

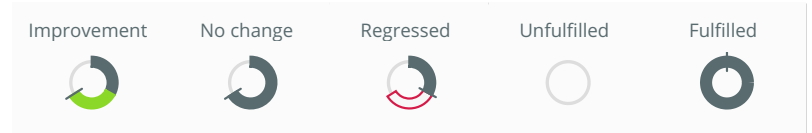


SUSBA ANALYSIS

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ESG Integration Pillars (Indonesia)
Corporate Governance Aspects (Indonesia)

ASSESSMENTS



ESG Integration Pillars (Indonesia)

Purpose	BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
Relevance of sustainability to the organization and its strategy for addressing sustainability								
Participation in commitment-based sustainable finance initiatives and policy advocacy with regulators								

Policies	BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
Public statements on principles and risk appetite and aspects of ESG								
Sector-specific policies								

Processes	BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
Processes for assessing ESG risks in client and transactional approvals								
Procedures for client monitoring and engagement								

People	BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
Responsibilities for ESG								
E&S staff competency and performance evaluation								

Products	BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
ESG integration in products and services								

Portfolio	BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
ESG risk assessment and mitigation at portfolio level								
Disclosure of ESG risk exposure and targets								

Corporate Governance Aspects (Indonesia)

Board	BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
Independence and qualifications of the board								
Clearly stated roles and monitoring the implementation of corporate strategy								
Appointment, selection, training and re-election								
Remuneration and appraisal								

Shareholders and Stakeholders	BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
Rights of shareholders								
Policies on stakeholder engagement and list of stakeholder groups engaged								
Stakeholder reporting and communicating mechanisms								

Disclosure and Transparency		BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
Release of reports and disclosure on ESG issues									
Corporate website									

Audit and Risks		BCA	BNI	BRI	Mandiri	Panin	Permata	Victoria	Average
General audit function and audit on sustainability									
Risk management frameworks and ESG-related risks									

* BRI's 2016 Sustainability Report has been used for the assessment as the 2017 Sustainability Report had not been issued by 3 July 2018.