



# SUSBA ANALYSIS

Generated on 2022-09-24

# ASSESSMENTS



## ESG Integration Pillars (Indonesia)

| Purpose   | BCA | BJB | BNI | BRI | Mandiri | Muamalat | Panin | Permata | Average |
|---|-----|-----|-----|-----|---------|----------|-------|---------|---------|
|   |     |     |     |     |         |          |       |         |         |
| 1.1. Sustainability strategy and stakeholder engagement                                   |     |     |     |     |         |          |       |         |         |
| 1.2. Participation in sustainable finance initiatives and policy advocacy with regulators |     |     |     |     |         |          |       |         |         |

| Policies | BCA | BJB | BNI | BRI | Mandiri | Muamalat | Panin | Permata | Average |
|----------|-----|-----|-----|-----|---------|----------|-------|---------|---------|
|----------|-----|-----|-----|-----|---------|----------|-------|---------|---------|

|   |  |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|
|   |  |  |  |  |  |  |  |  |  |
| 2.1. Public statements on specific ESG issues |  |  |  |  |  |  |  |  |  |
| 2.2. Public statements on specific sectors    |  |  |  |  |  |  |  |  |  |

| Processes  | BCA | BJB | BNI | BRI | Mandiri | Muamalat | Panin | Permata | Average |
|--|-----|-----|-----|-----|---------|----------|-------|---------|---------|
|  |     |     |     |     |         |          |       |         |         |
| 3.1. Assessing ESG risks in client and transaction approvals |     |     |     |     |         |          |       |         |         |
| 3.2. Client monitoring and engagement                        |     |     |     |     |         |          |       |         |         |

| People                        | BCA | BJB | BNI | BRI | Mandiri | Muamalat | Panin | Permata | Average |
|-------------------------------|-----|-----|-----|-----|---------|----------|-------|---------|---------|
|                               |     |     |     |     |         |          |       |         |         |
| 4.1. Responsibilities for ESG |     |     |     |     |         |          |       |         |         |

|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
| 4.2. Staff E&S training and performance evaluation |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|

| Products                                      | BCA | BJB | BNI | BRI | Mandiri | Muamalat | Panin | Permata | Average |
|---|-----|-----|-----|-----|---------|----------|-------|---------|---------|
|   |     |     |     |     |         |          |       |         |         |
| 5.1. ESG integration in products and services |     |     |     |     |         |          |       |         |         |

| Portfolio  | BCA | BJB | BNI | BRI | Mandiri | Muamalat | Panin | Permata | Average |
|--|-----|-----|-----|-----|---------|----------|-------|---------|---------|
|  |     |     |     |     |         |          |       |         |         |
| 6.1. ESG risk assessment and mitigation at portfolio level |     |     |     |     |         |          |       |         |         |
| 6.2. Disclosure of ESG risk exposure and targets           |     |     |     |     |         |          |       |         |         |

<sup>1</sup> RSPO - Roundtable on Sustainable Palm Oil; PRB - Principles for Responsible Banking; EP - Equator Principles; SBTi - Science Based Targets initiative; SBEFP - Sustainable Blue Economy Finance Principles.