teguh Perwira, Lc, MA.	Member

RISK MANAGEMENT [OJK E.3]

BPJS Ketenagakerjaan has implemented comprehensive risk management across its entire organization. Risk management is conducted in accordance with ISO 31000:2018 Risk Management – Guidelines, as the international standard for risk management practices. This implementation is based on the understanding that, as a manager of social security funds, BPJS Ketenagakerjaan faces various potential risks in all of its operational activities. Therefore, risk management is carried out optimally to ensure good governance and to maintain public trust as a credible and accountable institution.

As a public legal entity administering employment social security programs, BPJS Ketenagakerjaan implements integrated risk management through comprehensive risk management policies, strategies, and systems. This approach is aligned with the organization's objectives and the prevailing laws and regulations, to support the achievement of the Agency's strategic targets and goals.

Risk Management at BPJS Ketenagakerjaan is a process involving all personnel and is implemented in strategic formulation across the entire Agency. This process is designed to identify potential events that may affect the agency's performance and sustainability, as well as to manage risks to remain within an acceptable risk level (risk appetite). The main objective of this risk management implementation is to provide assurance regarding the effective and efficient achievement of BPJS Ketenagakerjaan's strategic goals.

Risk management at BPJS Ketenagakerjaan has aligned its comprehensive risk management policies, strategies, and systems with the Agency's objectives, as well as with the provisions of applicable regulations and legislation in Indonesia. This step is taken to support the achievement of BPJS Ketenagakerjaan's strategic work targets and goals.

RISK MANAGEMENT STRUCTURE AND ROLE OF INTERNAL STAKEHOLDERS

BPJS Ketenagakerjaan manages risk with the support of a Risk Management Structure and by involving the roles of internal stakeholders, in accordance with Board of Directors Regulation Number 1/ PERDIR.07/012024 on the BPJS Ketenagakerjaan Risk Management Policy.

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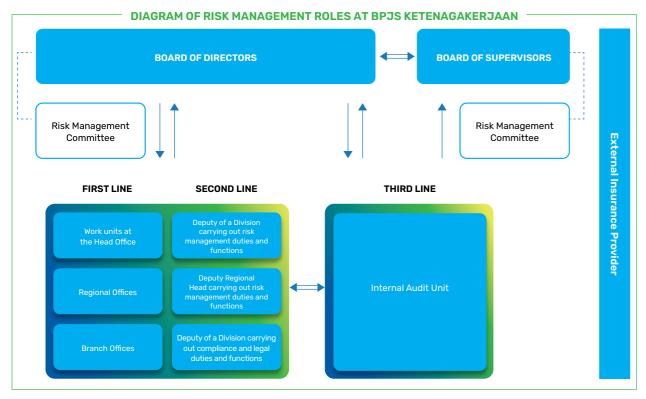
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Risk Management Structure and Role of Internal Stakeholders



INTERNAL CONTROL SYSTEM

BPJS Ketenagakerjaan is committed to realizing the provision of sound social security for employment and labor protection through the implementation of effective oversight, to prevent the occurrence of misuse and/or deviation from established objectives.

The Internal Control System at BPJS Ketenagakerjaan is implemented comprehensively and carried out by the Internal Audit Unit (IAU), reporting directly to the President Director. The internal control activities performed by the IAU encompass both assurance and consulting functions, in accordance with Board of Directors Regulations No.: PERDIR/31/122018 and PERDIR/30/122021 on Guidelines for the Management of the IAU. This system has been aligned with the five components of the framework established by The Committee of Sponsoring Organizations of the Treadway Commission (COSO), namely: control environment, risk assessment, control activities, information and communication, and monitoring activities.

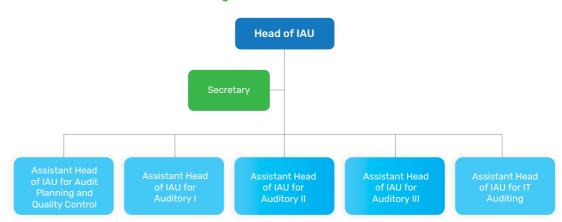
In overseeing the management of BPJS Ketenagakerjaan's programs, the IAU employs a Risk-Based Internal Audit (RBIA) approach, in compliance with the Internal Audit Professional Standards

The duties and responsibilities of the IAU are governed by an Audit Charter established under Board of Directors Regulation No.: 24/PERDIR.01/082022 on the Internal Audit Charter. In accordance with Board of Directors Regulation No.: 8/PERDIR.04/042023, the head of IAU is the Head of Unit, responsible to the President Director.

STRUCTURE OF INTERNAL AUDIT UNIT

Based on Board of Directors Regulation Number: 8/PERDIR.04/042023, the Internal Audit Unit (IAU) is headed by the Head of Unit. In carrying out its duties and responsibilities, the Head of IAU is assisted by the Assistant Head of IAU for Audit Planning and Quality Control, the Assistant Head of IAU for Inspectorates I, II, and III, and the Assistant Head of IAU for Information Technology Inspectorate, supported by Senior Auditors, Audit Staff, and non-Audit Staff. The organizational structure of IAU is designed to support the effective and comprehensive execution of the internal audit function within the BPJS Ketenagakerjaan.

Figure II. 20 IAU Structure



Program and Agency Performance Committee (KKPB) is a body under the Board of Supervisors supporting the oversight of the BPJS Ketenagakerjaan Board of Directors with a focus on the aspects of program and agency performance, new program development, membership, human resources, and the implementation of good governance.

PUBLIC ACCOUNTING FIRM (PAF)

In accordance with Article 37 paragraph (2) of Law Number 24 of 2011 on the Social Security Agency, it is stated that the Public Accountant is appointed by the BPJS Board of Supervisors. The Board of Supervisors holds full authority to appoint a Public Accounting Firm (PAF) to audit the financial statements and annual program report of BPJS Ketenagakerjaan. The appointment is conducted independently and professionally, taking into consideration compliance with prevailing regulations and the principles of good governance (GG). Based on Regulation of the BPJS Ketenagakerjaan Board of Supervisors Number: PER/29/ Dewas/09/2024 on the Procedure for Appointing Public Accountants and Approving Independent Actuaries of BPJS Ketenagakerjaan, Article 9 paragraph 1 states: "BPJS Ketenagakerjaan may use the audit services of the same Public Accountant for a maximum period of 5 (five) consecutive audit years." Furthermore, paragraph 2 states: "BPJS Ketenagakerjaan may re-engage the audit services of the same Public Accountant as referred to in paragraph (1), after a cooling-off period of 2 (two) consecutive years."

BPJS Ketenagakerjaan has appointed the Public Accounting Firm (PAF) Amir Abadi Jusuf, Aryanto, Mawar & Rekan to perform the audit of the Financial Statements and Program Management Report for the 2024 Fiscal Year. Based on the audit results, the PAF issued an unqualified opinion in all material respects, on the consolidated financial position and all programs as of 31 December 2024, including the financial performance and cash flows for the year then ended, in accordance with Financial Accounting Standards in Indonesia.

This audit engagement was executed based on Agreement Number: PER/616/12/2024 dated December 30, 2024.

SUPERVISION AND INSPECTION

BPJS Ketenagakerjaan holds the responsibility and authority to conduct inspections on the compliance of participants and employers in fulfilling their obligations according to the provisions of prevailing laws and regulations. The supervision and inspection process, based on Board of Directors Regulation Number 21/ PERDIR.02/072022, includes:

- Inspectors monitor and examine data on violations, encompassing Partially Registered Companies (PDS), Unregistered Companies (PWBD), and Company in Arrears of Contribution (PMI);
- Inspectors may refer non-compliant Employers to be processed further by the authorized institutions; and
- The administrative sanctions for PWBD and PDS types of non-compliance are warning letters, fines, and Restrictions on Certain Public Services (TMP2T).
 As for the PMI type, civil and criminal sanctions are imposed in accordance with Law Number 24 of 2011.

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In the reporting year, BPJS Ketenagakerjaan identified instances of non-compliance, as presented in the following table:

Supervision and Examination Results in 2024

Indicator	Target	Realization	Achievement
Average Collected Contribution Receivables	20%	15.93%	79.66%
Implementation of Sanctions: Denial of Specific Public Services (TMP2T)	2,340	3,316	141.71%
Addition of New Workforce from Partially Registered Company Workforce (PDS TK) and Unregistered Company (PWBD)	2,400,000	2,869,413	119.56%
PDS and PERDATA Contribution Revenue	1,000,000,000,000	1,589,632,283,514	158.96%
Implementation of Civil Sanctions/Small Claim Court	122	162	132.79%
Implementation of Criminal Sanctions	11	16	145.45%

In 2024, BPJS Ketenagakerjaan successfully collected outstanding contribution receivables of IDR 3,902,267,901,690, with a monthly average collection rate of 15.93%. Furthermore, the results of compliance audits for PDS and PWBD non-compliance covered 2,869,413 workers, and the contribution revenue from PDS and Civil Sanctions was IDR 1,589,632,283,514.

For PWBD and PDS violations, BPJS Ketenagakerjaan recommended the Denial of Certain Public Services (TMP2T), implemented against 3,316 Employers/Business Entity (PK/BU). In addition, 162 civil sanctions and 16 criminal sanctions were implemented. It is hoped that through rigorous supervision and audits, BPJS Ketenagakerjaan can maximize protection for workers across Indonesia.

BPJS KETENAGAKERJAAN CODE OF CONDUCT

[GRI 2-23]

BPJS Ketenagakerjaan Code of Conduct serves as a behavioral guideline forming the moral and professional basis for all BPJS Ketenagakerjaan personnel in carrying out their duties, functions, and responsibilities. This code aims to foster an integral, professional, and accountable work culture, in order to maintain public trust in the administration of the employment social security programs. BPJS Ketenagakerjaan Code of Conduct is established based on Board of Directors Regulation Number PERDIR/103/092015:



PRINCIPLES OF BPJS KETENAGAKERJAAN CODE OF CONDUCT



INTEGRITY

Uphold honesty, consistency between thought, word, and action, and commit to refraining from fraud, gratuities, bribery, and conflicts of interest.



PROFESSIONALISM

Work competently, objectively, and responsibly in accordance with professional standards and ethics.



ACCOUNTABILITY

All personnel of BPJS Ketenagakerjaan are obligated to be accountable for all decisions and actions to the organization and the public.



TRANSPARENCY

Ensure the disclosure of relevant and accountable information to all stakeholders.



COMPLIANCE WITH REGULATIONS

Comply with all applicable laws and regulations, including the internal provisions of BPJS Ketenagakerjaan.



ANTI-CORRUPTION AND ANTI-GRATUITY

Neither accept nor provide gratuities, bribes, or any other form of impropriety, and are obligated to report such acts through the established mechanisms.

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IMPLEMENTATION OF CODE OF CONDUCT

- 1. All employees are required to sign an Integrity Pact as a commitment to upholding the code of conduct.
- Violations of the code of conduct shall be subject to administrative sanctions and/or legal penalties in accordance with prevailing regulations.
- The agency has a secure and confidential violation reporting mechanism (whistleblowing system) to safeguard organizational integrity.

WORK ETHIC AND ANTI-CORRUPTION

- Uphold the rights of participants, be responsive to complaints, and be oriented toward professional service.
- 2. A Whistleblowing System is provided for reporting indications of violations.
- Officials are required to report their Wealth and Asset Reports (LHKPN) to the Corruption Eradication Commission (KPK).
- 4. Uphold a principle of zero tolerance towards corruption, bribery, gratuities, and fraud.

BPJS Ketenagakerjaan implements sound governance principles. This is realized through the implementation of a Code of Ethics and a Violation Reporting System (Whistleblowing System/WBS). Furthermore, BPJS Ketenagakerjaan has also implemented a Board Manual, Integrity Pact, Code of Conduct, and an Anti-Bribery Management System, publicly accessible through the official BPJS Ketenagakerjaan website, with the exception of the Integrity Pact document. (https:// www.bpjsketenagakerjaan.go.id/penerapan-tata-kelola. html). These documents govern working relationships among governance organs, initiatives to prevent conflicts of interest, and a Policy for maintaining the confidentiality and protection of whistleblowers, as stipulated in the Director's Regulation on Guidelines for Fraud Control in the implementation of Employment Social Security Programs.

BPJS Ketenagakerjaan evaluates the implementation of its governance through periodic assessments, conducted via both internal reviews and by third parties. In addition, outreach regarding the Code of Conduct and other provisions is conducted for employees through various internal communication channels, and for third parties through regular meetings. [GRI 2-23]

INTERNAL CONTROL SYSTEM

BPJS Ketenagakerjaan is committed to ensuring the sound administration of social security for employment and labor protection through the implementation of effective oversight, in order to prevent misuse and/or deviation from established objectives.

The Internal Control System at BPJS Ketenagakerjaan is implemented comprehensively and carried out by the Internal Audit Unit (IAU), reporting directly to the President Director. The internal control activities performed by the IAU include both assurance and consulting functions, in accordance with Board of Directors Regulations No.: PERDIR/31/122018 and PERDIR/30/122021 on IAU Management. This system has been aligned with the five components of the framework established by the Committee of Sponsoring Organizations of the Treadway Commission (COSO), namely: control environment, risk assessment, control activities, information and communication, and monitoring/supervision.

DUTIES AND RESPONSIBILITIES OF IAU

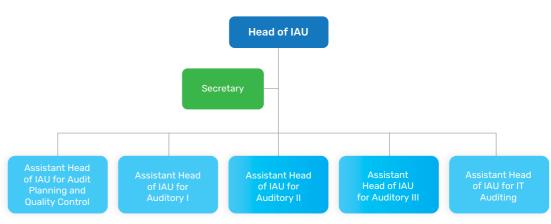
Duties and responsibilities of IAU are stipulated in the Audit Charter established under Board of Directors Regulation No.: 24/PERDIR.01/08/2022 on the Internal Audit Charter. In accordance with Board of Directors Regulation No.: PERDIR/17/06/2020, the head of IAU is the Head of Unit, responsible to the President Director. In 2024, the IAU comprised a total of 44 personnel. Competency development programs for IAU personnel include:

- 1. Qualified Internal Auditor (QIA)
- 2. Certified Risk Management Officer (CRMO)
- 3. Certified Information System Auditor (CISA)
- 4. Governance, Risk, and Compliance
- 5. Professionals (GRCP)/Governance, Risk, and
- 6. Compliance Auditor (GRCA)
- 7. Certified Forensic Auditor (CFrA)
- 8. IT Auditor (SKKNI)

STRUCTURE OF INTERNAL AUDIT UNIT

Based on Board of Directors Regulation Number: 8/ PERDIR.04/042023, the Internal Audit Unit (IAU) is headed by the Head of Unit. In carrying out its duties and responsibilities, the Head of IAU is assisted by the Assistant Head for Governance Strategy and Supervisory Cooperation, Assistant Head for Inspectorates I, II, III, and IV, and is supported by Senior Auditors, Audit Staff, and non-Audit Staff. The IAU organizational structure is designed to support the effective and comprehensive execution of the internal audit function within BPJS Ketenagakerjaan.

Figure II. 20 IAU Structure



SCOPE OF INTERNAL AUDIT

In accordance with the BPJS Ketenagakerjaan IAU Charter, the scope of audit encompasses the assessment of the adequacy and effectiveness of the internal control system, risk management, organizational governance, and the Social Security Funds. Audit is conducted to ensure that:

- Organizational strategic risks are adequately identified and managed;
- Financial and operational information presented is accurate, reliable, and timely;
- BPJS Ketenagakerjaan personnel comply with applicable laws and regulations, as well as internal policies, norms, standards, and procedures;
- 4. Resources (assets) are acquired and managed efficiently and receive adequate protection;
- The BPJS Ketenagakerjaan strategic plans can be achieved effectively; and
- The internal control processes operate effectively in driving continuous quality improvement and added value.

The areas under IAU supervision include the management of investment funds, assets, human resources, capital expenditure, and all operational activities of BPJS Ketenagakerjaan at both the central and regional levels.

INTERNAL AUDIT UNIT WORK PROGRAM IN 2024

In 2024, BPJS Ketenagakerjaan launched innovations in the execution of its assurance and consulting functions through the implementation of a Continuous Auditing (CA) Dashboard and the digitalization of supervision processes based on an Audit Management System (AMS).

AMS was developed to automate the overall audit cycle, from work program planning and assignment execution to the communication of audit results, report preparation, and monitoring the follow-up on recommendations.

The preparation of the Internal Audit Unit Work Program was conducted strategically by considering a number of key inputs to ensure alignment with organizational objectives and incorporate feedback from internal and external stakeholders. The approaches used include:

- 1. Strategic Business Process Approach, based on:
 - · Previous internal audit results,
 - Findings from external auditors (BPK and OJK),
 - Advisory Notes from the Board of Supervisors, and
 - Strategic organizational issues.
- 2. Regional Operational Audit Approach:
 - Audits based on work units within regional/ branch offices,
 - Determination of audit coverage is adjusted according to risk profiles and budget availability.

Based on these approaches, BPJS Ketenagakerjaan has established the Internal Audit Work Program 2024 to serve as a guideline for conducting audits across all organizational units.

Internal Audit Unit Work Program

Operational and Consultancy Audit

Special Purpose Audit

Investigative Audit

Whistleblowing System Channel Management

Risk Management Maturity Level Assessment

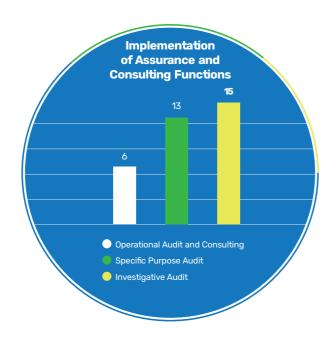
Quality Assurance and Internal Audit Capability Model Assessment

Good Governance Assessment

Monitoring of Follow-Up Actions on Audit Findings

Auditor Competency Development

Collaboration with Internal Audit Institutions/Organizations



REALIZATION OF INTERNAL AUDIT UNIT WORK PROGRAM

Assurance and Consulting Activities

In 2024, BPJS Ketenagakerjaan Internal Audit Unit (IAU) carried out its assurance and consulting functions across various themes and work units. These two functions were executed to support the enhancement of internal control effectiveness, risk management, and organizational governance.

- 1. Assurance Activities
 - Conducted through audits, evaluations, assessments, and reviews of business processes at the Head Office, Regional Offices, and Branch Offices. The objective is to provide an independent and objective assessment of the implementation of the internal control system, governance, and risk management.
- 2. Consulting Activities

Provided in the form of mutually agreed-upon advice, facilitation, training, and mentoring with the relevant work units. The objective is to add value and support process improvements without assuming managerial responsibility.

The focus of activities in 2024 was directed toward strategic issues and work units with a high-risk level, with assignments determined based on the results of risk mapping and organizational priorities.

VIOLATION REPORTING CHANNEL (WHISTLEBLOWING SYSTEM)

To prevent and address governance violations, BPJS Ketenagakerjaan provides a web-based Violation Reporting Channel (Whistleblowing System), in accordance with Board of Directors Regulation Number 22/PERDIR.01/112023 dated November 17, 2023. As of December 31, 2024, the total number of reports received was 102, consisting of:

Violations : 51 reports
 Services : 26 reports
 Garbage (tidak relevan) : 25 reports

RISK MANAGEMENT ASSESSMENT

In 2023, the Internal Audit Unit (IAU) conducted a risk management maturity evaluation with reference to ISO 31000 and Board of Directors Regulation No. 1/ PERDIR.07/012024. The assessment results indicated an achieved score of 3.94, classified as "Managed." In 2024, follow-up actions were taken on the Areas of Improvement (AoI) based on the previous assessment's findings.

QUALITY ASSURANCE & INTERNAL AUDIT CAPABILITY MODEL (IACM) ASSESSMENT

Based on an assessment by Deloitte Consulting Indonesia, the internal audit capability level of BPJS

Ketenagakerjaan achieved a score of 3.02 on a maximum scale of 5.00, categorized as "Defined." Conformity with IIA standards and the IPPF was categorized as "Partially Conforms."

GOOD GOVERNANCE ASSESSMENT

IAU, in collaboration with PT Sinergi Daya Prima, conducted an assessment of the implementation of Good Governance for the 2023 Fiscal Year, using indicators established under Board of Directors Decree No. KEP/189/082021. The assessment results indicated that BPJS Ketenagakerjaan has adequate systems and infrastructure, with an achieved score of 97.18 out of 100, or 97.18%, classified as "Very Good."

FOLLOW-UP UPDATES ON AUDIT FINDINGS

BPJS Ketenagakerjaan, through its Internal Audit Unit (IAU), periodically monitors and evaluates the follow-up on audit findings, whether originating from internal or external audits. This activity aims to ensure that all recommendations from the findings have been addressed by the responsible unit in a timely and effective manner.

The scope of monitoring includes:

- Monitoring Follow-Up on Internal Audits
 IAU monitors the progress of resolving recommendations from internal audits by involving related units, compiling follow-up status reports, and evaluating the effectiveness of the improvements made.
- 2. Monitoring Follow-Up on External Audits
 Monitoring is conducted on recommendations from
 external auditors, such as the Financial Services
 Authority (OJK) and the Audit Board (BPK), to ensure
 resolution in accordance with stipulated provisions
 and deadlines.

LEGAL COMPLIANCE [GRI 2-27]

During the reporting year, BPJS Ketenagakerjaan consistently complied with all applicable laws and regulations. As a result, there were no incidents of non-compliance with laws and regulations or code of conduct that resulted in administrative sanctions, fines, or other legal actions against BPJS Ketenagakerjaan. This demonstrates the institution's strong commitment to transparent, accountable, and integrity-driven governance.









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Accordance



Laporan Kesesuaian dengan Standar GRI dan SE0JK 16/0JK.04/2021

Statement of GRI Standards and SEOJK 16/0JK.04/2021 in Accordance Check

National Center for Corporate Reporting (NCCR) telah melakukan pengecekan kesesuaian dengan Standar GRI dan SEOJK 16/0JK.04/ 2021 atas Laporan Terintegrasi Ketenagakerjaan 2024 ("Laporan"). Pengecekan dilakukan untuk memberikan gambaran tentang sejauh mana Standar GRI dan SEOJK 16/0JK.04/2021 telah diterapkan dalam Laporan tersebut. Pengecekan ini bukan merupakan opini atas kinerja keberlanjutan maupun kualitas informasi yang dimuat dalam Laporan tersebut.

Kami menyimpulkan bahwa Laporan

ini telah disusun sesuai dengan

Standar GRI 2021 dan SEOJK 16/

We conclude that this report has been prepared in accordance with GRI Standards 2021 and SEOJK 16/ OJK.04/2021.

The National Center for Corporate

Reporting has conducted a

GRI Standards and SEOJK 16/

Check on BPJS Ketenagakerjaan

Integrated Report 2024 ("Report").

The check communicates the

extent to which the GRI Standards

and SEOJK 16/0JK.04/2021 have

been applied in the Report. The

check does not provide an opinion

on the sustainability performance

of the reporter or the quality of the

information provided in the Report.

OJK.04/2021 in

Jakarta, 6 Agustus 2025

OJK.04/2021.

Jakarta, August 6, 2025

National Center for Corporate Reporting **GRI Standards Aligning Service**

Andrew K. Twohig, BCom, BA (Hons), MA, CSRA Director

[OJK G.1]

Independent Assurance Statement

No. 1354/KSP-VIII/2025

To the management and stakeholders of BPJS Ketenagakerjaan,

We were engaged by BPJS Ketenagakerjaan to provide assurance regarding its Integrated Report 2024 ('the Report'). The assurance engagement was conducted by our assurance team, which possesses extensive relevant professional and technical competencies and experience. The team comprised certified sustainability reporting specialists and certified sustainability reporting assurers to ensure a high level of competency in executing the engagement.

Independence

We carried out all assurance undertakings with independence and autonomy, having not been involved in the preparation of any key part of the Report, nor did we provide any services to BPJS Ketenagakerjaan during 2024 that could conflict with the independence of the assurance engagement.

Assurance Standards, Levels, and Criteria

Our work was carried out in accordance with AA1000 Assurance Standards v3 (AA1000AS v3) issued by AccountAbility and International Standard on Assurance Engagements ISAE 3000 (Revised), 'Assurance Engagements other than Audits or Reviews of Historical Financial Information,' issued by the International Auditing and Assurance Standards Board.

By designing our evidence-gathering procedures to obtain a moderate level of assurance as set out in AA1000AS v3, readers of the report can be confident that all risks or errors have been reduced to a very low level, although not necessarily to zero. Moreover, BPJS Ketenagakerjaan adherence to the AccountAbility Principles (AP) was evaluated in accordance with the criteria of AA1000AP (2018) on Inclusivity, Materiality, Responsiveness, and Impact. In addition, the Report, within the agreed scope, has been assessed according to the GRI Standards criteria.

Limitations

Our scope of work was limited to a review of the accuracy and reliability of specified data and interviews with data providers, persons in charge of data collection and processing, as well as persons in charge of sustainability performance-related information

Responsibility

BPJS Ketenagakerjaan is responsible for the preparation of the report and all information and claims therein, which include establishing sustainability management targets, performance management, data collection, and other performance actions.

Intellectual Capital

In performing this engagement, meanwhile, our responsibility to the management of BPJS Ketenagakerjaan is solely for the purpose of verifying the statements it has made in relation to its sustainability performance, specifically as described in the agreed scope, and expressing our opinion on the conclusions reached.

Methodology

In order to assess the veracity of certain assertions and specified data sets included within the Report, as well as the systems and processes used to manage and report them, the following methods were employed during the engagement process:

Reviews were conducted on the Report, internal policies, documentation, management and information systems, and included interviews with relevant staff in sustainability-related management and reporting. This also involved following data trails to the initial aggregated source and checking data samples in greater depth.

Scope of Assurance

We provided a Type 2 assurance engagement under AA1000AS v3 This involved

- 1) Assessment of BPJS Ketenagakerjaan adherence to the AA1000AP (2018): and
- 2) Assessment of the accuracy and quality of the specified information contained within the Report, in relation to the agreed scope of GRI Standards:
 - 201. Fconomic Performance
 - 302. Energy
 - 305. Emissions
- 404. Training and Education

BPJS Ketenagakerjaan adherence to the AA1000 AP (2018) principles of Inclusivity, Materiality, Responsiveness, and Impact is assessed as follow:

Inclusivity

BPJS Ketenagakerjaan demonstrates its commitment to inclusivity by actively engaging a wide range of stakeholders in various ways. The organization conducts regular stakeholder mapping and identification to ensure diverse representation and relevance in its engagements. Channels for dialogue include public consultations, service user satisfaction surveys, online complaints mechanisms, and the involvement of stakeholders in planning and evaluation stages. These approaches enable BPJS Ketenagakerjaan to better understand the expectations, concerns, and needs of its members, employees, regulators, and other key stakeholders.

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Manufactured Capital

Human Capita

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[OJK G.1]







To enhance its inclusivity practices, BPJS Ketenagakerjaan may consider formalizing and disclosing its stakeholder engagement outcomes and action plans more transparently. This will not only improve accountability but also demonstrate how stakeholder voices are integrated into strategic decision-making and service

Materiality

BPJS Ketenagakerjaan has demonstrated a solid understanding of material issues that affect both its operations and key stakeholders. The organization has applied an inclusive approach to materiality assessment through focus group discussions (FGDs), ESG benchmarking, and engagement with sustainability experts. Its sustainability performance is disclosed through integrated reporting aligned with global standards, and material KPIs are incorporated into internal performance evaluations.

BPJS Ketenagakerjaan also maintains a periodic review mechanism using ESG approach, ensuring adaptability to changing environmental, social, and economic contexts. Disclosure of material topics appears balanced, addressing both achievements and challenges. Innovations such as the JMO (Jamsostek Mobile) application show how sustainability is embedded in digital service transformation.

Responsiveness

BPJS Ketenagakerjaan has shown strong effectiveness in identifying and addressing stakeholder interests through structured and participatory mechanisms. Engagement is carried out via various channels, such as public hearings with the House of Representatives, digital platforms, and the Voice of Customer (VoC) system. These efforts support inclusive policymaking and adaptive program development.

However, challenges remain in reaching marginalized groups, especially those with limited digital access. While mobile services and offline options exist, further improvement is needed to ensure equitable service delivery. Continuous evaluation through satisfaction surveys and complaint data analysis helps refine strategies and strengthen transparency and accountability.

Impact

BPJS Ketenagakerjaan has taken notable steps to integrate sustainability and ESG considerations into its operational and strategic frameworks. Through stakeholder engagement mechanisms such as surveys, public feedback, and inclusive digital platforms like JMO (Jamsostek Mobile), the institution has enhanced transparency and responsiveness. While monitoring systems are currently in a developmental phase, BPJS Ketenagakerjaan has initiated efforts to track environmental and

social impacts, laying the foundation for a more accountable and inclusive approach to stakeholder value creation.

To further strengthen its impact, BPJS Ketenagakerjaan is encouraged to deepen its long-term monitoring and evaluation of ESG performance across its full value chain. This includes establishing measurable indicators for both positive and negative impacts, with transparent disclosures to support informed stakeholder dialogue and continuous improvement. Enhanced data-driven insights could help mitigate systemic risks and increase resilience.

Conclusion on the accuracy and quality of the specified sustainability performance.

Based on our limited assurance engagement, nothing has come to our attention that causes us to believe the data of the Report, in relation to the agreed scope, has been materially misstated.

All key assurance findings are included herein, while detailed observations and follow-up recommendations have been submitted to BPJS Ketenagakerjaan management in a separate

Jakarta, August 8th, 2025

PT Sucofindo (Persero)

Engagement Leader





Syaeful Bahrie

Certified Assurance Practitioner No. 10024117 Certified Sustainability Reporting Assurer No. A-PK213-2501-008

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PT Sucofindo (Persero) is known for its high level of professionalism and competence, and its services are recognized not just in Indonesia, but also internationally. PT Sucofindo (Persero) has a variety of technologies and equipment that helps them provide expertise and support their client's business objectives. Over the years, PT Sucofindo (Persero) has gained a reputation for its reliability, integrity, and consistency with delivering quality services.

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SDGs LINKS IN GRI STANDARDS

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SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page
1 Tanga 新文章章章	Income, salary and benefits	GRI 202: Market Presence (2016)	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	158
NO POVERTY End poverty in all its forms	Economic Development in areas of high	GRI 203: Indirect Economic Impacts (2016)	203-2	Significant indirect economic impacts	74
everywhere	poverty	GRI 207: Tax (2019)	207-1	Approach to tax	78
			207-2	Tax governance, control, and risk management	78
			207-3	Stakeholder engagement and management of concerns related to tax	79
			207-4	Country-by-country reporting	79
2 MELAPARAN	Economic Performance	GRI 201: Economic Performance (2016)	201-1	Direct economic value generated and distributed	72
NO HUNGER End hunger, achieve food security and improved nutrition and promote sustainable agriculture	Economic Development in areas of high poverty	GRI 203: Indirect Economic Impacts (2016)	203-2	Significant indirect economic impacts	74
3 (SATESANCIAN ————————————————————————————————————	Economic development in areas of the highest poverty	GRI 203: Indirect Economic Impacts (2016)	203-2	Significant indirect economic impacts	74,175
AND WELL-BEING	Air Quality	GRI 305: Emission	305-1	Direct (Scope 1) GHG emissions	193
Ensure healthy lives and promote		(2016)	305-2	Energy indirect (Scope 2) GHG emissions	193
wellbeing for all at all ages			305-3	Other indirect (Scope 3) GHG emissions	193
			305-6	Emissions of ozone depleting substances (ODS)	193
			305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air	194
	Well-being	GRI 401: Employement (2016)	401-2	Benefits provided to fulltime employees that are not provided to temporary or part- time employees	158

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SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page
4 FENDIALITAS	Training and education	GRI 404: Training and Education (2016)	404-1	Average hours of training per year per employee	165,166
QUALITY EDUCATION			404-2	Programs for upgrading employee skills and transition assistance programs	162,166
and equitable quality education and promote lifelong learning opportunities for all					
5 SESATIONAN	Gender equality	GRI 202: Market Presence (2016)	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	158
GENDER EQUALITY Achieve gender		GRI 203: Indirect Economic Impacts (2016)	203-1	Infrastructure investments and services supported	74, 118, 174
equality and empower all		GRI 401: Employment (2016)	401-1	New employee hires and employee turnover	157
women and girls			401-2	Benefits provided to fulltime employees that are not provided to temporary or part- time employees	158
			401-3	Parental leave	162
		GRI 404: Education and Training (2016)	404-3	Percentage of employees receiving regular performance and career development reviews	167
		GRI 405-1: Diversity and Equal Opportunity (2016)	405-1	Diversity of governance bodies and employees	159
			405-2	Ratio of basic salary and remuneration of women to men.	158
	Anti- discrimination	GRI 406: Non- Diskriminasi (2016)	406-1	Incidents of discrimination and corrective actions taken	159
	Social impact of suppliers	GRI 414: Supplier Social Assessment	414-1	New suppliers that were screened using social criteria	180
		(2016)	414-2	Negative social impacts in the supply chain and actions taken	180
6 SHIPSHAM CLEAN WATER AND SANITATION					
Ensure availability and sustainable management of water and sanitation for all					

SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page	
7 ENGRAL BERGHI DAN TELSANGKAN	Energy Efficiency	Energy Efficiency GRI 302: E (2016)	GRI 302: Energy (2016)	302-1	Energy consumption within the organization	191, 192
AFFORDABLE AND CLEAN ENERGY			302-2	Energy consumption outside of the organization	192	
			302-3	Energy intensity	192	
Ensure access to affordable, reliable,			302-4	Reduction of energy consumption	191-192	
sustainable and modern energy for all		GRI 102: General Disclosure (2021)	302-5	Reductions in energy requirements of products and services	191-192	
8 POTENIMALIONS DRIVENIMA	Work opportunity	GRI 102: General	2-7	Employees	155, 156	
		Disclosure (2021)	2-8	Workers who are not employees	155, 156	
DECENT WORK AND ECONOMIC GROWTH	Economic improvement	GRI 201: Economic Performance (2016)	201-1	Ratios of standard entry level wage by gender compared to local minimum wage	72	
Promote sustained, inclusive and	Income, wages, and benefits	GRI 202: Market Presence (2016)	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	158	
sustainable economic growth, full and productive employment and			202-2	Proportion of senior management hired from the local community	158	
decent work for all		GRI 203: Indirect Economic Impacts (2016)	203-2	Significant indirect economic impacts	74,175	
		GRI 204: Procurement Practices (2016)	204-1	Proportion of spending on local suppliers	118,180	
		GRI 302: Energy (2016)	302-1	Energy consumption within the organization	191, 192	
			302-2	Energy consumption outside of the organization	192	
			302-3	Energy intensity	192	

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SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page
			302-4	Reduction of energy consumption	191-192
			302-5	Reductions in energy requirements of products and services	191-192
	GRI 401: Employment (2016)	401-1	New employee hires and employee turnover	157	
		4	401-2	Benefits provided to fulltime employees that are not provided to temporary or part- time employees	158
			401-3	Parental leave	162
	Training and Education	GRI 404: Training and Education (2016)	404-1	Average hours of training per year per employee	165,166
			404-2	Programs for upgrading employee skills and transition assistance programs	162,166
			404-3	Percentage of employees receiving regular performance and career development reviews	167
		GRI 405: Diversity and Equal Opportunity (2016)	405-1	Diversity of governance bodies and employees	159
			405-2	Ratio of basic salary and remuneration of women to men.	158
		GRI 406: Non- discrimination (2016)	406-1	Incidents of discrimination and corrective actions taken	161
		GRI 407: Freedom of Association and Collective Bargaining (2016)	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	164
		GRI 408: Child Labor (2016)	408-1	Operations and suppliers at significant risk for incidents of child labor	162
		GRI 409: Forced or Compulsory Labor (2016)	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	161
		GRI 414: Supplier Social Assessment	414-1	New suppliers that were screened using social criteria	167
		(2016)	414-2	Negative social impacts in the supply chain and actions taken	180

SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page
9 MARKETTI MONAS	Economic Development in areas of high	GRI 201: Economic Performance	201-1	Direct economic value generated and distributed	72
INDUSTRY, INNOVATION AND INFRASTRUCTURE	poverty	GRI 203: Indirect Economic Impact	203-1	Indirect economic impact	74,118,174
Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation					
10 BERKURANGANA RESERVANGAN	Employment	GRI 102: General	2-7	Employees	155, 156
	Opportunities	Disclosure (2021)	2-8	Pekerja yang bukan karyawan	155, 156
REDUCED	Economic	GRI: Tax (2019)	207-1	Approach to tax	78
Reduce inequality	Development in areas of high poverty		207-2	Tax governance, control, and risk management	78
within and among countries			207-3	Stakeholder engagement and management of concerns related to tax	79
			207-4	Country-by-country reporting	79
		GRI 401: Employment (2016)	401-1	New employee hires and employee turnover	157
		GRI 404: Training and Education (2016)	404-1	Average hours of training per year per employee	165,166
			404-3	Percentage of employees receiving regular performance and career development reviews	162,166
			405-2	Ratio of basic salary and remuneration of women and men	167
SUSTAINABLE CITIES AND COMMUNITIES	Infrastructure Investments	GRI 203: Indirect Economic Impacts (2016)	203-1	Indirect economic impact	74,118,174
Make cities and human settlements inclusive, safe, resilient and sustainable					

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SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page
12 MINISTRETION TO THE PRECIONS TO THE PRECION TO THE PRECIONS TO THE PRECIONS TO THE PRECIONS TO THE PRECION TO THE PREC	Energy Utilization	GRI 302: Energy (2016)	302-1	Energy consumption within the organization	191, 192
RESPONSIBLE			(2016)	Energy intensity	192
CONSUMPTION AND PRODUCTION			302-4	Reduction of energy consumption	191-192
Ensure sustainable consumption			302-5	Reductions in energy requirements of products and services	191-192
and production patterns	Air Quality	GRI 305: Emission	305-1	Direct (Scope 1) GHG emissions	193
patterns		(2016)	(2016)	Energy indirect (Scope 2) GHG emissions	193
			305-3	Other indirect (Scope 3) GHG emissions	193
			305-6	Emissions of ozone depleting substances (ODS)	193
A STOREGO			305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	194
13 PERIMEIANA PERIMEIA	Economic Impact	GRI 201: Economic Performance (2016)	201-1	Direct economic value generated and distributed	72
CLIMATE ACTION	Energy GRI 302: Energy Utilization (2016)		302-1	Energy consumption within the organization	191, 192
Take urgent action to combat climate			302-2	Energy consumption outside of the organization	192
change and its impacts			302-3	Energy intensity	192
			302-4	Reduction of energy consumption	191-192
			302-5	Reductions in energy requirements of products and services	191-192
	Air Quality	GRI 305: Emission	305-1	Direct (Scope 1) GHG emissions	193
		(2016)	305-2	Energy indirect (Scope 2) GHG emissions	193
			305-3	Other indirect (Scope 3) GHG emissions	193
			305-4	GHG emissions intensity	
			305-5	Reduction of GHG emissions	193
14 ENGISTIM	Air Quality	GRI 305: Emission	305-1	Direct (Scope 1) GHG emissions	193
LIVE BELOW		(2016)	305-2	Energy indirect (Scope 2) GHG emissions	193
WATER			305-3	Other indirect (Scope 3) GHG emissions	193
Conserve and sustainably use			305-4	GHG emissions intensity	193
the oceans, seas and marine			305-5	Reduction of GHG emissions	193
resources for sustainable development			305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	194

SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page
15 BRIGHT	Air Quality	GRI 305: Emission (2016)	305-1	Direct (Scope 1) GHG emissions	193
Protect, restore and promote sustainable use					
of terrestrial ecosystems, sustainably			305-2	Energy indirect (Scope 2) GHG emissions	193
manage forests, combat desertification,			305-3	Other indirect (Scope 3) GHG emissions	193
desertification, and halt and			305-4	GHG emissions intensity	193
reverse land degradation and			305-5	Reduction of GHG emissions	193
halt biodiversity loss			305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	194
16 PERMANUA RELIGIONAL NACIONA	Governance	GRI 102: General Disclosure (2021)	2-9	Governance structure and composition	69, 202, 205, 220, 234
PERDAMAIAN, KEADILAN DAN KELEMBAGAAN			2-10	Nomination and selection of the highest governance body	21, 49
YANG KUAT			2-11	Chair of the highest governance body	230
Mendukung masyarakat yang damai dan inklusif untuk pembangunan			2-15	Conflicts of interest	202, 203, 204, 205, 220
berkelanjutan, menyediakan			2-17	Collective knowledge of the highest governance body	213, 230
akses terhadap keadilan bagi			2-19	Remuneration policies	202, 219
semua dan membangun			2-22	Statement on sustainable development strategy	21, 32,
institusi-institusi yang efektif,			2-23	Policy commitments	40, 45
akuntabel dan inklusif di semua level.			2-24	Embedding policy commitments	45, 47, 240, 242
			2-25	Process to remediate negative impacts	45, 47, 48
			2-26	Mechanisms for seeking advice and raising concerns	179

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SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page
	Anti-corruption	GRI 205: Anti- corruption (2016)	205-1	Operations assessed for risks related to corruption	78
			205-2	Communication and training about anticorruption policies and procedures	77
			205-3	Confirmed incidents of corruption and actions taken	78
		GRI 206: Anti- Competitive Behavior (2016)	206-1	Legal actions for anticompetitive behavior, antitrust, and monopoly practices	78
		GRI 408: Child Labor (2016)	408-1	Operations and suppliers at significant risk for incidents of child labor	161
		GRI 414: Supplier Social Assessment (2016)	414-1	New suppliers that were screened using social criteria	180
			414-2	Negative social impacts in the supply chain and actions taken	180
		GRI 418: Customer Privacy (2016)	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	146,147
17 KEMITRAAN UNTUK MENCAPAI TUUJAN	Tax	GRI: Tax (2019)	207-1	Approach to tax	78
PARTNERSHIP			207-2	Tax governance, control, and risk management	78
FOR THE GOALS			207-3	Stakeholder engagement	79
Strengthen the means of implementation and revitalize the global partnership for sustainable development			207-4	Country-by-country reporting	79

GRI STANDARDS INDEX 2021

Statement of use	BPJS Ketenagakerjaan has reported in accordance with the GRI Standards for the period January 1, 2024, to December 31, 2024.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI sector standard	-

	Disclosure		Omission			GRI
GRI Standard		Location	Requirement(s) omitted	Reason	Explanation	Sector Standard Ref. No.
	GE	NERAL DISCLOSU	RES			
RI 2	THE ORGANIZATION AND ITS REPOR	RTING PRACTICES	3			
eneral isclosures 021	2-1 Organizational details	38, 39				
021	2-2 Entities included in the organization's sustainability reporting	54				
	2-3 Reporting period, frequency, and contact point	54				
	2-4 Restatements of information	54, 165, 177,				
	2-5 External assurance	54				
	ACTIVITIES AND WORKERS					
	2-6 Activities, value chain, and other business relationship	38, 39, 180				
	2-7 Employees	155, 156				
	2-8 Workers who are not employees	155, 156				
	GOVERNANCE					
	2-9 Governance structure and composition	214, 222				
	2-10 Nomination and selection of the highest governance body	212, 220				
	2-11 Chair of the highest governance body	230				
	2-12 Role of the highest governance body in overseeing the management of impacts	21, 49				
	2-13 Delegation of responsibility for managing impact	69				
	2-14 Role of the highest governance body in sustainability reporting	21, 59				
	2-15 Conflict of interest	202, 203, 204, 205, 220				

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				Omission		GRI
GRI Standard	Disclosure	Location	Requirement(s) omitted	Reason	Explanation	Sector Standard Ref. No.
	2-16 Communication of critical concerns	49				
	2-17 Collective knowledge of highest governance body	213, 230				
	2-18 Evaluation of the performance of the highest governance body	201,218				
	2-19 Remuneration policies	202, 219				
	2-20 Process for determining remuneration	203, 219				
	2-21 Annual total compensation ratio	220				
	STRATEGY, POLICIES, AND PRACTIC	ES				
	2-22 Statement on sustainability development strategy	21, 32, 40, 45				
	2-23 Policy commitment	45, 47, 240, 242				
	2-24 Embedding policy commitment	45, 47, 48				
	2-25 Processes to remediate negative impacts	177, 179				
	2-26 Mechanism for seeking advice and raising concerns	179				
	2-27 Compliance with law and regulation	201, 245				
	2-28 Membership association	40, 181				
	STAKEHOLDER ENGAGEMENT					
	2-29 Approach to stakeholder engagement	183				
	2-30 Collective bargaining agreements	163				
		MATERIAL TOPIC	;			
GRI 3: Material Topic 2021	MATERIAL TOPIC					
τοριο 2021	3-1 Process to determine material topics	55				
	3-2 List of material topics	55, 58				
	3-3 Management of material topics	58				

		Location	Omission			GRI			
GRI Standard	Disclosure		Requirement(s) omitted	Reason	Explanation	Sector Standard Ref. No.			
	TOPIC	-SPECIFIC DISCL	.OSURE						
GRI 3: Material	ECONOMIC PERFORMANCE								
Topic 2021	3-3 Management of material topics	58							
GRI 201: Economic Performance	201-1 Direct economic value generated and distributed	72							
2016	201-2 Financial implications and other risks and opportunities due to climate change	73							
	201-3 Defined benefit plan obligations and other retirement plans	74							
	201-4 Financial assistance received from government	74,114							
GRI 3: Material	MARKET PRESENCE								
Topic 2021	3-3 Management of material topics	58							
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	158							
	202-2 Proportion of senior management hired from the local community	158							
GRI 3: Material	INDIRECT ECONOMIC IMPACTS								
Topic 2021	3-3 Management of material topics	58							
GRI 203: Indirect	203-1 Infrastructure investments and services supported	74,118,174							
Impacts 2016	203-2 Significant indirect economic impacts	74,175							
GRI 3: Material	PROCUREMENT PRACTICES								
Topic 2021	3-3 Management of material topics	58							
GRI 204: Praktik Pengadaan 2016	204-1 Proportion of spending on local suppliers lokal	118, 180							
GRI 3: Material	ANTI-CORRUPTION								
Topic 2021	3-3 Management of material topics	58							

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				GRI		
GRI Standard	Disclosure	Location	Requirement(s) omitted	Reason	Explanation	Sector Standard Ref. No.
GRI 205: Anti-Corruption	205-1 Operation assessed for risks related to corruption	78				
2016	205-2 Communication and training about anti-corruption policies and procedures	77				
	205-3 Confirmed incidents of corruption and actions taken	78				
GRI 3: Material	ANTI-COMPETITIVE BEHAVIOR					
Topic 2021	3-3 Management of material topics	58				
GRI 206: Anti- Competitive Behavior 2016	206-1 Legal actions for anti- competitive behavior, anti-trust, and monopoly practices	78				
GRI 3: Material	TAX					
Topic 2021	3-3 Management of material topics	58				
GRI 207: Tax 2019	207-1 Approach to tax	78				
	207-2 Tax governance, control, and risk management	78				
	207-3 Stakeholder engagement and management of concerns related to tax	79				
	207-4 Country-by-country reporting	79				
GRI 3: Material	ENERGY					
Topic 2021	3-3 Management of material topics	58				
GRI 302: Energy 2016	302-1 Energy consumption within the organization	191, 192				
	302-2 Energy consumption outside of the organization	192				
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FEEDBACK FORM [0JK G.2]

YOUR PROFILE (Please	,					
Name	:					
Institution/Company	:					
Email	:					
Phone	:					
Stakeholder Group:						
Participants		Employe	es			
Media		Suppliers	S			
Community organization/NGOs		Governm	nent/0JK			
Business organizati	ions	Others :				
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The report is easy to un	nderstand					
The report is useful						
The report accurately p	ortrays the Company's g a sustainable business					
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following topics: Economic performance Indirect economic impa	ects			Neutral	Significant	
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