Appendix

Islamic Social Reporting Disclosure Items

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| No. | Factor | Item |
|  |
| 1 | Finance and Investment Themes | Usury activities |  |
| Gharar |  |
| Alms |  |
| Written-off Late Repayments and Insolvent Clients / Bad Debt |  |
| Current value balance sheet |  |
| Value added statement |  |
| 2 | Products and Service Themes | Halal status of product |  |
| Product safety and quality |  |
| Customer complaints |  |
| 3 | Employees Themes | Nature of work |  |
| Education and training |  |
| Equal opportunities |  |
| Employee involvement |  |
| Health and safety |  |
| Working environment |  |
| Employment of their special |  |
| Higher echelons perform the congregational prayers |  |
| Muslim employees are allowed to perform obligatory |  |
| Proper place of worship for the employees |  |
| 4 | Social Themes | Sadaqah |  |
| Waqf |  |
| Qardhul Hasan |  |
| Employee volunteerism |  |
| Scholarship |  |
| Graduate employment |  |
| Youth development |  |
| Underprivileged community |  |
| Children care |  |
| Social activities |  |
| Sponsoring |  |
| 5 | Environment Themes | Conservation of environment |  |
| Endangered wildlife |  |
| Environmental education |  |
| 6 | Corporate Governance Themes | Sharia compliance status |  |
| Ownership structure |  |
| Board structure |  |
| Declaration of forbidden activities |  |
| Anti-corruption policies |  |