

Human Rights Policy		
<b>“Bank recognizes that all human rights principles and other matters related to human rights are inseparable and indivisible.”</b>		
Human Rights Principles		
Several human rights principles (UN 2005) advanced by Bank include the following: a) are universal and cannot be revoked; b) are indivisible; c) are interdependent and interconnected; d) equality and non-discrimination; e) participation and inclusion; f) accountability and the rule of law. Along with these principles, Bank supports and strives to promote and uphold the United Nations Global Compact’s (UNGC) principles, including but not limited to; freedom of association, effective recognition of the right to collective bargaining, equal opportunities, fair treatment, inclusiveness, dignity and respect.		
Bank’s Respect for Various Aspects		
Employment	Employment Customers and non-individual business	Society
<ol style="list-style-type: none"> <li>Bank upholds fundamental labor rights and prioritizes equality without regard for ethnic origin, religion, race, gender, between groups, social status, or other discriminatory characteristics that have the potential to violate human rights.</li> <li>Bank ensures that no child labor or forced labor is used in Bank’s internal labor practices or business relations.</li> </ol>	<ol style="list-style-type: none"> <li>Bank’s policies and procedures for financing activities, fundraising, investing, and other banking business activities are always guided by human rights principles.</li> <li>Bank does not finance and/or conduct business with companies that violate human rights and/or are listed on the Exclusion List.</li> <li>Bank performs sustainability due diligence on its customers and business relations in connection with funding activities such as fundraising, investing, and other banking business activities.</li> <li>Bank pays attention to human rights and customer data security when developing facilities, products, and services.</li> </ol>	<ol style="list-style-type: none"> <li>Bank respects the rights and participation of the community and strives to prioritize local wisdom in its business activities.</li> <li>Bank strives to promote and uphold the principle of Free, Prior, and Informed Consent (FPIC) when dealing with local and indigenous communities and peoples.</li> </ol>
Human Rights Mechanism		
Bank has a Sustainability Due Diligence process to identify and assess risks associated with social and human rights issues affecting customers and business relations. Bank’s policy and Code of Ethics & Conduct ensure that no human rights violations occur during Bank’s operational activities and that a grievance mechanism is available in the event of a potential or actual violation of human rights. Bank is committed to responding promptly and appropriately whenever incidents of human rights violations occur in the course of Bank’s operational activities. Bank provides a complaint channel through a third-party-managed whistleblowing system (WBS). This is done to ensure the whistleblower’s protection and confidentiality, as well as the open disclosure of human rights violations. If there are instances of human rights violations, Bank will communicate openly with stakeholders about the progress of the case and its resolution via various communication channels, one of which is the Sustainability Report.		