



Joint Committee
on Climate Change

Practicing Sustainable Finance in Indonesia

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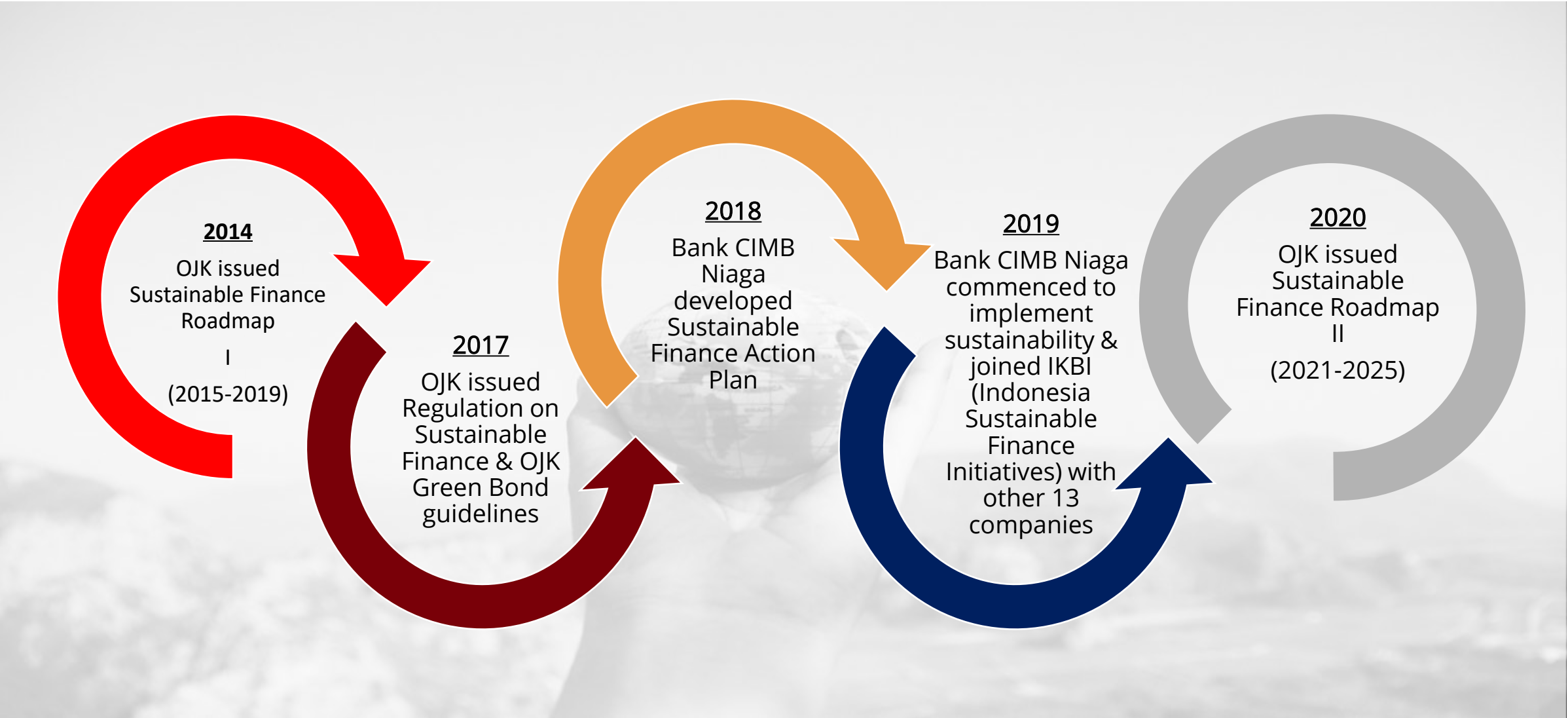
President Director PT Bank CIMB Niaga Tbk

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 Kejar Mimpi




Sustainable Finance in Indonesia




Milestones to Sustainability-related Requirements

POJK 51/POJK.03/2017

 **Reporting SF Action Plan (RAKB) to OJK**

- Long-term plan (2019-2023)
- Short-term plan (annually)

 **Product/Portfolio**

- Reporting Sustainable Finance Portfolio (KKUB) in annual basis (RAKB & Sustainability Report)

 **Sustainability Reporting**

- Adopting International Best Standards (GRI, SUSBA, SASB, SDG)
- Reported since 2012

 **Determining Sustainable Finance Vision & Mission**


Vision: To be Leading ASEAN Company that embrace the harmony of economic, social and environmental

Mission: Conduct sustainable business activities that result in continuous and integrated growth



 **Internal Adjustment**

- Appointment of Director Responsible on Sustainability
- Establishment of Sustainability working unit
- Issuance of Sustainability & Sustainable Finance Policy and Procedure
- Adjustment of several Charters & Policies to embed Sustainability culture

 **Capacity Building**

- Learning on the Go (LOG) on Sustainability topics
- Sustainability & Sustainable Finance Trainings for both internal and external stakeholders

Going Extra Mile - Beyond Compliance

PRODUCT & PORTFOLIO

- ✓ Electric Motor X-tra
- ✓ Sustainability-Linked Waqf Savings
- ✓ Green Mortgage

- Increase Sustainable Palm Oil financing portfolio
- Credit appetite in Clean/Renewable Energy
- Sustainable finance programs/ products

POLICIES

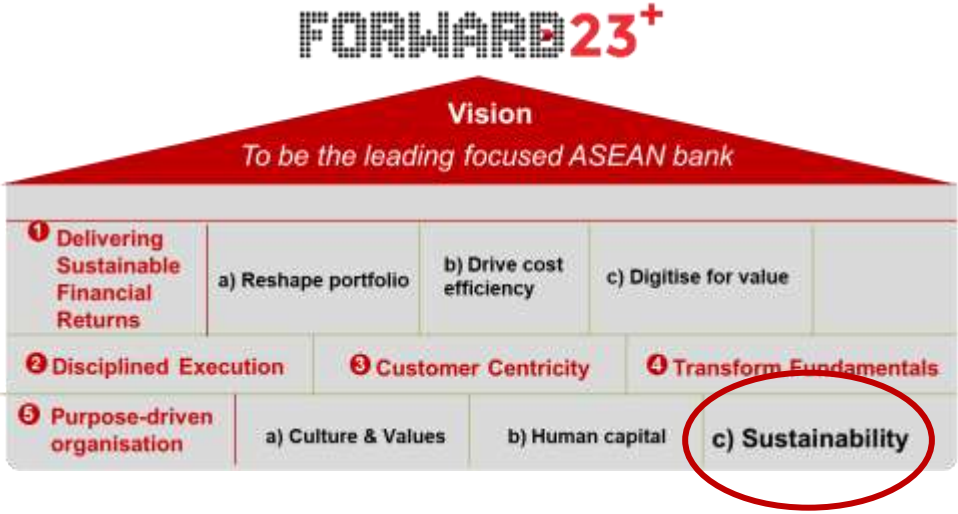
- ✓ Sustainability High Risk List
- ✓ Palm Oil Sector Guidance

- Other Land-based Sector Guidance
- Phase out from Coal financing in 2040

PROCESS

- ✓ Sustainability Due Diligence Process for Corporate Banking Clients

- Implementation for Due Diligence Process in Commercial Banking

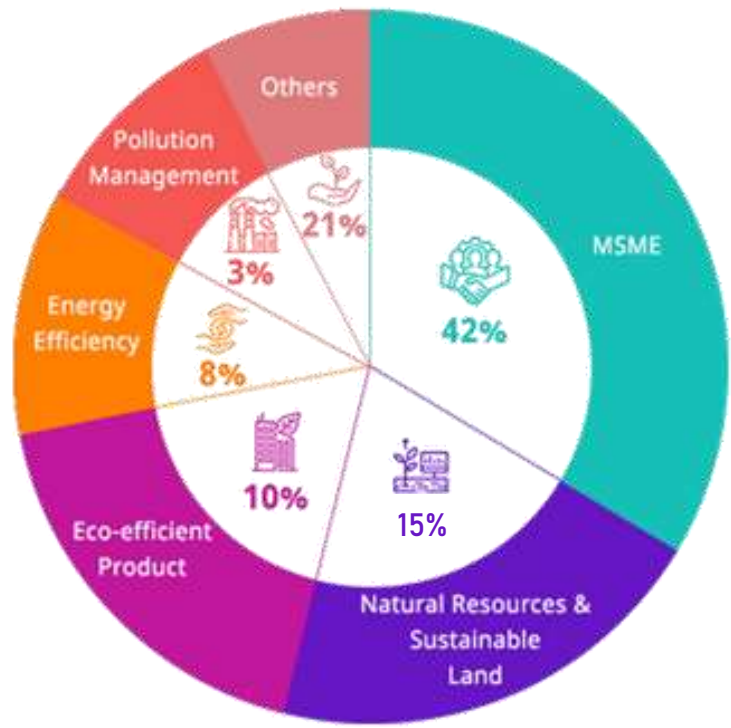
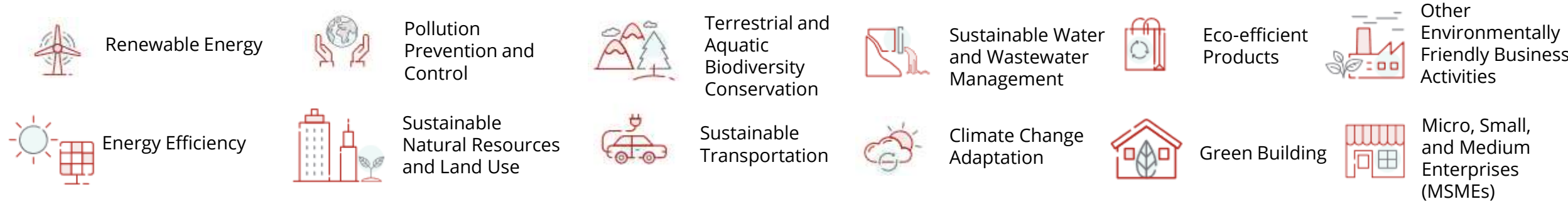


CLIMATE ACTION

- ✓ GHG Emissions disclosure (Scope 1 & 2)
- ✓ Zero Waste to Landfill
- ✓ Green Banking

- Set a Target on GHG Emission Intensity Reduction
- Conduct Study on Climate Risk Assessment

OJK's 12 Sustainable Business Categories



28.7% of CIMB Niaga's total loan has been distributed to several sustainable business activity categories (KKUB).

MIS System

- ✓ **Enhancement of CIMB Niaga's Management Information System (MIS) to identify:**
 - 12 Categories of Sustainable Business Activity referring to OJK regulation
 - Sustainable Finance Risk
- ✓ **Covering Corporate & Commercial Banking**
- ✓ **Regular Monitoring and Reporting to OJK**

Thank You!

