


# Sustainable Finance Action Plan (RAKB) 2024

PT Bank CIMB Niaga Tbk

 Kejar Mimpi

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1) Highly Confidential 2) Confidential 3) Proprietary/Internal Use Only>



# Background

- **POJK No. 51/POJK.03/2017** on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies
- **POJK No. 60/POJK.04/2017** on the Issuance and Requirements of Green Bond
- **Paris Agreement** on Climate Change
- **Sustainable Development Goals** from the United Nations
- **CIMB Group Strategy** on Sustainability

## Sustainable Finance Vision and Mission

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

**VISION**



**MISSION**

Conduct sustainable business activities that result in continuous and integrated growth

# Realization of 2024 Sustainable Finance Action Plan (1/2)

	Program	Output (YTD Sep 2024)
<b>Development of Sustainable Finance Product and/or Service</b>	Development and improvement of sustainable financial product and/or service portfolio	<ul style="list-style-type: none"> <li>• 25% out of total financing are distributed for Sustainable Financing</li> <li>• Increase in sustainable palm oil financing of 4%</li> <li>• Achievements of sustainable financial products/programs include SLL/F (Rp974.6 billion), SF (Rp3.1 trillion), Green Mortgage (Rp283.9 billion), and Inclusive Financing (Rp2.8 billion)</li> </ul>
<b>Internal Adjustments</b>	Implementation of sustainability aspect in Bank's activities	<ul style="list-style-type: none"> <li>• Utilization of renewable energy through the purchase of Renewable Energy Certificates and the use of solar panels at the Griya Niaga 1 &amp; 2 Bintaro Head Office</li> <li>• Implementation of energy audits at the Tebet branch office</li> <li>• Expansion of waste management initiatives at the Bintaro GN1 and 2, Tebet, and Gajah Mada branch offices</li> <li>• Monitoring the achievement of financed emissions</li> <li>• Building models and submitting the results of climate risk stress tests to OJK</li> <li>• Integration of climate risk management aspects into the Bank's risk management framework</li> <li>• Expansion of the scope of SDD implementation in the COMBA segment for the Construction, Infrastructure, and Mining and Quarrying sectors</li> </ul>

# Realization of 2024 Sustainable Finance Action Plan (2/2)

	Program	Output (YTD Sep 2024)
<b>Capacity Building</b>	<ul style="list-style-type: none"> <li>• Internal capacity building to increase sustainable finance awareness at all level of the Bank</li> <li>• Internal capacity building (refreshment) on the implementation of sustainable finance in Bank’s focus industry sectors</li> <li>• Awareness and education on sustainable finance to customers/vendors</li> </ul>	<ul style="list-style-type: none"> <li>• Various sustainability trainings, such as Environment &amp; Social Risk Analysis; Diversity, Equality &amp; Inclusion; Learning On the Go, etc.</li> <li>• Participation in capacity building sessions on climate risk and climate scenario analysis topics organized by regulators and third parties.</li> <li>• Internal socialization related to sustainability and climate risk.</li> </ul>
<b>Corporate Social Responsibility</b>	<ul style="list-style-type: none"> <li>• Bamboo conservation and empowerment for the farmers program</li> <li>• Capacity building for people with disabilities</li> <li>• Financial literacy and inclusion programs</li> </ul>	<ul style="list-style-type: none"> <li>• Economy empowerment &amp; business mentoring to 50 SMEs in Eastern Indonesia</li> <li>• Empowerment program to 413 bamboo farmers</li> <li>• Barista &amp; entrepreneurship training for 30 persons with disabilities</li> <li>• Fundraising for Stunting Prevention Program in East Nusa Tenggara (NTT), together with UNICEF</li> </ul>

# 2025 Sustainable Finance Action Plan

Aspek	Rencana Keuangan Berkelanjutan 2025
<b>Development of Sustainable Finance Product and/or Service</b>	<ul style="list-style-type: none"> <li>• To increase the portfolio of sustainable financing</li> <li>• To increase financing to low-income segment (financial inclusion)</li> <li>• To increase sustainable finance portfolio and products</li> </ul>
<b>Capacity Building</b>	<ul style="list-style-type: none"> <li>• To conduct internal training (refreshment) on the implementation of sustainable finance</li> <li>• To arrange sustainability training to customers and vendors</li> <li>• To conduct trainings related to Climate Risk Assessment, Diversity, Equality &amp; Inclusion, Environment &amp; Social Risk Analysis</li> </ul>
<b>Internal Adjustments</b>	<ul style="list-style-type: none"> <li>• Reduction of GHG emissions Scope 1 and 2 (from the 2019 baseline)</li> <li>• Prepare policies or procedures as a reference for the risk management process at the Bank</li> <li>• Implement Climate Risk Stress Test and submit the results of the climate risk impact analysis to OJK</li> </ul>
<b>Corporate Social Responsibility</b>	<ul style="list-style-type: none"> <li>• To continue bamboo plantation program and to build farmers capacity to process bamboo products and its derivatives</li> <li>• To continue training, development and empowerment program for persons with disabilities</li> <li>• #JadiBerkelanjutan Community Link program to empower micro-entrepreneurs in Eastern Indonesia with a focus on women entrepreneurs &amp; people with disabilities</li> <li>• To continue financial literacy and inclusion program</li> </ul>

**Thank You**