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Community and Social Engagement Policy

BAFS Group recognizes that sustainable business operations require balancing long-term business success with the creation of shared value for communities and society, while effectively managing Environmental, Social, and Governance (ESG) impacts. Accordingly, the Group has established this Community and Social Engagement Policy as a framework for conducting its operations in a systematic, transparent, and accountable manner. BAFS Group is also committed to respecting human rights, engaging stakeholders through meaningful dialogue, and fostering collaborative partnerships with relevant sectors. Through these efforts, we aim to strengthen community resilience, promote inclusive and mutually beneficial relationships, and contribute to sustainable development for the Company, communities, and society as a whole.

Scope

This Policy applies to all activities, projects, and operations that may directly or indirectly affect communities and society throughout the business lifecycle, including project planning, operational activities, expansion or modification of facilities and operations, and decommissioning or cessation of activities. The Policy covers communities located within and surrounding BAFS Group's principal operating areas within a five-kilometer radius, including individuals or groups that may be affected by our operations. It also encompasses relevant stakeholders such as government agencies, local administrative authorities, educational institutions, religious organizations, civil society organizations, and other related entities.

Principles and Guidelines

Directors, executives, and employees shall recognize the importance of creating shared value and positive social outcomes through proactive community engagement, mutual understanding, and responsible business conduct by adhering to the following guidelines. BAFS Group shall:

1. Identify and assess stakeholders associated with operating areas, taking into consideration their influence, expectations, vulnerabilities, and potential exposure to impacts. Stakeholder assessments shall serve as the basis for designing appropriate stakeholder engagement approaches and engagement plans.

2. Facilitate ongoing, transparent, and inclusive stakeholder engagement processes by providing opportunities for communities and affected stakeholders to express opinions, concerns, expectations, and recommendations. Engagement activities shall be conducted regularly and appropriately according to the local context and nature of operations.
3. Conduct social impact assessments and implement processes to identify, prevent, mitigate, and remediate actual or potential adverse impacts arising from business activities.
4. Create shared value and developing community capacity by supporting projects or activities that respond to the genuine needs of communities, with a focus on capacity building, income generation, education, health and well-being, safety, environmental protection, and strengthening the local economy, as appropriate to the Group's business context.
5. Respect human rights, equality, and diversity within local communities and society by acting fairly, without discrimination, and giving due consideration to vulnerable or at-risk groups that may be affected by BAFS Group's operations.
6. Collaborate with partner organizations by promoting cooperation with the public sector, private sector, educational institutions, and civil society organizations to enhance the effectiveness of community and social development initiatives.
7. Review the Community and Social Engagement Policy at least annually to ensure alignment with legal requirements, the business environment, and community and social contexts.
8. Report and disclose relevant information on community and social performance to the public in a complete, transparent, and regular manner, and providing channels for whistleblowing and community grievance mechanisms.

Hereby announced for everyone's acknowledgement and compliance.

Effective 13 August 2026

(Signature)

(M.R. Suphadis Diskul)

Chairman of the Board of Directors