



SUSBA ANALYSIS

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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
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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									
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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									

¹ 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.