



GREEN PRODUCT DONATION



1. GREEN PRODUCTS OVERVIEW: TORA GREEN SAVINGS

No	TORA Green Savings Jul 2025 - Des 2025	Average Balance (IDR)	% Donation	Source	Donation Amount (IDR)
1	Jul-25		0.5%	BJI Customer	6.161.307
2	Aug 2025		0.5%	BJI Customer	6.737.312
3	Sep-25		0.5%	BJI Customer	4.722.465
4	Oct 2025		0.5%	BJI Customer	5.064.746
5	Nov-25		0.5%	BJI Customer	6.240.264
6	Dec 2025		0.5%	BJI Customer	30.173.167
TOTAL DONATION - TORA GREEN SAVINGS					59.099.261

Planning for Phase 2 – FY26:

- **Account Name:** from Promotion Costs – Product Division (BMD) => CSD Monitoring
- **Funding Source:** TORA GREEN SAVINGS Donation from 505 accounts from all branches
- **Project Name As of Jan 2026:** Tree Planting Projects (Mangrove Trees and Banyan Trees)
- **Donation Balance As of Dec 2025:** IDR 59,099,261 (Part 1)
- **Selected Partners:** 7 (Seven) Organizations (NGOs) => CarbonEthics, Lindungi Hutan, Akar Bhumi, Trees4Trees, EcoNusa, Forum Peduli Mangrove Bali, and West Java Conservation
- **Level of Impact:** Reduce GHG Emission by planting Mangrove Trees and Banyan Trees at several locations in Indonesia
- **Donation Transfer Process:** start in W1, March 2026W



2. TORA GREEN SAVINGS DONATION: PROJECT DETAILS PART 2 (FY26 – FY27)

No	Beneficiary	Project Details	Project location	Budget Proposal (IDR)	Outputs	Implementation
1	Carbon Ethics	Mangrove Tree Planting	Harapan Island, Seribu Island	17.621.084	<ul style="list-style-type: none"> 3 years monitoring with Monev Report Will Report after month: 6, 12, 24, 36 Will create Online Monitoring dashboard for BJI 	March 2026
2	Lindungi Hutan	Mangrove Tree Planting	Pari Island, Bali, Tangerang, PIK, Bekasi, Semarang,	41.478.177	<ul style="list-style-type: none"> 3 years monitoring report Report send after month: 6, 12, 24, 36 Metrics: SROI, GHG, Tree Data, Survival Rate, Impact, Manpower, Valuation, SDGs, Com Dev, Shareholder Mapping 	June 2026
3	Akar Bhumi Indonesia	Mangrove Tree Planting & educating surrounding community about environmental sustainability	Batam	TBC	<ul style="list-style-type: none"> 3 years monitoring with Monev Report Metrics: GHG, Tree Data, Survival Rate, Impact, Manpower, and Com Dev 	September 2026
4	Trees4Trees	Stalk Trees Planting (Min 500 Tress) or Adopting Mangrove Tree < 30 Mio	Kebumen/ Cilacap/ Bali	TBC	<ul style="list-style-type: none"> 2 years monitoring with Monev Report Metrics: GHG, Tree Data, Survival Rate, Impact, Manpower, and Com Dev 	December 2026
5	EcoNusa	Mangrove Tree Planting & educating surrounding community about environmental sustainability	Pare Island, Seribu Island	TBC	<ul style="list-style-type: none"> 1 Year monitoring => Monev Report (4 Months) Metrics: GHG, Tree Data, Survival Rate, Impact, Manpower, and Com Dev 	March 2027
6	Forum Peduli Mangrove Bali	Mangrove Ranger (Tree Planting) & Education - Sea turtle conservation	Lombok and Bali (Benoa & Denpasar)	TBC	<ul style="list-style-type: none"> 3 years monitoring with Monev Report Metrics: GHG, Tree Data, Survival Rate, Impact 	June 2027
7	West Java Conservation	Mangrove planting using cylindrical concrete pots	East Bandung	TBC	<ul style="list-style-type: none"> 2 years monitoring with Monev Report 300,000 Tree Planting (300 Ha) Metrics: GHG, Tree Data, Survival Rate, Impact 	September 2027

3. GREEN PRODUCTS OVERVIEW: BLUE OCEAN SAVINGS

No	Mar 2025 – Dec 2025	Average Balance (IDR)	% Donation	Donation Source	Donation Amount (IDR)
1	Mar-25				4.296.106
					5.652.771
2	Apr-25				4.343.091
					5.714.594
3	May 2025				3.614.820
					4.756.343
4	Jun-25				3.255.669
					4.283.776
5	Jul-25				3.580.833
					4.711.623
6	Aug 2025				4.067.933
					5.352.543
7	Sep-25				907.643
					1.194.471
8	Oct 2025				2.250.037
					2.961.089
9	Nov-25				2.722.633
					3.582.846
10	Dec-25				2.764.766
					3.638.252
TOTAL DONATION - BLUE OCEAN SAVINGS					73.651.839

Planning for Phase 2 – FY26:

- **Account Name:** From Promotion Costs – Product Division (BMD) => CSD Monitoring
- **Funding Source:** BLUE OCEAN SAVINGS Donation from 310 accounts from all branches
- **Project Name As of Jan 2026:** Tree Planting Projects (Mangrove Trees and Banyan Trees)
- **Donation Balance As of Dec 2025:** IDR 73,651,839
- **Selected Partners:** 5 (Five) Organizations/ NGOs => WWF Indonesia, Sungai Watch, Divers Clean Action, Konservasi Indonesia, and Pandawara
- **Level of Impact:** GHG Emission by planting Mangrove Trees and Banyan Trees at several locations in Indonesia
- **Donation Transfer Process:** start in W1, March 2026



4. BLUE OCEAN SAVINGS DONATION PART 2 – TIMELINE (FY26 – FY27)

No	Beneficiary	Project Details	Project location	Budget Proposal (IDR)	Outputs	Implementation
1	WWF Indonesia	Adopting baby Turtles & release of the hatchlings into the ocean with Survival rate 50%	2 (Two) Options (*) • Bali • Kalimantan	35.917.710	Budget Report, MONEV & Impact Report	March 2026
2	Sungai Watch	The Cleanup Collective or Village Model - maintenance of trash barrier	2 (Two) Options (*) • North Bali • Bangorejo	19.815.046	Budget Report, MONEV & Impact Report	June 2026
3	Divers Clean Action	Upgrading Waste Banks for Community Welfare	2 (Two) Options (*) • Cilincing (Jakarta) • Pulau Seribu	17.919.623	Budget Report, MONEV & Impact Report	September 2026
4	Konservasi Indonesia	Coastal Community or Ecotourism, Whale Conservation	3 (Three) Options (*) • Sawu Sea (NTT) • Banda Sea (Maluku) • Cenderawasih Bay (Papua)	TBC	Budget Report, MONEV & Impact Report	December 2026
5	Pandawara	The Cleanup Collective program, Trash Barriers Maintenance, Creating New Trash Barrier (3 Meter)	• Bandung Regency, West Java	TBC	Budget Report, MONEV & Impact Report	March 2027