

# MELAYANI INDONESIA

Devotion  
Towards Indonesia



#KEJAR  
MIMPI

65  
*Tahun*

 CIMB NIAGA

# CIMB NIAGA MELAYANI INDONESIA

## Devotion Towards Indonesia

Pandemi ini bukanlah hambatan untuk terus berkarya, melainkan sebuah momentum untuk melangkah lebih jauh. CIMB Niaga tetap terus memberikan layanan dan inovasi untuk membantu nasabah dan *stakeholder* lainnya mewujudkan mimpi meski dalam berbagai situasi.

Mari merajut mimpi dan prestasi, karena tidak ada pencapaian tanpa perjuangan dan konsistensi. Bersama kita menuai karya melayani Indonesia.

The pandemic should not be seen as a roadblock, rather a chance to move forward. CIMB Niaga is determined to deliver the best customer experience and innovations, enabling our customers and other stakeholders to embark on a journey to reach their dreams. Guiding them to navigate through this unprecedented situation.

Move forward towards your dream. Together with perseverance and consistency, we reap what we sow for the devotion towards Indonesia.

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Reference POJK No. 51/OJK.03/2017, GRI Standard Content Index, Sustainability Accounting Standard Board (SASB), dan Sustainable Banking Assessment (SUSBA)

## IKHTISAR ASPEK KEBERLANJUTAN

### SUSTAINABILITY HIGHLIGHT

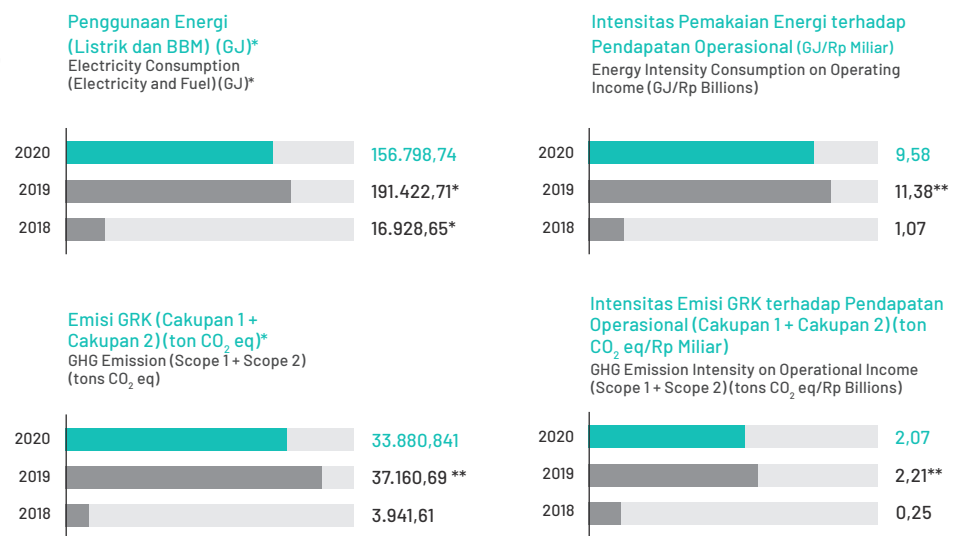


### Tindakan Berkelanjutan

#### Sustainable Action

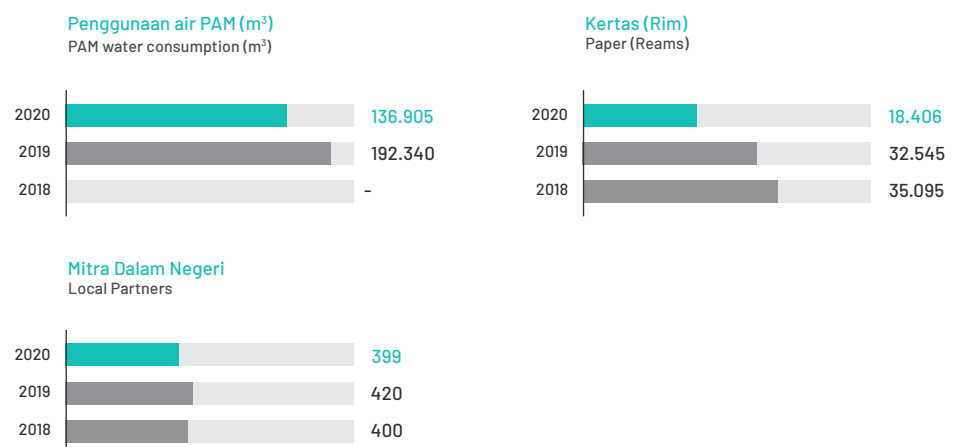
#### Aspek Lingkungan Hidup

#### Environmental Aspects



#### Aspek Lainnya

#### Other Aspects



\* Data konsumsi listrik dan emisinya tahun 2019-2020 berasal dari hampir seluruh kantor CIMB Niaga di Indonesia, dan tahun 2018 berasal dari sekitar 25% kantor cabang Bank. Intensitas pemakaian energi dan emisi 2018 hanya berasal dari penggunaan listrik (Cakupan 2).  
Scope of 2019-2020 calculation includes almost all CIMB Niaga networks in Indonesia and scope of 2018 include around 25% of CIMB Niaga networks.  
Energy and emission intensity calculation for 2018 only cover electricity consumption (Scope 2).

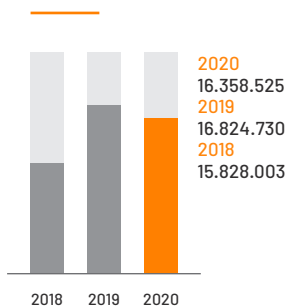
\*\* Penyajian kembali informasi  
Restatement



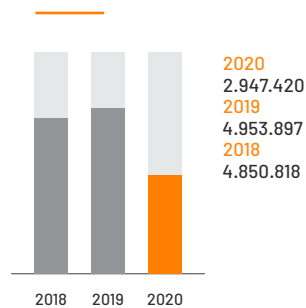
## Usaha Berkelanjutan Sustainable Business

Aspek Ekonomi (Rp Juta)  
Economic Aspects (Millions Rp)

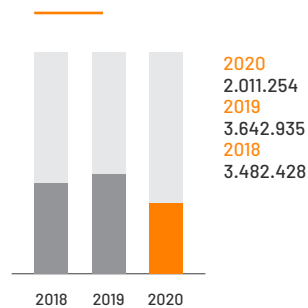
**Total Pendapatan Operasional**  
Total Operating Income



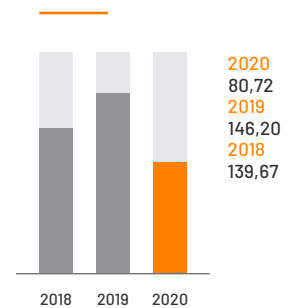
**Laba Sebelum Pajak**  
Profit Before Tax



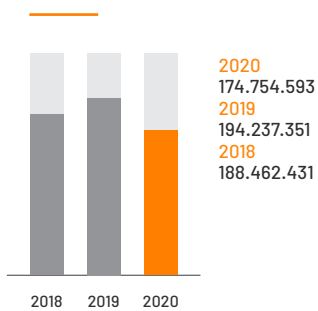
**Laba Bersih**  
Net Profit



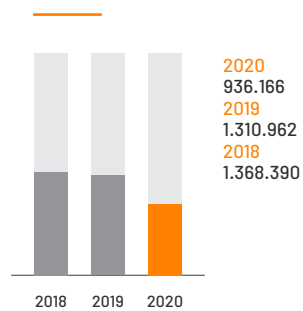
**Laba per Saham Dasar**  
Basic Earnings per Share



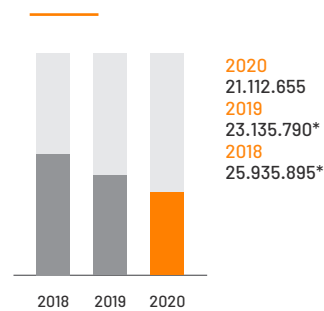
**Pembiayaan yang Diberikan**  
Credit Disbursement



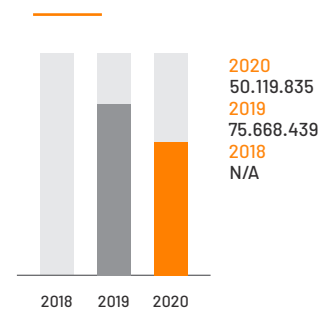
**Pembayaran kepada Pemerintah**  
Payments to the Government



**Penyaluran Pembiayaan Usaha Mikro Kecil dan Menengah (UMKM)**  
Micro, Small and Medium Enterprises Financing (MSME)



**Kategori Kegiatan Usaha Berkelanjutan (KKUB)**  
Sustainable Business Activities Category (KKUB)



\* Penyajian kembali informasi  
Restatement



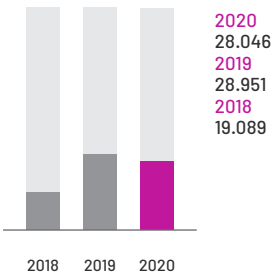
## Tanggung Jawab Sosial dan Lingkungan Perusahaan

### Corporate Social Responsibility

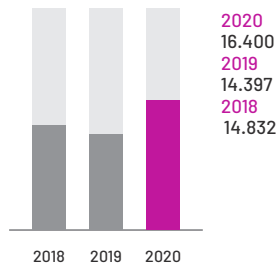
#### Aspek Sosial

##### Social Aspects

**Realisasi Biaya CSR (Rp Juta)**  
Realization of CSR Funds (Millions Rp)



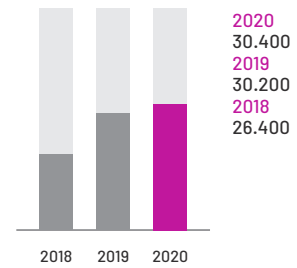
**Realisasi Dana kebajikan (Rp Juta)**  
Qardhul Hasan Fund (Millions Rp)



#### Aspek Lingkungan

##### Environmental Aspects

**Akumulasi Bambu**  
Number of Bamboo



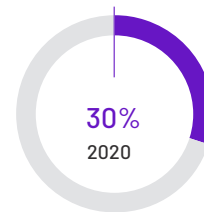
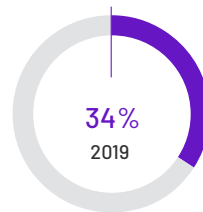
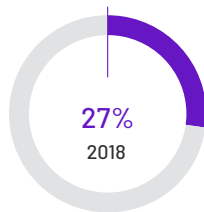
**Keanekaragaman Hayati**  
Biodiversity



## Tata Kelola dan Risiko

### Governance and Risk

**Persentase Pengaduan (Whistleblowing) yang telah selesai diinvestasi dari total pengaduan diterima**  
Percentage of Complaints (Whistleblowing) investigated of the total number of complaints received



**Jumlah peserta pelatihan anti-fraud**  
Number of anti-fraud training participants

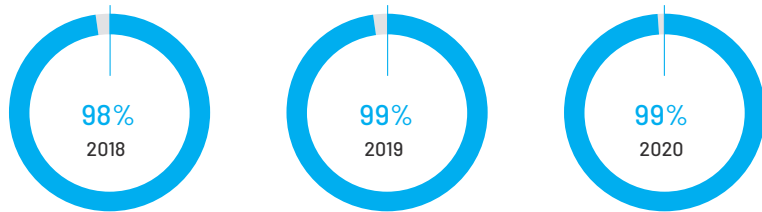




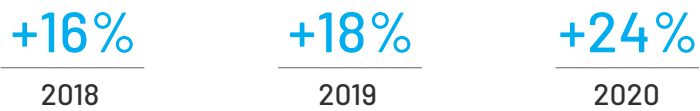


## Pelibatan dan Advokasi Pemangku Kepentingan Stakeholder Engagement and Advocacy

Tingkat Penyelesaian  
Keluhan Nasabah  
Customer Complaints Resolved



Tingkat Kepuasan Nasabah –  
Net Promoter Score (NPS)  
Customer Satisfaction Level –  
Net Promoter Score (NPS)



Pelatihan Keuangan  
Berkelanjutan untuk Direksi  
(Eksekutif Senior) dan  
Dewan Komisaris

Sustainable Finance Training for  
Board of Directors and  
Board of Commissioners



## KOMITMEN DAN STRATEGI KEBERLANJUTAN

[SUSBA 1.1.1.1][SUSBA 1.1.1.4]

### Komitmen Keberlanjutan

CIMB Niaga membangun bisnis yang berkelanjutan dengan melakukan sinergi antara aspek lingkungan hidup, ekonomi, sosial, dan tata kelola ke dalam proses perbankan. Komitmen ini kami wujudkan dalam berbagai upaya, di antaranya dengan menyusun peta jalan, rencana kerja dan strategi pilar keberlanjutan 2020-2023, serta mengembangkan isi Rencana Aksi Keuangan Berkelanjutan (RAKB).

Strategi keberlanjutan melalui Lima Pilar Keberlanjutan dan RAKB merupakan respon atas tantangan global, seperti emisi gas rumah kaca (GRK), perubahan iklim, pemanasan global, krisis air bersih, kesehatan, dan kesenjangan sosial. Pilar Keberlanjutan dan RAKB menjadi pedoman bagi seluruh unit kerja dalam mengimplementasikan keberlanjutan dan keuangan berkelanjutan, serta mengendalikan risiko, terutama risiko lingkungan, sosial, dan tata kelola. [SUSBA 1.1.1.2]

Informasi lebih lengkap terkait penyusunan strategi keberlanjutan lima pilar dapat dibaca pada Bab Tata Kelola dan Risiko tentang penyusunan kebijakan dan strategi keberlanjutan di Laporan ini.



### Komitmen Keberlanjutan



#### Tindakan Berkelanjutan

Menanamkan prinsip-prinsip keberlanjutan pada kegiatan operasional Bank



#### Usaha Berkelanjutan

Menghasilkan laba dengan prinsip keberlanjutan dan bertanggung jawab



#### Tanggung Jawab Sosial dan Lingkungan Perusahaan

Berkontribusi pada pelestarian lingkungan dan kesejahteraan sosial



#### Tata Kelola dan Risiko

Menetapkan target dan tingkat toleransi di seluruh aspek lingkungan, sosial, dan tata kelola (LST), serta pelaporan kinerja keberlanjutan, baik internal mau eksternal



#### Pelibatan dan Advokasi Pemangku Kepentingan

Melaksanakan kegiatan untuk meningkatkan kesadaran akan prinsip keberlanjutan

### Pencapaian 2020

- Implementasi efisiensi penggunaan energi listrik berupa kewajiban pemadaman lampu setelah usai jam kerja secara bertahap
- Inovasi dalam metode pengumpulan data emisi Gas Rumah Kaca menggunakan QR Code sebagai metode pengumpulan data emisi Gas Rumah Kaca
- Melakukan kegiatan waste management pada kegiatan yang dilaksanakan Bank
- Melanjutkan implementasi *Green Office*

- Implementasi terkait keuangan berkelanjutan misalnya melalui Prosedur Keuangan Berkelanjutan, Daftar Sektor dengan Risiko Keberlanjutan Tinggi, Panduan Sektor Kelapa Sawit, dan Daftar Aktivitas Usaha yang Dilarang (*exclusion list*)
- Penyesuaian sistem MIS untuk mengakomodasi keuangan berkelanjutan pada segmentasi perbankan komersial dan UKM
- Memelihara database portofolio keuangan berkelanjutan dan dampak Tujuan Pembangunan Berkelanjutan dari portofolio keuangan berkelanjutan

- Estimasi penyerapan GRK dari penanaman bambu tabah dan betung sebesar lebih dari 800 ton setara CO<sub>2</sub>
- 50 Penerima beasiswa di 15 perguruan tinggi di Indonesia.
- Program Ayo Menabung dan Belajar (AMDB) telah menjangkau 50.689 siswa dan 370 sekolah. Program Tour de Bank (TDB) telah menjangkau 8.258 siswa dan 166 sekolah.
- 9 karyawan penyandang disabilitas yang bertugas sebagai Contact Center.
- 6.779 orang penerima manfaat, termasuk korban bencana alam
- 5.000 bambu Betung ditanam.

- Penyesuaian Piagam Komite Nominasi dan Remunerasi serta Kebijakan Nominasi Dewan Komisaris dan Dewan Direksi dengan tujuan integrasi budaya keberlanjutan dalam DNA Bank. [SUSBA 1.4.1.5][SUSBA 1.4.1.6]
- Penerbitan dokumen terkait keuangan berkelanjutan, misalnya melalui; Prosedur Keuangan Berkelanjutan, Daftar Sektor dengan Risiko Keberlanjutan Tinggi, Panduan Sektor Kelapa Sawit, dan Daftar Aktivitas yang Dilarang (*Exclusion List*).

- Pelatihan internal:
  - Pelatihan dan sosialisasi terkait 'Prosedur Keuangan Berkelanjutan' untuk segmentasi perbankan korporasi
  - Lokakarya 'Green Bond/Sukuk' dengan pembicara dari Asian Development Bank
  - Lokakarya 'Pembiayaan berbasis iklim' dengan pembicara dari International Finance Corporation (IFC)
- Pelibatan pemangku kepentingan:
  - Dua seminar daring terkait keberlanjutan dalam *The Cooler Earth* (TCE) bekerja sama dengan World Wildlife Fund (WWF) Indonesia, Impacto, dan Think City
  - Berpartisipasi dalam FGD yang diadakan oleh Kementerian Keuangan dan Otoritas Jasa Keuangan (OJK).

### Penyesuaian Strategi untuk Keberlanjutan

- Penerbitan dan implementasi Kebijakan dan Prosedur Keberlanjutan
- Pelaksanaan inisiatif efisiensi energi pada operasional Bank
- Penghitungan emisi karbon
- Implementasi Daftar Aktivitas Usaha yang Dilarang (*Exclusion List*)

- Identifikasi dan pengawasan dampak Tujuan Pembangunan Berkelanjutan (TPB) atas portofolio pada sektor industri yang menjadi fokus Bank
- Peningkatan portofolio keuangan berkelanjutan dan/atau portofolio hijau
- Pengembangan *Management Information System* (MIS) portofolio keuangan berkelanjutan

- Empat pilar *Corporate Social Responsibility*:
- Pendidikan
  - Pengembangan dan Pemberdayaan Masyarakat
  - Filantropi
  - Lingkungan

- Pembentukan organisasi keberlanjutan
- Penerbitan kebijakan keberlanjutan dan keuangan berkelanjutan
- Penyesuaian berbagai piagam dan kebijakan
- Penerbitan daftar aktivitas usaha yang dilarang (*Exclusion List*)

- Pemahaman prinsip keberlanjutan dan keuangan berkelanjutan kepada karyawan, nasabah, dan mitra
- Melakukan komunikasi dan akuntabilitas melalui penerbitan Laporan Keberlanjutan dan pengembangan situs web Keberlanjutan

### Tujuan 2023

Mendukung upaya penanggulangan perubahan iklim



- Bank memiliki database dampak portofolio keuangan berkelanjutan terhadap TPB
- Bank meningkatkan portofolio keuangan berkelanjutan dan/atau portofolio hijau



Mendukung pencapaian TPB



- Menanamkan budaya keberlanjutan
- Mengintegrasikan prinsip keberlanjutan dan/atau keuangan berkelanjutan pada proses kegiatan usaha Bank



Bank dan pemangku kepentingan yang terkait memiliki pemahaman tentang keberlanjutan dan keuangan berkelanjutan



## SUSTAINABILITY COMMITMENT AND STRATEGY

[SUSBA 1.1.1.1][SUSBA 1.1.1.4]


### Sustainability Commitment

CIMB Niaga has developed its sustainable business by synergizing environmental, economic, social and governance aspects into the banking process. This commitment was achieved by compiling a road map, work plan and strategy for the sustainability pillars for 2020-2023, and developing a Sustainable Finance Action Plan (RAKB).

Our sustainability strategy in the Five Sustainability Pillar and the RAKB is in response to the global challenges, including greenhouse gas (GHG) emissions, climate change, global warming, clean water crises, health, and social inequality. The Sustainability Pillars and the RAKB serve as guidelines for all working units to implement sustainability and sustainable finance, as well as control risks, especially environmental, governance, and social risks. [SUSBA 1.1.1.2]

More information on developing the sustainability five pillars strategies can be found in the Governance and Risk chapter in this report.



Sustainability Commitment	Achievements 2020	Strategy Adjustments for Sustainability	2023 Goals
 <p><b>Sustainable Action</b> Embedding sustainability principles in the Bank's operational activities</p>	<ul style="list-style-type: none"> <li>Implemented electrical energy efficiencies by implementing a system of gradually turning off lights after working hours are over</li> <li>Developed a method of collecting Greenhouse Gas emission data using QR Code</li> <li>Carried out waste management activities on waste created through the Bank operations</li> <li>Continued implementation of the Green Office</li> </ul>	<ul style="list-style-type: none"> <li>Publishing and Implementing Sustainability Policy and Procedure</li> <li>Implementing energy efficiency initiatives in Bank operations</li> <li>Calculating carbon emissions</li> <li>Implementation of Bank's Exclusion List</li> </ul>	<p>Support efforts to mitigate climate change</p>  
 <p><b>Sustainable Business</b> Generating profit by following sustainability and responsibility principles</p>	<ul style="list-style-type: none"> <li>Implemented sustainable finance through Sustainable Finance Procedures, List of Sectors with High Sustainability Risk, Guidelines for the Palm Oil Sector, and List of Prohibited Business Activities (exclusion list)</li> <li>Adjusted the MIS system to accommodate sustainable finance in the commercial banking and SME segments</li> <li>Maintained a database of sustainable finance portfolios and Sustainable Development Goals impact from the sustainable finance portfolio</li> </ul>	<ul style="list-style-type: none"> <li>Identifying and monitoring the SDG impact on industrial sector portfolios that are the Bank's focus</li> <li>Improving the sustainable finance portfolio and/or green portfolio</li> <li>Developing Management Information System for sustainable finance portfolios</li> </ul>	<ul style="list-style-type: none"> <li>The Bank has a database of the impact from sustainable finance portfolios on SDGs</li> <li>The Bank will increase its sustainable finance portfolios and/or green portfolio</li> </ul>  
 <p><b>Corporate Social Responsibility</b> Contributing to environmental preservation and social welfare</p>	<ul style="list-style-type: none"> <li>Estimated GHG absorption from planting tabah and betung bamboo to achieve more than 800 Tonnes CO<sub>2</sub>eq</li> <li>50 scholarship recipients at 15 universities in Indonesia.</li> <li>The Let's Save and Learn (AMDB) Program has reached 50,689 students and 370 schools. The Tour de Bank (TDB) program has reached 8,258 students and 166 schools.</li> <li>9 employees with disabilities work in the Contact Centers.</li> <li>6,779 beneficiaries, including victims of natural disasters</li> <li>5,000 bamboo trees planted.</li> </ul>	<p>Four Pillar of Corporate Social Responsibility focus:</p> <ul style="list-style-type: none"> <li>Education</li> <li>Community Development and Empowerment</li> <li>Philanthropy</li> <li>Environment</li> </ul>	<p>Support the achievement of SDGs</p>    
 <p><b>Governance &amp; Risk</b> Setting targets and tolerance levels in all environmental, social and governance (ESG) aspects, as well as internal and external reporting on sustainability performance</p>	<ul style="list-style-type: none"> <li>Amended the Nomination and Remuneration Committee Charter and the Nomination Policy for the Board of Commissioners and the Board of Directors with the aim of integrating a culture of sustainability in the DNA of the Bank. [SUSBA 1.4.1.5][SUSBA 1.4.1.6]</li> <li>Published documents related to sustainable finance, through; Sustainable Finance Procedures, List of Sectors with High Sustainability Risk, Guidelines for the Palm Oil Sector, and List of Prohibited Activities (Exclusion List).</li> </ul>	<ul style="list-style-type: none"> <li>Establishing a sustainability organization</li> <li>Publishing sustainability and sustainable finance policies</li> <li>Adjusting various charters and policies</li> <li>Publishing a list of prohibited business activities (exclusion list)</li> </ul>	<ul style="list-style-type: none"> <li>Embed sustainability culture</li> <li>Integrate the principles of sustainability and/or sustainable finance in the Bank's business processes</li> </ul> 
 <p><b>Stakeholder Engagement &amp; Advocacy</b> Carrying out activities that raise awareness of the sustainability principles</p>	<ol style="list-style-type: none"> <li>Internal training:             <ul style="list-style-type: none"> <li>"Sustainable Finance Procedures" training and socialization for corporate banking segment</li> <li>"Green Bond / Sukuk" workshop with speakers from the Asian Development Bank</li> <li>'Climate finance' workshop with speakers from the International Finance Corporation (IFC)</li> </ul> </li> <li>Stakeholder engagement:             <ul style="list-style-type: none"> <li>Two online seminars related to sustainability in The Cooler Earth (TCE) in collaboration with World Wildlife Fund (WWF) Indonesia, Impacto, and Think City</li> <li>Participation in FGDs held by the Ministry of Finance and the Financial Services Authority (OJK).</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>Understanding the principles of sustainability and sustainable finance for employees, customers and partners</li> <li>Communicating and being accountable through the issuance of a Sustainability Report and developing a Sustainability website</li> </ul>	<p>The Bank and related stakeholders will have an understanding of sustainability and sustainable finance</p> 

## PENGHARGAAN

### RECOGNITION

Beberapa penghargaan terkait keberlanjutan yang diraih, yaitu :

- IDX Channel Anugerah Inovasi Indonesia Award 2020
- Memenangkan 7 Kategori ESG Awards 2020
- Rating A+ (tertinggi) Sustainability Report 2019 oleh *Foundation for International Human Rights Reporting Standards* (FIHRRST)
- Indonesia Green Award 2020

Several awards related to sustainability were received, namely:

- IDX Channel Anugerah Inovasi Indonesia Award 2020
- Winning 7 Categories at ESG Awards 2020
- Rating A+ (highest) on Sustainability Report 2019 from *Foundation for International Human Rights Reporting Standards* (FIHRRST)
- Indonesia Green Award 2020



Informasi penghargaan secara lengkap dapat dibaca dalam Laporan Tahunan 2020.  
Further information about awards can be found in the 2020 Annual Report.





### Dukungan pada Tujuan Pembangunan Berkelanjutan (TPB)

Melalui komitmen bersama, CIMB Niaga mengajak semua pemangku kepentingan internal dan eksternal untuk melayani Indonesia dengan mengelola aspek lingkungan dan sosial. Komitmen ini dijalankan melalui Pilar Keberlanjutan yang dipetakan sejalan dengan fokus dukungan pada tujuh Tujuan Pembangunan Berkelanjutan (TPB). Hal ini dilakukan untuk mendukung percepatan tercapainya TPB, serta pertumbuhan ekonomi yang berkelanjutan dan rendah karbon.

Pemetaan dukungan pada TPB dilakukan sesuai dengan "SDG Compass" melalui lima tahapan:

- **Pemahaman tentang Tujuan Pembangunan Berkelanjutan**

CIMB Niaga melakukan sosialisasi tentang TPB melalui pelatihan internal, e-mail blast, dan penyusunan situs web keberlanjutan.

- **Menentukan Prioritas**

Prioritas dukungan pada TPB dilakukan dengan memetakan strategi keberlanjutan dan prinsip keuangan berkelanjutan yang sesuai dengan masing-masing TPB untuk dunia usaha. Ada tujuh dukungan prioritas yang berdampak langsung pada kegiatan perbankan CIMB Niaga, dengan masing-masing turunannya.

- **Menentukan Tujuan**

Setelah prioritas dukungan pada TPB dipetakan, CIMB Niaga menentukan strategi dan target tujuan hingga 2023, sebagaimana digambarkan pada Strategi Keberlanjutan CIMB Niaga.

- **Integrasi**

Selanjutnya, CIMB Niaga melakukan integrasi prioritas TPB ke dalam target capaian kinerja keberlanjutan, kegiatan operasional perbankan, kegiatan Tanggung Jawab Sosial dan Lingkungan Perusahaan, tata kelola dan risiko, serta pelibatan pemangku kepentingan. Integrasi ini dapat dilihat dalam Strategi Keberlanjutan CIMB Niaga.

- **Pelaporan dan Komunikasi**

Tahap akhir dari "SDG Compass" adalah menyampaikan kegiatan yang mendukung prioritas TPB, baik dalam pertemuan dengan pemangku kepentingan, sosialisasi dan pelatihan, serta dalam laporan keberlanjutan ini yang diunggah di web perusahaan.

### Support for the Sustainable Development Goals (SDGs)

Through a shared commitment, CIMB Niaga has invited all internal and external stakeholders to serve Indonesia by managing the environmental and social aspects. This commitment is included in the Sustainability Pillars that have been mapped with a focus on support for the seven Sustainable Development Goals (SDG), so as to accelerate the achievement of the SDGs, and sustainable and low-carbon economic growth.

Mapping the SDG support was carried out based on the SDG Compass in five stages:

- **Understanding the SDGs**

CIMB Niaga conducted socialization on SDGs through internal training, e-mail blasts, and a sustainability website.

- **Defining Priorities**

Prioritizing the SDG support was carried out by mapping the sustainability strategy and sustainable finance principles for each SDG on the business. There are seven priority supports with a direct impact on CIMB Niaga's banking activities, with their own derivatives.

- **Setting Goals**

After mapping the priority support for the SDGs, CIMB Niaga determines the strategies and target goals until 2023, as described in the CIMB Niaga Sustainability Strategy.

- **Integrating**

CIMB Niaga then integrated the SDG priorities into the targets for achieving sustainability performance, banking operations, corporate social responsibility activities, governance and risk, as well as stakeholder engagement. This integration can be seen in the CIMB Niaga Sustainability Strategy.


- **Reporting and Communicating**

The final stage of the "SDG Compass" was to explain the activities needed to support the SDG priorities, in meetings with stakeholders, through socialization and training, as well as in this sustainability report which can be found on the Company website.

### CIMB's SDGs Focus Towards 2023







#### Sharia Sustainable Development Goals (SDGs) Initiatives 2020: Abhipraya Project

<p><b>Pilar Keberlanjutan</b> Sustainability Pillars</p>	<p>Usaha Berkelanjutan Sustainable Business</p>
<p><b>Sasaran TPB</b> SDG Targets</p>	<div style="text-align: right; font-size: 2em; font-weight: bold; color: #800080; border: 2px solid #800080; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">1</div> 
<p><b>Program</b></p>	<p>Program terkait portofolio dan pembiayaan Portfolio and financing related programs</p>
<p><b>Deskripsi</b> Description</p>	<p>Program ini dilakukan dengan melakukan beberapa macam inisiatif pembiayaan yang mengedepankan aspek syariah dan keberlanjutan, misalnya <i>Sustainability-linked Financing</i>, <i>Electric Motor Xtra Sharia Financing</i>, <i>Green Mortgages Sharia Financing</i>, <i>Sustainability-linked Waqf (SLW) Project</i>.</p> <p>This program involves carrying out several types of financing initiatives that prioritize sharia and sustainability aspects, for example Sustainability-linked financing, Electric Motor Xtra Sharia Financing, Green Mortgages Sharia Financing, Sustainability-linked Waqf (SLW) Project</p>

Untuk mendukung implementasi keberlanjutan CIMB Niaga, Unit Usaha Syariah juga meluncurkan *Sharia Sustainable Development Goals Initiatives* atau *Abhipraya Project* di tahun 2020. *Abhipraya Project* bertujuan untuk mendukung percepatan tercapainya TPB serta pertumbuhan ekonomi berkelanjutan dan dukungan pada penciptaan ekonomi yang rendah karbon. Beberapa inisiatif dalam *Abhipraya Project* antara lain sebagai berikut :

To support the CIMB Niaga's sustainability, the Sharia Business Unit also launched the *Sharia Sustainable Development Goals Initiatives*, or *Abhipraya Project* in 2020. The *Abhipraya Project* aims to support the acceleration of achieving the SDGs, as well as sustainable economic growth, and support the creation of a low carbon economy. The *Abhipraya Project* initiatives, among others, are as follows :

<b>Pilar Keberlanjutan</b> Sustainability Pillars	Tindakan Berkelanjutan Sustainable Action	2
<b>Sasaran TPB</b> SDG Targets	 	
<b>Program</b>	<b>Program terkait dengan integrasi DNA keberlanjutan</b> Programs related to the integration of sustainability DNA	
<b>Deskripsi</b> Description	<p><b>Program ini penting untuk dilakukan agar aspek keberlanjutan dapat terintegrasi secara penuh dalam kegiatan usaha Bank dan tentunya dalam diri insan CIMB Niaga, misalnya melalui <i>Sustainable Lifestyle and Work Ethic</i>.</b></p> <p>This program is important as it fully integrates the sustainability aspect into the Bank's business activities and CIMB Niaga's employees, for example through a Sustainable Lifestyle and Work Ethics.</p>	
<b>Pilar Keberlanjutan</b> Sustainability Pillars	Tanggung Jawab Sosial dan Lingkungan Perusahaan Corporate Social Responsibility	3
<b>Sasaran TPB</b> SDG Targets	 	
<b>Program</b>	<b>Program terkait dengan Dana Kebajikan</b> Programs related to Qardhul Hasan Fund	
<b>Deskripsi</b> Description	<p><b>Program terkait dengan kebajikan dalam aspek syariah yang juga mendukung TPB, misalnya melalui integrasi TPB pada penyaluran Dana Kebajikan.</b></p> <p>The sharia aspect benevolence programs also support the SDGs, for example by Integrating SDGs into Qardhul Hasan Fund.</p>	

## PENJELASAN DIREKSI [102-14, 102-15]

### MESSAGE FROM THE BOARD OF DIRECTORS



Selama hampir 65 tahun, CIMB Niaga selalu berkomitmen untuk menjaga kepercayaan nasabah. Kami terus melayani Indonesia meski dalam kondisi sulit sekalipun. Kami ingin menemani Indonesia dalam meraih mimpi-mimpi. Komitmen ini kami wujudkan dalam penyampaian kinerja kami untuk "Melayani Indonesia".

Sepanjang tahun 2020, dunia dihadapkan dengan situasi yang tidak biasa, yaitu pandemi COVID-19. Situasi ini menuntut kita semua untuk berubah dan beradaptasi, dengan tetap berkarya bagi sesama. Kami percaya bahwa pandemi ini bukanlah hambatan untuk menebarkan karya dan kebaikan, melainkan sebuah momentum untuk melangkah lebih jauh melalui inovasi dan berani bermimpi. Oleh karena itu, kami terus berdiri disini untuk tetap memberikan layanan dan menghadirkan berbagai inovasi agar para nasabah dapat mewujudkan mimpi, serta melayani untuk Negeri.

For almost 65 years, CIMB Niaga has committed itself to maintaining its customers' trust. We have continued to show our devotion towards Indonesia, even in these difficult times. We stand side-by-side with Indonesia to achieve our dreams. Our commitment of "Devotion towards Indonesia" is outlined in the performance disclosures in this report.

Throughout 2020, the world came face-to-face with an unusual situation, the COVID-19 pandemic. This situation required us all to change and adapt, and continue to share and care for others. Our belief was that this pandemic was not an obstacle to sharing and caring, rather it was an opportunity to go beyond through innovations and creating new dreams. Therefore, we were here to continue providing services and delivering innovations to our customers to help them reach their dreams, and to show our devotion towards Indonesia.



### Respon Terhadap Penerapan Keberlanjutan dan Keuangan Berkelanjutan

Para Pemangku Kepentingan yang terhormat,  
Di tahun 2020 ini, kita semua diingatkan untuk lebih menjaga kesehatan, menjaga alam, dan menghargai kebersamaan. Merespon perubahan ini, CIMB Niaga membentuk gerakan sosial #SolidLawanCovid dengan menyatukan semangat untuk membantu sesama dan mendukung Indonesia melawan pandemi COVID-19. Berbagai kegiatan dilakukan, salah satunya adalah mengumpulkan donasi bagi petugas kesehatan. Bank berhasil menyalurkan dana sebesar Rp7,04 miliar yang dialokasikan untuk pembelian alat kesehatan dan kebersihan, serta makanan dan vitamin bagi para tenaga medis dan kesehatan.

Tidak hanya berdampak pada kesehatan, situasi pandemi juga berpengaruh signifikan pada hampir semua segmen usaha, termasuk pada usaha yang dilakukan oleh para debitur Bank. Melalui berbagai kebijakan yang mendukung Pemulihan Ekonomi Nasional (PEN) Bank memberikan restrukturisasi pembiayaan kepada debitur yang usahanya terdampak COVID-19, termasuk debitur UMKM.

Di sisi lain, untuk mendukung terjaganya transaksi perbankan yang kondusif selama masa pandemi, CIMB Niaga melakukan optimalisasi transaksi perbankan digital melalui *channel branchless banking*. Bank juga menambahkan penyediaan alternatif jaringan, seperti *Digital Lounge* dan *Kas Mobil* yang memudahkan kebutuhan transaksi nasabah. Penyediaan layanan digital perbankan ini sangat membantu nasabah yang ruang geraknya terbatas akibat kondisi pandemi.

Selain kesehatan, tantangan keberlanjutan lainnya yang harus kita kelola bersama adalah dampak negatif akibat perubahan iklim. Sebagaimana disampaikan pada awal tahun 2020, Forum Ekonomi Dunia (*World Economic Forum*) meletakkan dampak perubahan iklim sebagai peringkat utama risiko yang akan mempengaruhi ekonomi dunia. Perubahan iklim ini erat kaitannya dengan naiknya emisi gas rumah kaca (GRK).

### Response to the Implementation of Sustainability and Sustainable Finance

Dear Respected Stakeholders,  
During 2020, we were all reminded to pay more attention to our health, care for the environment, and value togetherness. Responding to this paradigm shift, CIMB Niaga created a social movement through #SolidLawanCovid to unify the spirit to help others and support Indonesia to fight the COVID-19 pandemic. This involved many activities including collecting donations for health workers. The Bank distributed Rp7.04 billion in donations that were used to distribute health and hygiene kits, as well as food and vitamins for medical personnel and health workers at hospitals.

Health was not the only issue. The pandemic also had a significant impact on almost all business segments, including many of our debtors' businesses. We developed a number of policies to support the National Economic Recovery (PEN), and restructured financing for debtors whose businesses had been affected by COVID-19, including MSME debtors.

On the other side, to support banking transactions during the pandemic, CIMB Niaga increased the use of digital banking through its branchless banking channels. The Bank also provided alternative networks to help our customers' transactional requirements, including the Digital Lounge and Mobile Cash. These digital banking services helped our customers, by limiting the need to go outside during the pandemic conditions.

Beside health, another sustainability challenge we face is the negative impact of climate change. At the beginning of 2020, the World Economic Forum stated that the impact of climate change was the biggest threat to the world's economy. Climate change is closely related to the increase in greenhouse gas (GHG) emissions.

### Komitmen untuk Melakukan Perubahan Menuju Keuangan Berkelanjutan, Ekonomi Rendah Karbon, dan Pembangunan Berkelanjutan

CIMB Niaga memahami dan berkomitmen untuk melakukan perubahan dari usaha yang selama ini dilakukan, menuju ke usaha yang mendukung keberlanjutan, ekonomi rendah karbon, dan pembangunan berkelanjutan. Kami mempersiapkan pemetaan terhadap kegiatan Bank untuk mengidentifikasi dampak perubahan iklim. Melalui pemetaan ini dapat ditentukan cara melakukan mitigasi atas risiko ini, menyesuaikan strategi dan kebijakan, serta menyusun profil risiko debitur atas dampak perubahan iklim. Selain itu, Bank mulai menyesuaikan kebijakan pembiayaan dan meningkatkan kerja sama dengan rantai pasok yang sejalan dengan implementasi Keuangan Berkelanjutan. CIMB Niaga juga melakukan penyesuaian tata kelola keberlanjutan dengan merujuk pada standar dan pedoman *Taskforce for Climate-related Financial Disclosure* (TCFD) untuk melakukan aksi mitigasi dan adaptasi perubahan iklim.

### Nilai Keberlanjutan dan Keuangan Berkelanjutan

Keberlanjutan dan keuangan berkelanjutan menjadi bagian dari nilai-nilai utama CIMB Niaga yang meliputi *Customer-Centric, High Performance, Enabling People, Strength in Diversity*, dan *Integrity*. Nilai-nilai tersebut akan mendukung strategi keberlanjutan yang difokuskan pada lima aspek, yaitu Tindakan Berkelanjutan (*Sustainable Action*), Bisnis Berkelanjutan (*Sustainable Business*), Tanggung Jawab Sosial dan Lingkungan Perusahaan (*Corporate Social Responsibility*), Tata Kelola & Risiko (*Governance & Risk*), serta Keterlibatan & Advokasi Pemangku Kepentingan (*Stakeholder Engagement & Advocacy*). CIMB Niaga menerapkan nilai-nilai utama dan strategi keberlanjutan dalam menjalankan usahanya, terutama untuk menciptakan keselarasan antara aspek lingkungan, ekonomi, sosial, dan tata kelola (LEST). Kami, segenap jajaran Direksi dan Dewan Komisaris turut serta dalam proses perumusan strategi keberlanjutan Bank serta pengawasan implementasi strategi-strategi tersebut. Hal ini dilakukan untuk memastikan kesesuaiannya dengan target serta Visi dan Misi Keuangan Berkelanjutan Bank.

### Kinerja dan Tantangan Penerapan Keuangan Berkelanjutan

Selama tahun 2020, Bank terus memberikan kinerja terbaiknya untuk melayani Indonesia, terutama dalam memenuhi kebutuhan nasabah dan menerapkan prinsip Keuangan Berkelanjutan. Untuk kinerja ekonomi, CIMB Niaga mencatat laba bersih sebesar Rp2,01 triliun. Selain itu, Bank mencatat nilai ekonomi yang diterima sebesar Rp22,44 triliun, dan sebanyak Rp936,17 miliar telah didistribusikan kepada pemerintah dalam bentuk pajak penghasilan, serta Rp28,05 miliar telah disalurkan kepada masyarakat melalui kegiatan tanggung jawab sosial dan lingkungan (TJSL) Bank.

### Commitment to Changes towards Sustainable Finance, Low-Carbon Economy, and Sustainable Development

CIMB Niaga understands and committed in making changes to its business model, towards one that supports sustainable businesses, low-carbon economy, and sustainable development. We have started to map our activities to identify climate change impact. Through this mapping we will be able to determine how we can mitigate the risks, adjust our strategies and policies, and establish a debtor risk profile related to the impacts of climate change. The Bank has started to adjust its financing policies and enhance its cooperation with the supply chain in terms of implementing Sustainable Finance. CIMB Niaga has also made adjustments to its sustainability governance by referring to the Taskforce on Climate-related Financial Disclosure (TCFD) standards and guidelines to conduct climate change mitigation and adaptation action.

### Sustainability and Sustainable Finance Values

Sustainability and sustainable finance are parts of the core value in CIMB Niaga, which includes *Customer-Centric, High Performance, Enabling People, Strength in Diversity, and Integrity*. These values will support sustainability strategy that is focused on five aspects, including Sustainable Action, Sustainable Business, Corporate Social Responsibility (CSR), Governance & Risk, and Stakeholder Engagement & Advocacy. CIMB Niaga applies core values and sustainability strategies when conducting its business, especially to create environmental, economic, social, and governance (EESG) harmony. We, the members of the Board of Directors and Board of Commissioners participate in the process of formulating the Bank's sustainability strategies and overseeing the implementation of those strategies. This is to ensure the strategies are in line with the Bank's target as well as Sustainable Finance Vision and Mission.

### Performance and Challenges in the Implementation of Sustainable Finance

During 2020, the Bank continued delivering its best performance to show our devotion towards Indonesia, especially in serving customers' needs and implementing the Sustainable Finance Principles. For its economic performance, CIMB Niaga recorded a net profit of Rp2.01 trillion. In addition, the Bank's derived economic value reached Rp22.44 trillion, with Rp936.17 billion being distributed to the Government in the form of withholding tax, and Rp28.05 billion to the communities through corporate social responsibility (CSR) activities.

Lebih lanjut, Bank menyalurkan pembiayaan untuk kategori kegiatan usaha berkelanjutan (KKUB) sebesar Rp50,12 triliun atau 28,68% dari total pembiayaan yang disalurkan. Porsi terbesar dari KKUB Bank adalah pemberian pembiayaan pada segmen usaha mikro, kecil dan menengah (UMKM) sebesar Rp21,11 triliun. Selain itu, Bank telah menetapkan target identifikasi pembiayaan KKUB di beberapa sektor prioritas dalam Rencana Aksi Keuangan Berkelanjutan (RAKB), salah satunya adalah pembiayaan perkebunan kelapa sawit. Selama tahun 2020, terdapat 62 perusahaan yang telah memiliki sertifikat Indonesian Sustainable Palm Oil (ISPO) dan/atau Roundtable on Sustainable Palm Oil (RSPO) dan 23 perusahaan dalam proses sertifikasi. Total debitur yang telah memiliki dan dalam proses sertifikasi mencapai 25% dari total debitur perkebunan kelapa sawit.

Dari sisi operasional, Bank terus meningkatkan kinerja dalam memberikan layanan kepada nasabah melalui *digital banking*. Sepanjang tahun 2020, terdapat lebih dari 285 juta transaksi yang menggunakan platform digital. Penggunaan platform digital juga mendukung pengurangan emisi GRK. Bila diasumsikan setiap transaksi platform digital mampu mengurangi jarak tempuh satu km dari penggunaan moda transportasi berbahan bakar bensin, maka perhitungan penurunan GRK dari penggunaan layanan oleh nasabah dapat mencapai lebih dari 20 ribu ton setara CO<sub>2</sub>.

Adapun untuk karyawan, selama masa pandemi COVID-19, CIMB Niaga mengupayakan penyesuaian beberapa jenis pelatihan yang fleksibel dan memungkinkan untuk dikonversi dari yang bertatap muka menjadi virtual. Selama tahun 2020, Bank telah menyelenggarakan program pendidikan dan pelatihan kepada 384.549 peserta dengan rata-rata jam pelatihan mencapai 110 jam per karyawan. Selain itu, karyawan berpartisipasi dalam berbagai kegiatan untuk pengembangan kompetensi, baik dalam penerapan keuangan berkelanjutan, maupun kinerja keberlanjutan yang mencakup topik-topik lingkungan, ekonomi, sosial, dan tata kelola.

Atas seluruh kinerja yang telah dilakukan CIMB Niaga dalam melayani Indonesia, Bank menerima penghargaan sebagai 'The Most Helpful Bank During COVID-19 in Indonesia' peringkat pertama dari Asian Banker. Capaian ini ditentukan berdasarkan umpan balik dari nasabah terkait pelibatan, pengalaman, dan kepuasan terhadap layanan ritel. CIMB Niaga juga dinilai sebagai bank yang paling peduli dan memiliki perhatian besar untuk membantu nasabahnya di tengah situasi pandemi COVID-19.

In addition, the Bank disbursed financing for sustainable business activities (KKUB) amounting to Rp50.12 trillion, or 28.68% of the total financing disbursed. The largest portion of the Bank's KKUB financing was to the micro, small, and medium enterprises (MSME) amounted to Rp21.11 trillion. Aside from that, The Bank has set targets for KKUB financing in several priority sectors in its Sustainable Finance Action Plan (RAKB), one sector being the palm oil plantation. During 2020, there were 62 companies already certified with Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO), and 23 companies still in the process of certification. The total number of debtors already certified, or in the process of certification was 25% of the total number of palm oil plantation debtors.

On the operational side, the Bank continued its digital banking services improvements for customers. During 2020, there were more than 285 million transactions using digital platforms, and these digital platforms helped GHG reduction. If it is assumed that each digital platform transaction reduces the need to travel one km using gasoline-fueled transport, then the resulting GHG reductions for customer services could reach more than 20 thousand tonnes CO<sub>2</sub> equivalent.

For employees, during the COVID-19 pandemic, CIMB Niaga adjusted its training to be more flexible and virtual, reducing the need for face-to-face interaction. In 2020, the Bank organized education and training programs for 384,549 participants with an average training hours per employee of 110 hours. In addition, employees participated in a number of competency development activities, covering the implementation of sustainable finance, and achieving sustainability performance for the environment, economic, social, and governance topics.

On Bank's performance in devoting towards Indonesia, CIMB Niaga received the first place award as 'The Most Helpful Bank During COVID-19 in Indonesia' from the Asian Banker. This achievement was based on feedback from customers regarding engagement, experience, and satisfaction with retail services. CIMB Niaga was also recognized as the most concerned bank, and the most helpful to its customers during the COVID-19 pandemic.

Berbagai prestasi yang kami dapatkan adalah bukti kepercayaan para pemangku kepentingan kepada CIMB Niaga. Kami sangat mengapresiasi kepercayaan yang diberikan kepada Bank. Walaupun di balik prestasi yang kami raih ada banyak tantangan, namun CIMB Niaga selalu melihat bahwa tantangan ini merupakan kesempatan dalam memberikan layanan berkualitas dan terbaik bagi para nasabah kami.

### Strategi untuk Menjawab Tantangan Global melalui Pilar Keberlanjutan dan Rencana Aksi Keuangan Berkelanjutan (RAKB) [SUSBA 1.1.1.3]

CIMB Niaga membangun bisnis yang berkelanjutan dengan melakukan sinergi antara aspek lingkungan hidup, ekonomi, sosial, dan tata kelola ke dalam proses perbankan. Bank telah mengembangkan Pilar Keberlanjutan dan Rencana Aksi Keuangan Berkelanjutan (RAKB) sebagai strategi keberlanjutan untuk merespon tantangan global, seperti risiko perubahan iklim, mengurangi emisi GRK, menuju ekonomi rendah karbon, serta meningkatkan kesehatan dan kesejahteraan sosial. Pengembangan Pilar Keberlanjutan dan RAKB juga mempertimbangkan strategi bisnis Bank, target kinerja, portofolio pembiayaan, kondisi makroekonomi, serta isu global. Pilar Keberlanjutan dan RAKB menjadi pedoman bagi seluruh unit kerja dalam mengimplementasikan keuangan berkelanjutan dan mengendalikan risiko, terutama risiko lingkungan, sosial, dan tata kelola (LST). Pemetaan Pilar Keberlanjutan juga sejalan dengan dukungan pada capaian Tujuan Pembangunan Berkelanjutan (TPB).

Dalam mengelola risiko atas penerapan keuangan berkelanjutan, CIMB Niaga mengadopsi kerangka kerja *Enterprise-Wide Risk Management* (EWRM) yang bersifat proaktif dan *forward looking* untuk mencapai tingkat *return* yang optimal. Dalam kerangka kerja EWRM, risiko dikelola melalui penyesuaian *risk appetite* dengan strategi bisnis. Selain itu, pada level operasional sehari-hari, manajemen risiko yang mencakup risiko lingkungan dan sosial dilakukan dengan menerapkan konsep tiga lini pertahanan (*three lines of defense*). Pengelolaan risiko ini melibatkan seluruh jajaran Direksi, manajemen senior, dan seluruh karyawan, serta diawasi oleh Dewan Komisaris.

Pandemi COVID-19 yang terjadi pada tahun 2020 merupakan situasi eksternal yang berpotensi memengaruhi keberlanjutan. Menyikapi situasi ini, CIMB Niaga melakukan penyesuaian-penyesuaian agar layanan kepada nasabah tetap dapat diberikan. Karyawan yang berada di unit kritikal tetap bekerja dari sejumlah lokasi yang terpisah (*split operation*) dan protokol COVID-19 yang ketat, untuk memastikan kelancaran operasional sementara sebagian karyawan harus melaksanakan pekerjaannya dari rumah sebagai upaya memutus penyebaran virus COVID-19. CIMB Niaga juga telah menyiapkan rencana kesinambungan bisnis (*business continuity plan*) yang dirancang untuk mendukung kebutuhan transaksi finansial dalam situasi apapun.

With the number of achievements received by the Bank, it shows acknowledgement from our stakeholders in CIMB Niaga. We greatly appreciate the trust given to the Bank. On the other hand, these achievements come with some challenges. CIMB Niaga always views these challenges as opportunities in providing the best service for our customers.

### Strategies in Respond to Global Challenges through Sustainability Pillars and Sustainable Finance Action Plan (RAKB) [SUSBA 1.1.1.3]

CIMB Niaga has built its sustainable business by synergizing the environment, economic, social, and governance aspects into its banking processes. The Bank has developed the Sustainability Pillars and the Sustainable Finance Action Plan (RAKB) as its sustainability strategies for responding to the global challenges, such as climate change risk, reducing GHG emissions, toward low-carbon economy, and improving health and social welfare. In developing its Sustainability Pillars and RAKB, the Bank is taking into account Bank's business strategy, performance target, loan portfolio, macroeconomic conditions, and global issues. The Sustainability Pillars and RAKB serve as guidelines for all work units in implementing sustainable finance and controlling risks, especially the environment, social, and governance (ESG) risks. The Sustainability Pillars was also mapped against the support needed for achieving the Sustainable Development Goals (SDGs).

In managing its sustainable finance risk, CIMB Niaga adopts a proactive and forward-looking Enterprise-Wide Risk Management (EWRM) framework to achieve the optimal return. In the EWRM framework, risks were managed through alignment of risk appetite and business strategies. In addition, at the day-to-day operational level, environment and social risks management is carried out by applying the three lines of defense model, which involves the entire Board of Directors, senior management, and all employees, while being supervised by the Board of Commissioners.

The COVID-19 pandemic is an external situation that could potentially impact sustainability. In response, CIMB Niaga adjusted its customer services so they could still satisfy the customers' needs. To ensure operations continued in a smooth manner, employees in critical units works at the office, but followed a split operations model and COVID-19 protocol, while some employees worked from home in an effort to control the spread of the COVID-19 virus. CIMB Niaga also prepared a Business Continuity Plan to support the need for financial transactions in all situation.



### Menjaga Prospek Usaha dan Keberlanjutan

Di balik semua tantangan, Kami percaya bahwa masih terdapat peluang dan prospek usaha baru yang sejalan dengan dinamika perubahan. Melalui perkembangan teknologi yang semakin canggih, layanan perbankan kini berubah menjadi semakin berbasis digital. Perkembangan teknologi memberikan banyak kemudahan dan mengubah gaya hidup masyarakat menjadi *cashless society*. Perubahan ini diharapkan dapat mempercepat pencapaian inklusi keuangan.

Di sisi lain, dalam pembiayaan kredit Keuangan Berkelanjutan, CIMB Niaga percaya bahwa akan banyak kesempatan baru dalam memberikan pendanaan, sejalan dengan harapan pada pencapaian rencana peta jalan Keuangan Berkelanjutan OJK Tahap II untuk tahun 2021-2025. Dengan demikian, secara bertahap CIMB Niaga akan terus mengembangkan teknologi perbankan yang mendukung transisi menuju ekonomi rendah karbon atau proyek yang mendukung penggunaan energi terbarukan. Upaya ini mengiringi langkah kami untuk terus melayani Indonesia.

### Melayani Indonesia

Kami memberikan apresiasi kepada seluruh pemangku kepentingan yang telah bekerja sama dan berkomitmen dalam menerapkan kinerja keberlanjutan, serta mewujudkan masa depan yang berpengharapan.

Mari lanjutkan merajut mimpi dan prestasi dengan perjuangan dan konsistensi.

Mari bersama-sama memberi karya untuk melayani Indonesia.

Semoga kita tetap dalam kondisi sehat dan saling berbagi mewujudkan mimpi.

### Maintaining Business Prospects and Sustainability

Despite all the challenges, We believe there are still opportunities and new business prospects out there in line with the changing dynamics. Through the sophisticated technological developments, banking services are now becoming more digital-based. Technological developments provide convenience and changes to people's lifestyles, moving them into a cashless society. Those changes also will accelerate financial inclusion.

On the other side, for sustainable finance, CIMB Niaga believes that there will be many new funding sources, in line with expectations on achieving OJK's Phase II of the Sustainable Finance roadmap for 2021-2025. Therefore, CIMB Niaga will continue developing its banking technology to support the transition to a low-carbon economy or renewable energy projects. These efforts will underpin our steps to continue our devotion towards Indonesia.

### Devotion Towards Indonesia

We would like to express our appreciation to all of our stakeholders who have worked together with us and have shown their commitment to implementing a sustainable performance and realizing a future with hope.

Let's continue weaving our dreams and achievements through devotion and consistency.

Let's work together to show our devotion towards Indonesia.

May we all stay healthy and share our dreams with each other.

Jakarta

10 Maret 2021 | 10 March 2021

**Tigor M. Siahaan**



Presiden Direktur  
President Director

## TANGGUNG JAWAB LAPORAN KEBERLANJUTAN

### RESPONSIBILITY FOR SUSTAINABILITY REPORT

#### Surat Pernyataan Dewan Komisaris dan Direksi tentang Tanggung Jawab atas Laporan Keberlanjutan 2020.

Kami yang bertanda tangan di bawah ini, Dewan Komisaris dan Direksi PT CIMB Niaga Tbk menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Bank CIMB Niaga Tbk tahun 2020 telah dimuat secara lengkap, dan kami bertanggung jawab penuh atas kebenaran isi Laporan Keberlanjutan dimaksud.

Demikian pernyataan ini dibuat dengan sebenarnya.

#### Board of Commissioners' and Directors' Responsibility Statement for the 2020 Sustainability Report.

We, the undersigned, the Board of Commissioners and Directors of PT CIMB Niaga Tbk, hereby declare that all information in the 2020 PT Bank CIMB Niaga Tbk. Sustainability Report has been published in full, and we are fully responsible for the correctness of the contents in this Sustainability Report.

This statement is made in all truthfulness.

10 Maret 2021

10 March 2021

#### Dewan Komisaris

Board of Commissioners



**Didi Syafruddin Yahya**

Presiden Komisaris  
President Commissioner



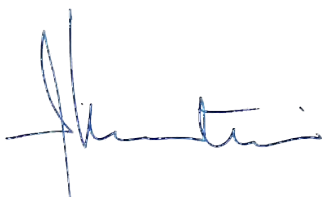
**Glenn Muhammad Surya Yusuf**

Wakil Presiden Komisaris (Independen)  
Vice President Commissioner  
(Independent)



**Jeffrey Kairupan\***

Komisaris Independen  
Independent Commissioner



**Sri Widowati**

Komisaris Independen  
Independent Commissioner



**Dato' Abdul Rahman Ahmad\*\***

Komisaris  
Commissioner



**David Richard Thomas**

Komisaris  
Commissioner

\* Ditunjuk sebagai Komisaris Independen Senior Bank melalui Keputusan Sirkuler Dewan Komisaris CIMB Niaga No. 014/DEKOM/KP/VI/2019 tanggal 28 Juni 2019  
Appointed as a Senior Independent Commissioner of the Bank through the Circular Resolution of the Board of Commissioners of CIMB Niaga No. 014/DEKOM/KP/VI/2019 dated 28 June 2019

\*\* Efektif setelah mendapat persetujuan OJK dan/atau terpenuhinya persyaratan yang ditetapkan dalam persetujuan OJK dimaksud  
Effective after obtaining OJK approval and/or the fulfillment of the requirements set out in the said OJK approval

**Direksi**

Board of Directors



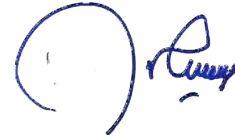
**Tigor M. Siahaan**

Presiden Direktur  
President Director



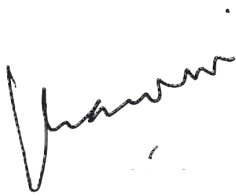
**Lee Kai Kwong**

Direktur  
Director



**John Simon**

Direktur  
Director



**Vera Handajani**

Direktur  
Director



**Lani Darmawan**

Direktur  
Director



**Pandji P. Djajanegara**

Direktur  
Director



**Fransiska Oei**

Direktur  
Director



**Tjioe Mei Tjuen**

Direktur  
Director

## Dewan Komisaris

### Board of Commissioners



**Didi Syafruddin Yahya**  
Presiden Komisaris  
President Commissioner



**Glenn Muhammad Surya Yusuf**  
Wakil Presiden Komisaris (Independen)  
Vice President Commissioner  
(Independent)



**Jeffrey Kairupan\***  
Komisaris Independen  
Independent Commissioner



**Sri Widowati**  
Komisaris Independen  
Independent Commissioner



**Dato' Abdul Rahman Ahmad\*\***  
Komisaris  
Commissioner



**David Richard Thomas**  
Komisaris  
Commissioner

## Dewan Pengawas Syariah

### Sharia Supervisory Board



**Dr. Yulizar D. Sanrego, M.Ec**  
Anggota | Member



**Prof. Dr. M. Quraish Shihab, MA**  
Ketua | Chairman



**Prof. Dr. Fathurrahman Djamil, MA**  
Anggota | Member

\* Ditunjuk sebagai Komisaris Independen Senior Bank melalui Keputusan Sirkuler Dewan Komisaris CIMB Niaga No. 014/DEKOM/KP/VI/2019 tanggal 28 Juni 2019  
Appointed as a Senior Independent Commissioner of the Bank through the Circular Resolution of the Board of Commissioners of CIMB Niaga No. 014/DEKOM/KP/VI/2019 dated 28 June 2019

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Effective after obtaining OJK approval and/or the fulfillment of the requirements set out in the said OJK approval

## Direksi

Board of Directors



**Tigor M. Siahaan**  
Presiden Direktur  
President Director



**Lee Kai Kwong**  
Direktur  
Director



**John Simon**  
Direktur  
Director



**Vera Handajani**  
Direktur  
Director



**Lani Darmawan**  
Direktur  
Director



**Pandji P. Djajanegara**  
Direktur  
Director

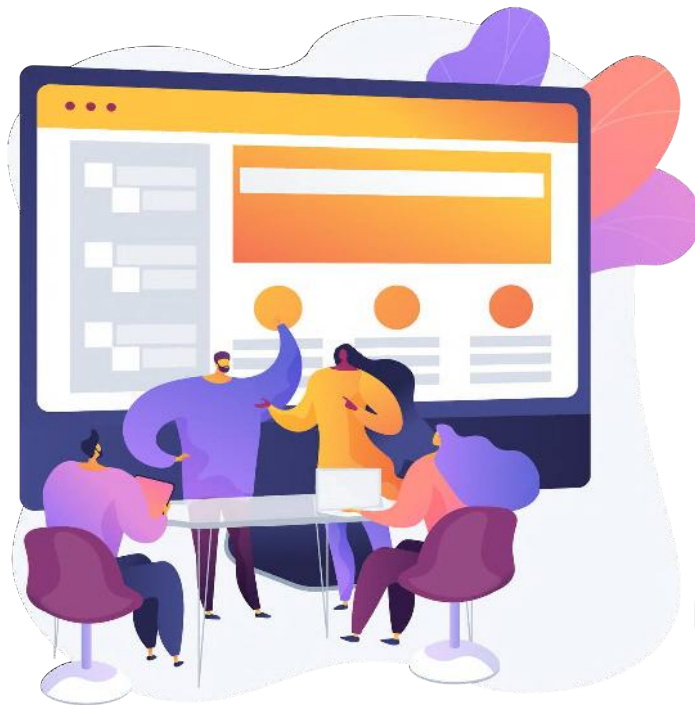


**Fransiska Oei**  
Direktur  
Director



**Tjioe Mei Tjuen**  
Direktur  
Director





## PROFIL SINGKAT BRIEF PROFILE

PT Bank CIMB Niaga Tbk (selanjutnya disebut 'CIMB Niaga' atau 'Bank') berkedudukan di Indonesia dan menjalankan kegiatan usaha di bidang perbankan sejak tahun 1955. Saat ini CIMB Niaga melayani nasabah melalui 451 kantor cabang dan jaringan *e-channel* yang tersebar di seluruh wilayah Indonesia. Untuk memastikan kesesuaian komitmen keberlanjutan di sepanjang rantai pasokan Bank, CIMB Niaga menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) 2019-2023. Secara internal, Bank melakukan penyesuaian proses usaha dengan mengintegrasikan aspek lingkungan dan sosial, serta mengembangkan sistem informasi teknologi untuk mengukur kinerja keberlanjutan. Sementara secara eksternal, CIMB Niaga meningkatkan kapasitas pemangku kepentingan melalui literasi keuangan dan pemahaman atas usaha yang berkelanjutan. Secara bertahap hingga 2023, CIMB Niaga akan berkolaborasi dengan nasabah dan mitra kerja untuk mengembangkan Keuangan Berkelanjutan dan Perbankan yang bertanggung jawab. Namun, CIMB Niaga belum diidentifikasi termasuk dalam daftar *Global Systemically Important Bank (G-SIB)*. [102-4]

[FN-CB-550a.1]

PT Bank CIMB Niaga Tbk (hereinafter referred to as 'CIMB Niaga') is domiciled in Indonesia and has been conducting business in the banking sector since 1955. Currently CIMB Niaga serves customers through 451 branch offices and *e-channel* networks throughout Indonesia. To ensure conformity to its sustainability commitments in the Bank's supply chain, CIMB Niaga has prepared a Sustainable Finance Action Plan (RAKB) 2019-2023. Internally, the Bank has adjusted its information technology systems to measure sustainability performance. Externally, CIMB Niaga is increasing its stakeholders' capacity through financial literacy and sustainable business understanding. Gradually until 2023, CIMB Niaga will collaborate with its customers and partners to develop responsible Sustainable Finance and Banking. However, CIMB Niaga has not yet listed *Global Systemically Important Bank (G-SIB)*. [102-4][FN-CB-550a.1]





**Nama Perusahaan** [102-1]  
Company Name

**PT Bank CIMB Niaga Tbk**

**Tanggal dan Tahun Pendirian**  
Date and Year of Establishment

**26 September 1955**



**Dasar Hukum Pendirian**  
Legal Basis of Establishment

Akta No. 90 yang dibuat di hadapan Raden Meester Soewandi tanggal 26 September 1955 dan diubah dengan akta dari notaris yang sama No. 9 tanggal 4 November 1955. Akta pendirian disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia (dahulu Menteri Kehakiman Republik Indonesia) dengan Surat Keputusan No. J.A.5/110/15 tanggal 1 Desember 1955 Berita Negara No.71 tanggal 4 September 1956 Tambahan Berita Negara No. 729/1956.

Deed of establishment No. 90 before Raden Meester Soewandi, notary dated September 26, 1955, amended by deed No. 9 dated November 4, 1955 before the same notary. The deed of establishment was approved by the Republic of Indonesia Minister of Law and Human Rights (formerly the Republic of Indonesia Minister of Justice) through Decree No. J.A.5/110/15 dated December 1, 1955, State Gazette No.71 dated September 4, 1956, Supplement to the State Gazette No. 729/1956.



**Badan Hukum dan Kepemilikan Saham** [102-5]  
Legal Entity and Share Ownership

- Perseroan Terbatas
- Terdaftar di Bursa Efek Indonesia (BEI) sejak 29 November 1989
- Kode Saham dan Obligasi: BNGA
- Kepemilikan Saham:
  - CIMB Group Sdn. Bhd: 91,48%
  - PT Commerce Kapital: 1,02%
  - Pemegang Saham Publik: 7,50%
- Limited Liability Company
- Listed on the Indonesia Stock Exchange (IDX) on November 29, 1989
- Stock and Bond Code: BNGA
- Share Ownerships:
  - CIMB Group Sdn. Bhd: 91.48%
  - PT Commerce Kapital: 1.02%
  - Other Public Shareholders: 7.50%



**Kantor Pusat** [102-3]  
Head Office

Graha CIMB Niaga  
Jl. Jend Sudirman Kav. 58 Jakarta 12190, Indonesia  
Telp: (+62-21) 250 5252, 250 5353  
Faks: (+62-21) 250 5205



**Alamat Surat Elektronik**  
E-mail Address

Sekretaris Perusahaan | Corporate Secretary:  
corporate.secretary@cimbniaga.co.id  
Keberlanjutan | Sustainability:  
sustainability@cimbniaga.co.id  
Hubungan Investor | Investor Relations:  
Investor.relations@cimbniaga.co.id



**Situs Web | Website**

[www.cimbniaga.co.id](http://www.cimbniaga.co.id)

**Visi, Misi, dan Nilai-Nilai Perusahaan** [102-16]

Vision, Mission, and Core Values

# VISI

Menjadi Perusahaan ASEAN yang terkemuka

**Vision**

To be the Leading ASEAN Company

# MISI

Menyediakan layanan perbankan universal di Indonesia secara terpadu sebagai perusahaan dengan kinerja unggul di kawasan ASEAN dan kawasan utama lainnya, serta mendukung percepatan integrasi ASEAN dan menghubungkannya dengan kawasan lain

**Mission**

To provide universal banking services in Indonesia as a high-performing, institutionalized and integrated company located in ASEAN and key markets beyond, and to champion the acceleration of ASEAN integration and the region's links to the rest of the world

## Nilai-nilai Utama:

Core Values:

### C: Customer Obsessed

Kita hadir dan berupaya memastikan para nasabah merasakan kebahagiaan dan kepuasan tertinggi bersama CIMB Niaga.  
We are here for our customers, to ensure they are happy and satisfied.

### H: High Performance

Kita terus menantang diri untuk mencapai hasil yang lebih baik dalam setiap hal yang dilakukan.  
We always strive to go above and beyond in everything we do.

### I: Integrity

Kita harus selalu jujur, bertanggung jawab, selalu siap siaga, waspada, cermat, teliti, dan dapat diandalkan dalam segala hal.  
We are always honest, responsible and accountable in everything we do. Be vigilant, be alert, be thorough.

### D: Diversity and Inclusion

Kita yakin bahwa setiap individu dapat berkontribusi positif untuk kemajuan Perusahaan, terlepas dari perbedaan suku, agama, ras, jenis kelamin, pendapat, ataupun latar belakang lainnya.  
We believe everyone has something to contribute, regardless of race, gender or opinions.

### A: Agility

Kita mampu bersikap cepat tanggap terhadap perubahan dan menjadi pemberi solusi dalam menghadapi tantangan.  
We must respond quickly to change and be problem solvers.

## Perilaku Utama:

Key Behaviors:



*"Go the extra-mile to delight customers"*

Bekerja keras untuk memuaskan nasabah.



*"Respect each other, engage openly, and work together"*

Saling menghormati, terbuka, dan bekerja sama.



*"Recognise each other's efforts and always back each other up"*

Saling menghargai upaya masing-masing dan saling mendukung.

## Sektor dan Pasar Terlayani

[102-2][102-6]

CIMB Niaga memiliki layanan yang mencakup perbankan konsumen, usaha kecil dan menengah (UKM), komersial, dan korporasi. Layanan tersebut didukung dengan kapabilitas *treasury* dan *transaction banking* dengan jaringan *branchless banking* yang handal. CIMB Niaga juga memiliki produk dan layanan syariah melalui Unit Usaha Syariah CIMB Niaga.

Bank tercatat memiliki penyertaan saham pada anak perusahaan, yaitu PT CIMB Niaga Auto Finance (CNAF) yang bergerak di bidang pembiayaan dan PT CIMB Niaga Sekuritas (CNS), yang merupakan perusahaan efek.

## Sectors and Markets Served

[102-2][102-6]

CIMB Niaga's services cover consumer banking, small and medium enterprises (SMEs), commercial and corporate businesses. These services are supported by treasury and transaction banking capabilities with a reliable branchless banking network. CIMB Niaga also has sharia products and services through the CIMB Niaga Sharia Business Unit.

The bank is listed as having equity participation in subsidiaries, namely PT CIMB Niaga Auto Finance (CNAF) engaged in auto financing, and PT CIMB Niaga Sekuritas (CNS), a securities company.

Informasi lengkap terkait jenis produk dan layanan dapat dibaca pada Laporan Tahunan CIMB Niaga 2020.  
Complete information regarding the types of products and services can be read in the 2020 CIMB Niaga Annual Report.





## Perubahan Signifikan CIMB Niaga Tahun 2020 [102-10]

Selama tahun 2020, terdapat penutupan 11 kantor cabang dan kantor kas, pembukaan 6 *digital lounge* serta penambahan 6 *mobile branch*. Perubahan ini sesuai dengan strategi Bank untuk meningkatkan digitalisasi. Perubahan ini tidak memiliki dampak signifikan bagi kegiatan usaha Bank. Selain itu, terdapat perubahan komposisi Dewan Komisaris dan Direksi di tahun 2020. Informasi lebih lengkap terkait informasi perubahan ini dapat dilihat di Laporan Tahunan CIMB Niaga 2020.

## Significant Changes to CIMB Niaga in 2020 [102-10]

During 2020, there were 11 branch offices and cash offices closed, and 6 digital lounges and 6 mobile branches opened. This change was in line with the Bank's strategy to increase its digitization. This change had no significant impact on the Bank's business activities. In addition, there were changes in the Board of Commissioners and Board of Directors composition in 2020. More complete information on these changes can be seen in the 2020 CIMB Niaga Annual Report.

# 59,6%

**Komposisi Dana Murah (CASA)**  
Composition of Low-cost Funds (CASA)

# Rp2,94 Triliun

**Laba Bersih Sebelum Pajak**  
Net Profit Before Tax

# 21,91%

**Tingkat Permodalan (CAR)**  
Capital Adequacy (CAR)

## Skala Usaha <sup>[102-7]</sup>

### Organization Scale

Kategori Categories	Satuan Units	2020	2019	2018
Jumlah Karyawan Total Employees	Orang People	12.064	12.372	12.461
Laba Bersih Net Profit	Rp Juta Millions Rp	2.011.254	3.642.935	3.482.428
Pendapatan Operasional Operasional Operating Income	Rp Juta Millions Rp	16.358.525	16.824.730	15.828.003
Total Kredit Total Loans	Rp Juta Millions Rp	174.754.593	194.237.531	188.462.431
Total Dana Pihak Ketiga Total Third Party Funds	Rp Juta Millions Rp	207.529.424	195.600.300	190.750.218
• Giro • Current Accounts	Rp Juta Millions Rp	55.862.547	48.943.913	45.857.151
• Tabungan • Saving Deposits	Rp Juta Millions Rp	67.861.369	59.316.069	54.495.883
• Deposito • Deposits	Rp Juta Millions Rp	83.805.508	87.340.318	90.397.184
<b>Total Kapitalisasi</b> Total Capitalization				
Ekuitas Equity	Rp Juta Millions Rp	41.053.051	43.294.166	39.580.579
Utang/Liabilitas Payables/Liabilities	Rp Juta Millions Rp	239.890.554	231.173.061	227.200.919
Total Aset Total Assets	Rp Juta Millions Rp	280.943.605	274.467.227	266.781.498
Jumlah Kantor Cabang Number of Branch Offices	Kantor Office	451	451	503
Jumlah Produk dan layanan Number of Products and Services	Produk/Jasa Product/Service	193	195	209



## Portofolio Pembiayaan Berdasarkan Sektor dan Kategori [FS6][FN-CB-410a.1]

Penyaluran pembiayaan produktif dilakukan CIMB Niaga kepada debitur-debitur di berbagai segmen usaha dan sektor ekonomi. CIMB Niaga fokus pada penyaluran pembiayaan konsumen maupun pembiayaan usaha yang dimulai dari segmen usaha kecil dan menengah (UKM) hingga korporasi. Nilai jangka panjang dari kegiatan penyaluran pembiayaan adalah pertumbuhan yang berkesinambungan pada segmen-segmen utama CIMB Niaga. Pencapaian ini diimbangi dengan strategi yang mengedepankan prinsip kehati-hatian dalam pemberian pembiayaan dan pengelolaan kualitas aset serta pemantauan portofolio pembiayaan secara ketat dan berkala.

## Credit Portfolio by Sector and Category

[FS6][FN-CB-410a.1]

CIMB Niaga provides productive financing to debtors in various business segments and economic sectors. CIMB Niaga focuses its financing on non-individual debtors, starting from the micro, Small and Medium Enterprises (SMEs) to the corporate segment. The long-term value of these financing activities is for sustainable growth in CIMB Niaga's key segments. This achievement is balanced with a strategy that prioritizes the prudential principle for managing asset quality by rigorous and periodical monitoring on the loan portfolios.

### Pemberian Kredit Berdasarkan Segmentasi Usaha [FN-CB-000.B]

Credit Disbursements Based on Business Segment

Segmentasi Usaha Business Segment	2020		2019		2018	
	Nilai   Total (RpTriliun Trillions Rp)	Persentase Percentage (%)	Nilai   Total (RpTriliun Trillions Rp)	Persentase Percentage (%)	Nilai   Total (RpTriliun Trillions Rp)	Persentase Percentage (%)
Korporasi Corporate	63,2	36,14	72,1	37,11	70,0	37,15
Komersial Commercial	36,2	20,73	46,5	23,92	50,9	26,98
UKM SME	20,2	11,54	21,4	11,02	18,5	9,82
Konsumer Consumer	55,2	59	54,3	27,95	49,1	26,05
<b>Total</b>	<b>174,8</b>	<b>100,00%</b>	<b>194,3</b>	<b>100,00%</b>	<b>188,5</b>	<b>100,00%</b>

Informasi lebih lengkap terkait portofolio pembiayaan dapat dibaca pada Laporan Tahunan CIMB Niaga 2020.  
More information on the financing portfolio can be found in the CIMB Niaga 2020 Annual Report.

# PILAR 1 | PILLAR 1

## TINDAKAN BERKELANJUTAN

### SUSTAINABLE ACTION



“ CIMB Niaga telah mengatur praktik keberlanjutan yang mencakup penerapan Green Office, relasi yang berkelanjutan bersama mitra usaha dan karyawan.

CIMB Niaga has regulated its sustainability practices covering the implementation of a Green Office, and sustainable engagement with business partners and employees. ”



## KAMI DAN GREEN OFFICE

### WE AND GREEN OFFICE

Keberadaan CIMB Niaga tidak terlepas dari dukungan pada pelestarian lingkungan dan peningkatan kesejahteraan manusia. Meskipun usaha Bank tidak secara langsung berkaitan dengan alam, namun pemberian pembiayaan pada usaha yang memiliki dampak langsung terhadap lingkungan merupakan peran penting Bank untuk mendorong terciptanya bisnis yang berkelanjutan. Dengan demikian, upaya memerhatikan nilai lingkungan sudah dimulai dari operasional Bank sendiri, terutama dalam hal mengelola kebutuhan kertas dan energi yang terkait langsung dengan kegiatan perbankan. Pengelolaan ini berlandaskan pada Kebijakan *Smart Spending*, *Green Office*, dan budaya hidup ramah lingkungan. Kebijakan *Green Office* dilaksanakan dalam tiga program, yaitu program daur ulang (*recycle*), program efisiensi kertas (*less paper*) dan program penghematan energi.

CIMB Niaga supports environmental preservation and improvement of human welfare. Although the Bank's business is not directly related to nature, the financing provided to businesses can have a direct impact on the environment, and it is important that the Bank encourages sustainable businesses. Therefore, efforts made that pay attention to environmental values have started with the Bank's own operations, particularly in terms of managing the paper and energy used by its banking activities. This management is based on the *Smart Spending Policy*, which includes a *Green Office Policy*, and our culture of environmentally friendly living. The *Green Office* policy is implemented through three programs, recycle program, a paper efficiency program (*less paper*) and an energy saving program.



Gedung Graha CIMB Niaga telah bersertifikasi bangunan hijau 'Platinum' oleh the *Building and Construction Authority* (BCA) Singapura. Selain itu juga, pengelola gedung telah mendapatkan ISO 50001: 2018 mengenai Sistem Manajemen Energi.

Gedung Graha CIMB Niaga has been certified as green building 'Platinum' by the Building and Construction Authority (BCA) Singapore. In addition, building management have obtained ISO 50001:2018 on Energy Management System.

### Penghematan Kertas

Penghematan kertas berhasil dicapai melalui pengembangan *digital database* dan *digital banking*, untuk kebutuhan karyawan dan nasabah. Penghematan kertas secara konvensional dilakukan melalui pemanfaatan kertas bekas dan meningkatkan digitalisasi.

### Paper Saving

Savings have been achieved through the development of digital databases and digital banking, used by employees and customers. Paper saving is conventionally accomplished by the use of waste paper and increasing digitization.

#### Program Efisiensi Kertas

#### Paper Efficiency Program

##### Digital Banking:

- Optimalisasi penggunaan *e-channel* dan *mobile banking* untuk transaksi nasabah
- Penggantian rekening koran menjadi *e-statement* untuk nasabah
- *Formless transaction* untuk menggantikan slip/formulir transaksi dengan tapak validasi
- Optimalisasi *e-mail* untuk komunikasi internal karyawan
- Digitalisasi *hardcopy* menjadi *softcopy* dalam arsip dokumentasi, penyampaian laporan, dan materi rapat

##### Digital Banking:

- Optimizing the use of e-channels and mobile banking for customer transactions
- Conversion from printed checking account to e-statement for customers
- Replacing transaction slip/form using a validation site with formless transactions
- Optimizing e-mail and intranet for internal employee communications
- Digitizing hardcopies with softcopies for document archiving, sending reports, and meeting materials

##### Inisiatif Konvensional:

- Pemanfaatan kertas bekas untuk kebutuhan *fotocopy* bolak balik, draft surat, atau memo internal
- Optimalisasi sarana *multi-function* printer untuk melakukan scanning dan faks sehingga mengurangi pencetakan dokumen

##### Conventional Initiatives:

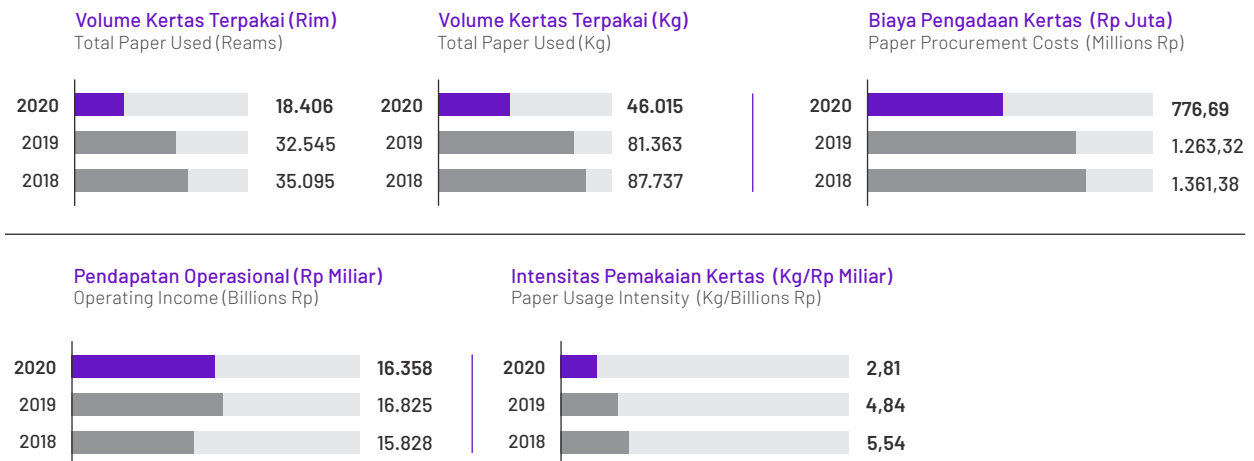
- Reusing paper on both sides when photocopying, drafting letters, or internal memo
- Optimizing the printer's multi-function facilities for scanning and faxing, thereby reducing document printing

Selama tahun 2020, volume kertas terpakai sebanyak 18.406 rim (setara dengan 46 ribu kg) turun sebesar 43% jika dibandingkan tahun 2019. Selain itu juga, terdapat penghematan kertas melalui penerbitan *e-statement* sebesar lebih dari 8.500 rim (setara dengan 21 ribu kg). Penurunan ini meningkatkan efisiensi biaya operasi dan meningkatkan produktivitas melalui proses perbankan berbasis digital. Berdasarkan jumlah transaksi digital banking selama tahun 2020, dapat diasumsikan CIMB Niaga mendukung pengurangan emisi gas rumah kaca (GRK) lebih dari 20 ribu ton setara CO<sub>2</sub> dengan perhitungan setiap transaksi digital banking mampu mengurangi jarak tempuh satu kilo meter.

During 2020, the volume of paper used was 18,406 reams (equivalent to 46 thousand kg), a decrease of 57% compared to 2019. This decrease helped improve the operating costs efficiency, and increased productivity through digital-based banking processes. In addition, Bank also reduce paper used through e-statement conversion for more than 8,500 reams (equivalent to 21 thousand kg). Based on the number of digital banking transactions during 2020, it can be assumed that CIMB Niaga has supported greenhouse gas (GHG) emissions reduction by more than 20 thousand tonnes of CO<sub>2</sub>eq. This calculation is based on assumption that for every digital banking transaction can mitigate one kilometer trip.

## Volume Pemakaian dan Biaya Pengadaan Kertas

Usage Volume and Paper Procurement Value



Perhitungan pemakaian kertas mencakup kegiatan di Kantor Pusat. Konversi satuan rim volume kertas menjadi satuan kg adalah 1 rim = 2,5 kg. The calculation for paper usage includes activities at the Head Office. Conversion of reams of paper into kg is 1 ream = 2.5 kg.

### Penghematan Energi [302-1][302-2]

Kebutuhan energi terbesar dalam menunjang kegiatan perbankan adalah listrik yang merupakan energi yang dipenuhi dari pasokan PT PLN (Persero). Secara khusus, Bank juga mengoperasikan genset berbahan bakar solar untuk menunjang implementasi (*near*) *zero downtime* dalam memberikan informasi berbasis teknologi bila terjadi pemadaman listrik. Selain itu, Bank juga memanfaatkan bahan bakar minyak, bensin dan solar untuk menjalankan kendaraan operasional. Hingga akhir tahun 2020, CIMB Niaga belum menggunakan energi yang berasal dari sumber energi terbarukan dan perhitungan energi yang dilakukan oleh mitra usaha belum dapat didata. Meskipun nilai penghematan energi belum dihitung, namun upaya penghematan terus berjalan sesuai dengan kebijakan *Green Office*.

### Energy Saving [302-1][302-2]

The largest energy need is electricity supplied by PT PLN (Persero) to support the banking activities. Bank also operates diesel-fueled generators to support the implementation of (*near*) *zero downtime* in providing technology-based information in the event of a power outage. The Bank also uses fuel oil, gasoline and diesel to run its operational vehicles. Up to the end of 2020, CIMB Niaga has not used energy derived from renewable energy sources and energy calculations carried out by business partners cannot be recorded. Even though the value of energy savings has not been calculated, saving efforts will continue in accordance with the *Green Office* policy.



## Upaya Penghematan Energi [302-4]

## Energy Saving Efforts [302-4]

## Penghematan Listrik

- Pemadaman peralatan listrik yang tidak digunakan di luar jam kerja, termasuk lampu, AC, komputer, dan mesin fotokopi.
- Penggunaan fitur hemat energi seperti *screen saver* atau *power save mode* pada peralatan komputer.
- Mengoptimalkan pemanfaatan fasilitas *teleconference/video conference* untuk rapat dengan peserta yang berasal dari lokasi yang berjauhan.
- Melakukan kampanye gerakan penghematan energi

## Electricity Savings

- Turning off electrical equipment when not in use outside of working hours, including lights, air conditioning, computers, and copiers.
- Using energy-saving features such as a screen savers or power saver mode on computer devices.
- Optimizing the use of teleconference/video conference facilities for meetings with participants located far away.
- Campaigning for an energy saving movement

## Penghematan Bahan Bakar

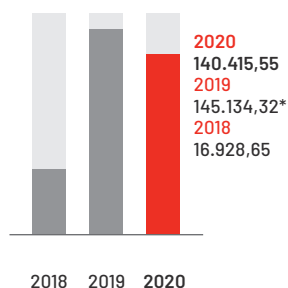
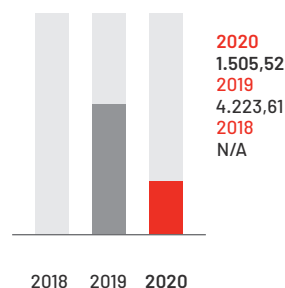
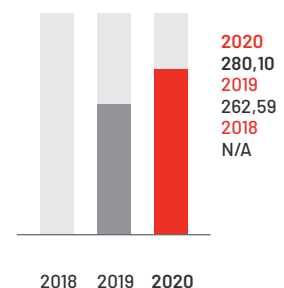
- Melakukan pemeliharaan dan perbaikan alat kendaraan operasional berkala untuk mengoptimalkan kinerja mesin yang efisien.
- Melakukan penyesuaian metode penggunaan kendaraan operasional.

## Fuel Savings

- Performing periodic maintenance and repairs of operational vehicles to optimize efficient engine performance.
- Adjusting the way of using operational vehicles

Penggunaan energi pada tahun 2020 turun 18% dibandingkan tahun 2019. Penurunan ini terjadi, karena adanya penerapan bekerja dari rumah dan optimalisasi *e-channel* selama masa pandemi. Perhitungan energi telah mencakup kegiatan penunjang perbankan dan transportasi.

In 2020, energy consumption decreased by 18% from the previous year. This decline was partly due to adapting to working from home, and optimizing *e-channels* during the pandemic. Energy calculations also include banking and transportation support activities.

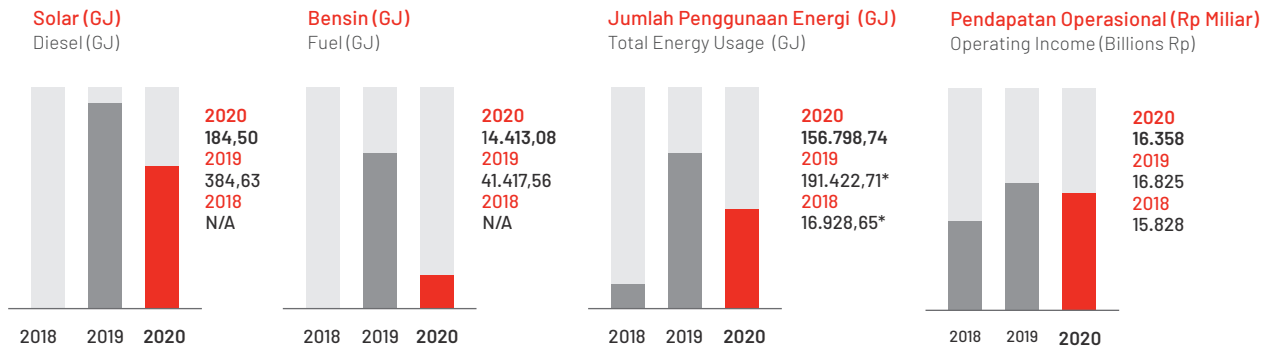
Energi Berdasarkan Sumber [302-1][302-2][302-3]  
Energy by SourceEnergi Tidak Terbarukan  
Non-Renewable EnergyKegiatan Penunjang Perbankan  
Banking Support ActivitiesListrik PLN (GJ)  
PLN Electricity (GJ)Genset Berbahan Solar (GJ)  
Diesel Generators (GJ)Genset Berbahan Bensin (GJ)  
Fuel Generators (GJ)

### Energi Tidak Terbarukan

Non-Renewable Energy

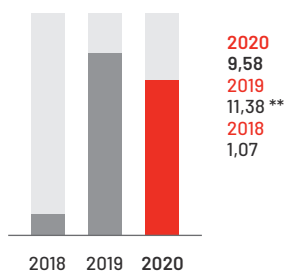
### Kegiatan Penunjang Transportasi

Transportation Support Activities



### Intensitas Pemakaian Energi (GJ/Rp Miliar)

Energy Intensity (GJ/Billions Rp)



\*Data konsumsi listrik tahun 2019-2020 berasal dari hampir seluruh kantor CIMB Niaga di Indonesia, dan tahun 2018 berasal dari sekitar 25% kantor cabang Bank. Selanjutnya, sumber energi bahan bakar minyak dihitung berdasarkan invoice pembelian BBM yang dikelola oleh Unit Kerja Strategic Procurement & Admin Property Management (SPAPM) mencakup kegiatan di Kantor Pusat dan hampir seluruh Kantor Cabang

\*The electricity consumption data calculation for 2019-2020 includes most of CIMB Niaga offices in Indonesia, whereas in 2018 included 25% of the Bank's branch offices. Furthermore, the energy sourced from fuel was calculated based on the fuel purchase invoices managed by the Strategic Procurement & Admin Property Management (SPAPM) Unit, and covered the activities at the Head Office and most of the Branch Offices.

\*\*Penyajian kembali informasi

\*\*Restatement

### Penghematan Air

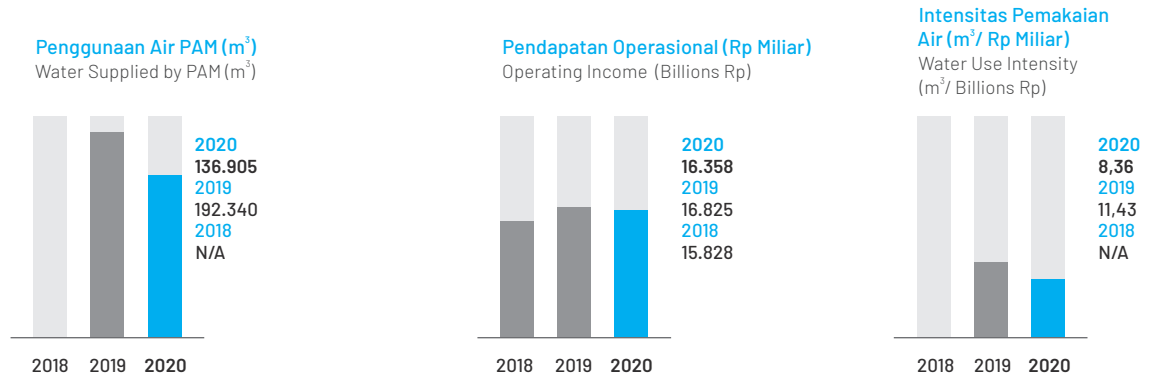
Bank menggunakan air untuk menunjang kegiatan operasional, antara lain untuk kebutuhan kebersihan, sanitasi, dan wudu. Sesuai dengan lokasi Bank yang menempati area perkantoran, maka sebagian besar air yang digunakan bersumber dari air PAM. Penghematan air secara khusus belum dihitung, namun himbauan untuk memakai air dengan efisien selalu disosialisasikan. Air bekas pakai disalurkan melalui pembuangan air yang sudah tersedia, sesuai dengan sistem pengelolaan air limbah manajemen gedung. Kantor yang menempati *green building* memiliki mekanisme dimana air bekas pakai dan air hujan diolah dengan sistem kolam endapan yang dilakukan oleh pengelola gedung. Air olahan ini digunakan kembali untuk menyiram tanaman dan mencuci kendaraan, sementara air bekas pakai wudu digunakan untuk penyiraman *flush* kloset.

### Water Savings

The Bank uses water to support its operational activities, for hygiene, sanitation and ablution purposes. Based on the office locations, most of the water used comes from PAM water. Specific water savings have not been calculated, but calls for using water efficiently are always being socialized. Used water is disposed of through already available facilities, in accordance with the building management system. Offices in green buildings use a mechanism whereby used water and rainwater is treated in a sediment pond system under the control of the building manager. This treated water is reused for watering plants and washing vehicles, while the water used for ablutions is used for flushing toilets.

## Penggunaan Air Berdasar Sumber

### Use of Water by Source



Sumber air dihitung bersama pengelola gedung di kantor pusat dan 100% kantor cabang. Lingkup perhitungan ini lebih luas dibandingkan tahun sebelumnya yang hanya mencakup 90% kantor cabang di 2019, sedangkan di tahun 2018, data belum tersedia.

The source of water was calculated with the building manager at the Head Office and 100% of the Branch Offices. The scope of this calculation is wider than the previous year as it only covered 90% of branch offices in 2019, whereas for 2018 the data was unavailable.



**Pengendalian Emisi**

Seiring dengan meningkatnya kebutuhan energi, Bank secara tidak langsung turut menghasilkan emisi gas rumah kaca (GRK). Berbagai upaya telah dilakukan untuk menurunkan emisi, salah satunya melalui penghematan bahan bakar minyak dan listrik. CIMB Niaga melakukan penyesuaian metode penggunaan kendaraan operasional dan mengoptimalkan *shuttle car* untuk keperluan transportasi antar kantor cabang.

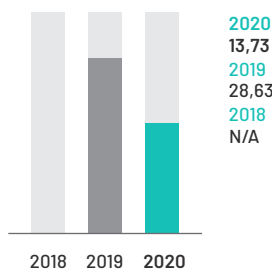
**Emissions Control**

With the increasing demand for energy, the Bank indirectly contributes to greenhouse gas (GHG) emissions. A number of efforts have been made to reduce emissions, one way by saving fuel oil and electricity. CIMB Niaga has adjusted its method of using operational vehicles and optimized the use of shuttle cars for transportation between branch offices.

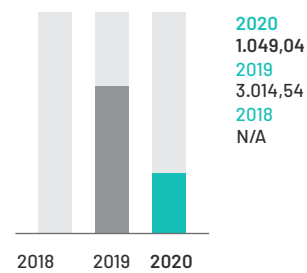
**Emisi Gas Rumah Kaca (GRK) Berdasarkan Sumber** <sup>[305-1][305-2][305-4]</sup>  
Greenhouse Gas (GHG) Emissions by Source

**Emisi GRK Langsung dari Kegiatan Transportasi**  
Direct GHG Emissions from Transportation Activities

**Cakupan 1: Solar (Ton setara CO<sub>2</sub>)**  
Scope 1: Diesel (Tonnes CO<sub>2</sub>eq)

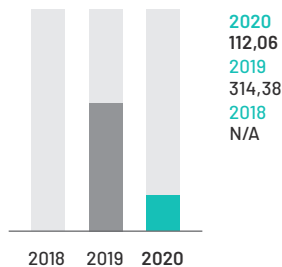


**Cakupan 1: Bensin (Ton setara CO<sub>2</sub>)**  
Scope 1: Fuel (Tonnes CO<sub>2</sub>eq)

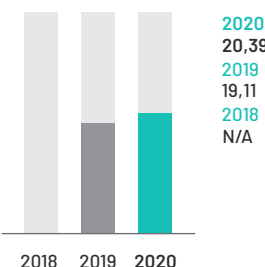


**Emisi GRK Langsung dan Tidak Langsung dari Kegiatan Penunjang Kantor**  
Direct and Indirect GHG Emissions from Office Support Activities

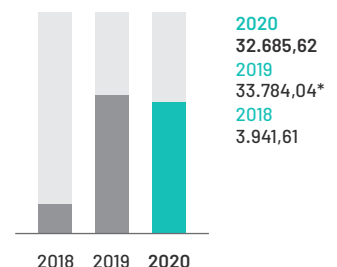
**Cakupan 1: Solar untuk Genset (Ton Setara CO<sub>2</sub>)**  
Scope 1: Diesel for Generators (Tonnes CO<sub>2</sub>eq)



**Cakupan 1: Bensin untuk Genset (Ton setara CO<sub>2</sub>)**  
Scope 1: Fuel for Generators (Tonnes CO<sub>2</sub>eq)

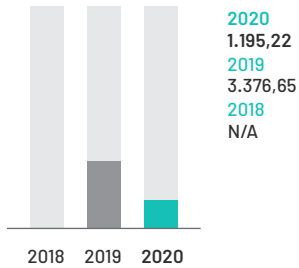


**Cakupan 2: Listrik PLN (Ton setara CO<sub>2</sub>)**  
Scope 2: PLN Electricity (Tonnes CO<sub>2</sub>eq)



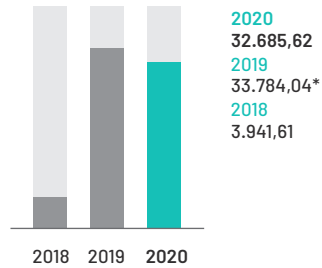
### Jumlah Emisi GRK Langsung (Cakupan 1) (Ton setara CO<sub>2</sub>)

Total Direct GHG Emissions (Scope 1) (Tonnes CO<sub>2</sub>eq)



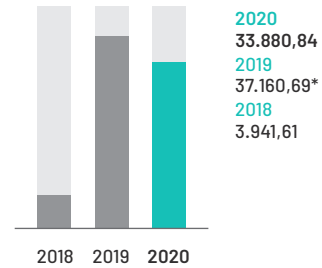
### Jumlah Emisi GRK Tidak Langsung (Cakupan 2) (Ton setara CO<sub>2</sub>)

Total Direct GHG Emissions (Scope 2) (Tonnes CO<sub>2</sub>eq)



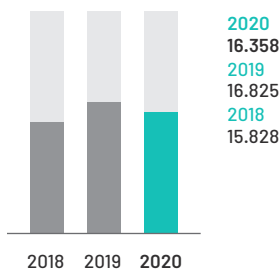
### Jumlah Emisi GRK (Cakupan 1 + Cakupan 2) (Ton setara CO<sub>2</sub>)

Total GHG Emissions (Scope 1 + Scope 2) (Tonnes CO<sub>2</sub>eq)



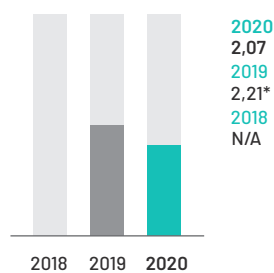
### Pendapatan Operasional (Rp Miliar)

Operating Income (Rp Billions)



### Intensitas Emisi GRK (Cakupan 1 + Cakupan 2) (Ton setara CO<sub>2</sub>/Rp Miliar)

GHG Emissions Intensity (Scope 1 + Scope 2) (Tonnes CO<sub>2</sub>eq/Billions Rp)



Data konsumsi emisinya tahun 2019-2020 berasal dari hampir seluruh kantor CIMB Niaga di Indonesia, dan tahun 2018 berasal dari sekitar 25% kantor cabang Bank. Faktor konversi emisi listrik menggunakan modifikasi metode Kementerian Ekonomi Sumber Daya Mineral (2016), yaitu faktor emisi yang digunakan dalam kalkulasi adalah  $8,38 \times 10^{-4}$  ton setara CO<sub>2</sub>/KWh. Selain itu juga, faktor konversi emisi bahan bakar minyak (BBM) menggunakan metode Kementerian Lingkungan Hidup dan Kehutanan (2012), dengan nilai faktor konversi untuk solar adalah 2,68 dan untuk bensin adalah 2,40. Jika memperhitungkan metana (CH<sub>4</sub>) dan nitrogen oksida (N<sub>2</sub>O) dalam perhitungan emisi CO<sub>2</sub>, maka didapatkan total emisi yang dihasilkan pada tahun 2018, 2019, 2020 masing-masing sebesar 3.941,6, 37.229,2, 33.905,1 ton setara CO<sub>2</sub> (IPCC 5th Assessment Report).

\* Penyajian kembali informasi

The emission consumption data calculation for 2019-2020 includes most of CIMB Niaga offices in Indonesia, whereas in 2018 it included 25% of the Bank's branch offices. The conversion factor for electricity emissions uses a modified method of the Ministry of Economic and Mineral Resources (2016), where the emission factor used in the calculation is  $8,38 \times 10^{-4}$  tonnes of CO<sub>2</sub>/KWh equivalent. The conversion factor for fuel (BBM) emissions uses the method from the Ministry of Environment and Forestry (2012), with a conversion factor value for diesel of 2.68 and for gasoline of 2.40. In case methane (CH<sub>4</sub>) and nitrous oxide (N<sub>2</sub>O) variable was converted into CO<sub>2</sub> emissions factor, then total GHG emissions number for 2018, 2019, 2020 are 3,941.6, 37,229.2, 33,905.1 tonnes CO<sub>2</sub>eq respectively (IPCC 5th Assessment Report).

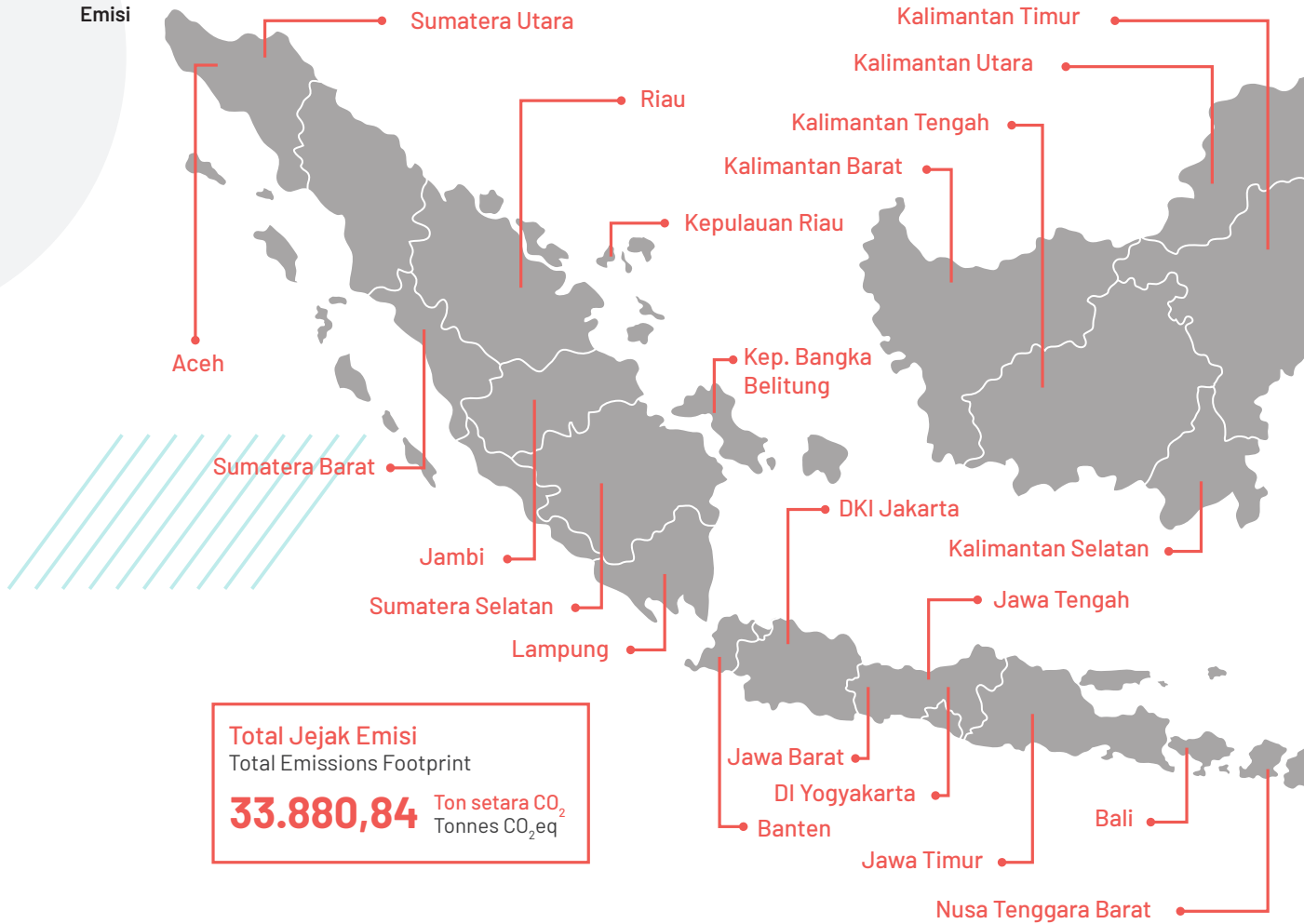
\*restatement



## Pasar yang Dilayani dan Jejak Emisi (Ton setara CO<sub>2</sub>)<sup>[102-4][102-6]</sup> Market Served and Emissions Footprint (Tonnes CO<sub>2</sub>eq)

Provinsi

Emisi



Aceh	84,36	Sumatera Selatan	175,33	Jawa Tengah	2.816,08	Kalimantan Utara	50,46
Sumatera Utara	1.399,61	Kep. Bangka Belitung	41,23	DI Yogyakarta	729,66	Kalimantan Barat	216,00
Sumatera Barat	254,00	Lampung	154,26	Jawa Timur	3.215,01	Kalimantan Tengah	48,77
Riau	320,41	Banten	11.209,44	Bali	577,23	Kalimantan Selatan	193,42
Kepulauan Riau	446,51	Jawa Barat	2.927,70	Nusa Tenggara Barat	58,66	Kalimantan Timur	457,46
Jambi	163,94	DKI Jakarta	7.382,23	Nusa Tenggara Timur	58,65	Sulawesi Utara	134,89

### Jaringan E-channel yang tersebar di seluruh wilayah Indonesia

E-channel network throughout Indonesia

**4.316**

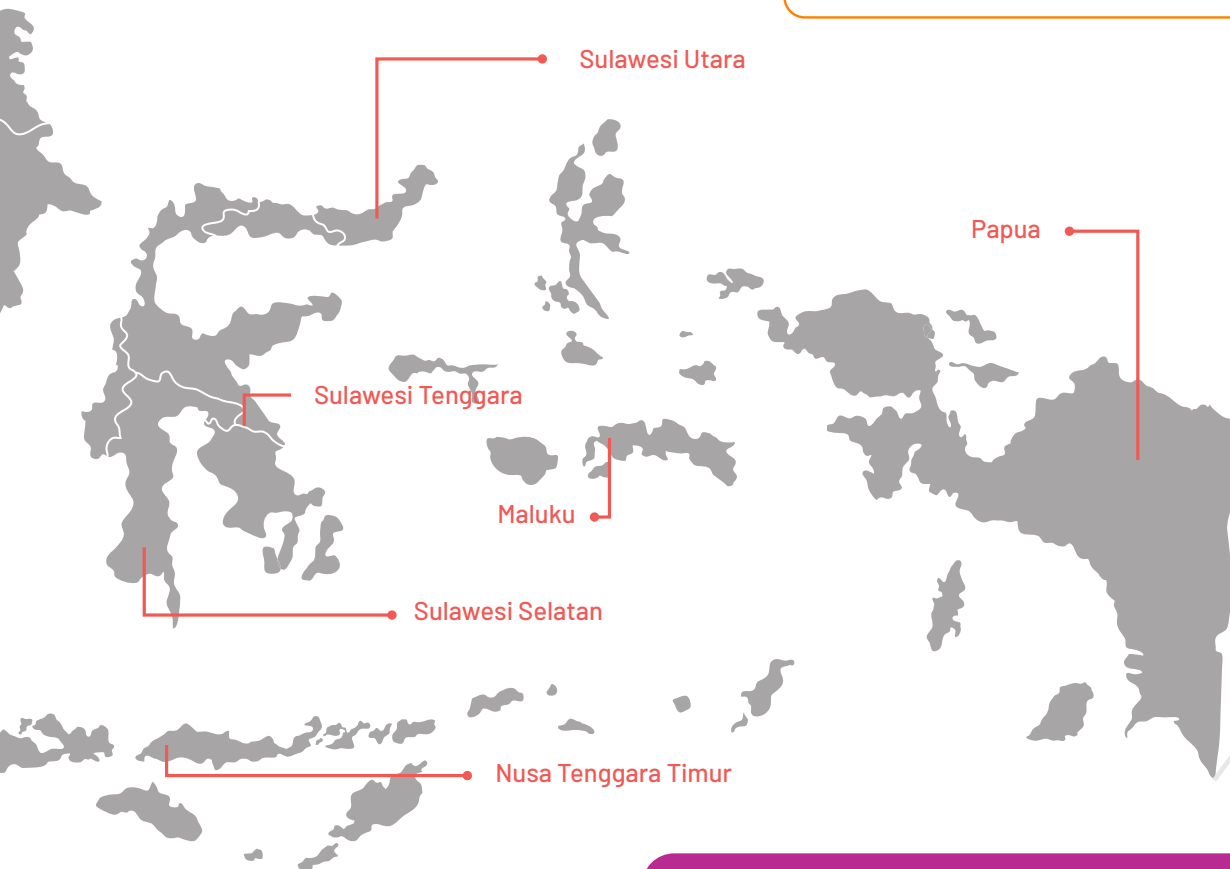
ATM

**801**

Cash Recycle Machine (CRM)

**133**

Cash Deposit Machine (CDM)



Sulawesi Selatan  
**534,45**

Sulawesi Tenggara  
**55,91**

Maluku  
**68,15**

Papua  
**107,00**

### Jumlah kantor cabang Total branch offices

**66** Sumatera      **125** DKI Jakarta

**91** Jawa Barat dan Banten | West Java and Banten

**45** Jawa Tengah | Central Java

**15** DI Yogyakarta      **57** Jawa Timur | East Java

**16** Bali dan Nusa Tenggara | Bali and Nusa Tenggara

**18** Kalimantan      **11** Sulawesi

**7** Maluku dan Papua | Maluku and Papua

### Pengelolaan Limbah

Kepedulian CIMB Niaga untuk mengurangi dampak lingkungan juga dilakukan dengan menjalin kerja sama dengan pihak ketiga untuk mengelola limbah padat elektronik (e-waste). Di luar dari kategori limbah elektronik, beberapa kantor telah melakukan pemilahan limbah dan menyalurkan limbah padat kepada Bank Sampah. Bank juga melakukan inisiatif pengelolaan limbah untuk memastikan tidak ada limbah yang dibuang ke tempat pembuangan akhir (*zero waste to landfill*) untuk beberapa kegiatan Bank. Kegiatan operasi Bank tidak memiliki limbah Beracun dan Berbahaya (B3) ataupun menghasilkan tumpahan yang signifikan. [306-1][306-2]

### Pengaduan Lingkungan Hidup

Hingga akhir tahun 2020, CIMB Niaga tidak mendapat pengaduan terkait lingkungan hidup. Hal ini dimungkinkan karena wilayah operasional Bank tidak berada di area yang berdekatan dengan kawasan bernilai konservasi tinggi (NKT) atau stok karbon tinggi (SKT), daerah yang dilindungi secara hukum, situs warisan dunia UNESCO dan lahan basah sesuai Konvensi Ramsar, kawasan konservasi keanekaragaman hayati, taman nasional atau taman budaya. Selain itu, Bank juga tidak menerima informasi mengenai isu lingkungan hidup yang dilakukan debitur.

### Waste Management

CIMB Niaga's concern for reducing its environmental impact involves collaborating with third parties to manage electronic solid waste (e-waste). Other than electronic waste, several offices sort their waste and send it to Waste Banks. The Bank also has in place waste management initiatives to ensure no waste from its banking activities is disposed of in landfills (zero waste to landfill). The Bank's operations do not produce Toxic and Hazardous (B3) waste or generate significant spills. [306-1][306-2]

### Environmental Complaints

Up to the end of 2020, CIMB Niaga had not received any complaints regarding the environment. This is possible as the Bank's operational areas are not in areas adjacent to areas of high conservation value (HCV) or high carbon stocks (HCS), legally protected areas, UNESCO world heritage sites and wetlands based to the Ramsar Convention, biodiversity conservation areas, national parks or cultural parks. In addition, the Bank did not receive any complaints regarding environmental issues from its debtors.



## KAMI BERSAMA MITRA KERJA <sup>[102-9]</sup>

### WE TOGETHER WITH PARTNERS

#### Keutamaan bagi Mitra Lokal

Dalam menjalankan usahanya, CIMB Niaga memberikan kesempatan kerja sama kepada vendor yang berasal dari sekitar wilayah kegiatan Perusahaan. Berdasarkan Kebijakan Pengadaan Barang dan Jasa No. E.03.01 dan Prosedur Pengadaan Barang dan Jasa No. E.03.01.P.01, CIMB Niaga mengutamakan partisipasi lokal, baik dari mitra kerja sama ataupun mitra pemasok barang dan jasa.

Melalui Unit Kerja Strategic Procurement & Admin Property Management (SPAPM), proses pengadaan mitra kerja sama dilakukan dengan metode penawaran yang kompetitif dan memerhatikan izin usaha, proses penilaian kualifikasi, dan tata kelola yang transparan. Proses pemilihan melibatkan unit kerja terkait, yaitu dari bagian *Legal, Finance, Operational Risk Management* dan unit terkait lainnya. CIMB Niaga juga melakukan penyaringan mitra dengan menggunakan aplikasi Daftar Hitam Bank Indonesia, aplikasi *Anti Money Laundering*, dan aplikasi Sistem Layanan Informasi Keuangan (SLIK). Sejalan dengan penerapan Kebijakan dan Prosedur Keberlanjutan, maka pemilihan mitra ini diperketat dengan menambahkan proses evaluasi Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) untuk memastikan pemasok/mitra yang bekerja sama dengan Bank tidak memiliki isu lingkungan dan/atau sosial dalam tiga tahun terakhir.

Hingga akhir 2020, terdapat 430 mitra yang bekerja sama dengan Bank untuk pengadaan barang dan jasa, dimana 93% persen merupakan mitra dalam negeri. Mitra lokal memenuhi kebutuhan jasa tenaga keamanan, jasa penjualan dan promosi, *cleaning service*, transportasi, dan lain-lain. Definisi dari mitra lokal adalah mitra kerja yang memiliki identitas berdomisili di Indonesia. [204-1]

#### Priority for Local Partners

When conducting its business, CIMB Niaga creates opportunities for cooperation with vendors in areas around the Company's activities. Based on the goods and services procurement policy No. E.03.01, and the Goods and Services procurement procedures No. E.03.01.P.01, CIMB Niaga prioritizes local participation, both from partners and suppliers of goods and services.

Through the Strategic Procurement & Admin Property Management (SPAPM) Unit, the procurement process for partners uses a competitive bidding method that takes into account business permits, qualification assessment processes, and transparent governance. The selection process involves the Legal, Finance, Operational Risk Management and other related units. CIMB Niaga also conducts partner screening using the Bank Indonesia Black List application, the Anti Money Laundering application, and the Financial Information Service System (SLIK) application. In line with its Sustainability Policy and Procedure, and by adding a Sustainability Due Diligence evaluation process, the partner selection has been tightened to ensure that the Bank's suppliers/partners have had no environmental and/or social issues over the last three years.

During 2020, the Bank worked with 430 partners for the procurement of goods and services, of which 93% percent were domestic. Local partners are used for security, sales and promotion services, cleaning services, transportation, and others. The definition of a local partner is a partner that is domiciled in Indonesia. [204-1]

## Mitra Kerja

Work Partners

	Mitra Dalam Negeri Domestic Partners	Mitra Luar Negeri Overseas Partners	Total Total
2018	400	25	425
2019	420	15	435
2020	399	31	430

### Uji Tuntas Keberlanjutan untuk Mitra Kerja [102-10]

CIMB Niaga secara bertahap melakukan perubahan yang signifikan dengan memberikan syarat kepada perusahaan afiliasi dan mitra strategis untuk memerhatikan pengelolaan lingkungan, penerapan keselamatan kerja, pemenuhan tanggung jawab dan Hak Asasi Manusia (HAM) dalam aspek ketenagakerjaan, hingga pemberdayaan masyarakat. Penerapan keberlanjutan ini dievaluasi melalui Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) pada semua mitra kerja. Sistem ini mengidentifikasi kualitas kinerja mitra kerja dan memastikan seluruh mitra dalam rantai pasok CIMB Niaga telah mematuhi regulasi dan prinsip keberlanjutan. Hasil Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) menunjukkan seluruh mitra kerja tidak memiliki isu lingkungan dan/atau sosial.

### Sustainability Due Diligence for Business Partners [102-10]

CIMB Niaga has made gradual improvement by requiring affiliated companies and strategic partners to increase attention in environmental management, work safety, fulfillment of employment responsibilities and human rights, as well as community empowerment. Sustainability Due Diligence is applicable to all partners, and the results show that none of our partners have environmental and/or social issues.

## KAMI BERSAMA KARYAWAN

WE TOGETHER WITH EMPLOYEES

### Ketenagakerjaan dan Kesetaraan Karyawan

Sumber daya manusia (SDM) merupakan penggerak utama untuk memastikan kelangsungan bisnis Bank. Oleh karena itu, CIMB Niaga berupaya untuk terus memperhatikan kesejahteraan dan menjaga hubungan kerja yang harmonis antara Bank dan karyawan. CIMB Niaga memberikan kesempatan yang sama bagi seluruh karyawan tanpa membedakan suku, agama, ras, antargolongan, status sosial, gender, ataupun hal-hal lain yang bersifat diskriminatif yang berpotensi melanggar Hak Asasi Manusia (HAM). Bank juga memastikan untuk tidak melakukan praktik kerja paksa (*bonded labor/debt labor*), mempekerjakan pekerja anak, pekerja di bawah umur, buruh migran, dan terlibat dalam perdagangan orang.

### Employment and Employee Equality

Our Human Capital (HC) is key to ensuring the Bank's business continuity. Therefore, CIMB Niaga continues to pay attention to their welfare and to maintain a harmonious working relationship between the Bank and its employees. CIMB Niaga provides equal opportunities for all employees regardless of ethnicity, religion, race, intergroup, social status, gender, or other discriminatory backgrounds that have the potential to violate human rights. The Bank also ensures to not involve in bonded labor/debt labor, child labor, underage workers, migrant workers, and human trafficking.

## Kebijakan Terkait Ketenagakerjaan

## Employment Related Policies

Ketentuan terkait HAM tertuang dalam Kebijakan Keberlanjutan No. M.08 dan Kebijakan Keuangan Berkelanjutan No. M.10. Di tahun 2021, CIMB Niaga akan memperdalam kajian HAM dengan menerbitkan dokumen khusus terkait kebijakan HAM. Penyusunan dokumen ini masih berada pada tahap kajian awal dan direncanakan akan menggunakan instrumen HAM nasional dan internasional sebagai rujukan.

Provisions related to human rights are embedded in the Sustainability Policy No. M.08 and the Sustainable Finance Policy No. M.10. In 2021, CIMB Niaga will deepen its human rights studies by issuing documents related to human rights policies and procedures. The preparation of these documents is still in the initial review stage and the plan is to use national and international human rights instruments as references.

Dalam pengangkatan Dewan Komisaris dan Direksi, Bank memerhatikan keberagaman komposisi anggotanya dengan mempertimbangkan pengalaman, latar belakang pendidikan, gender, usia, dan independensi setiap individu. Hal ini diatur dalam Kebijakan Keberagaman Komposisi Anggota Dewan Komisaris dan Direksi No. M.07.

In regard to the Board of Commissioners and Board of Directors members appointment, Bank takes concern the members diversity by taking into account the experience, educational background, gender, age, and independency of each individual. This is regulated in Policy No. M.07 concerning the Board of Commissioners and Board of Directors Composition Diversity.

Bank juga berkomitmen untuk memberikan perlakuan yang adil bagi seluruh karyawannya, sesuai dengan Kebijakan Kode Etika & Perilaku Kepegawaian No. A.07.01.

The Bank is also committed to providing fair treatment for all employees, in accordance with Policy No. A.07.01 concerning Code of Ethic and Conduct.

CIMB Niaga menjunjung tinggi HAM dan memastikan tidak ada pelanggaran yang terjadi di lingkungan kerja. Oleh karena itu di tahun 2020, Bank menjalankan beberapa inisiatif untuk mengurangi risiko pelanggaran HAM dan meningkatkan penghormatan pada HAM bagi karyawan. Beberapa inisiatif yang dilakukan, antara lain:

CIMB Niaga upholds human rights and ensures there are no violations in the workplace. Therefore, in 2020, the Bank instigated several initiatives for its employees to reduce the risk of human rights violations and increase respect for human rights. These initiatives included:

### a. Kebebasan Berserikat dan Berkumpul

Bank memberikan kebebasan bagi karyawan untuk membentuk Serikat Pekerja. Selama tahun 2020, CIMB Niaga memiliki empat Serikat Pekerja yang anggotanya tersebar di kantor pusat dan kantor cabang seluruh Indonesia. Anggota Serikat Pekerja dapat menjalankan kegiatannya pada jam kerja sesuai kesepakatan dan menggunakan fasilitas yang disediakan oleh Bank.

### a. Freedom of Association and Assembly

Bank allowed its employees to establish a Labour Union. In 2020, CIMB Niaga had four Labour Unions for its members in the head office and branch offices throughout Indonesia. Members of the Labour Union can carry out their activities during agreed working hours and use the facilities provided by the Bank.



#### b. Waktu Kerja

Jam kerja karyawan telah diatur di dalam Perjanjian Kerja Bersama (PKB) CIMB Niaga Pasal 17. Karyawan mendapatkan delapan jam kerja sehari dan 40 jam seminggu, tidak termasuk waktu istirahat. Apabila pekerjaan karyawan diharuskan hadir setiap saat, maka waktu kerja diatur berdasarkan *shift* yang disesuaikan dengan jam kerja kantor dan ketentuan lainnya.

#### c. Kesetaraan dalam Proses Rekrutmen

CIMB Niaga menjalankan proses rekrutmen berdasarkan Kebijakan No. A.02.01 tentang Pemenuhan Sumber Daya Manusia mengenai Rekrutmen dan Seleksi. Proses rekrutmen dijalankan secara objektif, dapat dipertanggungjawabkan, dan tetap memerhatikan kompetensi kandidat sesuai yang dibutuhkan. CIMB Niaga juga mengedepankan proses rekrutmen yang transparan dan bebas dari praktik korupsi, kolusi, dan nepotisme, serta memastikan tidak ada diskriminasi latar belakang apapun. CIMB Niaga mengutamakan kesetaraan kesempatan bagi kaum wanita untuk mengikuti proses rekrutmen dengan adil dan menghargai setiap perbedaan.

#### d. Pekerja Dibawah Umur dan Pekerja Anak

CIMB Niaga memastikan tidak mempekerjakan karyawan di bawah umur, baik di kantor pusat maupun entitas anak Bank. Bank juga menghimbau kepada mitra kerja untuk menerapkan aturan ini dan memastikannya melalui prosedur kerja sama, serta melalui persyaratan pembiayaan bagi debitur.

#### e. Izin Cuti

CIMB Niaga menerapkan cuti tahunan progresif dan cuti khusus untuk menjalankan ibadah, cuti di luar tanggungan, cuti haid, cuti melahirkan, serta cuti gugur kandungan bagi karyawan wanita. CIMB Niaga juga memberikan cuti selama tiga hari bagi karyawan pria yang istri sahnya melahirkan atau mengalami keguguran. [401-3]

Selain itu, Bank juga memberikan pelatihan terkait HAM kepada tenaga keamanan melalui pihak ketiga. Bank memastikan bahwa seluruh tenaga keamanan paham dalam menangani berbagai kasus dengan tetap memperhatikan penerapan unsur-unsur HAM.

#### b. Working Time

Employee working hours are stipulated in the CIMB Niaga Collective Labor Agreement (CLA) Article 17. Employees' working hours are eight hours per day and 40 hours per week, excluding rest time. If the employee's job requires them to be present at any time, then the working time is set based on shifts adjusted to office working hours and other provisions.

#### c. Recruitment Equality

CIMB Niaga's recruitment process is based on Policy No. A.02.01 concerning Fulfillment of Human Resources regarding Recruitment and Selection. The recruitment process is carried out objectively, can be accounted for, and takes into account the competence of the candidate as needed. CIMB Niaga also promotes a recruitment process that is transparent and free from corruption, collusion and nepotism, and ensures there is no background discrimination whatsoever. CIMB Niaga prioritizes equal opportunities for women to participate in the recruitment process fairly and respects all differences.

#### d. Underage Workers

CIMB Niaga ensures to not employ underage employees, both at the head office and in the Bank's subsidiaries. The Bank also urges its partners to implement this rule and verifies this through cooperative procedures, and through the financing requirements for debtors

#### e. Leave Permission

CIMB Niaga has a progressive annual leave program, with special leave for acts of worship, unpaid leave, menstrual leave, miscarriage leave, and maternity leave for female employees. CIMB Niaga also provides three days leave for male employees to accompany their wives during birth or if they miscarry. [401-3]

In addition, the Bank also provides human rights training to its third-party security personnel. The Bank ensures that all security personnel understand how to handle particular incidents whilst still paying attention to human rights issues.

Sebagai dukungan atas pelibatan dan pemberdayaan pemangku kepentingan lokal, CIMB Niaga telah mempekerjakan masyarakat sekitar. Berdasarkan *point of hire*, sebanyak 99,95% karyawan CIMB Niaga adalah karyawan lokal. Pada tahun 2020, persentase karyawan tetap di CIMB Niaga mencapai 89% sedangkan sisanya adalah karyawan kontrak. Adapun perbandingan komposisi karyawan pria dan wanita adalah 1:1,1 di mana angka ini menunjukkan kesetaraan gender, serta komposisi yang seimbang. [405-1]

Seluruh karyawan (100%) dilindungi Perjanjian Kerja Bersama (PKB) yang menjadi pedoman dalam menjaga hubungan ketenagakerjaan dan industri. Secara berkala, CIMB Niaga juga melakukan survei untuk mengetahui tingkat kepuasan dan keterikatan karyawan pada Bank, dengan hasil melalui hasil *Internal Customer Satisfaction Survey* (ICSS), yaitu survei tahunan yang bertujuan untuk mengukur tingkat layanan, dukungan, dan kerjasama antar unit kerja yang sering berinteraksi selama satu tahun terakhir. ICSS tahun 2020 mencapai skor 3,07, di atas target Bank sebesar 3. Perolehan skor ini menunjukkan bahwa masing-masing unit kerja dapat bekerja sama dengan baik, serta memberikan layanan dan dukungan terbaik bagi unit kerja lain, sehingga tercipta iklim kerja yang mendukung peningkatan produktivitas Bank [102-8, 102-41]

To support the local stakeholders' involvement and empowerment, CIMB Niaga employs from the local communities. Based on point of hire, 99.95% of CIMB Niaga employees are local employees. In 2020, the percentage of permanent employees at CIMB Niaga reached 89%, while the remainder were contract employees. The ratio of male to female employees is 1: 1.1, proving gender equality and a balanced composition. [405-1]

All employees (100%) are protected by a Collective Labor Agreement (CLA), which serves as a guide in maintaining employment and industrial relations. CIMB Niaga regularly conducts surveys to determine the employees' satisfaction and engagement level with the Bank, through its Internal Customer Satisfaction Survey (ICSS), an annual survey that aims to measure the level of service, support, and cooperation between working units that frequently interact. The ICSS in 2020 scored 3.07, above the Bank's target of 3. This score shows that the working units work well together, provide the best service and support for other working units, and create a work climate that supports the Bank's productivity improvements. [102-8, 102-41]

#### Karyawan Berdasarkan Status Kerja [102-8]

Employees Based on Employment Status

Status	2020		2019		2018	
	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female
Karyawan Tetap Permanent	5.042	5.653	5.235	5.892	5.241	6.040
Karyawan Kontrak Contract	784	585	711	534	690	490
Jumlah Total	5.826	6.238	5.946	6.426	5.931	6.530
	12.064		12.372		12.461	

## Penerimaan Karyawan Baru Berdasar Jalur Penerimaan [401-1]

## New Employees Based on Entry Path

Jalur Penerimaan Entry Path	2020			2019			2018		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Jumlah Program Pengembangan Staf (PPS) Total through Staff Development Programs (PPS)	171	284	455	108	236	344	136	223	359
Jumlah Tenaga Pemasar & Frontliner Total Marketers & Frontliners	177	220	397	594	600	1.194	468	447	915
Lain-lain Others	487	277	764	647	390	1.037	558	247	805
<b>Total</b>	<b>835</b>	<b>781</b>	<b>1.616</b>	<b>1.349</b>	<b>1.226</b>	<b>2.575</b>	<b>1.162</b>	<b>917</b>	<b>2.079</b>

## Tingkat Perputaran (Turnover) Karyawan\* [401-1]

## Employee Turnover Rate\*

Turnover Karyawan Employee Turnover	2020	2019	2018
Karyawan Masuk Employees Joining	1.616	2.575	2.079
Karyawan Keluar Employees Leaving	1.924*	2.664*	2.401
Jumlah Karyawan di Akhir Tahun Total Employees at the End of the Year	12.064	12.372	12.461
Rasio Atrisi Karyawan secara Sukarela atau Pergantian Karyawan (voluntary turnover) Voluntary Employee Attrition Ratio or Employee Voluntary Turnover	6,6%	10,1%	9,7%

\*Termasuk karyawan yang mengikuti Program Purnakarya Sukarela (PPKS) sebanyak 434 orang di tahun 2019 dan 608 orang di tahun 2020  
\* Including 434 employees in 2019 and 608 employees in 2020 who participated in the Voluntary Retirement Program (PPKS) in 2020

Informasi lengkap terkait Komposisi Karyawan dapat dibaca pada Lampiran Kinerja Ketenagakerjaan di akhir Laporan ini.  
More information on the Employee Composition can be found in the Employment Performance Appendix at the end of this Report.

**Keunggulan Sistem Human Capital (HC)**

Sesuai perencanaan dan pengembangan Sumber Daya Manusia (SDM), CIMB Niaga terus meningkatkan proses rekrutmen, evaluasi kerja, dan sistem informasi untuk membangun lingkungan kerja yang produktif.

**Human Capital (HC) System Advantages**

In line with its HC planning and development, CIMB Niaga continues to improve its recruitment process, job evaluation, and information systems to develop a productive workplace.

## Beberapa Keunggulan Sistem HC CIMB Niaga

CIMB Niaga HC System Advantages

### Sistem Rekrutmen Digital

CIMB Niaga menerapkan sistem rekrutmen secara digital untuk mendapatkan hasil identifikasi kompetensi yang lebih akurat. Berbeda dengan proses rekrutmen yang konvensional dan hanya memerhatikan latar belakang, riwayat pendidikan, riwayat pekerjaan, dan kondisi kesehatan. Sistem rekrutmen digital ini memerhatikan riwayat media sosial dan kondisi keuangan dari Sistem Layanan Informasi Keuangan (SLIK) dan *database* anti pencucian uang yang dimiliki oleh Bank. Di samping itu, Bank secara transparan memberikan akses informasi perekrutan kepada para pencari kerja.

### Digital Recruitment System

CIMB Niaga has implemented a digital recruitment system to accurately identify competencies. It is different from the conventional recruitment process that only pays attention to background, educational history, employment history, and health conditions. This digital recruitment system pays attention to the social media history, and financial condition using the Bank's Financial Information Service System (SLIK) and anti-money laundering database. However, the Bank does transparently provide the job seekers with this recruitment information.

### Rotasi karyawan untuk Meningkatkan Pengalaman dan Pengembangan Karir Karyawan

Perekrutan internal yang dilakukan melalui rotasi karyawan internal dengan 'kebijakan 2+3+3', yaitu kebijakan yang memberikan kesempatan pada karyawan yang mempunyai minimal masa kerja 2 tahun dengan nilai prestasi kerja minimal memenuhi target untuk dapat berpindah ke tempat baru dalam waktu 3 bulan masa transisi.

### Employee Rotation to Improve Employee Experience and Career Development

Internal recruitment is carried out through rotation of internal employees using the '2 + 3 + 3' policies, which are policies that provides opportunities to employees who have worked for a minimum period of 2 years, and meet the minimum work performance needed to move to a new place within 3 transitional months.

### Remunerasi Berbasis Kinerja dan Risiko

CIMB Niaga menerapkan remunerasi berbasis kinerja (*meritocracy*) dan risiko (*risk based remuneration*) dengan berpedoman pada kinerja karyawan dan ketentuan OJK. Hasil penerapan dikomunikasikan Bank dalam bentuk struktur upah & skala upah (SUSU) dan dievaluasi secara berkala. Dengan demikian, kebijakan remunerasi dapat lebih mempertimbangkan capaian kinerja, fungsi jabatan, masa kerja, tanpa tanpa membedakan suku, agama, ras, antargolongan, status sosial, gender, ataupun hal-hal lain yang bersifat diskriminatif yang berpotensi melanggar Hak Asasi Manusia (HAM).

### Performance and Risk Based Remuneration

CIMB Niaga has implemented meritocracy and risk-based remuneration based on employee performance and OJK regulations. The results are communicated by the Bank through its wage structure & wage scale and is periodically evaluated. The remuneration policy considers more than just performance achievements, it also covers job functions, years of service, and does without differentiating ethnicity, religion, race, intergroup, social status, gender, or other matters of a discriminatory nature that could violate human rights.

### Menjamin Kesejahteraan Karyawan

Dalam menjamin kesejahteraan karyawan, CIMB Niaga patuh pada undang-undang dan peraturan pemberian upah dan memberikan remunerasi di atas upah minimum regional dan provinsi (UMR dan UMP) yang ditentukan oleh Pemerintah. Bank menerapkan program kompensasi berdasarkan pencapaian target kerja, lingkup dan risiko kerja, sehingga tidak ada perbedaan gaji antara pria dan wanita. Selain remunerasi, Bank juga memberikan jaminan dan tunjangan berdasarkan status pekerja. Adapun remunerasi bagi Dewan Komisaris dan Direksi ditetapkan dalam Rapat Umum Pemegang Saham (RUPS) berdasarkan rekomendasi Komite Nominasi dan Remunerasi yang mempertimbangkan kinerja perusahaan, besaran usaha, dan hasil survei remunerasi industri Perbankan. Selain itu, untuk Direksi dan pemegang posisi tertentu yang terkait dengan risiko perbankan ditetapkan berdasarkan remunerasi berbasis manajemen risiko. [102-35, 102-36, 102-37]

Pengembangan *human capital* (HC) melalui investasi bagi seluruh karyawan telah memberikan manfaat untuk Bank. Dari penghitungan yang dilakukan, nilai *Human Capital Return of Investment* (HC ROI) tahun 2020 adalah 3,04. Angka ini menunjukkan bahwa setiap Rp1 yang dikeluarkan oleh Bank dalam investasi HC dapat memberikan manfaat Rp3,04 untuk Bank.

### Ensuring Employee Welfare

To ensure its employees' welfare, CIMB Niaga complies with the laws and regulations on salary payments and provides remuneration above the regional and provincial Governments' minimum wages (UMR and UMP). The Bank's compensation program is based on work target achievement, work scope and risk, and does not differentiate between genders. As well as remuneration, the Bank also provides guarantees and benefits based on employee status. The Board of Commissioners and the Board of Directors remuneration is determined at the General Meeting of Shareholders (GMS) based on Nomination and Remuneration Committee recommendations, which consider the Company's performance, size of business, and results of a banking industry remuneration survey. In addition, Directors and holders in certain banking risk positions are determined based on risk management-based remuneration. In addition, the Board of Commissioners' and the Board of Directors' remuneration are approved by the Shareholders through the General Meeting of Shareholders, after receiving a recommendation from the Nomination and Remuneration Committee. [102-35, 102-36, 102-37]

Human capital (HC) development by investing in all employees has brought benefits to the Bank. The HC Return of Investment (HC ROI) in 2020 was 3.04, showing that for every Rp1 spent in HC investment has returned Rp3.04 to the Bank.

**1 : 37,6**

Rasio kompensasi karyawan dengan pendapatan tertinggi terhadap nilai median pendapatan [102-38]

Compensation ratio of highest income to median income employees

Nilai HC ROI  
HC ROI Value

**2020: 3,04**  
**2019: 3,11**

**7%**

Pertumbuhan median kompensasi seluruh karyawan [102-39]

Growth in median compensation employees

**0%**

Pertumbuhan kompensasi karyawan dengan pendapatan tertinggi [102-39]

Highest income employees compensation growth

**1:16,3**

Rasio pertumbuhan median kompensasi seluruh karyawan dengan karyawan pendapatan tertinggi

Ratio of median compensation employees growth against highest paid employees



**1,19 : 1**



**1,22 : 1**

Rasio kompensasi karyawan *entry level* terhadap rata-rata dengan Upah Minimum Provinsi [202-1][405-2]

Ratio of lowest wage employees compensation against average Provincial Minimum Wage



**0,93**



**1**

Perbandingan kompensasi terendah karyawan laki-laki dengan karyawan perempuan [405-2]

The lowest compensation ratio for males and females employees

**Tunjangan Karyawan Berdasarkan Status Kerja** [401-2]

Employee Benefits Based on Status

Jenis Tunjangan Type of Employee Benefits	Karyawan Tetap Permanent Employee	Karyawan Kontrak Contract Employee
<b>Asuransi Jiwa</b> Life insurance	Ada Yes	Ada Yes
<b>Perawatan Kesehatan</b> Health Care	Ada Yes	Ada Yes
<b>Cuti Melahirkan</b> Maternity Leave	Ada Yes	Ada Yes
<b>Persiapan Masa Pensiun</b> Preparation for Retirement	Ada Yes	Tidak ada No

CIMB Niaga menjamin hak setiap karyawan atas cuti melahirkan selama tiga bulan dan dapat kembali bekerja sebelum dan setelah melahirkan. Cuti melahirkan dihitung terpisah dari cuti tahunan dan tidak dipengaruhi oleh penerapan bekerja dari rumah selama pandemi COVID-19. Jaminan serupa juga diberikan kepada karyawan yang pergi menunaikan ibadah haji. [401-3]

CIMB Niaga guarantees the right of every female employee to maternity leave for three months and they can return to work before and after giving birth. Maternity leave is counted separately from annual leave, and did not have any effect on the working from home program during the COVID-19 pandemic. Similar guarantees are also given to employees who go on pilgrimages. [401-3]

**Cuti Melahirkan** [401-3]

Maternity Leave

Cuti Melahirkan Maternity Leave	2020	
	Pria   Male	Wanita   Females
Karyawan yang berhak mendapatkan cuti melahirkan Employees who are entitled to maternity leave	382	500
Karyawan yang mengambil cuti melahirkan Employees taking maternity leave	278	500
Karyawan yang kembali bekerja setelah cuti melahirkan Employees who return to work after maternity leave**	277	421

Informasi mengenai Karyawan yang kembali bekerja setelah cuti melahirkan, yang masih dipekerjakan 12 bulan setelah kembali bekerja dan Karyawan yang mengambil cuti melahirkan, yang kembali bekerja dan dapat dipertahankan akan dilaporkan pada tahun 2021. Hal ini disebabkan pada tahun 2020 hanya berupa informasi dasar untuk penghitungan tahun selanjutnya.

Information related to Employees returning to work after maternity leave, still being employed 12 months after returning to work, and Employees taking maternity leave, and returned to work and were retained will be reported in 2021. The data for 2020 is only a benchmark for calculating future years.



**Penilaian Kinerja Karyawan** <sup>[404-3]</sup>

Jaminan pengembangan karir dilaksanakan CIMB Niaga melalui mekanisme penilaian kinerja kepada seluruh karyawan (100%) dengan memerhatikan pencapaian *key performance indicators* (KPI) tanpa membedakan suku, agama, ras, antargolongan, status sosial, gender, ataupun hal-hal lain yang bersifat diskriminatif yang berpotensi melanggar Hak Asasi Manusia (HAM). Di tahun 2020, KPI disesuaikan untuk mencakup penilaian target kinerja keuangan berkelanjutan, khususnya bagi unit kerja GCG & Sustainability. [SUSBA 1.4.2.1][SUSBA 1.4.2.4]

Selama penerapan kondisi bekerja dari rumah, Bank tetap melakukan penilaian KPI dengan mempertimbangkan jumlah karyawan yang bekerja dari rumah dan produktivitasnya. Berdasarkan hasil penilaian KPI 2020, menunjukkan bahwa karyawan tetap produktif selama bekerja dari rumah dan memenuhi standar KPI yang ditetapkan.

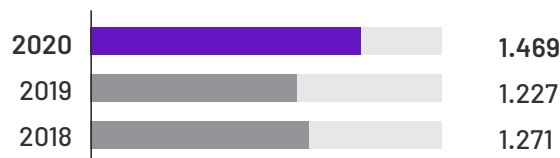
**Employee Performance Appraisal** <sup>[404-3]</sup>

CIMB Niaga implements its career development guarantee through performance appraisals for all employees (100%) based on key performance indicators (KPI) achievement, without differentiating gender, age, ethnicity, religion, race, or other discriminatory matters. In 2020, KPIs will be adjusted by adding sustainable financial performance target assessments, particularly in the GCG & Sustainability unit. [SUSBA 1.4.2.1][SUSBA 1.4.2.4]

During the working from home conditions, the Bank still conducted KPI assessments by considering the number of employees working from home and their productivity. Based on the 2020 KPI assessment results, the evaluations showed that employees remained productive while working from home and still met the KPI standards set.

**Jumlah Karyawan yang Mendapat Promosi**

Number of Employees Receiving Promotions

**Program Pensiun** <sup>[201-3]</sup>

Untuk menjamin kesejahteraan karyawan tetap, termasuk mereka yang telah pensiun atau mencapai usia 56 tahun, CIMB Niaga menyertakan karyawan dalam Program Jaminan Sosial Tenaga Kerja (BPJS Ketenagakerjaan) yang mencakup asuransi kecelakaan kerja, jaminan hari tua, atau kematian. Kontribusi premi/iuran program BPJS Ketenagakerjaan yang dibayarkan oleh CIMB Niaga adalah sebesar 6,24% dan karyawan sebesar 3%. Hingga akhir tahun 2020, CIMB Niaga telah menyisihkan imbalan pensiun (manfaat pasti dan iuran pasti) sebesar Rp575,28 Miliar dan perhitungan ini dilakukan oleh aktuaria independen untuk seluruh karyawan tetap sebagai partisipan.

**Pension Program** <sup>[201-3]</sup>

To ensure its permanent employees' welfare, including those who have retired or have reached the age of 56 years, CIMB Niaga includes employees in the Workers' Social Security Program (BPJS Ketenagakerjaan), which includes occupational accidents, old-age insurance, or death. The BPJS 6.24% of the Ketenagakerjaan premium/contribution is paid by CIMB Niaga, with the employees paying 3%. In 2020, CIMB Niaga reserved pension and benefits (defined benefits and defined contributions) amounting to Rp575.28 billion, as calculated by an independent actuary for all employees as permanent participants.

Bank menyediakan program persiapan pensiun (program bantuan peralihan) bagi para karyawan dan pasangannya, dengan tujuan memberikan informasi atas hak, kewajiban dan prosedur untuk mendapatkan manfaat pensiun serta program wirausaha pasca pensiun. Program wirausaha pasca pensiun bertujuan agar setiap karyawan CIMB Niaga yang telah menyelesaikan masa baktinya tetap dapat berkegiatan dan menghasilkan kemanfaatan. Hingga akhir 2020, terdapat 189 karyawan yang telah mengikuti program wirausaha pasca pensiun. [404-2]

#### Kesehatan dan Keselamatan Insan CIMB Niaga [403-1]

[403-2][403-8]

Berdasarkan jenis usaha perbankan dan lokasi usaha yang berada di daerah perkantoran, risiko keselamatan kerja CIMB Niaga dikelola sesuai dengan kegiatan di dalam kantor dan di lapangan saat melakukan perjalanan dinas. Bank dalam memahami risiko keselamatan kerja yang ada telah menerapkan Sistem Manajemen Kesehatan dan Keselamatan Kerja (K3) yang terintegrasi, namun belum secara spesifik memiliki komite khusus K3. Karyawan dapat menyampaikan hal-hal terkait K3 kepada Unit Kerja Human Resource atau melalui *whistleblowing system*. Meski demikian, CIMB Niaga memiliki peraturan pengelolaan K3 untuk menjamin lingkungan kerja yang sehat, layak, dan aman. Ketentuan K3 ini tercantum dalam Perjanjian Kerja Bersama (PKB), yang disusun dengan merujuk pada:

- Undang Undang Republik Indonesia Nomor 1 Tahun 1970 tentang Keselamatan dan Kesehatan Kerja
- Peraturan Menteri Tenaga Kerja No. 5 Tahun 1996 tentang Sistem Manajemen Keselamatan dan Kesehatan Kerja
- Kebijakan Kepegawaian No. A.11.01 tentang Pengelolaan Risiko Keamanan dan Keselamatan Kerja Karyawan

The Bank also provides a retirement preparation program (transition assistance program) for employees and their spouses, with the aim of providing information on the rights, obligations and procedures for obtaining pension benefits, as well as information on post-retirement entrepreneurial programs. The purpose of the post-retirement entrepreneurial program is to ensure that every CIMB Niaga employee completing their tenure can continue to carry out activities and generate benefits. By the end of 2020, there were 189 employees who had joined the post-retirement entrepreneurship program. [404-2]

#### Health and Safety of CIMB Niaga Personnel [403-1][403-

2][403-8]

Based on the type of banking business and location of the office, CIMB Niaga's work safety risks are managed based on office and business travel activities. For occupational safety risks, the Bank has implemented an integrated Occupational Health and Safety Management System (OHSMS), but does not have a specific OHS committee. Employees can submit OHS enquiries to the HC Work Unit or through the whistleblowing system. CIMB Niaga has established OHS management regulations to ensure a healthy, decent and safe working environment. The OHS provisions are contained in the Collective Labor Agreement (CLA), which was prepared by referring to:

- Law No. 1 of 1970 concerning Occupational Safety and Health
- Minister of Manpower Regulation No. 5 of 1996 concerning Occupational Health and Safety Management Systems
- Employment Policy No. A.11.01 concerning Management of Employee Safety and Security Risks

### Pengelolaan Risiko Kecelakaan Kerja Occupational Accident Risk Management

Di Area Bisnis: Gedung bertingkat, rumah kantor (rukan), rumah toko (ruko), maupun unit kerja *mobile* berbasis *e-channel* [403-5]

In the Business Area: Multi-storey buildings, office/houses, shop/houses, and e-channel based mobile working units [403-5]

- Pelaksanaan pelatihan K3 yang difasilitasi oleh pengelola gedung diadakan setiap satu tahun sekali
- Pelatihan dan pemberian informasi evakuasi dari gedung bertingkat secara berkala setiap satu tahun sekali
- Pelatihan dasar penggunaan alat pemadam kebakaran
- Pelatihan penyelamatan korban dari dalam gedung yang diikuti oleh pekerja pengamanan gedung
- Implementation of OHS training by building managers once a year
- Training and information on evacuation from multi-story buildings once a year
- Basic training in using fire extinguishers
- Training to rescue victims from inside the building attended by building security workers

Di Luar Area Bisnis: Perjalanan menuju atau pulang dari tempat kerja, lokasi peninjauan lapangan, dan kegiatan kunjungan nasabah [403-9]

Outside the Business Area: Travel to or from work, site field visits, and customer visiting activities [403-9]

- Pembekalan seluruh karyawan dengan polis asuransi kecelakaan kerja, BPJS Kesehatan dan Ketenagakerjaan
- Employee occupational accident insurance policies, BPJS Kesehatan dan Ketenagakerjaan

Bank dalam mengelola kesehatan kerja, telah mengidentifikasi tidak ada jenis pekerjaan yang memiliki risiko kesehatan kerja tinggi dan tidak ada kecelakaan kerja yang terjadi selama tahun 2020. Bank akan terus mencanangkan *target zero accident*. Untuk memastikan kesehatan semua karyawan terjaga, CIMB Niaga memberikan fasilitas, meliputi *medical check-up* di rumah sakit rujukan, asuransi kesehatan, adanya klinik dan ruang laktasi di kantor pusat, dan jaminan BPJS Kesehatan. Secara khusus bagi karyawan tetap, Bank memberikan fasilitas asuransi kesehatan umum, kacamata, dan gigi. Adapun selama masa pandemi COVID-19, CIMB Niaga membentuk Satuan Gugus Tugas COVID-19 yang bertugas menjalankan panduan penanganan dan upaya memutus mata rantai penyebaran COVID-19. [403-3][403-6][403-9]

The Bank in managing its occupational health, has identified there are no types of work that have a high occupational health risk and no work accidents occurred during 2020. The Bank will continue to set a zero accident target. To ensure employees' health is maintained, CIMB Niaga provides health facilities, including medical check-ups at referral hospitals, health insurance, a clinic and nursery room at the head office, and BPJS Health insurance. Specifically for permanent employees, the Bank provides general health insurance, glasses and dental facilities. During the COVID-19 pandemic, CIMB Niaga established a COVID-19 Task Force who adjusted some of the guidelines in an effort to control the spread of the COVID-19 virus. [403-3][403-6][403-9]

## SOLID LAWAN COVID



Satuan Gugus Tugas COVID-19 berisi pimpinan unit kerja yang menerbitkan panduan penanganan COVID-19 untuk bekerja di dalam kantor, serta menerapkan kebijakan bekerja di rumah untuk unit kerja non-kritis. [403-7]

The COVID-19 Task Force included work unit heads who issued guidelines for handling COVID-19 for those working in the office, and implemented a work at home policy for Non-Critical working units. [403-7]

### **Ketentuan bekerja dari kantor selama pandemi, di antaranya:**

1. Melakukan pembatasan jumlah karyawan di lingkungan kantor sesuai dengan undang-undang dan peraturan pemerintah.
2. Mewajibkan pemakaian masker, di dalam dan di luar gedung kantor.
3. Menyediakan vitamin dan alat kesehatan seperti *hand sanitizer* di setiap lantai ruang kerja, serta melakukan penyemprotan disinfektan secara rutin ke semua ruangan kerja.
4. Melakukan pengecekan suhu tubuh bagi seluruh karyawan atau tamu yang masuk ke gedung.
5. Melakukan *swab test* atau *rapid test* di klinik, rumah sakit rujukan, dan kantor cabang Bank yang ditunjuk dan dijadwalkan.
6. Memasang pemisah *acrylic* antara nasabah dan *teller* Bank untuk menjaga keamanan dan menghindari penyebaran COVID-19.
7. Melaporkan temuan kasus melalui saluran siaga *hotline*: 0817-0105-470 atau ke [gugustugas.covid19@cimbniaga.co.id](mailto:gugustugas.covid19@cimbniaga.co.id) untuk layanan pertolongan atau pengaduan COVID-19.

### **Requirements for working from the office during the pandemic, included:**

1. Limiting the number of employees in the office in accordance with the Government laws and regulations.
2. Requiring the use of masks, inside and outside office buildings.
3. Providing vitamins and medical devices such as hand sanitizers on each floor, as well as disinfecting all work spaces regularly.
4. Checking body temperature for all employees or guests entering the buildings.
5. Carrying out swab tests or rapid tests at designated and scheduled clinics, referral hospitals, and the Bank's branch offices.
6. Installing acrylic separators between customers and Bank tellers to maintain security and avoid the spread of COVID-19.
7. Reporting any cases via the hotline: 0817-0105-470, or to [gugustugas.covid19@cimbniaga.co.id](mailto:gugustugas.covid19@cimbniaga.co.id) for assistance or complaints services about COVID-19

Satuan Gugus Tugas COVID-19 bekerja sama dengan beberapa dokter dalam program 'Anti Mati Gaya' untuk melakukan sosialisasi mengenai COVID-19 kepada seluruh karyawan CIMB Niaga melalui *talkshow* daring. Selain itu, sosialisasi juga dilakukan melalui *e-mail blast* dan melakukan inspeksi lapangan. Untuk memastikan efektivitas kinerja Gugus Tugas COVID-19, maka Unit Kerja Human Resources (HR), Unit Kerja Business Continuity Management (BCM), Unit Kerja SPAPM, Unit Kerja Operational Risk Management (ORM), dan Unit Kerja Kepatuhan, melakukan evaluasi setiap dua minggu sekali. Hasil evaluasi ini disampaikan kepada Direksi untuk ditindaklanjuti jika terdapat hal penting yang memerlukan penanganan segera. Selain itu, Bank selalu mengawasi dan mendokumentasikan karyawan yang terpapar COVID-19 maupun yang telah sembuh, namun data tersebut tidak dapat diungkapkan dalam laporan ini. [403-6][403-10]

The COVID-19 Task Force continues to work with doctors using the Anti Mati Gaya program to disseminate information about COVID-19 to all CIMB Niaga employees through online talk shows. Socialization was also carried out via e-mail blasts and field inspections. To ensure the COVID-19 Task Force's effectiveness, the Human Resources (HR) unit, the Business Continuity Management (BCM) Unit, the SPAPM Unit, the Operational Risk Management (ORM) Unit, and the Compliance Unit carried out evaluations every two weeks. The evaluation results were submitted to the Board of Directors for follow-up if there are important matters that require immediate handling. In addition, the Bank continues to monitor and document any employees who are exposed to COVID-19 or who have recovered, however this data cannot be disclosed in this report. [403-6][403-10]



# PILAR 2 | PILLAR 2

## USAHA BERKELANJUTAN SUSTAINABLE BUSINESS



“ Melalui penerapan Kebijakan dan Prosedur Keuangan Berkelanjutan, CIMB Niaga memastikan usaha yang berkelanjutan dapat terjaga dengan meningkatkan pemantauan risiko kredit berbasis lingkungan, sosial, dan tata kelola (LST).

Through its Sustainable Finance Policy dan Procedure, CIMB Niaga ensures that sustainable business is maintained by increasing credit risk monitoring based on environmental, social, and governance (ESG) risks. ”



# KEUANGAN BERKELANJUTAN

## SUSTAINABLE FINANCE

### Penerapan Keuangan Berkelanjutan

CIMB Niaga memiliki kebijakan penyaluran pembiayaan dengan mempertimbangkan ekonomi, lingkungan hidup, sosial, dan tata kelola (ELST). Kebijakan ini sejalan dengan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang telah dikembangkan sejak tahun 2019 dan dievaluasi secara berkala setiap tahun.

Bank juga menyusun Kebijakan Keuangan Berkelanjutan yang menjadi dasar penyusunan Panduan Sektor dan pelaksanaan Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) untuk kegiatan pembiayaan. Selanjutnya, evaluasi atas implementasi Prosedur Keuangan Berkelanjutan, terutama Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) dilakukan setiap enam bulan sekali, sedangkan pengkinian kebijakan dan prosedur dilakukan secara berkala minimal setiap dua tahun sekali. [SUSBA 1.2.2.1] [SUSBA 1.2.2.4] [SUSBA 1.3.2.6] [SUSBA 1.4.1.8]

Kebijakan tersebut baru dijalankan pada tahun 2020, sehingga CIMB Niaga belum melakukan *coverage audit*. Ke depan, audit akan dilakukan berdasarkan metodologi berbasis penilaian risiko secara komprehensif. [FS9]

Sesuai RAKB, CIMB Niaga secara bertahap melakukan implementasi pelaksanaan Kebijakan dan Prosedur Keuangan Berkelanjutan melalui Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) dan Uji Tuntas Keberlanjutan Lanjutan (*Enhanced Sustainability Due Diligence*) pada pembiayaan kepada nasabah segmen korporasi. Bank secara perlahan mulai mengkaji portofolio pembiayaan yang dimiliki berdasarkan aspek keberlanjutan, mengklasifikasikan portofolio tersebut berdasarkan Kategori Kegiatan Usaha Berkelanjutan (KKUB), dan mengidentifikasi portofolio pembiayaan sesuai dengan risiko keberlanjutannya. Bank melalui *action plan* yang diterbitkan senantiasa mendorong setiap nasabahnya untuk melakukan praktik-praktik keberlanjutan terbaik di sektornya. Sehingga, Bank akan memiliki *database* dan mengklasifikasikan risiko keuangan berkelanjutan nasabah. Hal ini sebagai bagian dari proses monitoring dan mitigasi risiko keuangan berkelanjutan Bank. [SUSBA 1.3.1.1]

### Sustainable Finance Implementation

CIMB Niaga's financing policy takes into account the economic, environment, social and governance (EESG). This policy is in line with the Sustainable Finance Action Plan (RAKB), which was developed in 2019 and is regularly evaluated every year. [FS9][SUSBA 1.4.1.8]

The Bank has also prepared a Sustainable Finance Policy as the basis for drafting Sector Guidance and implementing Sustainability Due Diligence for financing activities. Evaluations of the Sustainable Finance Procedure implementation, especially Sustainability Due Diligence, is carried out every six months, with the policies and procedures being updated at least once every two years. [SUSBA 1.2.2.1] [SUSBA 1.2.2.4] [SUSBA 1.3.2.6] [SUSBA 1.4.1.8]

This policy was only implemented in 2020, so CIMB Niaga has not conducted a full coverage audit. In the future, audits will be carried out based on a comprehensive risk assessment-based methodology. [FS9]

In line with the RAKB, CIMB Niaga is gradually implementing its sustainable finance policies and procedures, following Sustainability Due Diligence and Enhanced Sustainability Due Diligence for financing its corporate segments customers. The Bank has started its sustainability aspect review of these financing portfolios, classified the portfolios based on the Sustainable Business Activity Category (KKUB), and identified the financing portfolios based on their sustainability risks. The Bank, by publishing its action plans, continues to encourage all customers to implement the best sustainability practices in their sector. This will help the Bank maintain a database and classify customers' sustainable finance risks, as part of the Bank's sustainable finance risk monitoring and mitigation process. [SUSBA 1.3.1.1]

Di sisi lain, penerapan inklusi keuangan juga akan ditingkatkan sesuai kebijakan Bank. Sejak tahun 2020, melalui segmen perbankan komersial, CIMB Niaga menjalin kemitraan strategis dengan *micro linkage* yaitu Koperasi Unit Desa yang menerapkan pola inti plasma, Bank Perkreditan Rakyat, dan Bank Pembangunan Daerah dengan prinsip *linkage* yaitu *channeling*, *executing*, atau *joint financing*. Dengan kemitraan strategis ini, maka CIMB Niaga dapat meningkatkan layanan dan menjangkau lebih banyak masyarakat yang membutuhkan.

### Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB)

Seiring dengan meningkatnya kesadaran dan perhatian pemangku kepentingan secara global atas dampak perubahan iklim, Bank mengidentifikasi peluang pasar di sektor yang menghasilkan manfaat lingkungan dan sosial. Bank juga mengidentifikasi risiko pasar di sektor penyumbang emisi GRK sehingga pemetaan risiko atas lingkungan dapat terdeteksi dengan lebih cepat. Ke depan, CIMB Niaga juga akan melakukan eskalasi agar risiko lingkungan dapat dikelola dengan maksimal dengan tetap patuh pada semua undang-undang dan peraturan. Secara bertahap hingga tahun 2040, CIMB Niaga akan memperketat penyaluran pembiayaan kepada industri penghasil energi fosil, seperti batu bara dan mendukung transisi debitur menuju industri rendah karbon atau penggunaan energi terbarukan. Semua bentuk mitigasi dan adaptasi dilakukan sebagai dorongan bersama bagi nasabah dan Bank untuk terus berperan serta dalam usaha berkelanjutan mencapai Perjanjian Paris. [SUSBA 1.2.1.2]

Berdasarkan panduan RAKB dan kondisi global, serta kesesuaian terhadap undang-undang dan peraturan yang berlaku maka, CIMB Niaga memiliki beberapa fokus pembiayaan berkelanjutan. Pembiayaan tersebut antara lain pembiayaan di sektor perkebunan kelapa sawit yang telah mendapatkan/dalam proses mendapatkan sertifikat Indonesian Sustainable Palm Oil (ISPO), dan/atau Roundtable on Sustainable Palm Oil (RSPO), proyek-proyek berwawasan lingkungan (*green estate/project*), serta usaha yang rendah karbon. Pembiayaan semacam ini termasuk dalam pembiayaan KKUB.

In addition, financial inclusion will also be enhanced in accordance with Responsible Bank policies. Since 2020, for the commercial banking segment, CIMB Niaga has established strategic partnerships with micro linkages, including Village Cooperatives applying the plasma core pattern, Bank Perkreditan Rakyat, and Bank Pembangunan Daerah with linkage principles, for channeling, executing, or joint financing. Using these strategic partnerships, CIMB Niaga can improve its services and reach more people in need.

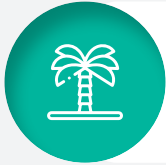
### Sustainable Business Activity Category (KKUB) Financing

With the increasing awareness and attention of stakeholders globally to the impacts of climate change, the Bank has identified market opportunities in sectors that generate environmental and social benefits. The Bank has also identified the market risks from GHG emissions from certain sectors enabling it to map their environment risk and detect it quickly. Going forward, CIMB Niaga will extend this application so that environmental risks can be managed by linking them to compliance with all regulations. Gradually until 2040, CIMB Niaga will tighten its financing to industries that produce fossil fuels, such as coal, and support any debtors transitioning to low-carbon industries or the use of renewable energy. All forms of mitigation and adaptation are carried out as a mutual encouragement for customers and the Bank to participate in sustainable effort to achieve the Paris Agreement. [SUSBA 1.2.1.2]

CIMB Niaga has established its sustainable financing focus based on RAKB guidelines and global conditions, as well as compliance with prevailing laws and regulations. The financing includes the oil palm plantation sector for companies that already have/or are in the process of obtaining an Indonesian Sustainable Palm Oil (ISPO) certificate, and/or the Roundtable on Sustainable Palm Oil (RSPO), and environmentally sound projects (*green estate/project*), and low-carbon businesses. This type of financing is included in KKUB financing.

Lebih rinci, beberapa sektor prioritas berdasarkan *risk appetite* yang telah dipetakan oleh CIMB Niaga, meliputi:

In more detail, the priority sectors based on risk appetite mapped by CIMB Niaga, include:



Pembiayaan sektor perkebunan kelapa sawit bersertifikat RSPO dan/atau ISPO  
Financing the RSPO and/or ISPO certified oil palm plantation sector



Pembiayaan sektor infrastruktur – alat transportasi umum (*Light Rail Transit/LRT* dan lainnya)  
Infrastructure sector financing - public transportation (*Light Rail Transit/LRT* and others)



Pembiayaan sektor infrastruktur – jalan bebas hambatan  
Infrastructure sector financing – expressways



Transaksi elektronik  
Electronic transactions



Pembiayaan UKM melalui *channeling*  
SME financing through channeling

Selain KKUB, CIMB Niaga mendukung pertumbuhan keuangan berkelanjutan dengan investasi berupa Sukuk Hijau (*Green Sukuk*). Sukuk Hijau sebesar US\$75 juta diterbitkan oleh Pemerintah Indonesia pada 2018 dan telah membiayai 23 proyek yang ramah lingkungan di sektor energi terbarukan, energi efisiensi, pengelolaan sampah, transportasi berkelanjutan, dan adaptasi perubahan iklim. Dengan demikian, Sukuk Hijau yang dimiliki oleh CIMB Niaga memiliki potensi kontribusi positif dalam penurunan emisi hingga 346,8 ribu ton setara CO<sub>2</sub>. [FS11]

As well as KKUB, CIMB Niaga supports sustainable finance growth through investments in Green Sukuk. US\$75 million worth of Green Sukuk were issued by the Government of Indonesia in 2018 and has been used to finance 23 environmentally friendly projects in the renewable energy, energy efficiency, waste management, sustainable transportation, and climate change adaptation sectors. The Green Sukuk owned by CIMB Niaga has the potential to contribute positively to reducing emissions by up to 346.8 thousand tonnes of CO<sub>2</sub> equivalent. [FS11]

**Pembiayaan Sektor yang Berwawasan Lingkungan dan Sosial [FS11]**

Environmental and Social Sector Financing

Uraian   Description	2020
Jumlah Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan Number of Products that Meet the Criteria for Sustainable Business Activities	
a. Penghimpunan Dana - Tabungan Wakaf* (Rp Juta) Funds Collection - Waqf Savings* (Million Rp)	6.662,28
b. Pembiayaan Motor Listrik Xtra (Rp Juta) Xtra Electric Motorbike Financing (Million Rp)	0
c. Pembiayaan Kendaraan Ramah Lingkungan** (Rp Juta) Environmentally Friendly Vehicle Financing ** (Million Rp)	11.635,83
• Mobil Listrik Electric Cars	3.485,08
• Mobil Hibrida Hybrid Cars	8.150,75
d. Pembiayaan Aktivitas yang Mendukung <i>Affordable Housing</i> *** (Rp Juta) Financing Activities supporting Affordable Housing *** (Million Rp)	66.827,06
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Productive Assets for Sustainable Business Activities	
a. Total Kredit KKUB (Rp Juta) Total KKUB Loans (Million Rp)	50.119.835
b. Total Non Kredit KKUB (Rp Juta) - Investasi Green SUKUK Total Non-KKUB Loans (Million USD) - Green Investment SUKUK	75
Persentase Pembiayaan Kegiatan Usaha Berkelanjutan Terhadap Total Kredit (%) Percentage of Sustainable Business Activity Financing to Total Loans (%)	28,68

\*Mendukung TPB 6 - Air Bersih dan Sanitasi Layak

\*\*Pembiayaan oleh anak perusahaan, PT CIMB Niaga Auto Finance (CNAF)

\*\*\*Mendukung TPB 11 - Kota dan Pemukiman yang Berkelanjutan

\* Supports SDG 6 - Clean Water and Sanitation

\*\* Financing by subsidiary, PT CIMB Niaga Auto Finance (CNAF)

\*\*\*Supporting SDG 11 - Sustainable Cities and Communities

**Komposisi dan Kualitas Kredit KKUB [FS7][FS8]**

Composition and Quality of KKUB Loans KKUB

KKUB	(Rp Triliun) Trillions Rp	NPL (%)*
Energi Terbarukan Renewable Energy	0,00	0,00
Efisiensi Energi Energy Efficiency	4,18	0,00
Pencegahan dan Pengendalian Polusi Pollution Prevention and Control	1,31	0,00
Pengelolaan SDA Hayati dan Penggunaan Lahan Berkelanjutan Management of Biological Resources and Sustainable Land Use	7,72	0,27
Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Land and Water Biodiversity	0,02	0,00
Transportasi Ramah Lingkungan Environmentally Friendly Transportation	1,13	0,00
Pengelolaan Air dan Air Limbah yang Berkelanjutan Sustainable Water and Wastewater Management	0,50	0,00
Adaptasi Perubahan Iklim Climate Change Adaptation	0,00	0,00
Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi Products That Can Reduce Resource Use and Result in Less Pollution	5,13	1,74
Bangunan Berwawasan Lingkungan yang Memenuhi Standar/Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional Environmentally Friendly Buildings that Meet National, Regional, or International Recognized Standards/Certification	0,00	0,00
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Other Environmentally Friendly Business Activities and/or Other Activities	9,02	0,00
Kegiatan UMKM MSME Activities	21,11	2,80
Total	50,12	-

\*Persentase NPL (*gross*) dihitung berdasarkan total portofolio masing-masing kategori kegiatan usaha berwawasan lingkungan KKUB.

\* The percentage of NPL (*gross*) is calculated based on the total portfolio of each sustainable business activity category (KKUB).

### Kriteria Pemberian Pembiayaan dengan Memerhatikan Risiko Keberlanjutan [102-11][FS1][FS2][FN-CB-410a.2]

CIMB Niaga telah memiliki dan menerbitkan Kebijakan Keuangan Berkelanjutan No. M.10 dan Prosedur Keuangan Berkelanjutan No. M.10.P.01. Kebijakan dan prosedur ini memberikan fundamental implementasi Keuangan Berkelanjutan di Bank, khususnya dengan segala hal yang terkait dengan pembiayaan. Bank hanya akan mempertimbangkan pemberian pembiayaan jika calon debitur telah mematuhi semua undang-undang dan peraturan yang berlaku, serta memenuhi *risk acceptance criteria* yang ditentukan Bank. Persyaratan ini mencakup kepatuhan aspek lingkungan dan sosial. Melalui Kebijakan Keberlanjutan, CIMB Niaga telah menetapkan Daftar Aktivitas Usaha yang Dilarang (*Exclusion List*). [SUSBA 1.3.1.1]

Aktivitas usaha yang dilarang, di antaranya meliputi kegiatan ilegal, persenjataan dan amunisi, kasino dan permainan/hiburan terkait judi, suap, pelanggaran Hak Asasi Manusia (HAM) serta undang-undang dan peraturan ketenagakerjaan, pembalakan/penebangan liar atau pembakaran liar, aktivitas yang berdampak pada situs warisan dunia (*UNESCO World Heritage Site*), terorisme, dan penyelundupan. CIMB Niaga hanya akan mempertimbangkan pembiayaan jika calon debitur tidak melakukan kegiatan usaha yang dilarang, telah lolos dalam Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) dan memenuhi syarat keberlanjutan minimal. Pengawasan dan evaluasi terhadap debitur dilakukan secara berkala bersamaan dengan kajian tahunan pembiayaan (*credit annual review*). Selain Daftar Aktivitas Usaha yang Dilarang (*Exclusion List*) tersebut, Bank juga memastikan tidak akan terlibat dalam transaksi kampanye politik yang secara langsung mendukung pejabat pemerintah, politisi, kandidat politik, atau organisasi tertentu dalam kampanye politik mereka. [SUSBA 1.2.1.1] [SUSBA 1.2.1.7] [SUSBA 1.3.1.5] [SUSBA 1.3.2.3]

### Criteria for Financing with Attention to Sustainability Risk [102-11][FS1][FS2][FN-CB-410a.2]

CIMB Niaga has prepared and published its Sustainable Finance Policy No. M.10 and Sustainable Finance Procedure No. M.10.P.01. These policies and procedures provide the fundamentals for the Bank's Sustainable Finance, particularly for matters related to financing. The bank will only consider giving financing if the potential debtor has complied with all regulations and has met the Bank's risk acceptance criteria. These requirements cover compliance with environmental and social aspects. Through its Sustainability Due Diligence, CIMB Niaga has also established an Exclusion List. [SUSBA 1.3.1.1]

Prohibited business activities include any illegal activities involving weapons and ammunition, casinos and games/entertainment involving gambling, bribery, violations of human rights and labor laws and regulations, illegal logging or burning, activities that impact UNESCO World Heritage Sites, terrorism, and smuggling. CIMB Niaga will only consider financing if the potential debtor does not carry out prohibited business activities, passed the Sustainability Due Diligence, and meets the minimum sustainability requirements. Debtors will be monitored and evaluated periodically at the same time as the annual credit review. In addition to the Exclusion List, the Bank also ensures that it is not involved in political campaigns through transactions that directly support government officials, politicians, political candidates, or certain organizations in their political campaigns. [SUSBA 1.2.1.1] [SUSBA 1.2.1.7] [SUSBA 1.3.1.5] [SUSBA 1.3.2.3]



### Persyaratan Kredit yang Patuh pada Regulasi Lingkungan Hidup

Credit Requirements that Comply with Environmental Regulations

#### Lingkungan

Memiliki Dokumen Analisis Mengenai Dampak Lingkungan Hidup (AMDAL), dan/atau Upaya Pengelolaan Lingkungan Hidup (UKL) dan Upaya Pemantauan Lingkungan Hidup (UPL), serta memperoleh Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan Hidup (PROPER) dengan peringkat minimal 'PROPER Biru'. Beberapa rujukan terkait:

- Undang-Undang Republik Indonesia Nomor 32 Tahun 2009 Tentang Perlindungan dan Pengelolaan Lingkungan Hidup.
- Peraturan Pemerintah Republik Indonesia Nomor 27 Tahun 1999 Tentang Analisis Mengenai Dampak Lingkungan (AMDAL).
- Peraturan Menteri Lingkungan Hidup Republik Indonesia Nomor 3 Tahun 2014 Tentang Program Penilaian Peringkat Kinerja Perusahaan Dalam Pengelolaan Lingkungan Hidup (PROPER).

#### Environment

Possession of an Environmental Impact Analysis (AMDAL), and/or Environmental Management Efforts (UKL) and Environmental Monitoring Efforts (UPL), and have obtain a Company Performance Rating in Environmental Management (PROPER) with a minimum rating of 'Blue PROPER'. Other related references include:

- Law No. 32 of 2009 concerning Environmental Protection and Management.
- Government Regulation No. 27 of 1999 concerning Environmental Impact Analysis (AMDAL).
- Minister of Environmental and Forestry Regulation No. 3 of 2014 concerning the Rating Program for Company Performance in Environmental Management (PROPER).

#### Sosial

Memenuhi hak dan tanggung jawab dalam Hak Asasi Manusia (HAM), manfaat kerja, keselamatan dan kesehatan kerja, kebebasan berpendapat, tidak melakukan praktik pekerja paksa atau *bonded /debt labor*, mempekerjakan pekerja anak, pekerja di bawah umur, buruh migran, dan terlibat dalam perdagangan orang, serta memperluas program kemasyarakatan. Beberapa rujukan terkait: [SUSBA 1.2.1.11][SUSBA 1.2.1.12] [SUSBA 1.2.1.13]

- Undang-undang dan Peraturan Pemerintah terkait Ketenagakerjaan dan Tanggung Jawab Sosial
- UN Guiding Principles on Business and Human Rights dan ILO Declaration on Fundamental Principles and Rights at Work

#### Social

Fulfilling the rights and responsibilities in human rights, work benefits, occupational safety and health, freedom of opinion, not practicing forced labor or bonded/debt labor, employing child laborers, underage workers, migrant workers, and engaging in people trafficking, and expanding community programs. Related references include:

[SUSBA 1.2.1.11][SUSBA 1.2.1.12][SUSBA 1.2.1.13]

- Government Regulations concerning Manpower and Social Responsibility
- UN Guiding Principles on Business and Human Rights and ILO Declaration on Fundamental Principles and Right at Work

### Pemetaan Sektor Berisiko dan Kategori Kelompok Usaha Berkelanjutan (KKUB)

Dalam memitigasi dan mengurangi risiko atas pembiayaan, CIMB Niaga memiliki Daftar Sektor dengan Risiko Keberlanjutan Tinggi dan Panduan Sektor yang merupakan dokumen yang berisi cakupan ekspektasi Bank (dari sektor yang relevan) terhadap debitur di berbagai sektor, di antaranya:

1. Sektor Berbasis Lahan atau Sektor *Agriculture, Forestry, and Other Land Use* (AFOLU). Sektor ini merupakan sektor yang teridentifikasi memiliki risiko keberlanjutan tinggi yang

### Mapping Risk Sectors and Sustainable Business Activity Categories (KKUB)

To mitigate and reduce the financing risk, CIMB Niaga has developed a High Sustainability Risk Sector List and Sector Guidance that contain the Bank's expectation coverage (from relevant sectors) for debtors in different sectors, including:

1. The Land Based Sector or *Agriculture, Forestry, and Other Land Use* (AFOLU) Sector. This sector is a sector that has been identified having high sustainability risk that in

dicantumkan dalam dokumen Daftar Sektor dengan Risiko Keberlanjutan Tinggi. AFOLU merupakan salah satu penyumbang emisi karbon yang besar. Berdasarkan publikasi oleh Intergovernmental Panel on Climate Change (IPCC, 2014) menunjukkan bahwa sektor AFOLU setiap tahunnya menyumbang 10-12 gigaton (Gt) setara CO<sub>2</sub> per tahunnya yang berasal dari deforestasi dan pertanian, serta peternakan, tanah, dan pengelolaan nutrisi tanah.

## 2. Sektor Perkebunan Kelapa Sawit

Bank telah menerbitkan Panduan Sektor Perkebunan Kelapa Sawit yang menyatakan agar perusahaan perkebunan sawit untuk memiliki sertifikasi ISPO. Selain itu juga, Bank menganjurkan agar perusahaan perkebunan kelapa sawit mengadopsi praktik terbaik keberlanjutan, seperti memiliki komitmen atas Kebijakan *No-Deforestation, No-Peat, No-Exploitation (N-DPE Policy)* dan mendorong debitur untuk memasukkan peran serta petani kelapa sawit dalam rantai pasok perusahaan perkebunan kelapa sawit sehingga tercipta ekosistem yang ramah lingkungan dan berkelanjutan [SUSBA 1.2.1.13]

## 3. Sektor Batubara

Saat ini Bank sedang menyusun Panduan Sektor Batubara untuk kemudian diterbitkan pada tahun 2021. Walaupun demikian, secara bertahap debitur batubara telah mulai dievaluasi menggunakan usulan panduan sektor tersebut. Proses ini dilakukan sebagai bagian mitigasi dampak negatif yang mungkin disebabkan dari pembiayaan batubara. Sebaliknya, mitigasi dampak negatif juga ditujukan untuk mendukung adanya kesempatan bagi implementasi aktivitas usaha yang berbasis ekonomi rendah karbon. [SUSBA 1.2.1.3]

Meskipun Bank telah memiliki Panduan Sektor, namun evaluasi debitur terhadap aspek keberlanjutan dan pemenuhan terhadap Panduan Sektor dilakukan secara bertahap dan belum menjangkau setiap debitur. Bank juga telah melakukan klasifikasi dan identifikasi debitur berdasarkan risiko keberlanjutannya. Selain itu, Bank belum memiliki *voting policy* terhadap investasi yang memiliki isu LST dan belum menghitung nilai intensitas emisi GRK yang dihasilkan oleh sektor yang bersifat *carbon-intensive*. [FS12][SUSBA 1.3.1.5][SUSBA 1.3.1.2]

the High Sustainability Risk Sector List. AFOLU sector is a major contributor to carbon emissions. Based on the Intergovernmental Panel on Climate Change (IPCC, 2014) report, it shows that the AFOLU sector annually contributes 10-12 gigatons (Gt) of CO<sub>2</sub> equivalent annually from deforestation and agriculture, as well as from its livestock, soil and soil nutrient management.

## 2. Oil Palm Plantation Sector

The Bank has issued Oil Palm Sector Guidance that require ISPO certification for oil palm plantation. In addition, the Bank also encourages oil palm plantation companies to adopt best sustainability practices, such as having commitments to the No-Deforestation, No-Peat, No-Exploitation (N-DPE) policy and to include the role of oil palm farmers in the supply chain in order to create an environmental-friendly and sustainable ecosystem. [SUSBA 1.2.1.13]

## 3. Coal Sector

The Bank is currently preparing Coal Sector Guidelines for publication in 2021. However, all coal debtors have been re-evaluated using the Sector Guidance. This process was carried out as part of mitigating the negative impact that may be caused by financing coal companies. Conversely, the negative impact mitigation is also aimed at creating opportunities to implement of low carbon economy business activities. [SUSBA 1.2.1.3]

Even though the Bank has issued the Sector Guidance, the evaluation of debtors' sustainability aspects and its compliance with the Sector Guidance has been implemented gradually and has not yet reached all debtors. The Bank has also classified and identified debtors based on their sustainability risks. In addition, the Bank does not yet have a voting policy for investments with ESG issues, and has not calculated the intensity value of GHG emissions produced by carbon-intensive sectors. [FS12] [SUSBA 1.3.1.5] [SUSBA 1.3.1.2]



13%

dari total portofolio pembiayaan Bank memiliki potensi risiko keberlanjutan tinggi dan terkelola/screening dalam Kebijakan Keuangan Berkelanjutan (memiliki sertifikasi standar keberlanjutan) [SUSBA 1.6.2.6] [FN-CB-410a.2]

of the Bank's total financing portfolio has a potentially high sustainability risk and is managed/screened through the Sustainable Finance Policy (has a sustainability standard certification)



25%

dari total portofolio pembiayaan perkebunan sawit telah memiliki dan dalam proses sertifikasi ISPO dan/atau RSPO [SUSBA 1.6.2.5]

of the total financing portfolio for Oil Palm plantations already have or are in the process of ISPO and/or RSPO certification

#### Pendekatan Pembiayaan Berbasis Aspek Lingkungan dan Sosial [102-11] [FS2]

Sektor yang diidentifikasi memiliki risiko keberlanjutan tinggi dan memiliki isu lingkungan dan sosial dalam tiga tahun terakhir wajib dievaluasi menggunakan Uji Tuntas Keberlanjutan Lanjutan (*Enhanced Sustainability Due Diligence*) serta dilihat pemenuhannya akan syarat keberlanjutan minimum dalam Panduan Sektor. Lebih lanjut lagi, sektor dengan risiko keberlanjutan tinggi adalah sektor/industri yang memiliki peluang besar menyebabkan dampak negatif yang signifikan terhadap lingkungan dan sosial. Evaluasi terhadap 50 proposal kredit selama tahun 2020 melalui Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*), Uji Tuntas Keberlanjutan Lanjutan (*Enhance Sustainability Due Diligence*), dan pemenuhan terhadap Panduan Sektor menunjukkan: a) 66% debitur dari sektor AFOLU yang direkomendasikan, b) 2% debitur dari sektor AFOLU yang tidak direkomendasikan, c) 28% dari sektor di luar sektor AFOLU yang direkomendasikan, dan d) 4% dari sektor di luar sektor AFOLU yang tidak direkomendasikan. [SUSBA 1.6.2.4]

#### Financing Approach Based on Environmental and Social Aspects [102-11] [FS2]

Sectors identified as having a high sustainability risk, and environmental and social issues in the last three years must be evaluated using Enhanced Sustainability, to check their compliance with the minimum sustainability requirements in the Sector Guidance. A sector having a high sustainability risk is a sector/industry that can cause significant negative environmental and social impacts. Evaluation of 50 credit proposal in 2020 through Sustainability Due Diligence, Enhance Sustainability Due Diligence, and compliance with the Sectoral Guideline shows: a) 66% debtors from AFOLU sector are recommended, b) 2% debtors from AFOLU sector are not recommended, c) 28% debtors from the outside of AFOLU sector are recommended, and d) 4% debtors from outside of AFOLU sector are not recommended. [SUSBA 1.6.2.4]

Bank akan melakukan tinjauan berkala setiap tahun atau dengan waktu lebih singkat sesuai dengan monitoring Bank atas pemenuhan *action plan* Keberlanjutan yang diberikan. Bank senantiasa memberikan rekomendasi perbaikan dalam *action plan* yang harus dilakukan oleh debitur sesuai dengan praktik terbaik di industri dengan waktu pemenuhan yang terikat waktu (*time-bound*). Rekomendasi yang disetujui kemudian dituangkan dalam dokumen persetujuan pembiayaan dan/atau dokumen perjanjian kredit yang berupa syarat dan ketentuan yang wajib untuk dipenuhi oleh debitur/calon debitur. [SUSBA 1.3.2.1][SUSBA 1.3.2.2][SUSBA 1.3.2.3][SUSBA 1.3.2.5]

Semua keputusan pembiayaan, diputuskan oleh Pejabat Pemutus Kredit sesuai wewenang limit pembiayaan berdasarkan pertimbangan aspek keberlanjutan. Unit GCG & Sustainability akan memberikan rekomendasi atas aspek keberlanjutan sebagai pertimbangan dalam keputusan pembiayaan. Atas rekomendasi dan Action Plan yang dikeluarkan dan hasil keputusan pembiayaan dilaporkan kepada *Executive Credit Committee* (ECC), Direksi, dan/atau Dewan Komisaris. Apabila terdapat temuan yang tidak sejalan dengan aspek keberlanjutan, maka Bank sewaktu-waktu dapat meminta klarifikasi dari debitur dan memberikan rekomendasi *action plan* sebagai sarana mitigasi risiko dan perbaikan yang perlu dilakukan. Jika debitur telah berulang kali tidak memenuhi *action plan* yang diberikan, maka debitur akan dimasukkan dalam *Watchlist* Keberlanjutan. Dengan demikian, Bank tidak diperkenankan untuk melakukan pembiayaan terhadap debitur tersebut. [102-33][SUSBA 1.2.1.4][SUSBA 1.3.2.5]

Aspek lingkungan yang menjadi pertimbangan terutama aspek air, misalnya ketersediaan sumber air, pengelolaan air yang efektif, pengelolaan bahan cemar, kondisi perairan laut yang tidak menentu, dan sebagainya. Dengan demikian, Bank mensyaratkan untuk menyediakan dokumen AMDAL atau asuransi terkait risiko perairan laut (*marine risk*). Dokumen ini menjadi penting dalam evaluasi proses pembiayaan Bank, karena menandakan kepatuhan debitur pada peraturan lingkungan, salah satunya pada pemenuhan pengelolaan air terkait proses usaha debitur. Asuransi terkait risiko perairan laut adalah salah satu langkah mitigasi Bank terhadap kemungkinan terjadinya risiko gagal bayar dan operasional yang diakibatkan oleh terganggunya aktivitas usaha debitur akibat kondisi perairan laut. [SUSBA 1.2.1.6][SUSBA 1.2.1.8]

The Bank will conduct reviews every year, or at a shorter time frame, in accordance with the Bank's monitoring fulfillment outlined in the Sustainability Action Plan. The Bank continues to recommend improvements to the Action Plan that debtors must undertake in accordance with best practices in the industry with a time-bound compliance. The approved recommendations are then stated in the financing approval documentation and/or the loan agreement documentation in the terms and conditions that must be fulfilled by the debtor/potential debtor. [SUSBA 1.3.2.1][SUSBA 1.3.2.2][SUSBA 1.3.2.3][SUSBA 1.3.2.5]

All financing decisions are made by the Credit Approval Officer in line with their authorized financing limit, based on consideration of the sustainability aspects. The GCG and Sustainability Unit will provide recommendations on sustainability aspects that need consideration in their financing decisions. The recommendations and action plans issued and results of loan decisions are reported to the Executive Credit Committee, the Board of Directors and/or the Board of Commissioners. If there are findings that are not in line with the sustainability aspect, the Bank at any time may ask for clarification from the debtor and provide additional recommendations for the action plans to mitigate risk and to make necessary improvements. If the debtor repeatedly fails to fulfill the action plan, then the debtor will be included in the Sustainability Watchlist, and the Bank will not be allowed to finance the debtor. [102-33][SUSBA 1.2.1.4][SUSBA 1.3.2.5]

The environmental aspects considered mainly relate to the water aspect, for example the availability of water sources, effective water management, management of contaminants, uncertain marine conditions, and others. Thus, the Bank will request AMDAL documents or insurance related to marine risk. These are important document when evaluating the Bank's credit process, as they will demonstrate the debtor's compliance with environmental regulations, including the management of water coming from the debtor's business processes. Marine risk Insurance is a Bank mitigation measure against the possibility of default and operational risks caused by disruptions to the debtor's business activities caused by sea water. [SUSBA 1.2.1.6][SUSBA 1.2.1.8]

**Tinjauan Ulang Pembiayaan** [FS3] [FN-CB-410a.2] [SUSBA 1.3.1.2][SUSBA 1.3.2.4][102-11]

CIMB Niaga senantiasa melakukan peninjauan terhadap fasilitas pembiayaan yang diberikan Bank kepada debitur sesuai dengan Kebijakan Pokok Perkreditan dan Kebijakan Kredit Komersial Bank. Proses peninjauan juga diterapkan pada pemberian pembiayaan dengan memerhatikan kinerja dan latar belakang debitur atas komitmennya pada aspek LST.

**Financing Review** [FS3][FN-CB-410a.2][SUSBA 1.3.1.2][SUSBA 1.3.2.4][102-11]

CIMB Niaga continuously reviews the debtors' credit facilities following the Principal Credit Policy and the Bank's Commercial Credit Policy. A review is also applied on the lending process by taking into account the debtor's commitment and background to complying with the ESG aspects.



Peninjauan pembiayaan terdiri atas:  
Credit reviews consist of:

- **Annual Review** yang dilakukan untuk fasilitas pembiayaan yang bersifat *revolving* dengan jangka waktu satu tahun.  
Annual Review conducted for revolving credit facilities with a maturity of one year.
- **Term loan review** yang dilakukan untuk fasilitas pembiayaan yang bersifat *non-revolving* dengan jangka waktu lebih dari satu tahun.  
Term loan reviews conducted for non-revolving loan facilities with a maturity of more than one year.
- **Early warning/indicative review**, dilakukan untuk mengetahui kondisi debitur jika terdapat potensi yang membahayakan kualitas pembiayaan. Proses dilakukan secara berkala maupun insidental sesuai kondisi debitur.  
Early warning/indicative review, to determine the debtor's condition if there is any potential impact on the credit quality. The process is carried out periodically or incidentally based on the debtor's condition.

Kegiatan peninjauan pembiayaan dilakukan berdasarkan tiga parameter, yaitu Prospek Usaha, Kinerja (*Performance*) Debitur, dan Kemampuan Membayar. Hasil peninjauan pembiayaan akan disampaikan kepada Pejabat Pemutus Kredit sesuai limit kewenangan yang telah ditetapkan Bank. [SUSBA 1.3.2.5]

#### Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB) di Perkebunan Kelapa Sawit

CIMB Niaga menyadari bahwa kegiatan pembukaan lahan dan deforestasi merupakan risiko lingkungan utama yang melekat di sektor berbasis lahan. Sebagai Bank yang membiayai sektor perkebunan kelapa sawit, CIMB Niaga memerhatikan dampak yang dihasilkan oleh debitur terkait risiko reputasi, hingga risiko keberlangsungan usaha. Dengan demikian, Bank meminta debiturnya untuk mendapatkan sertifikat ISPO sebagaimana dimintakan oleh undang-undang dan peraturan yang berlaku serta mendorong sertifikasi RSPO, yang merupakan standar internasional dalam praktik keberlanjutan perkebunan kelapa sawit. [FS8] [SUSBA 1.2.1.4][SUSBA 1.2.2.2][SUSBA 1.2.2.3]

Credit review activities are carried out based on three parameters, Business Prospects, Debtor Performance, and Ability to Pay. The credit review results will be submitted to the credit breaker based on the Bank's authority limits. [SUSBA 1.3.2.5]

#### Sustainable Business Activity Category (KKUB) Financing to Oil Palm Plantations

CIMB Niaga is aware that land clearing and deforestation activities are major environmental risks inherent in land-based sectors. As a bank that finances the oil palm plantation sector, CIMB Niaga pays close attention to any impact generated by debtors, as it can lead to reputation risk, and business continuity risk. Thus, the Bank requests its debtors obtain the ISPO certificate as required by the prevailing laws and regulations, and also encourages RSPO certification, an international standard in the practice of sustainable palm oil plantations. [FS8] [SUSBA 1.2.1.4] [SUSBA 1.2.2.2] [SUSBA 1.2.2.3]

#### Pemberian Pembiayaan Berdasarkan Sertifikasi ISPO dan RSPO Tahun 2020 [SUSBA 1.6.2.5]

Financing Based on ISPO and RSPO Certification in 2020

Sertifikasi Certification	Jumlah Debitur Number of Debtors		Nominal Pembiayaan (Rp miliar) Financing Nominal (Billion Rp)
	Jumlah Total	Persentase Percentage (%)	
RSPO and ISPO	5	2	4,3
RSPO	15	4	0,6
ISPO	42	12	2,5
In the ISPO Process	23	7	0,5



Terkait pemberian pembiayaan pada sektor kelapa sawit, maka Bank berdasarkan informasi yang didapatkan dari laporan ilmiah mampu memetakan risiko-risiko yang mungkin terjadi, antara lain: [SUSBA 1.2.1.4][SUSBA 1.2.1.10][SUSBA 1.2.1.12]

- Risiko lingkungan, meliputi kerusakan hutan hujan tropis, hilangnya keanekaragaman hayati di kawasan bernilai konservasi tinggi (NKT) atau stok karbon tinggi (SKT), daerah yang dilindungi secara hukum, lahan basah sesuai Konvensi Ramsar, dan punahnya spesies yang dilindungi karena perluasan area perkebunan. Selain itu juga, termasuk di dalam risiko ini adalah kebakaran lahan yang disebabkan pembukaan lahan dengan metode pembakaran liar.
- Risiko akibat perubahan iklim, misalnya anomali curah hujan, suhu ekstrim, banjir. Semua hal ini akan menyebabkan terganggunya keseimbangan ekosistem alami, munculnya organisme pengganggu tanaman baru, dan gagal panen.
- Risiko sosial, misalnya konflik sosial dengan penduduk asli atau komunitas lokal terkait perizinan lahan, penggunaan lahan, ataupun pembebasan lahan.
- Risiko sosial terkait Hak Asasi Manusia (HAM), misalnya pelanggaran atas HAM dan undang-undang dan peraturan ketenagakerjaan. Termasuk didalamnya adalah melakukan praktik pekerja paksa atau *bonded labor/debt labor*, mempekerjakan pekerja anak, pekerja di bawah umur, buruh imigran, dan terlibat dalam perdagangan orang.

CIMB Niaga melakukan beberapa langkah mitigasi untuk mengurangi atau menghindari risiko-risiko tersebut, antara lain: [SUSBA 1.2.2.1][SUSBA 1.2.2.2][SUSBA1.3.1.4][SUSBA 1.3.2.2]

- Melakukan Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) dan Uji Tuntas Keberlanjutan Lanjutan (*Enhanced Sustainability Due Diligence*) terhadap nasabah/calon nasabah.
- Menyusun panduan sektor yang berisi syarat keberlanjutan minimal dalam praktik keberlanjutan di masing-masing sektor dan, harus dipenuhi oleh debitur/calon debitur.
- Menetapkan *Action Plan* dan target pemenuhannya, jika debitur/calon debitur belum memenuhi syarat keberlanjutan minimal dalam panduan sektor.
- Sosialisasi atau edukasi pentingnya aspek LST untuk mendukung keberlanjutan usaha kepada debitur di sektor perkebunan kelapa sawit.
- Mendorong nasabah untuk memiliki sertifikasi ISPO dan/atau RSPO.

For financing to the palm oil sector, based on information from scientific reports, the Bank has mapped risks that may occur, including: [SUSBA 1.2.1.4][SUSBA 1.2.1.10][SUSBA 1.2.1.12]

- Environmental risks, including destruction of tropical rainforests, loss of biodiversity in areas of high conservation value (HCV) or high carbon stocks (HCS), legally protected areas, wetlands based on the Ramsar convention, and extinction of protected species due to expansion of plantation areas. In addition, this risk includes land fires caused by land clearing using illegal burning techniques.
- Climate change risk, e.g. rainfall anomalies, extreme temperatures, flooding. All of these can disrupt the ecosystem balance, see the emergence of new plant pests, and crop failures.
- Social Risk, such as social conflict with indigenous people or local communities regarding land permits, land use, or land acquisition.
- Social risks related to human rights, e.g. violations of human rights and labor laws and regulations. This includes engaging in forced labor or bonded labor/ debt labor, employing child labor, underage workers, migrant workers, and being involved in people trafficking.

CIMB Niaga has taken several mitigation steps to reduce or avoid these risks, including: [SUSBA 1.2.2.1][SUSBA 1.2.2.2][SUSBA1.3.1.4][SUSBA 1.3.2.2]

- Conducting Sustainability Due Diligence and enhanced sustainability due diligence on customers/potential customers.
- Developing Sector Guidance containing the minimum sustainability requirements in the sustainability practices for each sector that must be met by debtors/potential debtors.
- Preparing the Sustainability Action Plan and its fulfillment targets, if the debtor/prospective debtor have not met the minimum sustainability requirements in the sector guidelines.
- Socializing or educating the importance of ESG aspects to support business sustainability to debtors in the oil palm plantation sector.
- Encouraging customers to obtain ISPO and/or RSPO certification.

Atas pembiayaan sektor perkebunan kelapa sawit berkelanjutan, Bank senantiasa mendorong debitur untuk mengadopsi praktik terbaik keberlanjutan, di antaranya;

- Melaksanakan komitmen atas kebijakan *No-Deforestation, No-Peat, and No-Exploitation* (NDPE).
- Menggunakan pendekatan Stok Karbon Tinggi (SKT) dan Nilai Konservasi Tinggi (NKT) sebelum pembukaan lahan baru.
- Menggunakan prinsip Persetujuan atas Dasar Informasi Awal Tanpa Paksaan (FPIC) untuk memastikan keterlibatan dan perlindungan komunitas lokal.
- Melakukan kajian terhadap risiko yang dapat ditimbulkan akibat sumber daya air, misalnya melalui *water stewardship* program.
- Memiliki kerangka kerja, rencana, dan strategi terkait LST dan risiko perubahan iklim dalam kegiatan operasional Perusahaan.
- Memiliki kebijakan untuk kesetaraan gender.
- Mengadopsi prinsip bertanggung jawab dalam pengadaan sumber bahan baku (*responsible sourcing*) dan rantai pasok (*sustainable supply chain*).
- Melakukan praktik terbaik ketenagakerjaan sebagaimana dijelaskan dalam *United Nations Guidance Principle* (UNGP) dan *International Labour Organization* (ILO). [SUSBA 1.2.1.11][SUSBA 1.2.1.13]

Secara keseluruhan, dalam menerapkan keuangan berkelanjutan di Indonesia, manajemen telah mengidentifikasi beberapa tantangan, di antaranya:

1. Kurangnya pemahaman dan kompetensi SDM dalam implementasi keuangan berkelanjutan
2. Kurangnya pemahaman debitur mengenai kegiatan usaha yang mendukung TPB, aksi mitigasi dan adaptasi perubahan iklim, serta ekonomi rendah karbon
3. Kendala yang dihadapi oleh beberapa debitur dalam menerapkan kebijakan Pemerintah, baik kondisi ekonomi, kapasitas, atau kendala teknis lainnya
4. Relatif rendahnya tingkat pemenuhan/kepatuhan terhadap peraturan yang berlaku
5. Risiko perubahan peraturan-peraturan yang dikeluarkan oleh Regulator dan/atau Pemerintah
6. Proyek hijau (*green financing*) yang masih relatif sedikit di Indonesia

For the sustainable palm oil sector financing, the Bank continues to encourage debtors to adopt the best sustainability practices, including;

- Commitments on No-Deforestation, No-Peat, and No-Exploitation (NDPE) policies.
- Use of High Carbon Stock (HCS) and High Conservation Value (HCV) approaches prior to clearing of new land.
- Use of the Free, Prior and Informed Consent (FPIC) principle to ensure the involvement and protection of local communities.
- Conduct risk assessment that could arise from water resources, for example through a water stewardship program.
- Prepare a framework, plan, and strategies related to ESG and climate change risks in the Company's operational activities.
- Instigate a policy for gender equality.
- Adopt the principles of raw materials responsible sourcing, and a sustainable supply chain.
- Implement best employment practices as stated in the United Nations Guidance Principle (UNGP) and the International Labor Organization (ILO). [SUSBA 1.2.1.11][SUSBA 1.2.1.13]

Through implementing sustainable finance in Indonesia, the management has identified several challenges, including:

1. General lack of understanding and competence of sustainable finance
2. Lack of understanding by the debtors on business activities that support SDGs
3. Constraints faced by some debtors in implementing Government policies, because of economic conditions, capacity, or other technical constraints
4. Government policies that are not yet mandatory, so the debtors' compliance level is still weak
5. Risk of changing regulations issued by regulators and/or the Government
6. Green projects (green financing) are still relatively few in Indonesia

Dalam lima pilar keberlanjutan, diantaranya, Usaha Berkelanjutan (Pilar 2) dan Pelibatan dan Advokasi Pemangku Kepentingan (Pilar 5) yang secara khusus menjawab tantangan di atas dengan melakukan beberapa hal, seperti:

1. Melakukan pelatihan internal terkait Kebijakan Keberlanjutan dan Kebijakan Keuangan Berkelanjutan serta pelatihan dalam aspek keberlanjutan terkait sektor-sektor industri yang menjadi fokus Bank
2. Melakukan sosialisasi kepada nasabah terkait implementasi keuangan berkelanjutan
3. Melakukan sosialisasi kepada pemangku kepentingan mengenai digitalisasi platform di internal Bank dan transaksi elektronik
4. Turut berkontribusi dalam diskusi kelompok terarah (*focus group discussion*) bersama dengan institusi pemerintah, regulator, dan organisasi non-profit, serta menjadi narasumber dalam seminar sebagai wadah untuk menyampaikan rekomendasi dalam rangka mendukung transisi industri ramah lingkungan dan rendah karbon, serta keterkaitannya dengan penerapan keuangan berkelanjutan yang lebih baik. [SUSBA 1.1.2.2]

#### Permasalahan, Perkembangan, dan Pengaruh Penerapan Keuangan Berkelanjutan

CIMB Niaga telah menerapkan prinsip keberlanjutan dan keuangan berkelanjutan, serta menjalankan rencana aksi jangka pendek yang menjadi prioritas dalam RAKB 2019-2023. Selama tahun 2020, berdasarkan evaluasi, permasalahan yang dihadapi Bank dalam menjalankan RAKB 2020 adalah restrukturisasi dan relaksasi pinjaman pembiayaan. Kondisi ini terjadi karena adanya situasi pandemi yang berpengaruh pada hampir semua segmen usaha, termasuk berpengaruh pada penerapan keuangan berkelanjutan, khususnya pada usaha yang dilakukan oleh para debitur Bank.

Dalam perkembangannya dan sejalan dengan Peraturan Pemerintah, maka CIMB Niaga memberikan restrukturisasi dan relaksasi pinjaman kepada para debitur sesuai dengan ketentuan yang berlaku, termasuk debitur yang usahanya tergolong dalam KKUB. Upaya ini diharapkan dapat memberikan dukungan pada pemulihan ekonomi nasional dan tetap mendukung usaha debitur dalam KKUB untuk dapat bertahan dan bahkan mampu berkembang, walaupun di masa penuh tantangan.

In the five sustainability pillars, the Sustainable Business (Pillar 2) and Stakeholder Engagement and Advocacy (Pillar 5) specifically answer the above challenges, by:

1. Conducting internal Sustainability Policy and Sustainable Finance Policies training, as well as training in sustainability aspects related to industrial sectors that are the Bank's focus
2. Socialization of sustainable finance implementation for customers
3. Socializing the Bank's platform-digitalization, and electronic transactions to stakeholders
4. Contributing to focus group discussions with government institutions, regulators and non-profit organizations, acting as a resource person in seminars, making recommendations to support the transition to environmental-friendly and low carbon industries, and their importance to sustainable finance implementation. [SUSBA 1.1.2.2]

#### Issues, Efforts, and Effect of Sustainable Finance Implementation

CIMB Niaga has implemented sustainability and sustainable finance principles, as well as to prioritize 2019-2023 RAKB short-term action plan. During 2020, an evaluation showed that the issues faced by the Bank in implementing the 2020 RAKB were in the restructuring and relaxation of debtors' financing. This is due to pandemic situation that impacted on almost all business segments, as well as impacted the implementation of sustainable finance, particularly in the debtors' businesses.

To address this issue, and in line with Government Regulations, CIMB Niaga introduced loan restructuring and relaxation for its debtors, including KKUB debtors. This effort will help support the national economy's recovery, and continue to support the KKUB debtors' efforts to survive and even develop, in these challenging times.

## PERBANKAN YANG BERTANGGUNG JAWAB

### RESPONSIBLE BANKING

Literasi Keberlanjutan Melalui *The Cooler Earth Sustainability Summit 2020* [203-2]

Sustainability Literacy Through the *Cooler Earth Sustainability Summit 2020* [203-2]



*The Cooler Earth Sustainability Summit* adalah forum tahunan CIMB Group untuk memberikan inspirasi terkait praktik keberlanjutan bagi para pemangku kepentingan, seperti pelaku usaha, investor, dan para pemutus kebijakan. Forum ini diharapkan dapat mengubah paradigma bisnis dan keuangan, serta kebiasaan hidup berkelanjutan. Selain itu juga, hasil diskusi pada forum ini juga diharapkan dapat menghasilkan ide atau inovasi terkait keberlanjutan.

The Cooler Earth Sustainability Summit is an annual forum held by the CIMB Group and looks to provide inspiration to its stakeholders, including businesses, investors, and policy-makers to embrace sustainability and take action. The forum's purpose is to change the paradigm of business and finance, as well as habits of sustainable living. In addition, the forum discussions are also expected to generate sustainability ideas or innovations.

Tema *The Cooler Earth Sustainability Summit* tahun ini adalah *Recovery, Resilience, and Responsibility* (Pemulihan, Ketahanan, dan Tanggung Jawab) yang difokuskan pada peran keberlanjutan dalam identifikasi, pengelolaan, dan persiapan atas risiko yang belum pernah terjadi sebelumnya, seperti pandemi global. Forum ini diselenggarakan bekerja sama dengan World Wildlife Fund (WWF), Impacto, dan Think City serta diikuti oleh 3.800 peserta dari 50 negara. Rangkaian *web seminar* diadakan selama delapan minggu dengan menampilkan 120 pembicara, 32 webinar, dan *masterclass* yang disampaikan selama total lebih dari 50 jam.

CIMB Niaga sebagai *co-host* bekerja sama dengan CIMB Group dan WWF Indonesia, menyelenggarakan kegiatan *The Cooler Earth 2020* dengan mengadopsi konteks lokal Indonesia. Dua webinar yang diadakan mengambil topik '*Developing Impactful Green Finance Products, The Indonesia Experience*' dan '*Sustainable Supply Chain: Buyer and Consumer Expectations, The Indonesia Experience*'. Rangkaian webinar ini membantu peserta dalam memahami dan memperoleh wawasan yang lebih luas mengenai peran individu dan organisasi dalam membuat perbedaan terhadap tatanan sosial dan lingkungan komunitas mereka.

#### **Inklusi Keuangan Melalui Pembiayaan UMKM** [203-2]

Penyaluran pembiayaan UMKM sangat penting karena dapat memberikan dampak positif pada penciptaan lapangan kerja, penanggulangan kemiskinan, dan pemerataan pembangunan. Meski demikian, CIMB Niaga menyadari bahwa penyaluran ini memerlukan upaya yang lebih maksimal untuk menjangkau berbagai lapisan masyarakat luas yang tersebar di berbagai pelosok Indonesia. CIMB Niaga akan terus melayani mereka dan untuk itu, Bank menetapkan kebijakan perbankan yang bertanggung jawab untuk mengoptimalkan kegiatan literasi dan inklusi keuangan, prinsip bisnis ramah lingkungan, serta pengembangan teknologi untuk mendorong pembiayaan di segmen UMKM. Bank mencatat jumlah pembiayaan UMKM pada tahun 2020 sebesar Rp21,11 triliun atau hampir 9% lebih rendah dibandingkan dengan tahun 2019. [FN-CB-240a.1]

The theme for this year's Cooler Earth Sustainability Summit was Recovery, Resilience, and Responsibility, and focused on the sustainability role in identification, management, and preparation of unprecedented risks, such as global pandemics. This forum was held in collaboration with the World Wildlife Fund (WWF), Impacto, and Think City, and was attended by 3,800 participants from 50 countries. A series of web seminars were held over eight weeks, featuring 120 speakers, 32 webinars, and masterclasses delivered over of more than 50 hours

CIMB Niaga as the co-host in collaboration with CIMB Group and WWF Indonesia, organized The Cooler Earth 2020 activities with a local Indonesian context. Two webinars were held on "Developing Impactful Green Finance Products, The Indonesia Experience" and "Sustainable Supply Chain: Buyers and Consumer Expectations, The Indonesia Experience". These experiential events provided participants with a greater understanding and insight into the individuals' and organizations' roles on what they can do today in their social and community environment.

#### **Financial Inclusion through MSME Financing** [203-2]

MSME financing is very important as it has a positive impact on job creation, poverty reduction and equitable development. However, CIMB Niaga realizes that this requires a major effort to reach the many levels of society across Indonesia. CIMB Niaga will continue to serve, and to do so the Bank has established banking policies to optimize the financial literacy and inclusion activities, environmentally friendly business principles, and technology development to help the SME segment financing. In 2020, the Bank's total MSME financing was Rp21.11 trillion, nearly 9% lower than in 2019. [FN-CB-240a.1]



## Penyaluran Pembiayaan UMKM Melalui 2 (dua) Sub Segmen MSME Financing Distribution Through 2 (two) Sub Segments



### Perbankan UKM | SME Banking

Perbankan UKM melayani nasabah yang merupakan para pelaku usaha kecil dan menengah yang tersebar di seluruh Indonesia melalui proses pembiayaan atau strategi pendekatan langsung. Secara berkelanjutan, Perbankan UKM meningkatkan pertumbuhan bisnis dan mempercepat proses pembiayaan, namun dengan tetap menjaga prinsip kehati-hatian dalam penyalurannya.

The SME Banking Unit serves small and medium business customers spread throughout Indonesia through a financing process or a direct approach strategy. On an ongoing basis, the SME Banking Unit promotes business growth and accelerates the financing process, while maintaining the prudential financing principle.



### Micro Linkage

Perbankan Komersial menjalin kemitraan strategis dengan *Micro Linkage*, yaitu Koperasi Unit Desa (KUD) yang menerapkan pola inti plasma, Bank Perkreditan Rakyat (BPR) dan Bank Pembangunan Daerah (BPD) dengan prinsip linkage yaitu *channeling*, *executing*, atau *joint financing*. Dengan kemitraan strategis, hal ini berpotensi meningkatkan penyaluran pembiayaan skala UMKM kepada masyarakat. Dalam hal ini, pihak *end user* yang dibiayai CIMB Niaga adalah nasabah/debitur dari BPD dan BPR, serta anggota dari koperasi. Implementasi strategi ini mampu mengenali dan mengukur potensi pasar UMKM sesuai keberagaman bisnisnya. Keberadaan mitra strategis terbukti dapat meningkatkan akses perbankan di daerah terpencil dan menjangkau masyarakat lebih luas. Akan tetapi, Bank belum menargetkan cakupan wilayah layanan *micro linkage* secara khusus. CIMB Niaga memiliki mitra *micro linkage* yang tersebar di seluruh Indonesia sebanyak 268 mitra. [FS 13]

Commercial Banking pursues strategic partnerships by using the Linkage cooperation pattern of executing, channeling, and joint financing. Several strategic partners working with the Micro Linkage include the Village Unit Cooperatives (KUD) that apply the plasma-nuclei partnership, the Rural Credit Banks (BPR), and Regional Development Banks (BPD), with the potential to increase MSME-scale financing distribution to the communities. In this area, the end users financed by CIMB Niaga are BPD and BPR customers/debtors, and cooperative members. The implementation of this strategy aims to identify and measure the MSME market potential according to their business diversity, while using the existing strategic partners to help increase banking access in remote areas and reach a wider community. However, the Bank is not specifically targeting the micro linkage service area coverage. CIMB Niaga has 286 micro linkage partners spread across Indonesia.

[FS13]



### Pengelolaan Risiko Pembiayaan UMKM

CIMB Niaga secara komprehensif melakukan pemantauan terhadap pertumbuhan pembiayaan UMKM melalui Unit Kerja Early Detection and Asset Quality Management. Proses pemantauan dilakukan mulai dari evaluasi kesehatan kondisi debitur yang meliputi sarana *predictive tools* dan pengawasan tunggakan, hingga penyelesaian pembiayaan bermasalah. Selain itu, Bank juga memantau kualitas pembiayaan secara portofolio dan menyeluruh, termasuk melakukan mekanisme eskalasi apabila terdapat pembiayaan yang bermasalah. [SUSBA 1.3.1.4]

Proses ini dilaksanakan melalui kolaborasi unit-unit kerja terkait di bawah pengawasan ketat Direksi, serta dilaporkan secara berkala kepada Dewan Komisaris melalui Komite Audit maupun Rapat Dewan Komisaris.

### MSME Financing Risk Management

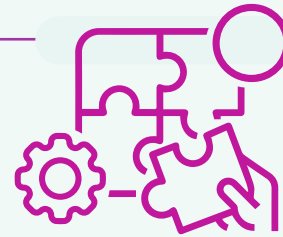
Through the Bank's Early Detection and Asset Quality Management Unit, CIMB Niaga comprehensively monitors MSME financing growth. The monitoring process starts with evaluating the debtor's health condition, and includes predictive tools and monitoring of arrears, to the settlement of problem financing. The Bank also monitors the financing portfolio quality in a comprehensive manner, including escalation mechanisms if there are financing problems. [SUSBA 1.3.1.4]

This process is carried out through collaboration with related working units under the strict supervision of the Board of Directors, and is reported regularly to the Board of Commissioners through the Audit Committee and Board of Commissioners' Meetings.



## Restrukturisasi Kredit untuk Meminimalkan Dampak Pandemi COVID-19 [FN-CB-550a.2]

Credit Restructuring to Minimize the Impact from the COVID-19 Pandemic



Untuk menjaga UMKM tetap berdaya di masa pandemi COVID-19, CIMB Niaga melakukan relaksasi pembiayaan agar debitur mampu menyelesaikan kewajiban kreditnya. Hal ini merupakan Kebijakan *Countercyclical* dampak penyebaran Virus COVID-19 yang diterapkan sesuai panduan operasional yang mengacu pada:

- POJKNo.11/POJK.03/2020 tentang Stimulus Perekonomian Nasional yang mengatur kriteria debitur yang layak mendapatkan restrukturisasi dan *stress testing* dampak restrukturisasi terhadap permodalan dan likuiditas bank.
- Peraturan Menteri Koordinator Bidang Perekonomian Nomor 8 Tahun 2020 tentang Perubahan Perlakuan Khusus bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi Pandemi virus COVID-19.

Untuk manajemen risiko likuiditas, Bank mempunyai kerangka kerja manajemen risiko likuiditas yang berkelanjutan untuk mendukung Bank dapat beroperasi dalam kondisi *business as usual* dan krisis (*stress test*). Beberapa indikator likuiditas dimonitor untuk patuh terhadap ketentuan persyaratan minimum internal manajemen dan regulator, diantaranya terkait dengan minimum gap likuiditas, *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR).

Lebih lanjut lagi, CIMB Niaga tidak menerima bantuan finansial dari pemerintah di tengah tantangan pandemi global, namun Bank tetap berhasil membukukan laba dan membayarkan pajak penghasilan sebesar Rp936.166 juta di tahun 2020. [201-4]

To empower MSMEs during the COVID-19 pandemic, CIMB Niaga relaxed financing so that debtors could satisfy their loan obligations. This involved introducing a Countercyclical policy for the impact of the spread of the COVID-19 Virus, based on operational guidance in:

- POJK No.11/POJK.03/2020 concerning National Economic Stimulus to regulate the criteria for debtors eligible for restructuring, and stress testing the impact of restructuring on bank capital and liquidity.
- Coordinating Minister for Economic Affairs Regulation No. 8 of 2020 concerning Changes in Special Treatment for People's Business Credit Recipients Affected by the COVID-19 Virus Pandemic.

For liquidity risk management, the Bank's sustainable liquidity risk management framework supports the Bank if it has to operate under both normal or crisis business conditions (*stress test*). Several liquidity indicators are monitored to ensure they satisfy the minimum requirements for internal management and regulators, including the minimum liquidity gap, *Liquidity Coverage Ratio* (LCR) and *Net Stable Funding Ratio* (NSFR).

During the global pandemic, CIMB Niaga did not receive any financial assistance from the government, however the Bank still managed to record a profit and pay income tax of Rp936,166 million in 2020. [201-4]

### Penguatan *Digital Banking* untuk Meningkatkan Layanan Segmen Konsumer dan UKM

Seiring perkembangan teknologi yang semakin canggih, layanan perbankan kini semakin berbasis digital. Perkembangan teknologi memberikan banyak kemudahan dan mengubah gaya hidup masyarakat. Secara bertahap, pola transaksi nasabah akan bergeser mengarah ke *cashless society* dan mempercepat pencapaian inklusi keuangan. Penerapan teknologi merupakan infrastruktur yang utama dan dievaluasi langsung oleh direktorat dibawah tanggung jawab Direktur Operasional dan Teknologi Informasi.

Hingga tahun 2020, CIMB Niaga telah mengembangkan layanan *mobile banking* dan *internet banking*. Layanan ini terus ditingkatkan sesuai perkembangan inovasi untuk memungkinkan nasabah melakukan transaksi perbankan tanpa harus mengunjungi Bank. Secara ringkas, layanan *digital banking* meliputi:

- *OCTO Clicks*, sebelumnya disebut *CIMB Clicks* dikembangkan untuk melengkapi portofolio digital dengan sasaran target pengguna yang memiliki kebutuhan transaksi yang lebih kompleks.
- *OCTO Mobile*, yang sebelumnya disebut *Go Mobile*, merupakan *one stop mobile financial solution* yang dapat memenuhi kebutuhan finansial nasabah dari membuka rekening hingga laporan tagihan kartu kredit, bahkan *travel concierge* yang berguna untuk memberikan kemudahan dan kenyamanan dalam membeli tiket pesawat.
- *E-channel* lainnya, meliputi Rekening Ponsel, *Automated Teller Machines (ATM)*, *Electronic Data Capture (EDC)*, *Cash Deposit Machines (CDM)*, *Cash Recycle Machines (CRM)*, *Digital Lounge*, dan *BizChannel*.

Sepanjang tahun 2020, terdapat lebih dari 164 juta transaksi dalam penggunaan platform digital (tidak termasuk transaksi melalui ATM, MFD, CSD, dan CRM). Jika diasumsikan setiap transaksi platform digital mampu mengurangi jarak tempuh satu kilometer (km) dari penggunaan moda transportasi berbahan bakar bensin, maka perhitungan penurunan GRK dari penggunaan layanan oleh nasabah dapat mencapai lebih dari 20 ribu setara CO<sub>2</sub>. [305-5]

### Strengthening Digital Banking to Improve Consumer and SME Segment Services

As technology develops and becomes increasingly sophisticated, banking services are becoming more digital based. These technological developments provide many conveniences and changes people's lifestyles. Gradually, the pattern of customer transactions will shift towards a cashless society and accelerate the achievement of financial inclusion. Technology is the main infrastructure used, and is evaluated directly by the directorate under the responsibility of the Director of Operations and Information Technology.

Up to 2020, CIMB Niaga had developed mobile banking and internet banking services. These services are continuously being innovated to allow customers to conduct their banking transactions without having to visit the Bank. In summary, the digital banking services include:

- *OCTO Clicks*, previously known as *CIMB Clicks*, developed to complement the digital portfolio targeting target users who have more complex transaction needs.
- *OCTO Mobile*, previously called *Go Mobile*, a one stop mobile financial solution to meet customers' financial needs from opening accounts to credit card billing statements, with a travel concierge where users can buying airplane tickets.
- Other e-channels include Rekening Ponsel, *Automated Teller Machines (ATM)*, *Electronic Data Capture (EDC)*, *Cash Deposit Machines (CDM)*, *Cash Recycle Machines (CRM)*, *Digital Lounges*, and *BizChannel*.

During 2020, more than 164 million transactions were recorded in the digital platform (excluding transaction using ATM, MFD, CSD, and CRM). If its assumed that each digital platform transaction reduces the need to travel one kilometer (km) using gasoline fueled transportation, then the resulting GHG reductions for customer services could equate to more than 20 thousand tonnes CO<sub>2</sub>eq. [305-5]

### Jumlah Transaksi Platform Digital

Number of Digital Platform Transactions

Transaksi Digital Digital Transactions	2020	2019	2018
OCTO Mobile	56.431.233	37.723.944	22.973.205
OCTO Clicks	17.325.817	19.792.885	109.297.245
Rekening Ponsel	30.779.471	58.719.840	5.603.344
BizChannel@CIMB	60.374.559	115.913.553	91.197.624
ATM, MFD, CSD, dan CRM   ATM, MFD, CSD, and CRM	120.301.874	166.267.996	143.075.612

\*Jumlah pengguna Platform Digital BizChannel pada tahun 2020, 2019, dan 2018 masing-masing sebesar 42.252, 36.772, dan 33.765 pengguna.  
\*The total number of BizChannel Digital Platform users in 2020, 2019 and 2018 were 42,252, 36,772 and 33,765 users, respectively.



Merespon kondisi pandemi di tahun 2020, Bank melakukan optimalisasi transaksi perbankan digital menuju *channel branchless banking*. Secara bertahap, CIMB Niaga melakukan penyesuaian jaringan kantor cabang dan unit kerja dengan mempertimbangkan strategi bisnis Bank. Penyesuaian yang dilakukan antara lain menambahkan penyediaan alternatif jaringan, seperti *Digital Lounge* dan Kas Mobil yang memudahkan kebutuhan transaksi nasabah.

Responding to the pandemic conditions in 2020, the Bank optimized its digital banking transactions through its branchless banking channels. CIMB Niaga made staged adjustments to the number of branch networks and working units by taking into account the Bank's business strategy. The adjustments include added alternative networks, including Digital Lounge and Mobile Cash and deposit system to facilitate customer transaction needs.

### Inovasi dan Pengembangan Produk dan/atau Keuangan Berkelanjutan

Pada bulan Oktober 2020, CIMB Niaga berhasil meluncurkan "Motor X-TRA" yaitu program pembiayaan motor listrik dengan skema syariah melalui produk Xtra Dana iB. Program ini merupakan program pembiayaan motor listrik dengan skema syariah yang pertama di Indonesia, menggunakan konsep Murabahah. Bekerja sama dengan Gesit (produsen motor listrik di Indonesia) dan 17 *dealer* maupun *sub-dealer* di Jawa, Palembang, dan Bali. Kedepan, Bank akan bekerja sama dengan lebih banyak *dealer* di seluruh Indonesia, agar dapat melayani masyarakat yang berminat untuk memiliki motor listrik Gesit, sambil meningkatkan *awareness* mengenai motor yang ramah lingkungan.

### Perlindungan Keamanan Data dan Privasi Nasabah

[FN-CB-230a.2]

Perkembangan teknologi dapat memberikan dampak positif dan negatif. Di satu sisi, inovasi teknologi dapat meningkatkan kenyamanan dan kecepatan dalam bertransaksi, namun di sisi lain dapat memberikan dampak negatif atas kemungkinan terjadinya risiko *cyber attack* dan kejahatan teknologi. Untuk mengantisipasi adanya risiko ini, maka CIMB Niaga memiliki Unit Kerja IT Security yang bertugas untuk memastikan keamanan data dan privasi nasabah, serta menjaga keamanan transaksi dan infrastruktur digital dari berbagai ancaman risiko *cyber attack* dan kejahatan teknologi.

Semua data informasi disimpan dalam *database* yang hanya dapat diakses oleh pihak yang berwenang dan diperbaharui sesuai Kebijakan Keamanan Informasi No. H.05. Selain keamanan dari kemungkinan *cyber attack* dan kejahatan teknologi, CIMB Niaga juga menjamin kerahasiaan data nasabah agar tidak disalahgunakan oleh pihak yang tidak bertanggungjawab. Untuk menjamin kerahasiaan data nasabah, Bank meningkatkan teknologi keamanan data dan hanya memperbolehkan karyawan dengan wewenang dan otoritas tertentu untuk mengakses data nasabah.

### Innovations and Development of Sustainable Finance Product and/or Services

In October 2020, CIMB Niaga successfully launched a sharia-compliant financing program product for electric motorcycles called "Motor X-TRA" using Xtra Dana iB financing. This was the first sharia-compliant financing for electric motorcycles in Indonesia, using the Murabahah concept. The Bank cooperated with Gesit (an electric bike producer in Indonesia) and 17 dealers or subdealers in Java, Palembang and Bali, and in the future the Bank will team-up with more dealers throughout Indonesia, serve more people with an interest in buying Gesit electric motorcycles, as well as to increase awareness on environmentally friendly motorcycles.

### Customer Data Security and Privacy Protection

[FN-CB-230a.2]

Development of technology can have both positive and negative impacts. On the one side, innovation in technology increases convenience and speed in transactions, but on the other side, can also have a negative impact with the possibility of cyber attacks and technology crimes. To anticipate this risk, CIMB Niaga has a specific IT Security Unit tasked with ensuring data security and customer privacy, as well as maintaining transactions and digital infrastructure security from different threats of cyber attack and technology crimes.

All information data is stored in a database that can only be accessed by authorized parties and is updated in accordance with Information Security Policy No. H.05. In addition to security from possible cyber attacks and technological crimes, CIMB Niaga also guarantees the confidentiality of customer data so that it is not misused by irresponsible parties. To ensure the customer data confidentiality, the Bank has improved its data security technology and only allows employees at certain authority levels to access customer data.

Perolehan data atau informasi terkait nasabah hanya dapat dilakukan berdasarkan undang-undang dan Kebijakan Perlindungan Nasabah, serta Kebijakan Keamanan Informasi dan Klasifikasi Data. Prosedur keamanan data ini menjadi hal yang signifikan karena berkaitan dengan kepercayaan dan keamanan nasabah terhadap Bank. CIMB Niaga tidak akan memberikan toleransi kepada pihak manapun yang terbukti menyalahgunakan data nasabah. Selain perlindungan pada data nasabah, CIMB Niaga juga berkomitmen untuk melindungi keamanan data para mitra kerja.

Sejalan dengan keamanan data dan kode etik pemasaran, CIMB Niaga juga memastikan bahwa seluruh produk dan jasa yang dijual kepada para nasabah telah melewati prosedur kelayakan sesuai dengan undang-undang dan peraturan. Bank memastikan keamanan produk dengan menyediakan layanan perbankan yang berkualitas, termasuk dalam memberikan layanan untuk kegiatan literasi keuangan. Informasi secara komprehensif memuat fitur produk yang tersedia, biaya, manfaat, dan risiko yang melekat.

Untuk memastikan semua informasi yang disampaikan kepada nasabah terjamin keandalannya, maka semua informasi harus melalui satuan kerja yang memiliki kewenangan dan tanggung jawab, sebelum informasi tersebut sampai kepada nasabah. Untuk kegiatan literasi keuangan, informasi yang disampaikan juga didukung dengan *learning big data platform* yang berbasis *artificial intelligence* dan *machine learning*. Dukungan ini bertujuan untuk memastikan informasi atas penawaran suatu produk dapat disampaikan secara *real time* dan relevan sesuai preferensi dan profil nasabah. [416-1][FS15]

Selama tahun 2020, Bank memastikan tidak ada pengaduan dari pelanggan dan insiden ketidakpatuhan terhadap regulasi yang menghasilkan denda atau hukuman, maupun peringatan terkait pelanggaran regulasi keamanan dan privasi data, persaingan usaha, dan kehilangan data akibat pencurian data (*cyber crime*). Di samping itu, tidak terdapat produk atau layanan Bank yang ditarik kembali dan/atau dihentikan pemasarannya. [416-1] [416-2] [418-1] [FN-CB-510a.1] [FN-CB-230a.1]

Obtaining customer data or information can only be accessed based on laws and Customer Protection Policies, as well as Information Security and Data Classification Policies. Data security procedures are of significant importance as they can influence the customers' trust and security in the Bank. CIMB Niaga does not tolerate any parties proven to have misused customer data. In addition to protecting customer data, CIMB Niaga is also committed to protecting its partners' data.

To accompany its data security and marketing code of ethics, CIMB Niaga also ensures that all products and services sold to customers have passed the proper procedures and complies with the laws and regulations. The Bank ensures product safety by providing quality banking services, including services for financial literacy activities. Comprehensive information includes the product features, costs, benefits, and inherent risks.

To ensure all information given to customers is reliable, it must be approved by an authorized and responsible unit, before the information reaches the customer. For financial literacy activities, the information provided uses artificial intelligence and machine learning with a learning big data platform, aimed at ensuring real time information on product offerings can be delivered that is relevant to the customer preferences and profiles. [416-1][FS15]

During 2020, the Bank there were no complaints received from customers, or incidents of non-compliance with regulations, that resulted in fines or penalties, and there were no warnings received regarding violations of data security and privacy regulations, business competition, and data loss due to cyber crime. In addition, no Bank products or services were withdrawn and/or their marketing stopped. [416-1] [416-2][418-1][FN-CB-510a.1][FN-CB-230a.1]



### Post Implementation Review

Setelah produk disampaikan kepada nasabah, CIMB Niaga terus melakukan *post implementation review* (PIR) sebagai salah satu bentuk pengelolaan risiko penerbitan produk dan aktivitas baru sesuai dengan Kebijakan tentang Produk dan Aktivitas Baru No. B.04. Prosedur ini dijalankan untuk memastikan proses peluncuran produk telah diterapkan sesuai dengan proposal yang disetujui manajemen. Untuk itu, Unit kerja yang meluncurkan produk atau aktivitas baru dalam waktu 12 bulan wajib melaksanakan PIR dan memastikan seluruh produk dan aktivitas baru telah ditinjau dan dievaluasi keamanannya bagi nasabah.

### Tingkat Kepuasan dan Penyelesaian Pengaduan Nasabah

CIMB Niaga membentuk Customer Care Unit (CCU) yang bertanggung jawab menangani pengaduan nasabah atas produk dan jasa Bank. CCU secara konsisten meningkatkan kualitas penyelesaian pengaduan nasabah, dengan melakukan evaluasi berkala untuk tindakan perbaikan dan percepatan penyelesaian pengaduan nasabah. Bank juga memiliki Unit Customer Experience sebagai unit khusus yang mengelola pengalaman nasabah ketika berinteraksi dan bertransaksi dengan Bank. Secara berkala, Bank melakukan evaluasi pelaksanaan layanan dan perlindungan nasabah, termasuk kepuasan terhadap produk dan/atau jasa keuangan berkelanjutan, di antaranya melalui survei kepuasan nasabah. Bank melaksanakan survei tahunan yang mengukur *Net Promoter Score* (NPS) dengan mempertimbangkan faktor produk, kanal layanan, dan kualitas layanan.

### Post Implementation Review

CIMB Niaga continues to conduct post implementation reviews (PIR) after products are delivered to customers, as a form of risk management on new products and activities in accordance with the New Products and Activities Policy No. B.04.06. This procedure is carried out to ensure the product launches have complied with the proposals approved by management. Working units launching new products or activities must conduct a PIR within 12 months of launch date, to ensure all new products and activities have been reviewed and evaluated for their safety for customers.

### Level of Satisfaction and Resolution of Customer Complaints

CIMB Niaga has established a Customer Care Unit (CCU) responsible for handling customer complaints regarding the Bank's products and services. The CCU is consistently improving the customer complaint resolution quality, and conducts periodic evaluations on corrective actions needed, and on how to accelerate the resolution of customer complaints. The Bank also has a Customer Experience Unit, a special unit tasked with managing the customer experience when interacting and making transactions with the Bank. The Bank periodically evaluates customer satisfaction with the customer services and protection provided, including their satisfaction with sustainable financial products and/or services. The Bank conducts an annual Customer Satisfaction Survey to measure the *Net Promoter Score* (NPS) that considers product factors, service channels, and service quality.

## Nilai Net Promoter Score (NPS)

Net Promoter Score (NPS)





Di tahun 2020, CIMB Niaga menerima penghargaan sebagai *The Most Helpful Bank During COVID-19 in Indonesia* pada peringkat pertama dari *Asian Banker*. Penghargaan ini diberikan berdasarkan umpan balik dari nasabah terkait *engagement*, pengalaman, dan kepuasan terhadap layanan ritel. CIMB Niaga juga dinilai sebagai bank yang paling peduli dan memiliki perhatian besar untuk membantu nasabahnya melalui penyediaan produk dan layanan yang sesuai, di tengah situasi pandemi COVID-19.

In 2020, CIMB Niaga received a first place award as *The Most Helpful Bank During COVID-19 in Indonesia* from the *Asian Banker*. This award is given based on feedback from customers regarding *engagement*, experience and satisfaction with retail services. CIMB Niaga was also recognized as the most concerned bank that had paid great attention to helping its customers by providing suitable products and services during the COVID-19 pandemic.

#### Penerapan Prinsip HAM dan Respon kepada Nasabah

CIMB Niaga berkomitmen dan memastikan untuk tidak membedakan latar belakang, suku, agama, ras, status sosial, gender, ataupun hal-hal lain yang bersifat diskriminatif yang berpotensi melanggar Hak Asasi Manusia (HAM). Bagi nasabah yang memiliki kebutuhan khusus, Bank telah menyediakan fasilitas toilet khusus dan akses kursi roda di beberapa kantor cabang.

Bank juga menyediakan saluran pengaduan Customer Resolution Unit (CCU) untuk merespon setiap permasalahan seputar produk dan jasa, hingga keamanan data. Saluran pengaduan/informasi juga dapat dilakukan melalui kunjungan langsung di kantor, maupun melalui beragam saluran. Melalui peranan aktif dari CCU, Unit Kerja Customer Experience, Unit Kerja Customer Service, dan seluruh unit kerja terkait, Bank berhasil menyelesaikan 99% pengaduan yang diterima.

#### Human Rights Principle Implementation and Response Toward Customers

CIMB Niaga is committed and ensures equality within different background, ethnicity, religion, race, social status, gender, or other discriminatory factors that have the potential to violate human rights. For customers with special needs, the Bank provides special toilet facilities and wheelchair access at several branch offices.

The Bank also provides a Customer Care Unit (CCU) complaint channel to respond to any issues related to products and services, and data security. Any complaints or request for information can also be made directly at the offices, or through various channels. The active role of the CCU, Customer Experience Unit, Customer Service Unit, and all related units, resulted in the Bank successfully resolving 99% of the complaints received.

## Saluran Pengaduan Complaint Channels



**Contact Center:**

Telp: 14041 atau +62 21 2997 8888 (dari luar negeri)

E-mail: 14041@cimbniaga.co.id

**Business Banking Contact Center:**

Telp: 14042 atau +62 21 8065 5111 (dari luar negeri)

Live Chat di CIMB Niaga website

Whistleblowing System CIMB Niaga

**Contact Center:**

Hotline: 14041 or +62 21 2997 8888 (from overseas)

E-mail: 14041@cimbniaga.co.id

**Business Banking Contact Center**

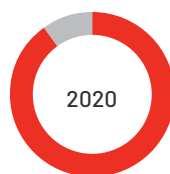
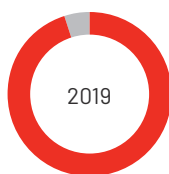
Hotline 14042 or +62 21 8065 5111 (from overseas)

Live Chat on the CIMB Niaga website

CIMB Niaga Whistleblowing System

## Jenis dan Tingkat Penyelesaian Pengaduan Types and Levels of Complaint Resolution

**Keuangan**  
Finance

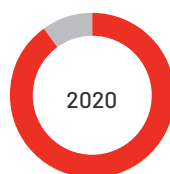
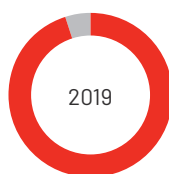


2020  
42.205 / 41.522

2019  
48.627 / 48.404

2018  
48.790 / 48.426

**Non-Keuangan (Kualitas Layanan dan Lain - lain)**  
Non-Finance (Service Quality and Others)



2020  
14.113 / 13.985

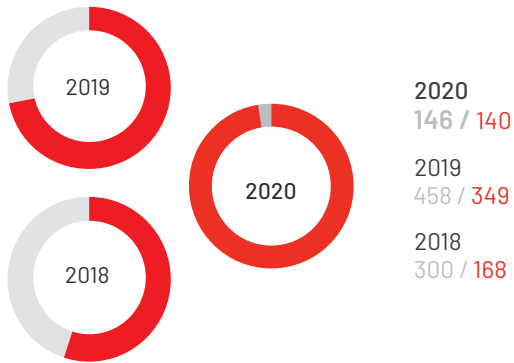
2019  
15.988 / 15.646

2018  
12.838 / 12.044

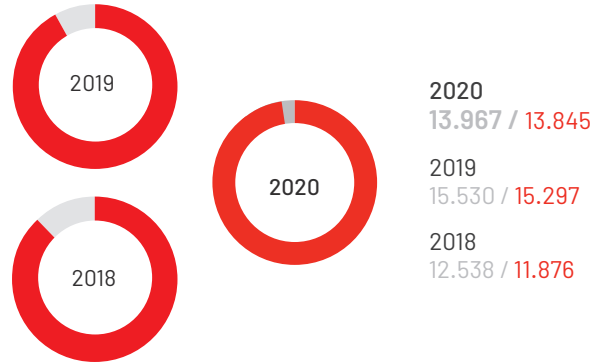
● Jumlah Pengaduan  
Number of Complaints

● Pengaduan Selesai  
Complaints Settled

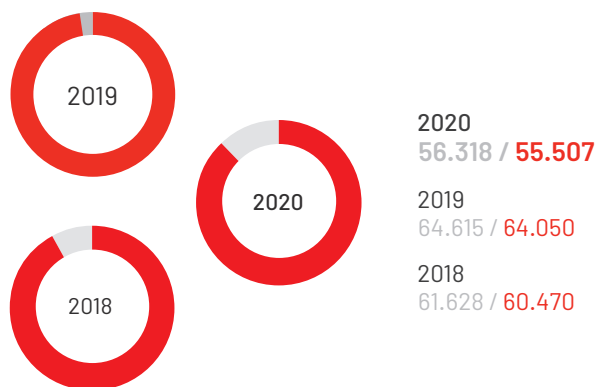
**Kualitas Layanan**  
Service Quality



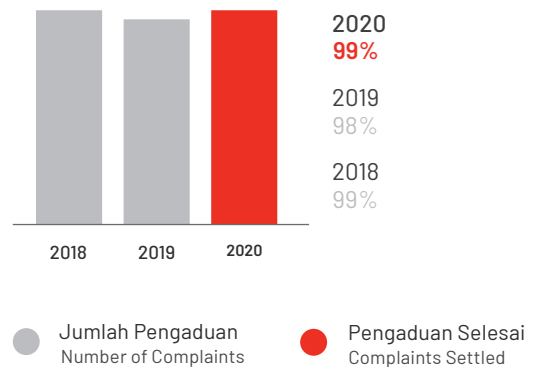
**Lain-lain**  
Others



**Jumlah Pengaduan (Keuangan dan Non-Keuangan)**  
Total Complaint (Finance and Non-Finance)



**Persentase Pengaduan yang Selesai**  
Percentage of Complaints Settled



Pelaporan dan penyelesaian pengaduan mengacu pada Peraturan OJK No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan dan Surat Edaran OJK No. 17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.

Reporting and complaint resolution refers to OJK Regulation No. 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector, and OJK Circular No. 17/SEOJK.07/2018 concerning Guidelines for Implementation of Consumer Complaint Services in the Financial Services Sector.

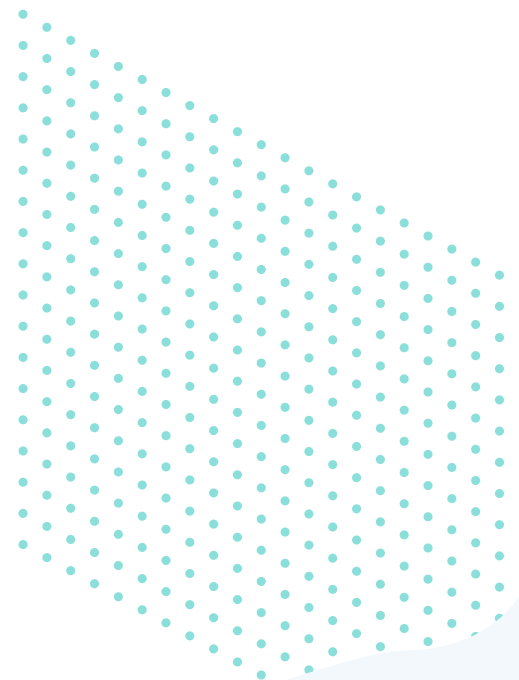
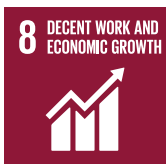
Informasi lengkap terkait Penyelesaian Pengaduan Tentang Keuangan dapat dibaca pada Lampiran Kinerja Sosial di akhir Laporan ini.

More information regarding Finance Complaint Settlement can be found in the Social Performance Appendix at the end of this Report.

# **PILAR 3** | PILLAR 3

## **TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN PERUSAHAAN**

### **CORPORATE SOCIAL RESPONSIBILITY**



“ Sebagai perusahaan yang bergerak di industri perbankan, CIMB Niaga merealisasikan tanggung jawab sosial dengan memberikan literasi dan inklusi keuangan bagi masyarakat, serta pelaksanaan empat pilar CSR.

As a Company engaged in the banking industry, CIMB Niaga's corporate social responsibility involves delivering financial literacy and inclusion, and the four CSR pillars to the communities. ”





## LITERASI DAN INKLUSI KEUANGAN BAGI MASYARAKAT [203-1][FS16]

### FINANCIAL LITERACY AND INCLUSION FOR THE COMMUNITY

Sebagai Bank, CIMB Niaga menerapkan tanggung jawab sosial melalui literasi dan inklusi keuangan bagi masyarakat. Kegiatan ini sejalan dengan Peraturan OJK terkait literasi dan inklusi keuangan bagi masyarakat dan tertuang dalam Kebijakan Tanggung Jawab Sosial Perusahaan No. M.09 dan Prosedur Tanggung Jawab Sosial Perusahaan No. M.09.P1. Literasi dan inklusi keuangan bertujuan untuk mengenalkan dan memberikan layanan, produk dan jasa perbankan berupa tabungan sebagai sarana penyimpanan uang yang aman, pengiriman uang, maupun pinjaman dan asuransi kepada masyarakat, khususnya yang berada di daerah sulit terjangkau. Jenis bantuan yang diberikan dalam kegiatan literasi dan inklusi keuangan dapat bersifat *in kind*, *probono*, maupun komersial.

Beberapa kantor cabang di tahun 2020, telah berinisiatif dan berpartisipasi sebagai relawan dalam kegiatan literasi dan inklusi keuangan. Hal ini dilakukan sebagai bentuk kontribusi positif dalam mendukung tercapainya Tujuan Pembangunan Berkelanjutan (TPB) dan Strategi Nasional Keuangan Inklusif (SNKI). Program literasi dan inklusi keuangan yang dijalankan CIMB Niaga, yaitu Program Ayo Menabung dan Berbagi (AMDB), Tour De Bank (TDB), Community Link #JadiPeduli (secara daring), dan #KejarMimpi Goes to Orphanage (*Goes to School*). Program literasi dan inklusi keuangan ini diikuti oleh kantor cabang CIMB Niaga di beberapa kota yang meliputi 16 provinsi, di antaranya Sumatera Utara, Riau, DKI Jakarta, Banten, Jawa Barat, Sulawesi Utara, Kalimantan Timur, Kalimantan Tengah, Nusa Tenggara Barat, dan Papua. Selain itu, CIMB Niaga juga mendukung pendidikan melalui penyediaan sarana dan prasarana penunjang, seperti Program 'Sejuta Buku', dan 'Be Smart'.

As a Bank, CIMB Niaga implements social responsibility through financial literacy and inclusion for the community. This activity is in line with OJK Regulations concerning financial literacy and inclusion for community and contained in the Corporate Social Responsibility Policy No. M.09 and Corporate Social Responsibility Procedures No.M.09.P1. Financial literacy and inclusion aims to introduce and provide financial products and services such as savings as a safe means of keeping money, remittances, as well as loans and insurance to the public, especially those in difficult-to-reach areas. The assistance provided in financial literacy and inclusion activities can be in kind, *pro-bono*, or commercial.

Several branch offices in 2020 have taken initiatives and participated as volunteer in financial literacy and inclusion activities. This shows positive contribution to support the achievement of Sustainable Development Goals (SDGs) and the National Strategy for Inclusive Finance (SNKI). CIMB Niaga's financial literacy and inclusion programs included the Ayo Menabung dan Berbagi (AMDB) Program, Tour De Bank (TDB), Community Link #JadiPeduli (online), and #KejarMimpi Goes to Orphanages (*Goes to School*). These financial literacy and inclusion programs were attended by CIMB Niaga branch offices in several cities covering 16 provinces, including North Sumatra, Riau, DKI Jakarta, Banten, West Java, North Sulawesi, East Kalimantan, Central Kalimantan, West Nusa Tenggara, and Papua. Apart from that, CIMB Niaga also supports education by providing facilities and infrastructure, including the 'Sejuta Buku' (One Million Books), and 'Be Smart' Programs.

Berdasarkan survei kemanfaatan kegiatan literasi keuangan di 2020, CIMB Niaga berhasil mencatat capaian skor 4,28 (dari total skala 5). Skor ini menunjukkan bahwa penerima manfaat merasa puas dengan penyelenggaraan kegiatan literasi keuangan yang diselenggarakan oleh Bank.

Based on a survey of the benefits of financial literacy activities in 2020, CIMB Niaga scored 4.28 (out of a total scale of 5). This score indicates that the beneficiaries were satisfied with the financial literacy activities organized by the Bank.

**Ayo Menabung dan Berbagi (AMDB)**

Kecerdasan finansial merupakan bekal penting bagi generasi muda. CIMB Niaga secara konsisten mendukung program pemerintah dalam peningkatan literasi keuangan siswa dari tingkat Sekolah Dasar (SD), Sekolah Menengah Pertama (SMP), Sekolah Menengah Atas (SMA) dan Sekolah Menengah Kejuruan (SMK) melalui Program Ayo Menabung dan Berbagi (AMDB).

**Ayo Menabung dan Berbagi (AMDB)**

Financial intelligence is an important provision for the younger generation. CIMB Niaga consistently supports the government programs to increase financial literacy for students from elementary schools (SD), junior high schools (SMP), high schools (SMA) and vocational high schools (SMK) through the Ayo Menabung dan Berbagi (AMDB) Program.



**2018**  
40 Sekolah | Schools  
5.452 Siswa | Students

**2019**  
38 Sekolah | Schools  
5.217 Siswa | Students

**2020\***

**69 Sekolah | Schools**

**7.451 Siswa | Students**

**Akumulasi 2011-2020**  
Accumulated 2011-2020

**370 Sekolah | Schools**

**50.689 Siswa | Students**

\*Informasi ini sudah termasuk dengan program Community Link #JadiPeduli dengan konsep daring

\*This information includes an online concept of the Community Link #JadiPeduli program

Program AMDB pada tahun 2020 telah menjangkau 31 kota yang tersebar di seluruh Indonesia, seperti Jakarta, Yogyakarta, Semarang, Samarinda, Blitar, dan Manado. Efektivitas program AMDB dalam memberikan literasi keuangan diukur dari peningkatan nilai pemahaman, yaitu sebesar 7% melalui hasil *pre- and post-test*. [FN-CB-240a.4]

#### Tour de Bank (TDB)

Tour de Bank (TDB) bertujuan memperkenalkan anak-anak SD tentang aktivitas dunia perbankan, sehingga diharapkan dapat menumbuhkan kecerdasan finansial dan budaya menabung sejak dini. Para siswa diajak mengunjungi Kantor Cabang untuk merasakan langsung kegiatan pelayanan perbankan. Selama kunjungan, siswa diperkenalkan dengan peran dan fungsi perangkat perbankan seperti teller, *customer service*, mesin ATM, dan mesin setor tunai. TDB pada tahun 2020 menjangkau 23 kota yang tersebar di seluruh Indonesia, seperti Bandar Lampung, Blitar, Pekalongan, DKI Jakarta, Tangerang Selatan, Surabaya, dan Tulungagung. Hasil *pre- and post-test* menunjukkan terjadi peningkatan pemahaman mengenai perbankan sebesar 11%. [FN-CB-240a.4]

In 2020, the AMDB program reached 31 cities throughout Indonesia, including Jakarta, Yogyakarta, Semarang, Samarinda, Blitar, and Manado. The AMDB program's effectiveness in providing financial literacy is measured by the increase in value obtained, which was 7% from the results of the *pre- and post-tests*. [FN-CB-240a.4]

#### Tour de Bank (TDB)

Tour de Bank (TDB) aims to introduce elementary school children to banking activities, to foster financial intelligence and to build a saving culture from an early age. Students are invited to visit branch offices to experience banking service activities firsthand. During the visits, students were introduced to the tellers and customer service roles, and the ATM machines, and cash deposit machines. In 2020, TDB reached 23 cities throughout Indonesia, including Bandar Lampung, Blitar, Pekalongan, DKI Jakarta, South Tangerang, Surabaya, and Tulungagung. The *pre- and post-test* results showed an 11% increase in banking understanding. [FN-CB-240a.4]

#### Tour de Bank [FN-CB-240a.4]

Tahun   Year	Jumlah Sekolah   Number of School	Jumlah Siswa   Number of Students
2018	20	936
2019	23	998
2020*	52	2.960
<b>Akumulasi 2015-2020 Accumulated 2015-2020</b>	<b>166</b>	<b>8.258</b>

\*Informasi ini sudah termasuk dengan program Community Link #JadiPeduli dengan konsep daring  
\*This information includes an online concept of Community Link#JadiPeduli program

### #KejarMimpi Goes to Orphanage (Goes to School)

Dalam merespon kondisi pandemi, Program #KejarMimpi tetap berjalan dengan penyesuaian transisi dari tema *Goes to School* menjadi *Goes to Orphanage*. Di tahun 2020, kegiatan program #KejarMimpi Goes to Orphanage meliputi kegiatan belajar dan bermain seputar keuangan, mendongeng, pemberian buku, *fun learning* bersama *The Complete Banker* CIMB Niaga, dan pemberian masker untuk mencegah penyebaran COVID-19. Program #KejarMimpi Goes to Orphanage dilaksanakan di panti asuhan di 7 kota, yaitu Jakarta, Solo, Makassar, Banda Aceh, Palembang, Mandalika, dan Ambon

### #KejarMimpi Goes to Orphanage (Goes to School)

In response to the pandemic conditions, the #KejarMimpi Program was adjusted from the theme 'Goes to School' to 'Goes to Orphanage'. In 2020, the #KejarMimpi Goes to Orphanage program activities included learning and playing activities about finance, storytelling, book giving, fun learning with *The Complete Banker* CIMB Niaga, and providing medical face mask to prevent the spread of COVID-19. The #KejarMimpi Goes to Orphanage program reached 7 cities, including Jakarta, Solo, Makassar, Banda Aceh, Palembang, Mandalika, and Ambon.

#KejarMimpi Goes to School [FN-CB-240a.4]		
Tahun Year	Jumlah Sekolah Number of Schools	Jumlah Siswa Number of Students
2018	4	383
2019	9	1.212
Akumulasi 2018-2019 Accumulated 2018-2019	13	1.595
#KejarMimpi Goes to Orphanage [FN-CB-240a.4]		
Tahun Year	Jumlah Kota Number of City	Jumlah Anak Panti Asuhan Number of Orphans
2020	7	330
Akumulasi Accumulated	7	330

### #KejarMimpi Leaders Camp

#KejarMimpi *Leaders Camp* adalah acara yang menghadirkan para pembicara inspiratif bagi generasi muda Indonesia, khususnya mahasiswa Indonesia. Para pembicara inspiratif terdiri atas anggota Direksi CIMB Niaga, *Brand Ambassador* CIMB Niaga, dan tokoh inspiratif setempat yang akan berbagi pengalaman mengenai perjuangan untuk mengejar mimpi, serta topik-topik hangat dan relevan bagi para peserta. #KejarMimpi *Leaders Camp* tahun 2019, telah menjangkau 13 universitas/sekolah dengan jumlah peserta 3.740. Kemudian, pada tahun 2020, #KejarMimpi *Leaders Camp* diselenggarakan secara daring melalui *live* di akun instagram *Kejarmimpi.id* sebanyak dua kali dan disaksikan oleh 34.274 penonton. [FN-CB-240a.4]

### #KejarMimpi Leaders Camp

#KejarMimpi *Leaders Camp*, an event that presents inspirational speakers for Indonesia's young generation, especially Indonesian students. The inspirational speakers included members of the CIMB Niaga Board of Directors, *Brand Ambassadors*, and local inspirational figures who shared their experiences about the struggle to pursue dreams as well as other relevant topics for the participants. #KejarMimpi *Leaders Camp* in 2019, has held in 13 universities/schools with 3,740 participants. In 2020, the #KejarMimpi *Leaders Camp* was held online through the *Kejarmimpi.id* Instagram account twice and was watched by 34,274 viewers. [FN-CB-240a.4]

**Simpanan Pelajar (SimPel)** [FS7]

Simpanan Pelajar adalah tabungan untuk siswa PAUD, TK, SD, SMP, SMA, Madrasah (MI, MTs, MA) atau sederajat yang diterbitkan secara nasional. Bersamaan dengan kunjungan sekolah dalam program literasi keuangan seperti AMDB dan TDB, Bank aktif memperkenalkan inklusi keuangan dengan tabungan Tabungan SimPel. Pembukaan rekening di Tabungan SimPel tidak dikenakan biaya administrasi. Pada tahun 2020, CIMB Niaga berhasil membuka 5.821 tabungan SimPel dengan akumulasi 33.311 tabungan SimPel senilai Rp6,7 Miliar. Realisasi Tabungan SimPel di 2020 telah termasuk dengan kontribusi dari program Community Link #JadiPeduli. [FN-CB-240a.3]

**Simpanan Pelajar (SimPel)** [FS7]

Simpanan Pelajar are savings accounts issued nationally to PAUD, TK, SD, SMP, SMA, Madrasah (MI, MTs, MA) students or equivalent. During the financial literacy AMDB and TDB program school visits, the Bank actively introduces financial inclusion through the SimPel savings account. Opening an SimPel Savings account is free of administration fees. In 2020, CIMB Niaga opened 5,821 new SimPel savings account to reach a total of 33,311 SimPel savings worth Rp6.7 billion. In 2020, the SimPel Savings realization was included with the contributions from the Community Link #JadiPeduli program. [FN-CB-240a.3]



#KEJAR  
MIMPI

Berada di tengah masyarakat, CIMB Niaga memiliki tanggung jawab untuk memberikan manfaat bagi lingkungan dan masyarakat sekitar. CIMB Niaga ingin mewujudkan mimpi-mimpi masyarakat Indonesia melalui berbagai kegiatan untuk menjaga kelestarian lingkungan dan meningkatkan kesejahteraan. Strategi dan implementasi kegiatan CSR dikelola oleh Community Development Group yang berada di bawah Unit Sekretaris Perusahaan dan dipantau oleh Direktur Kepatuhan, *Corporate Affairs*, dan Hukum. Selain itu juga, kontribusi positif Bank terhadap masyarakat juga ditunjukkan melalui penyaluran Dana Kebajikan. Salah satu program CSR Bank adalah penyediaan tempat perlindungan “Rumah Kita” bekerjasama dengan Kedutaan Besar Republik Indonesia (KBRI) untuk Kerajaan Malaysia di Kuala Lumpur. Rumah Kita merupakan tempat perlindungan bagi Warga Negara Indonesia/Pekerja Migran Indonesia (WNI/PMI) di Malaysia, yang membutuhkan perlindungan dari KBRI karena alasan tertentu. [SUSBA 1.4.1.3]

By existing in the communities, CIMB Niaga has a responsibility to provide environmental and community benefits. CIMB wants to help the Indonesian people realize their beautiful dreams and carries out activities to realize this Indonesian dream, to preserve the environment and to improve community welfare. The strategies and implementation of CSR programs are managed by the Community Development Group under the Corporate Secretary Unit, and is monitored by the Director of Compliance, Corporate Affairs, and Legal. In addition, the Bank’s positive contribution to society is also shown through the distribution of the Qardhul Hasan Fund. One of the Bank’s CSR program is providing safe haven “Rumah Kita” in collaboration with the Embassy of the Republic of Indonesia (KBRI) in Kuala Lumpur, Malaysia. Rumah Kita is a safe haven for Indonesian citizens/Indonesian Migrant Workers (WNI/PMI) in Malaysia, who need protection from KBRI for certain reasons. [SUSBA 1.4.1.3]

### Empat Pilar Corporate Social Responsibility (CSR)

Program Corporate Social Responsibility (CSR) atau Tanggung Jawab Sosial dan Lingkungan (TJSL) dilaksanakan dengan merujuk pada empat pilar, yaitu

### Four Pillars of Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR) program refers to four pillars:

#### Pendidikan Education



50 penerima beasiswa di 15 perguruan tinggi di Indonesia

50 scholarship recipients in 15 universities in Indonesia

#### Pengembangan dan Pemberdayaan Masyarakat Community Development and Empowerment



- 9 karyawan penyandang disabilitas yang bertugas sebagai *Contact Center*
- Rp467 juta penyaluran dana untuk pelatihan penyandang disabilitas
- 9 employees with disabilities serve as Telesales and Phone-Banking Officers
- Rp467 million funds disbursed for training people with disabilities

#### Filantropi Philanthropy



- 6.779 orang penerima manfaat, termasuk korban bencana alam
- Rp7.211 juta donasi yang disalurkan
- 6,779 beneficiaries, including victims of natural disasters
- Rp7,211 million in donations

#### Lingkungan Environment



- Aktivitas pindah tanam 5.000 bibit bambu Betung dari pembibitan tahun 2016
- Konservasi bambu terutama bambu Tabah dan Betung di tahun 2020 memiliki potensi serapan karbon sebesar lebih dari 800 ton setara CO<sub>2</sub>
- Transplanting of 5,000 Betung bamboo seedlings from 2016 seedling program
- Bamboo conservation, especially Tabah and Betung bamboo, in 2020 resulted in a carbon absorption potential of more than 800 tonnes CO<sub>2</sub> equivalent.



### Realisasi Biaya TJSL (Rp Juta)

Realization of CSR Costs (Millions Rp)

Bidang Kegiatan   Activities	2020	2019	2018
Lingkungan   Environmental	820	994	307
Praktik Ketenagakerjaan, Kesehatan dan Keselamatan Kerja: Labor, Health and Safety Practices:	467	1.334	1.970
- Karyawan Disabilitas   Employees with Disabilities	467	1.334	1.970
Bidang Pengembangan Sosial dan Kemasyarakatan   Social and Community Development Field:	21.747	22.116	13.756
- Pendidikan Education	10.146	17.236	8.980
- Pengembangan dan Pemberdayaan Masyarakat Community Development and Empowerment	4.390	3.218	2.252
- Filantropi   Philanthropy	7.211	1.662	2.524
Lain-lain   Other	5.013	4.507	3.056
<b>TOTAL</b>	<b>28.046</b>	<b>28.951</b>	<b>19.089</b>

### Realisasi Dana Kebajikan (Rp Juta)

Realization of Qardhul Hasan Fund (Millions Rp)

	2020	2019	2018
Dana Kebajikan Qardhul Hasan Fund	16.400	14.397	14.832

### Sinergi Karyawan, Nasabah, dan Masyarakat dalam Community Link [413-1]

Untuk menciptakan sinergi yang baik antara karyawan dan nasabah, CIMB Niaga membentuk Program Community Link dengan mengajak partisipasi aktif pemangku kepentingan untuk meningkatkan kesejahteraan masyarakat. Program Community Link dibagi menjadi dua, yaitu #JadiNyata dan #JadiPeduli.

### Synergy of Employees, Customers, and Community in Community Link [413-1]

To create good synergy between employees and customers, CIMB Niaga has established a Community Link Program that invites the active participation of stakeholders to improve community welfare. The Community Link program is split into two, #JadiNyata and #JadiPeduli.



## Program Community Link #JadiNyata

Community Link #JadiNyata dilakukan dengan mengajak nasabah dan masyarakat berkolaborasi untuk mengatasi beragam masalah sosial, khususnya dalam bidang pendidikan, lingkungan, dan pengembangan masyarakat. Community Link #JadiNyata memilih tiga ide kegiatan terbaik yang diusulkan nasabah dan calon nasabah untuk diberikan pendanaan serta pendampingan tenaga ahli dalam mewujudkan ide sosialnya. Community Link #JadiNyata 2020 diikuti oleh 324 peserta. Pemenang dengan ide terbaik di tahun 2020, sebagai berikut:

1. Nur Rahmi Yanti atas ide 'Sorghum untuk Masa Depan'
2. Nicky Claraentia Pratiwi atas ide 'Memahami Kemampuan Bisnis dan Memaksimalkan Kinerja'
3. Agus Irawan Saputra atas ide 'Biogas dari Kotoran Sapi untuk Memenuhi Kebutuhan Energi yang Semakin Langka dan Mahal'

Community Link #JadiNyata is carried out by inviting customers and the community to collaborate to overcoming various social problems, especially in the fields of education, environment, and community development. #JadiNyata Community Link selects three best activity ideas proposed by customers and prospective customers to be given funding and expert assistance in realizing their social ideas:

1. Nur Rahmi Yanti for 'Sorghum for the Future'
2. Nicky Claraentia Pratiwi for "Understanding Business Capabilities and Maximizing Performance"
3. Agus Irawan Saputra for "Biogas from Cow Manure to Meet the Increasingly Rare and Expensive Energy Needs"





## Program Community Link #JadiPeduli

Community Link #JadiPeduli merupakan wadah bagi karyawan kantor cabang untuk menyalurkan mimpinya dalam berkontribusi kepada masyarakat. Community Link #JadiPeduli mengakomodir aspirasi terbaik karyawan dengan mempertimbangkan aspek inovasi/keunikan ide, *feasibility*, dukungan unit-unit kerja, keterlibatan masyarakat, serta potensi keberlanjutan pelaksanaan ide.

Akan tetapi, dikarenakan pandemi COVID-19 maka program Community Link #JadiPeduli di tahun 2020 dilaksanakan dengan menggunakan metode daring mengadopsi program AMDB dan TDB. Program Community Link #JadiPeduli diikuti oleh 59 kantor cabang atau 13% dari total jaringan kantor cabang yang berpartisipasi dalam Program Community Link #JadiPeduli, telah ditetapkan tiga kantor cabang dengan ide sosial terbaik dan memperoleh pendanaan. Program ini menjadi bagian dari budaya untuk memperkuat *Employee Engagement Program* dan meningkatkan kepedulian dan kepekaan sosial para insan CIMB Niaga.

Community Link #JadiPeduli is a forum for branch office employees to channel their dreams of contributing to society. Community Link #JadiPeduli accommodates the best aspirations of the employees by considering the aspects of innovation/uniqueness of ideas, *feasibility*, support from working units, community engagement, and the potential for continued implementation of the idea.

However, due to the COVID-19 pandemic, the Community Link #JadiPeduli program in 2020 was conducted using the online method adopted by the AMDB and TDB programs. The Community Link #JadiPeduli program was followed by 59 branch offices, or 13% of the total branch network who participated in the Community Link #JadiPeduli Program, with three branch offices recognized as having the best social ideas and received funding. This program forms part of the strengthening the Employee Engagement Program culture, and increasing social awareness and sensitivity of CIMB Niaga employees.



Di tahun 2020, CIMB Niaga telah mencatatkan beberapa capaian atas pendanaan Program Community Link tahun sebelumnya, yaitu:

In 2020, CIMB Niaga recorded several funding achievements from the previous year's Community Link Programs, namely:



Pengembangan situs web pengembangan keahlian para relawan beserta penilaiannya melalui platform IDVolunteering. Melalui program ini, sebanyak 1.360 orang mendapatkan akses pembelajaran terkait isu sosial secara gratis.

Development of a volunteer skills development website, and its assessment through the IDvolunteering platform. Through this program, 1,360 people gained free access to learning related to social issues.



Pendirian rumah pengeringan dan pemberian bantuan mesin pasca panen kopi untuk petani kopi di Desa Suko Pangkat, Jambi. Dengan demikian, petani kopi dapat meningkatkan harga jual kopi dan menghemat biaya transportasi.

Establishment of drying houses and provision of post-harvest coffee machines for coffee farmers in Suko Pangkat Village, Jambi. The coffee farmers could increase the selling price of their coffee and save on transportation costs.



Pemanfaatan sampah organik menjadi sumber pakan dalam budidaya *Black Soldier Fly* (BSF). Program ini memiliki rantai usaha yang terintegrasi melibatkan pesantren, warung, toko buah, dan pasar sekitar Malang. Pemanfaatan sampah organik yang dikombinasikan dengan budidaya BSF mampu menghasilkan pupuk organik dan larva.

Utilization of organic waste as a source of feed in *Black Soldier Fly* (BSF) cultivation. This program included an integrated business chain involving Islamic boarding schools, small shops, fruit shops and markets around Malang. The use of organic waste combined with BSF cultivation enabled them to produce organic fertilizers and larvae.

**Putri Agustina Pemenang Community Link Program #Jadinyata 2019 Digitalisasi Platform Kerelawanan IDVolunteering.**

Saya terpilih menjadi pemenang Community Link Program #JadiNyata 2019 dan mendapatkan hadiah uang tunai serta *mentorship* selama implementasi ide sosial di tahun 2020. Program ini membuat sesuatu yang tadinya hanya berupa ide bisa menjadi sesuatu yang nyata dan memberikan dampak positif di masyarakat. Mentoring yang diberikan menambah wawasan dan kebermanfaatannya dari ide yang telah direalisasikan tersebut. Semoga CIMB Niaga semakin merangkul anak muda untuk mewujudkan mimpi dan membuat dunia menjadi lebih baik.



**Putri Agustina Winner of the Community Link #Jadinyata 2019 Program, Digitalizing the IDVolunteering Platform.**

I was chosen as the winner of the Community Link #JadiNyata 2019 Program, and received cash gifts and mentorship whilst implementing the social ideas in 2020. This program turned an idea into a realization and had a positive impact on society. The mentoring provided me with additional insights on realizing the idea. Hopefully CIMB Niaga will continue to encourage more young people to make their dreams come true and make the world as a better place.

### Wujudkan Mimpi Generasi Bangsa Melalui Program Beasiswa

Sesuai *brand promise* CIMB Niaga yaitu 'forward' yang salah satu aspirasinya adalah 'forward your dream', Bank telah menjalankan program beasiswa sejak 2006 dan telah memberikan beasiswa kepada 1.077 siswa/mahasiswa. Pada tahun 2020, CIMB Niaga memberikan beasiswa kepada 50 mahasiswa dari 15 perguruan tinggi di Indonesia.

Selain memberikan beasiswa, Bank memberikan bekal *soft skill* kepada seluruh penerima beasiswa dengan menyelenggarakan 'One Day Workshop Financial Literacy' dan *sharing session* dengan tema "How To be Talent in Your Company". Kegiatan ini diharapkan dapat meningkatkan kesadaran mahasiswa terhadap perencanaan keuangan dan pentingnya mempersiapkan diri untuk sukses dalam berkarir.

### Realizing the Nation's Generation Dream through Scholarship Programs

In line with CIMB Niaga's brand promise, "forward" as part of "forward your dream", the Bank has provided scholarships to 1,077 students since 2006. In 2020, CIMB Niaga provided scholarships to 50 students in 15 universities in Indonesia.

In addition to providing scholarships, the Bank provides soft skills to all scholarship recipients by holding a "One Day Workshop on Financial Literacy", and a sharing session with the theme "How To be the Talent in Your Company". This activity is expected to increase students' awareness of financial planning, and the importance of preparing for a successful career.

#### Lasya Salsabila Azarine Mahasiswa Universitas Padjadjaran, Bandung.

Di tahun 2019, saya terpilih menjadi salah satu penerima beasiswa CIMB Niaga. Sebagai penerima beasiswa, saya mendapatkan berbagai pendanaan untuk melakukan pengembangan diri, mendapat pelatihan seperti persiapan masuk dunia kerja, kemudian cara mengatur keuangan dengan baik. Kami juga dilibatkan dalam acara-acara webinar, acara kunjungan menyapa anak-anak di daerah, serta program *brand ambassador* komunitas KejarMimpi. Program-program yang diadakan sangat membantu bagi pengalaman dan pengetahuan saya untuk mempersiapkan diri sebagai generasi siap kerja. Saya berharap CIMB Niaga terus menjadi salah satu bank terbaik di Indonesia dan dapat mengembangkan jaringan dan kontribusinya bagi dunia pendidikan di Indonesia.



#### Lasya Salsabila Azarine, a Student at Universitas Padjadjaran, Bandung.

In 2019, I was selected to receive one of CIMB Niaga scholarship grants. As a scholarship grantee, I received many benefits including funding my self-development, training on financial management, and preparing me for my working life. We were also involved in webinars, visited children in the regions, as well as became brand ambassadors for the KejarMimpi community program. The programs held were very useful for me, as they prepared me to be part of the ready-for-work generation. I hope that in the future CIMB Niaga continues as one of the best banks in Indonesia, and continues to leverage its network and contribute to education in Indonesia.

### Pemberdayaan Penyandang Disabilitas [FS14]

Penerapan Pilar CSR memastikan pemberian peluang kesempatan kerja bagi penyandang disabilitas di Indonesia. Hingga akhir tahun 2020, CIMB Niaga telah mempekerjakan sembilan penyandang disabilitas sebagai agen *Contact Center* di Yogyakarta dan memberikan perlakuan yang setara dengan karyawan lainnya. Memahami kebutuhan para penyandang disabilitas, Yayasan Dwituna Rawinala dan ThisAble Enterprise, bekerja sama dengan CIMB Niaga menyediakan program pelatihan dengan berbagai tema, seperti pelatihan untuk tenaga kebersihan, membangun bisnis melalui platform *e-commerce*, bermain musik, dan pelatihan usaha lainnya. Pelatihan ini diikuti oleh 308 penyandang disabilitas dan 73 peserta telah berhasil mendapatkan pekerjaan, serta 18 peserta memiliki usaha sendiri di tahun 2020.

Kesetaraan layanan bagi kaum disabilitas juga menjadi perhatian CIMB Niaga dalam penyediaan fasilitas, di antaranya fasilitas toilet khusus dan akses kursi roda, serta bantuan layanan. Penerapan layanan ini sejalan dengan Peraturan OJK No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan yang mengharuskan pelaku industri jasa keuangan menyediakan fasilitas khusus bagi kaum disabilitas.

### Empowerment of People with Disabilities [FS14]

The CSR Pillar ensures the provision of job opportunities for people with disabilities in Indonesia. At the end of 2020, CIMB Niaga employed nine people with disabilities who served as *Contact Center* agents in Yogyakarta and are treated equally with other employees. To understand the needs of people with disabilities, Yayasan Dwituna Rawinala and ThisAble Enterprise, in collaboration with CIMB Niaga, held training programs with various themes, such as training as cleaning staff, building businesses through *e-commerce* platforms, playing music, and other business training. This training was attended by 308 people with disabilities, where 73 participants managed to find jobs, and 18 participants started up their own businesses in 2020.

Equality of services for people with disabilities is also one of CIMB Niaga's concerns when providing facilities, and includes special toilet facilities and wheelchair access, as well as service assistance. The application of this service is in line with OJK Regulation No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector, which requires financial service industry companies provide special facilities for people with disabilities.





**Ulviana Safitri****Account Executive Thisable Enterprise**

Saya adalah Account Executive dari Thisable Enterprise yang berdiri sejak tahun 2011. Fokus kami adalah memberdayakan para penyandang disabilitas agar dapat mandiri secara ekonomi dan menciptakan program yang sesuai dengan kebutuhan disabilitas dan pasar tenaga kerja. Di tengah pandemi COVID-19, Thisable Enterprise mencari jalan alternatif untuk tetap berfokus pada visi dan misi kami, antara lain dengan melakukan pelatihan atau pembelajaran online. CIMB Niaga dan Thisable Enterprise berhasil memberikan kesempatan kepada 25 penyandang disabilitas yang ada di seluruh Indonesia untuk mengikuti program ini melalui "Memberdayakan Teman Disabilitas Melalui Pembelajaran Online". Harapan saya kedepannya untuk CIMB Niaga adalah semoga CIMB Niaga dapat terus melakukan program-program bagi para penyandang disabilitas di Indonesia agar mereka dapat berkembang serta membantu pertumbuhan ekonomi Indonesia.

**Ulviana Safitri****Account Executive Thisable Enterprise**

I am an Account Executive at Thisable Enterprise, which was established in 2011. Our focus is to empower people with disabilities to be economically independent, and to create programs that suit the needs of people with disabilities, as well as their employers. During the COVID-19 pandemic, Thisable Enterprise looked for alternative ways to stay focused on our vision and mission, and this was achieved by conducting online training. CIMB Niaga and Thisable Enterprise provided opportunities for 25 people with disabilities throughout Indonesia to take part in the "Empowering Friends with Disabilities via Online Learning" program. I do hope that in the future CIMB Niaga will continue to conduct programs for people with disabilities in Indonesia, so they can improve and be involved in Indonesia's economic growth.

**Donasi Melalui #SolidLawanCOVID**

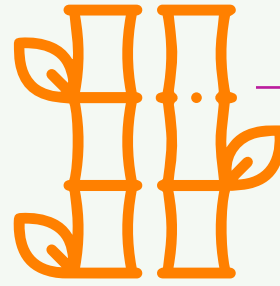
Bank bersama seluruh karyawan melakukan gerakan sosial #SolidLawanCOVID dengan tujuan menyatukan semangat untuk membantu sesama dan mendukung Indonesia melawan pandemi COVID-19. Sebagai bentuk kepedulian Bank terhadap penanggulangan wabah pandemi COVID-19 di tahun 2020, Bank menyalurkan donasi untuk pandemi COVID-19 sebesar Rp7,04 miliar dalam bentuk 4.500 Alat Pelindung Diri, 3.000 pelindung sepatu dan 400 masker N95 kepada beberapa Rumah Sakit rujukan di Jakarta. Donasi yang diberikan oleh Bank berhasil mencakup 6.779 orang penerima manfaat baik donasi bencana alam, donasi keagamaan maupun donasi penanggulangan COVID-19.

**Donations Through #SolidLawanCOVID**

The Bank together with all employees carried out the #SolidLawanCOVID social movement with the aim of uniting enthusiasm to help others and support Indonesia against the COVID-19 pandemic. One of the Bank's concern for overcoming the COVID-19 pandemic outbreak in 2020 involved donating Rp7.04 billion for the COVID-19 pandemic. The bank also donated 4,500 Personal Protective Equipment, 3,000 shoe protectors, and 400 N95 face masks to several referral hospitals in Jakarta. Other donations were made to 6,779 beneficiaries, including donations for natural disasters, religious events, and COVID-19 relief.

## Konservasi Bambu

Bamboo Conservation



#CIMBNiagaUntukMasaDepan

Jumlah tanaman bambu yang ditanam oleh CIMB Niaga mulai dari tahun 2012 hingga akhir Desember 2020 mencapai 30.400 bambu, yang terdiri atas bambu Hitam (*Gigantochloa atrovioleacea*), bambu Tabah (*Gigantochloa nigrociliata* (Buese) Kurz), bambu Betung (*Dendrocalamus asper*). Selanjutnya, di tahun 2020 juga telah dilakukan pindah tanam 5.000 bibit bambu Betung hasil pembibitan tahun 2016 ke kebun bibit raksasa (sistem kepompong) di Ngada, Flores, Nusa Tenggara Timur. Dengan demikian, diperkirakan potensi serapan karbon bambu CIMB Niaga yang dihitung pada tahun 2020 mencapai lebih dari 800 ton setara CO<sub>2</sub> atau secara akumulatif mulai 2019 mampu memberikan kontribusi positif terhadap aksi mitigasi perubahan iklim berupa serapan karbon mencapai hampir 1.600 ton setara CO<sub>2</sub>.

The number of bamboo planted by CIMB Niaga from 2012 to the end of December 2020 has reached 30,400, namely Black bamboo (*Gigantochloa atrovioleacea*), Tabah bamboo (*Gigantochloa nigrociliata* (Buese) Kurz), and Betung bamboo (*Dendrocalamus asper*). In 2020, 5,000 Betung bamboo seedlings from the 2016 planting were moved to a giant nursery (cocoon system) in Ngada, Flores, East Nusa Tenggara. It is estimated that the carbon absorption potential of CIMB Niaga bamboo in 2020 will reach more than 800 tonnes CO<sub>2</sub>eq. Since the program commenced in 2019, it has contributed positively to mitigating climate change, and the accumulated absorption has now reached nearly 1,600 tonnes CO<sub>2</sub>eq.



## Konservasi Bambu untuk Melestarikan Lingkungan

Seluruh unit kerja CIMB Niaga beroperasi di kawasan pemukiman warga yang terkelola. Kondisi ini memastikan tidak adanya kegiatan Bank yang secara langsung mempengaruhi keanekaragaman hayati. Demikian pula, tidak ada flora maupun fauna langka yang dilindungi menurut *International Union for the Conservation of Nature and Natural Resources* (IUCN) yang terganggu akibat operasi perbankan. Meskipun demikian, CIMB Niaga turut serta dalam mendukung pelestarian lingkungan, bekerja sama dengan Yayasan Keanekaragaman Hayati (KEHATI) dengan menjalankan Konservasi Bambu sejak tahun 2011. Komitmen ini telah membuahkan akumulasi penanaman mencapai 30.400 bambu di Indonesia.

Kontribusi positif dari bambu yang ditanam melalui program CSR CIMB Niaga tersebut dianalisis potensi serapan karbonnya melalui berbagai metode. Pengambilan contoh bambu Tabah (*Gigantochloa nigrociliata* (Buese) Kurz) di Gianyar dan Tabanan, Bali dilakukan pada tahun 2019. Contoh bambu Tabah kemudian dianalisis kandungan C-organik.

Hasil analisis menunjukkan bahwa dari total luasan (13,4 ha) bambu tabah yang diukur memiliki potensi serapan karbon mencapai 759 ton setara CO<sub>2</sub>. Analisis potensi serapan karbon juga dilakukan pada bambu Betung (*Dendrocalamus asper*) yang dibibitkan di daerah Ngada, Nusa Tenggara Timur (NTT) menggunakan model persamaan sinusoidal (Maulana, 2011). Hasil analisis pada tahun 2020 menunjukkan potensi serapan karbon dari 10 ribu bambu Betung di pembibitan yang dilakukan oleh CIMB Niaga pada saat sudah establish (berumur 10 tahun) di lapangan kira-kira setara 824 ton CO<sub>2</sub>.

CIMB Niaga melakukan Konservasi Bambu Tabah Berbasis Pemberdayaan Masyarakat melalui penanaman bibit bambu dan peningkatan kapasitas petani yang menggarap lahan di Kawasan Hutan Dengan Tujuan Khusus (KHDTK). Kegiatan dimulai dari proses pengembangan bibit bambu, dilanjutkan dengan penanaman hingga bambu tersebut dapat menjadi komoditas yang bisa diolah dan memberikan nilai tambah ekonomi.

## Bamboo Conservation for Environmental Preservation

All CIMB Niaga working units operate in residential areas, so therefore there are no banking activities that directly affect the biodiversity. Likewise, no endangered flora or fauna protected by the International Union for the Conservation of Nature and Natural Resources (IUCN) can be disturbed due to Banking operations. Nevertheless, CIMB Niaga participates in supporting environmental preservation, and has collaborated with Yayasan Keanekaragaman Hayati (KEHATI) to carry out Bamboo Conservation since 2011. This commitment has resulted in a total of 30,400 bamboo trees being planted in Indonesia.

The bamboo planted through the CIMB Niaga CSR program provides positive contribution to carbon absorption, and this has been analyzed using various methods. In 2019, samples were taken from Tabah bamboo (*Gigantochloa nigrociliata* (Buese) Kurz) in Gianyar and Tabanan, Bali. Bamboo sample were analyzed for C-organic content.

The results showed that from the total area of 13.4 ha, Tabah bamboo has potential carbon absorption up to 759 tonnes CO<sub>2</sub>eq. An analysis of the potential carbon absorption using a sinusoidal equation model (Maulana, 2011) was also carried out on Betung bamboos (*Dendrocalamus asper*) planted in the Ngada, East Nusa Tenggara (NTT). The 2020 analysis results showed that 10 thousand Betung bamboos planted in the nursery when establish in the field (10 years after planting) is potential to absorb up to 824 tonnes of CO<sub>2</sub>eq.

Through its Community Empowerment-Based Tabah Bamboo Conservation, CIMB Niaga plants bamboo seedlings and increases the capacity of farmers working in Special Purpose Forest Areas (KHDTK). The activity starts with the process of developing bamboo seedlings, followed by planting until the bamboo can become a commodity for processing to provide added economic value.

"Sistem Kepompong" merupakan suatu sistem pembibitan bambu dengan melalui fase nurseri. Bibit bambu dipelihara di nurseri selama 2-3 tahun sehingga terbentuk rumpun yang kuat. Artinya bibit bambu mengalami fase *hardening* dan adaptasi, sehingga mengurangi terjadinya cekaman fisiologi ketika dipindahlapangkan. Secara usia tanam, maka sistem kepompong juga memberikan usia bibit yang cukup dewasa.

The "Cocoon System" is a propagation method where seedling is going through nursery phase. The bamboo seedlings are nurtured in the nursery for 2-3 years to form strong clumps. This means that bamboo seedlings undergo a hardening and adaptation phase, thereby reducing the occurrence of physiological stresses when they are moved. In terms of planting age, the cocoon system also provides mature seedlings.

Kontribusi positif juga dilakukan oleh CIMB Niaga dengan Yayasan KEHATI memberikan pelatihan secara daring kepada 50 wanita di daerah Kawasan Hutan dengan Tujuan Khusus (KHDTK) Hutan Rarung di Lombok dengan tema 'Pemanfaatan Limbah dan Produk Turunan Bambu'. Beberapa modul yang diberikan yaitu Teknologi Pembuatan Sabun Berbahan Arang dan Teh Daun Bambu Tabah, Teknologi Pembuatan Arang dan Cuka Bambu, dan lain-lain. Pelatihan ini diharapkan dapat memberi bekal kepada para wanita sehingga mampu meningkatkan pendapatan bagi keluarganya.

CIMB Niaga's positive contributions included collaborating with the KEHATI Foundation to provide online training to 50 women in the Special Purpose Forest Areas (KHDTK) Area in Lombok with the theme 'Utilization Bamboo Waste and Derivative Products'. The training focused on the technology for making Charcoal Soap and Tabah Bamboo Leaf Tea, and for making Bamboo Charcoal and Vinegar, and others. Through this training, it is expected that housewives will increase their family income.

Konservasi bambu merupakan bentuk kontribusi CIMB Niaga dalam menjaga kelestarian alam lokal yang sekaligus memberikan manfaat ekonomi dan lingkungan. Secara ekologi, konservasi pohon bambu mampu meningkatkan kualitas penyerapan air tanah, menahan tanah pada area tanam, dan meningkatkan penyerapan emisi GRK. Hingga akhir 2020, CIMB Niaga telah merealisasikan dana CSR untuk pelestarian lingkungan sebesar Rp820 juta. Sebagian besar dana tersebut dianggarkan untuk konservasi bambu dan penghitungan stok karbon.

Bamboo conservation is part of CIMB Niaga's contribution to preserving local nature whilst also provides economic and environmental benefits. Ecologically, bamboo tree conservation has a positive impact by improving the quality of water absorption, retaining soil in the planting areas, and increase absorption of GHG emissions. Up to the end of 2020, CIMB Niaga CSR funds for environmental preservation had reached Rp820 million. Most of these funds were allocated towards bamboo conservation and its carbon stock calculation.

# PILAR 4 | PILLAR 4

## TATA KELOLA DAN RISIKO

### GOVERNANCE AND RISK



“ Secara bertahap, CIMB Niaga melakukan peningkatan tata kelola untuk merespon risiko perubahan iklim dan mengembangkan peluang bagi nasabah, serta pemangku kepentingan.

CIMB Niaga is gradually making governance improvements to respond to climate change risks, and is developing opportunities for customers and stakeholders. ”





## PENERAPAN TATA KELOLA KEBERLANJUTAN

### SUSTAINABILITY GOVERNANCE IMPLEMENTATION

Pengurangan emisi gas rumah kaca (GRK) dan perubahan iklim merupakan tantangan global, termasuk Indonesia. Dengan menekankan pentingnya mengelola risiko perubahan iklim, CIMB Niaga mulai menyesuaikan kebijakan pembiayaan dan hubungan dengan rantai pasokan yang sejalan dengan implementasi Keuangan Berkelanjutan. Atas tujuan itu semua, CIMB Niaga melakukan penyesuaian tata kelola keberlanjutan dengan merujuk pada *Taskforce for Climate-related Financial Disclosure* (TCFD) untuk merespon perubahan iklim.

Unit Kerja Good Corporate Governance (GCG) & Sustainability telah dibentuk sebelumnya sebagai bentuk implementasi keberlanjutan di CIMB Niaga. Akan tetapi, melihat pentingnya mengadopsi strategi atas aksi mitigasi dan adaptasi perubahan iklim maka mulai dilakukan penyesuaian ruang lingkup kerja unit tersebut merujuk kepada TCFD. Unit Kerja ini akan mulai memetakan kegiatan usaha internal yang berdampak pada perubahan iklim, termasuk mengelompokkan jenis risikonya. Setelah itu, strategi untuk mengurangi dampak negatif dan adaptasi pada perubahan iklim akan disusun, termasuk penyesuaian pada profil risiko atas dampak perubahan iklim yang ekstrim.

Secara garis besar, CIMB Niaga telah memiliki matriks dan target terkait mitigasi dan adaptasi perubahan iklim dan akan terus melakukan penyesuaian agar dapat berkontribusi positif dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan, Deklarasi Rio tentang Lingkungan dan Pembangunan, Protokol Kyoto, dan Perjanjian Paris. Salah satu penyesuaian ini, kedepannya CIMB Niaga akan memasukkan Indikator Penilaian Kinerja (*Key Performance Indicator/KPI*) pada Direksi dan karyawan-karyawan terkait.

Reducing greenhouse gas (GHG) emissions and climate change is a global challenge, including Indonesia. By emphasizing the importance of managing climate change risks, CIMB Niaga has begun to adjust its financing policies and relationship to the supply chain in line with implementing Sustainable Finance. For its climate change related goals, CIMB Niaga has adjusted its sustainability governance by referring to the *Taskforce for Climate-related Financial Disclosure* (TCFD).

Good Corporate Governance (GCG) & Sustainability Unit was established as part of CIMB Niaga's sustainability implementation. However, as Bank understand the importance to adopt strategy for climate change mitigation and adaptation actions, there is a need to adjust the unit's scope of work referring to TCFD. This Working Unit will begin the strategy formulation by mapping out internal business activities that could be affected by climate change, and will classify the types of risks. Then, Bank will develop strategy to reduce any negative impacts and climate change adaptation, including adjustments to the risk profiles for those affected by climate change.

CIMB Niaga has developed matrix and targets related to climate change mitigation and adaptation and will continue to improve as well as contributing positively in achieving Sustainable Development Goals (SDGs), Rio Declaration on Environment and Development, Kyoto Protocol, and the Paris Agreement. These adjustments will be incorporated into Key Performance Indicators (KPI) for Board of Directors and other related employees.

## PENINGKATAN TATA KELOLA KEBERLANJUTAN BERDASARKAN TCFD

SUSTAINABILITY GOVERNANCE IMPROVEMENTS BASED ON TCFD



### Tata Kelola Governance

Bank telah mulai memasukkan isu perubahan iklim (*climate change*) dan cara mitigasinya sebagai salah satu tugas dan tanggung jawab (*job description*) dari Unit Kerja GCG & Sustainability dan diawasi oleh Direktur penanggung jawab implementasi keberlanjutan. Dengan demikian, Unit GCG & Sustainability sebagai unit pelaksana kegiatan keberlanjutan juga turut memastikan bahwa implementasi inisiatif/kajian serta aksi adaptasi dan mitigasi terkait perubahan iklim dapat terlaksana secara menyeluruh.

The Bank has started to include the issue of climate change and its mitigation measures in the job description for GCG & Sustainability Unit and supervised by the Director responsible for sustainability implementation. Therefore, the GCG & Sustainability Unit, as the unit responsible for implementing sustainability activities, will also ensure the implementation of climate change initiatives/studies and to carry out the mitigation actions.



### Strategi Strategy

Strategi keberlanjutan Bank telah diimplementasikan dengan mempertimbangkan aspek keberlanjutan atas semua aspek kegiatan usaha Bank. Hal ini termasuk dengan menjalankan Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) pada aspek non-kredit dan kredit Bank. Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) ini telah memasukkan berbagai aspek keberlanjutan, salah satunya perubahan iklim sebagai salah satu bentuk pertimbangan. Selain itu juga, atas semua sektor pembiayaan, Bank menganjurkan setiap debiturnya agar dapat memiliki rencana dan strategi akan perubahan iklim, lingkungan, sosial, dan tata kelola keberlanjutan yang baik. Bank juga memiliki rencana untuk melakukan studi mengenai tarif karbon (*carbon pricing*) untuk mengidentifikasi peluang dan tantangan akibat perubahan iklim.

The Bank's sustainability strategy has been implemented by taking into account the sustainability aspects of the Bank's business activities. This includes performing a Sustainability Due Diligence for both non-credit and credit aspects. This Sustainability Due Diligence includes various factors on sustainability practice, including climate change. In addition, for all financing sectors, the Bank has recommended that all debtors to adopt plan and strategies for climate change, environmental, social, and good sustainability governance. The Bank also plans to conduct a study on carbon pricing to identify opportunities and challenges faced due to climate change.



### Manajemen Risiko Risk Management

1. Menjadikan risiko perubahan iklim sebagai salah satu bahan pertimbangan dalam mengkaji risiko finansial dan non-finansial;
2. Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) yang telah memasukkan aspek perubahan iklim dalam kajiannya dan juga senantiasa berusaha meningkatkan kesadaran debitur akan risiko ini;
3. Mengadakan peningkatan literasi akan risiko keberlanjutan, termasuk di dalamnya risiko perubahan iklim kepada internal Bank dan debitur;
4. Studi kasus untuk mengidentifikasi risiko potensial terkait perubahan iklim terhadap perkebunan kelapa sawit;
5. Mengembangkan skenario profil risiko pembiayaan atas dampak perubahan iklim (*climate scenario*).

1. Inclusion of climate change risk as one of the considerations during credit and non-credit risk assessment;
2. Inclusion of climate change aspect in the Sustainability Due Diligence review process, and also constantly raise debtors' awareness to this risk;
3. Enhance literacy on sustainability risks, including climate change risk for internal and the debtors;
4. Conduct case studies to identify potential risks related to climate change from oil palm plantations sector;
5. Develop a climate scenario assessment.



### Matriks dan Target

#### Metrics and Targets

1. Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) yang dilakukan terhadap portofolio Bank;
2. Identifikasi portofolio/kelompok debitur yang memberikan dampak perubahan iklim berupa emisi GRK;
3. Analisis emisi Gas Rumah Kaca beserta target penurunannya.

1. Sustainability Due Diligence conducted on the Bank's portfolio;
2. Identification of debtor/its groups' portfolio that impact climate change through GHG;
3. Analysis of GHG and their reduction targets.

<b>Deskripsi</b> Description	GRK (Cakupan 1 & 2) GHG (Scope 1 & 2)				
<b>Target</b>	Penurunan intensitas (berdasarkan <i>baseline study</i> 2019) Decrease in intensity (based on the 2019 baseline study)				
	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
	- 2 %	- 2 %	- 2 %	- 2 %	- 2 %

<b>Deskripsi</b> Description	Aksi adaptasi Adaptation action				
<b>Target</b>	Evaluasi debitur menggunakan Uji Tuntas Keberlanjutan ( <i>Sustainability Due Diligence</i> ) dengan penyesuaian pada aspek perubahan iklim Debtor evaluations using Sustainability Due Diligence with adjustments to the climate change aspect				
	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
	Perbankan Korporasi Corporate Banking	Perbankan Korporasi Corporate Banking	Perbankan Korporasi dan Komersial Corporate and Commercial Banking	Perbankan Korporasi dan Komersial Corporate and Commercial Banking	Perbankan Korporasi dan Komersial Corporate and Commercial Banking

Informasi lebih lengkap terkait kajian risiko keberlanjutan melalui Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) dapat dibaca pada Bab Pilar 1 Tindakan Berkelanjutan dan Pilar 2 Usaha Berkelanjutan di Laporan ini.

More detailed information regarding sustainability risk assessment through Sustainability Due Diligence can be found on Chapter Pillar 1 Sustainable Action and Pillar 2 Sustainable Business of this Report.

Informasi lebih lengkap terkait Strategi Keberlanjutan dapat dibaca pada bagian Komitmen dan Strategi Keberlanjutan dalam Laporan ini.

More information regarding Sustainability Strategy can be found on Sustainability Commitment and Strategy section of this Report.

### Pendekatan terhadap Risiko Perubahan Iklim

Perubahan iklim merupakan isu global yang dapat mempengaruhi kinerja ekonomi, sosial, dan proses bisnis Bank. Perubahan iklim juga dapat mempengaruhi curah hujan yang mengakibatkan banjir atau kekeringan. Di awal tahun 2020, Jakarta dan beberapa kota besar lainnya di Indonesia dalam beberapa pekan mengalami bencana banjir. Kerugian akibat banjir sangat besar dan mempengaruhi proses usaha, serta mengancam kesehatan. Meskipun CIMB Niaga tidak mencatat kerugian yang signifikan akibat banjir tersebut, namun Bank percaya bahwa bencana banjir memiliki potensi gangguan terhadap kegiatan usaha debitur. Merespon risiko ini, CIMB Niaga menerapkan strategi bisnis dengan memerhatikan *core element* yang direkomendasikan *Taskforce for Climate-related Financial Disclosure* (TCFD).

Bank telah melakukan identifikasi sektor yang memiliki potensi terdampak perubahan iklim termasuk pada sektor terkait *Agriculture, Forestry, and Other Land Use* (AFOLU). Berdasarkan identifikasi tersebut, Bank menyusun 'Daftar Sektor dengan Risiko Keberlanjutan Tinggi'. Dokumen ini disusun dengan menggunakan metode ilmiah dan merujuk pada beberapa literatur, seperti laporan yang dikeluarkan oleh Intergovernmental Panel on Climate Change (IPCC), The United Nations Framework Convention on Climate Change (UNFCCC), dan Science Based Target Initiative (SBTi). Hasil studi juga dapat menunjukkan tingkat kerentanan sektor tersebut terhadap paparan risiko keberlanjutan, termasuk risiko perubahan iklim, risiko air, dan lain sebagainya. [201-2][SUSBA 1.2.2.2]

Selain itu juga, CIMB Niaga telah mengalokasikan anggaran untuk meningkatkan literasi keberlanjutan, termasuk di dalamnya perubahan iklim. Akan tetapi, Bank belum mengalokasikan anggaran khusus pada tingkat pembiayaan terkait aksi adaptasi dan mitigasi perubahan iklim. [201-2]

### Penyusunan Kebijakan dan Strategi Terkait Keberlanjutan [102-30][102-31][102-34][SUSBA 1.2.1.14][SUSBA 1.2.2.4]

Kebijakan dan Prosedur terkait Keberlanjutan dan Keuangan Berkelanjutan disusun dengan mempertimbangkan visi dan misi keuangan berkelanjutan, risiko terkait, dan keselarasan strategi keberlanjutan CIMB Niaga yang diterjemahkan dalam 5 (lima) pilar. Lima pilar keberlanjutan mengatur kerangka kerja, strategi, dan pendekatan implementasi yang memastikan risiko

### Approach toward Climate Change Risk

Climate change is a global issue that can affect the Bank's economic, social and business processes. Furthermore, climate change can also affect rainfall resulting in flood or drought. In early 2020, Jakarta and several other major cities in Indonesia experienced flooding over several weeks. Losses due to flooding were very large and affected business processes, and threaten health. Even though CIMB Niaga itself did not suffer any significant losses due to the flooding, the Bank is aware that it can lead to potential disruptions of its debtors' business activities. In response to this risk, CIMB Niaga has adopted a business strategy by taking into account the core elements recommended by the Taskforce for Climate-related Financial Disclosure (TCFD).

The Bank has identified sectors that potentially could be impacted by climate change, and these include the Agriculture, Forestry, and Other Land Use (AFOLU) sectors. The Bank has compiled a 'High Sustainability Risk Sector List' prepared using a scientific method that refers to several sources, including reports issued by the Intergovernmental Panel on Climate Change (IPCC), The United Nations Framework Convention on Climate Change (UNFCCC), and the Science Based Target Initiative (SBTi). The study showed the vulnerability level of each sector that have exposure to sustainability risks, including climate change risk, water risk, and others. [201-2][SUSBA 1.2.2.2]

Apart from this, CIMB Niaga has also allocated a specific budget to enhance sustainability literacy, including climate change. However, the Bank has not yet allocated a specific pool for financing climate change adaptation and mitigation actions. [201-2]

### Sustainability Related Policy and Strategy Formulation [102-30][102-31][102-34][SUSBA 1.2.1.14][SUSBA 1.2.2.4]

The Sustainability Policy and Procedure is prepared in line with the sustainable finance vision and mission, related risks, and the alignment of CIMB Niaga's sustainability strategy based on the 5 (five) pillars. The sustainability five pillars set the framework, strategy and implementation approach to ensure risk is managed effectively. The Policy and Procedure related

dikelola secara efektif. Kebijakan dan Prosedur terkait keberlanjutan ini mengatur aspek kredit dan non-kredit, seperti pembiayaan, investasi, pengadaan barang dan rantai pasok. Kebijakan dan Prosedur terkait keberlanjutan ini mengatur aspek kredit dan non-kredit, seperti pembiayaan, investasi, pengadaan barang dan rantai pasok. Di tahun 2020, Bank telah menyusun rencana kerja pilar keberlanjutan hingga 2023.

to sustainability regulate credit and non-credit aspects, includes financing, investment, procurement, and supply chain. In 2020, the Bank prepared a work plan until 2023 for the sustainability pillars.

#### Kebijakan Keberlanjutan No. M.08 dan Prosedur Keberlanjutan No. M.08.P.01.

Sustainability Policy No. M.08 and Sustainability Procedure No. M.08.P.01.

Kebijakan dan prosedur ini memberikan fundamental implementasi keberlanjutan di Bank, khususnya segala hal yang terkait dengan non-pembiayaan. Cakupan dari kebijakan ini adalah relasi usaha yang meliputi a) Nasabah pembiayaan non-individual, b) Anak perusahaan Bank; c) Mitra non-individu program Tanggung Jawab Sosial dan Lingkungan Perusahaan (CSR); d) Pemasok, vendor, *merchants*, dan rekanan *outsourcing* non-individu; e) Mitra Usaha; dan f) Anggota Dewan Komisaris, Dewan Pengawas Syariah, Direksi, dan Pihak Independen anggota Komite Dewan Komisaris.

These policies and procedures provide the fundamentals for the Bank's sustainability implementation, particularly those matters related to non-financing. The scope of these policies includes business relations with a) Non-individual financing customers, b) Bank subsidiaries; c) Non-individual partners of the Corporate Responsibility (CSR) program; d) Non-individual suppliers, vendors, merchants and outsourcing partners; e) Business Partners; and f) Members of the Board of Commissioners, Sharia Supervisory Board, Board of Directors, and Independent members of the Board of Commissioners' Committees.

#### Kebijakan Keuangan Berkelanjutan No. M.10 dan Prosedur Keuangan Berkelanjutan No. M.10.P.01.

Sustainable Finance Policy M.10 and Sustainable Finance Procedure M.10.P.01.

Kebijakan Keuangan Berkelanjutan menjadi dasar pelaksanaan Tindakan Berkelanjutan (Pilar 2). Dari kebijakan ini, Bank menyusun dokumen pendukung berupa 'Daftar Sektor dengan Risiko Keberlanjutan Tinggi' dan 'Panduan Sektor'. Lebih lanjut lagi, Prosedur Keuangan Berkelanjutan merupakan pedoman dalam melakukan 'Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*)' dan 'Uji Tuntas Keberlanjutan Lanjutan (*Enhanced Sustainability Due Diligence*)'. Kesemua hal ini merupakan upaya Bank untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko lingkungan, sosial, dan tata kelola (LST). Pengkinian atas Kebijakan dan Prosedur Keuangan Berkelanjutan dilakukan minimal dua tahun sekali. Ketentuan pengkinian kebijakan dan prosedur diatur dalam Kebijakan *Manual Framework*. [SUSBA 1.3.2.6]

The Sustainable Finance Policy forms the basis for implementing Sustainable Business (Pillar 2). Through this policy, the Bank prepares supporting documents such as 'List of Sectors with High Sustainability Risk' and 'Sector Guidance'. The Sustainable Finance Procedures includes guidance for carrying out 'Sustainability Due Diligence' and 'Enhanced Sustainability Due Diligence'. These Bank efforts will identify, measure, monitor, and control environmental, social and governance (ESG) risks. The sustainable finance policies and procedures will be updated at least every two years, with the provisions for the updates laid down in the Framework Manual Policy. [SUSBA 1.3.2.6]



# KERANGKA KERJA PENYUSUNAN KEBIJAKAN KEBERLANJUTAN

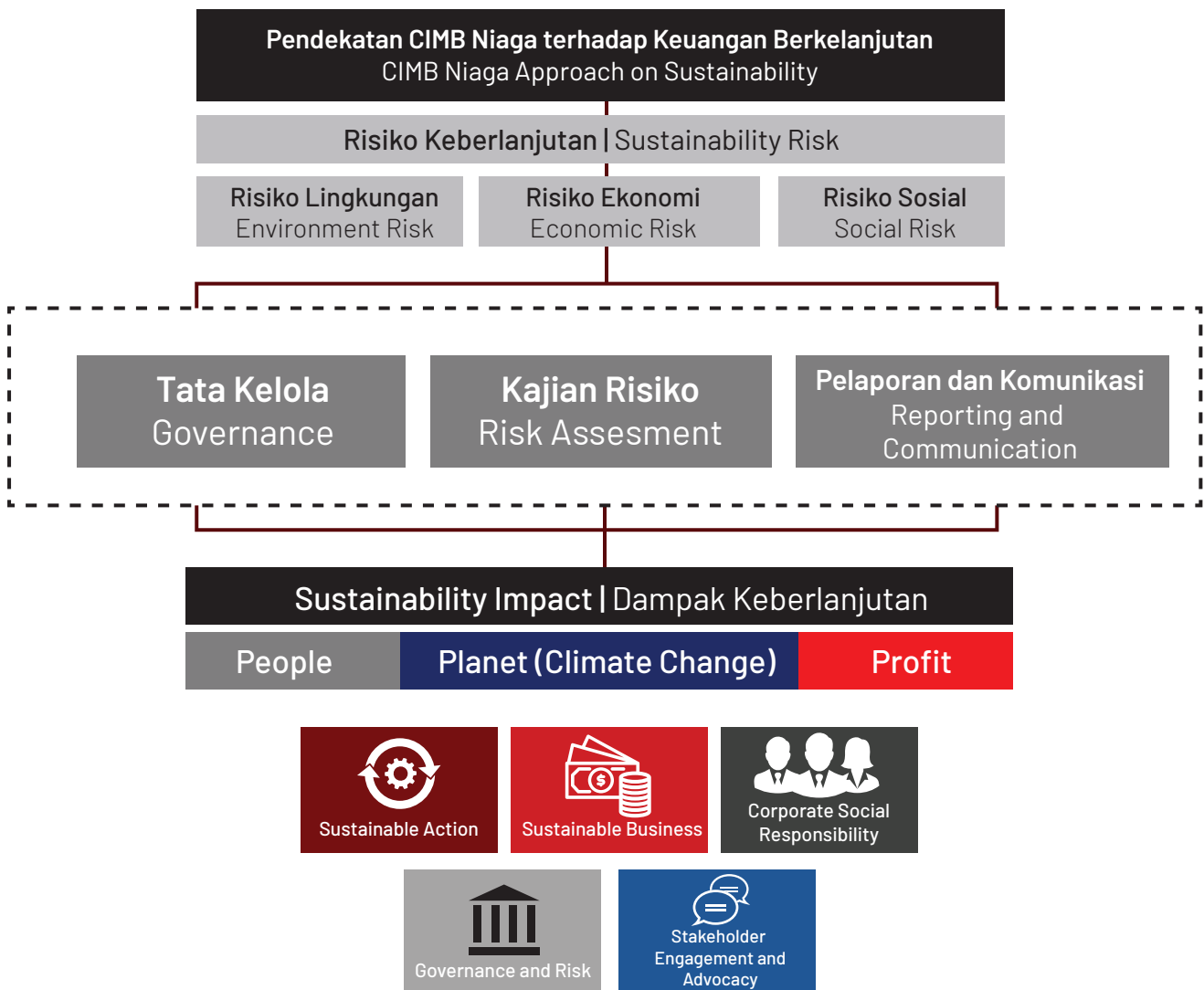
## SUSTAINABILITY POLICY DEVELOPMENT FRAMEWORK

**Visi Keuangan Berkelanjutan**  
Vision for Sustainable Finance

Menjadi Perusahaan ASEAN yang terkemuka dengan memerhatikan keselarasan aspek ekonomi, sosial, dan lingkungan hidup. [SUSBA 1.1.1.1]  
To be the leading ASEAN company that embraces the harmony of economic, social and environmental aspects. [SUSBA 1.1.1.1]

**Misi Keuangan Berkelanjutan**  
Mission of Sustainable Finance

Melakukan kegiatan usaha keberlanjutan yang menghasilkan pertumbuhan yang berkesinambungan dan terintegrasi.  
Conduct sustainable business activities that results in continuous and integrated growth.



## Sustainable Finance Policy - Non Credit

**Jenis Relasi Usaha | Types of Business Relations**

- Anak Perusahaan | Subsidiaries
- Mitra/Penerima non-individu program CSR  
Non-individual CSR Partners/ Grantees
- Perusahaan dimana anggota Direksi, Dewan Komisaris, dan Pihak Independen anggota Komite Dewan Komisaris melakukan kepengurusan atau pengendalian baik secara langsung maupun tidak langsung  
Companies where BOD, BOC, and Sharia Supervisory Board have direct/indirect control
- Pemasok, vendor, merchants non-individu  
Non-individual Vendors
- Mitra Usaha | Business Partners

**Exclusion List**

<b>Kegiatan Ilegal</b> Illegal activities	<b>Kasino &amp; Hiburan terkait Judi</b> Casino & Gaming	<b>Pelanggaran HAM</b> Breaches of Human Rights
<b>Persenjataan &amp; Amunisi</b> Arms & Munitions	<b>Situs Warisan Dunia</b> World Heritage Sites	<b>Pembalakan Liar</b> Illegal Logging
	<b>Suap</b> Bribery	<b>Terrorisme</b> Terrorism
		<b>Penyelundupan</b> Smuggling

**Uji Tuntas Keberlanjutan**  
Sustainability Due Diligence

- Isu Lingkungan**  
Environmental Issues
- Isu Sosial**  
Social Issues

**Watchlist untuk Relasi Usaha**  
Watchlist of Business Relations

## Sustainable Finance Policy - Credit

**Exclusion List**

<b>Kegiatan Ilegal</b> Illegal activities	<b>Kasino &amp; Hiburan terkait Judi</b> Casino & Gaming	<b>Suap</b> Bribery
<b>Persenjataan &amp; Amunisi</b> Arms & Munitions	<b>Situs Warisan Dunia</b> World Heritage Sites	<b>Pelanggaran HAM</b> Breaches of Human Rights
<b>Transaksi Kampanye Politik</b> Political campaign transaction		<b>Pembalakan Liar</b> Illegal Logging
<b>Kasino &amp; Hiburan terkait Judi</b> Casino & Gaming		<b>Terrorisme</b> Terrorism
<b>Situs Warisan Dunia</b> World Heritage Sites		<b>Penyelundupan</b> Smuggling

**Uji Tuntas Keberlanjutan**  
Sustainability Due Diligence

- Isu Lingkungan**  
Environmental Issues
- Isu Sosial**  
Social Issues

**Uji Tuntas Keberlanjutan Lanjutan**  
Enhanced Sustainability Due Diligence

**Panduan Sektor**  
Sector Guidance



## LIMA PRINSIP UTAMA DALAM MENGINPLEMENTASIKAN KINERJA KEBERLANJUTAN

### THE FIVE MAIN PRINCIPLES IN IMPLEMENTING SUSTAINABILITY PERFORMANCE



### Tugas dan Tanggung Jawab Badan Tata Kelola Tertinggi atas Keberlanjutan

Penetapan tanggung jawab atas keberlanjutan di CIMB Niaga diawali dari Badan Tata Kelola Tertinggi, yaitu Dewan Komisaris dan Direksi, kemudian diikuti oleh manajemen di kantor pusat, hingga di seluruh jaringan kantor cabang. Tugas dan tanggung jawab dari masing-masing Badan Tata Kelola Tertinggi telah dicantumkan dalam Piagam Dewan Komisaris dan Piagam Direksi. Penerapan prinsip keuangan berkelanjutan dan keselarasannya pada aspek ekonomi, lingkungan, sosial, dan tata kelola menjadi tanggung jawab Direksi yang diawasi oleh Dewan Komisaris. Selain itu, sesuai dengan Piagam Komite Audit tahun 2019, Komite Audit memiliki tugas untuk membantu Dewan Komisaris untuk memastikan Direksi menerapkan keberlanjutan pada Bank. [SUSBA 1.4.1.7]. [102-20, 102-23, 102-29]

CIMB Niaga juga memiliki Piagam Komite Nominasi dan Remunerasi tahun 2020 yang menyebutkan beberapa tugas komite sebagai berikut: [SUSBA 1.4.1.5.][SUSBA 1.4.1.6.]

- a. Komite Nominasi bertugas memberikan rekomendasi usulan calon anggota yang memenuhi syarat sebagai anggota Dewan Komisaris, Dewan Pengawas Syariah, dan Direksi kepada Dewan Komisaris untuk disetujui. Pertimbangan yang dilakukan komite dalam memberikan rekomendasi termasuk mengidentifikasi calon/kandidat atas kepeduliannya (*awareness*) terhadap prinsip keberlanjutan dan mempertimbangkan hasil Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) calon/kandidat tersebut (jika ada).
- b. Komite Remunerasi bertugas menyusun struktur, kebijakan, dan besaran remunerasi Dewan Komisaris, Dewan Pengawas Syariah dan Direksi untuk disampaikan kepada RUPS, serta memberikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi secara keseluruhan bagi Pejabat Eksekutif dan pegawai, serta Komite Dewan Komisaris. Salah satu faktor yang dipertimbangkan dalam menjalankan fungsi remunerasi tersebut adalah target kinerja Bank atau kinerja masing-masing anggota Dewan Komisaris, Direksi dan Komite Dewan Komisaris, termasuk kinerja terkait keberlanjutan.

### Duties and Responsibilities of the Highest Governance Body for Sustainability

The responsibility for sustainability at CIMB Niaga begins at the Highest Governance Body with the Board of Commissioners and Board of Directors, followed by the head office management, and the entire local office network. Duties and responsibility from each Highest Governance Body have been stated in the Board of Commissioners and Board of Director of Charter. The sustainable finance principles implementation and their alignment to economic, environmental, social and governance aspects is the responsibility of the Board of Directors, supervised by the Board of Commissioners. In addition, in accordance to 2019 Audit Committee Charter, Audit Committee has a duty to assist Board of Commissioners to ensure that Board of Directors implements sustainability in the Bank. [SUSBA 1.4.1.7]. [102-20, 102-23, 102-29]

CIMB Niaga also has a Nomination and Remuneration Committee Charter of 2020 which mentions some of the committees' duties as follows: [SUSBA 1.4.1.5.][SUSBA 1.4.1.6.]

- a. Nomination Committee duty is to provide recommendations for prospective members who meet the requirements as members of the Board of Commissioners, Sharia Supervisory Board and Directors to the Board of Commissioners for approval. Consideration made by the committee in providing recommendations include identifying candidates for their awareness of the sustainability principles and considering the result of candidate's Sustainability Due Diligence (if any).
- b. Remuneration Committee duty is to compile all the structure, policies, and amount of remuneration for the Board of Commissioners, Sharia Supervisory Board and Directors to be submitted to the GMS, as well as providing evaluation results and recommendations to the Board of Commissioners regarding the remuneration policy for Executive Officers and employees, as well as the Board of Commissioners Committee. One of the considered factors in running the remuneration function is the Bank performance target or Board of Commissioners, Board of Directors, and Committee of the Board of Commissioners individual performance, including sustainability related performance.



Tugas dan tanggung jawab Dewan Komisaris terkait penerapan aspek keberlanjutan dan prinsip keuangan berkelanjutan, termasuk: [102-29][102-30][102-31]

- Membahas dan memberikan masukan atas paparan kinerja keberlanjutan dan/atau keuangan berkelanjutan yang disampaikan oleh Direksi, dengan frekuensi rapat Direksi setahun dua kali dan rapat Dewan Komisaris setahun sekali.
- Menyetujui Rencana Aksi Keuangan Berkelanjutan (RAKB) yang disusun oleh Direksi, untuk disampaikan kepada Otoritas Jasa Keuangan (OJK).
- Presiden Komisaris memimpin tugas dan tanggung jawab pengawasan serta tidak berperan sebagai pejabat eksekutif.

Berdasarkan Piagam Direksi, Direksi bertanggung jawab untuk memerhatikan keselarasan aspek ekonomi, lingkungan, sosial, dan tata kelola dalam menyusun strategi bisnis dan melaksanakan kegiatan usaha Bank sesuai dengan bisnis perbankan yang berkelanjutan. Seluruh jajaran Direksi bertanggung jawab terhadap implementasi RAKB. Adapun Direktur Kepatuhan, *Corporate Affairs*, dan Hukum telah ditunjuk sebagai Direktur yang bertanggung jawab atas pelaksanaan RAKB termasuk pengawasan dan evaluasinya. [102-20, 102-29, 102-34][SUSBA 1.4.1.1][SUSBA 1.4.1.2][SUSBA 1.4.1.3][SUSBA 1.4.1.5][SUSBA 1.4.1.6][SUSBA 1.4.2.1]

The Board of Commissioners duties and responsibilities for implementing the sustainability aspects and sustainable finance principles, includes: [102-29][102-30][102-31]

- Discussing and providing input on the sustainability exposure and/or sustainable finance performance reported by the Board of Directors, with the Board of Directors meeting twice a year, and Board of Commissioners meeting once a year.
- Approving the Sustainable Finance Action Plan (RAKB) prepared by the Board of Directors, to be submitted to the Financial Services Authority (OJK).
- The President Commissioner guides the supervision duties and responsibilities, and does not act as an executive officer.

Based on the Board of Directors' Charter, the Board of Directors is responsible for aligning the economic, environmental, social and governance aspects into the business strategies, and ensuring the Bank's business activities are in accordance with a sustainable banking business. All of the Board of Directors are responsible for implementing the RAKB. The Compliance, Corporate Affairs, and Legal Director has been assigned as the Director responsible for implementing the RAKB, including its supervision and evaluation. [102-20, 102-29, 102-34][SUSBA 1.4.1.1][SUSBA 1.4.1.2][SUSBA 1.4.1.3][SUSBA 1.4.1.5][SUSBA 1.4.1.6][SUSBA 1.4.2.1]

## STRUKTUR TATA KELOLA KEBERLANJUTAN [102-18]

### SUSTAINABILITY GOVERNANCE STRUCTURE



Tugas dan tanggung jawab Direksi terkait penerapan aspek keberlanjutan dan prinsip keuangan berkelanjutan, termasuk:

- Memastikan strategi keberlanjutan yang sesuai dengan strategi Bank secara keseluruhan
- Menyetujui Kebijakan dan Prosedur terkait aspek keberlanjutan dan prinsip keuangan berkelanjutan
- Menyusun RAKB untuk disampaikan kepada OJK setelah mendapat persetujuan dari Dewan Komisaris
- Melakukan telaah berkala untuk mengevaluasi kinerja keberlanjutan dan keuangan berkelanjutan

Tugas dan tanggung jawab Direktur Kepatuhan, *Corporate Affairs*, dan Hukum terkait penerapan aspek keberlanjutan dan prinsip keuangan berkelanjutan, di antaranya:

- Memimpin penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB)
- Memastikan RAKB selaras dengan visi dan misi

The Board of Directors duties and responsibilities related to implementing the sustainability aspects and sustainable finance principles, includes:

- Ensuring the sustainability strategy is in line with the Bank's overall strategy
- Approving policies and procedures related to the sustainability aspects and the sustainable finance principles
- Preparing the RAKB to be submitted to OJK after obtaining approval from the Board of Commissioners
- Conducting periodic reviews to evaluate sustainability performance and sustainable finance

The Compliance, Corporate Affairs and Legal Director duties and responsibilities related to implementing the sustainability aspects and sustainable finance principles, includes:

- Leading the preparation of the Sustainable Finance Action Plan (RAKB)
- Ensuring the RAKB is in line with the vision and mission



- Melakukan koordinasi, evaluasi, dan tindak lanjut implementasi RAKB secara berkala
- Memastikan pelaksanaan kerangka kerja, kebijakan, metodologi, prosedur, dan/atau pengawasan yang memadai untuk memitigasi risiko keberlanjutan (misalnya risiko lingkungan dan sosial, risiko terkait HAM, dan risiko terkait perubahan iklim)
- Melakukan pengawasan dan memastikan implementasi aktivitas/inisiatif berkelanjutan sejalan dengan strategi Bank
- Memerhatikan dan memberikan masukan atas laporan keberlanjutan
- Coordinating, evaluating, and periodically following up on the implementation of the RAKB
- Ensuring adequate frameworks, policies, methodologies, procedures, and/or controls are implemented to mitigate sustainability risks (for example environmental and social risks, risks related to human rights, and risks related to climate change)
- Supervising and ensuring sustainable activities/initiatives are implemented in line with the Bank's strategies
- Paying attention to and providing input on the sustainability report

Tugas dan tanggung jawab Unit Kerja GCG & Sustainability terkait penerapan aspek keberlanjutan dan prinsip keuangan berkelanjutan, di antaranya:

[102-19]

- Menyusun Kebijakan Keberlanjutan dan Keuangan Berkelanjutan
- Mengusulkan dan memastikan visi dan misi keuangan berkelanjutan dikaji secara berkala dan selaras dengan visi dan misi Bank
- Menyusun RAKB dan menyampaikannya kepada regulator [SUSBA 1.1.2.2]
- Mengawasi implementasi RAKB, baik pengembangan produk/jasa keuangan berkelanjutan, peningkatan kapasitas, maupun penyesuaian internal Bank
- Melakukan inisiatif dan pengawasan implementasi budaya dan aktivitas/inisiatif keberlanjutan pada lingkungan internal Bank
- Meningkatkan *awareness* atas praktik dan budaya keuangan berkelanjutan pada Bank
- Memastikan adanya komunikasi pelaksanaan keuangan berkelanjutan kepada para pemangku kepentingan
- Memetakan segmen usaha yang memiliki risiko terhadap perubahan iklim dan melakukan kategori pembiayaan pada kelompok risiko yang tinggi, sedang, atau rendah. [SUSBA 1.4.1.2]
- Developing the Sustainability and Sustainable Finance policies
- Proposing and ensuring the sustainable finance vision and mission is reviewed periodically, and is in line with the Bank's vision and mission
- Preparing the RAKB to be submitted to the regulators [SUSBA 1.1.2.2]
- Supervising the RAKB implementation for the development of sustainable financial products/services, capacity building, and internal adjustments by the Bank
- Initiating and monitoring the sustainability culture and activities/initiatives implementation in the Bank
- Increasing awareness of sustainable finance practices and culture in the Bank
- Ensuring communications takes place with stakeholders on the implementation of sustainable finance
- Mapping business segments that have a climate change risk, and categorizing financing to high, medium, or low risk groups. [SUSBA 1.4.1.2]

Uraian serta pengungkapan informasi secara lengkap mengenai Tata Kelola Perusahaan, tugas, tanggung jawab, dan kewenangan RUPS, Direksi, maupun Dewan Komisaris, disampaikan dalam Laporan Tahunan 2020 yang disusun terpisah dari Laporan ini, namun saling melengkapi. [102-22, 102-24, 102-25, 102-26, 102-27, 102-28]

A complete description and disclosure of information regarding Corporate Governance, duties, responsibilities and authorities of the GMS, Board of Directors and Board of Commissioners, has been presented in the 2020 Annual Report, which is prepared separately from this Report, but is complementary. [102-22, 102-24, 102-25, 102-26, 102-27, 102-28]

### Tinjauan Kinerja Keberlanjutan oleh Manajemen

Salah satu tugas dan tanggung jawab Direksi adalah menyetujui Kebijakan Keberlanjutan dalam rantai pasokan dan Kebijakan Keuangan Berkelanjutan, serta memastikan strategi keberlanjutan dan RAKB yang sejalan dengan strategi usaha Bank. Secara berkala, Direksi akan menerima dan mengevaluasi laporan portofolio KKUB dan laporan pengelolaan risiko berkelanjutan berdasarkan sektor usaha.

Direksi menyampaikan usulan RAKB untuk mendapat masukan dan disetujui oleh Dewan Komisaris. Selanjutnya, Dewan Komisaris dan/atau Komite Audit melakukan telaah atas RAKB yang diberikan oleh Direksi, khususnya mengenai hasil pemetaan sektor dan risiko keuangan berkelanjutan. Melalui proses evaluasi ini, Direksi dan Dewan Komisaris memastikan implementasi strategi keberlanjutan, kinerja pertumbuhan portofolio KKUB, dan mitigasi risiko keuangan berkelanjutan telah dilakukan dengan baik. Selama tahun 2020, tidak terdapat temuan yang signifikan terkait implementasi RAKB yang perlu dikomunikasikan kepada Direksi. [102-34][SUSBA 1.4.1.7]

### Pengelolaan Risiko Keberlanjutan

CIMB Niaga mengendalikan risiko secara komprehensif dengan mengadopsi kerangka kerja *Enterprise-Wide Risk Management* (EWRM) yang bersifat proaktif dan *forward looking* untuk mencapai tingkat *return* yang optimal. Dalam kerangka kerja EWRM, risiko dikelola melalui penyesuaian *risk appetite* dengan strategi bisnis.

### Management's Sustainability Performance Review

One of the Board of Directors' duties and responsibilities is to approve the Sustainability Policy in the supply chain and Sustainable Finance Policy, as well as ensure the sustainability strategy and RAKB are in line with the Bank's business strategy. The Board of Directors receives and evaluates the KKUB portfolio reports and the sustainable risk management reports by business sector.

The Board of Directors submits the RAKB proposal for the Board of Commissioners' input and approval. The Board of Commissioners and/or the Audit Committee conducts reviews of the RAKB provided by the Board of Directors, particularly on the results of sector mapping and sustainable finance risks. Through this evaluation process, the Board of Directors and the Board of Commissioners ensures the implementation of the sustainability strategy, KKUB portfolio performance growth, and sustainable finance risk mitigations have been carried out properly. During 2020, there were no significant findings in the RAKB implementation that needed to be communicated to the Board of Directors and the Board of Commissioners. [102-34][SUSBA 1.4.1.7]

### Sustainability Risk Management

CIMB Niaga controls risk comprehensively by adopting a proactive and forward-looking Enterprise-Wide Risk Management (EWRM) framework to achieve an optimal return. In the EWRM framework, risk is managed through alignment of risk appetite with business strategy.



Penerapan tata kelola yang baik berhasil meningkatkan mekanisme *four eyes principle* dan transparansi dalam seluruh proses manajemen risiko. Manajemen risiko merupakan bagian yang tidak terpisahkan dari budaya, aktivitas operasional, dan proses pengambilan keputusan. Pada level operasional sehari-hari, manajemen risiko yang mencakup risiko lingkungan dan sosial dilakukan dengan menerapkan konsep tiga lini pertahanan (*three lines of defense*) yang melibatkan seluruh jajaran Direksi, manajemen senior, dan seluruh karyawan. [SUSBA 1.4.1.4][102-11]

### Membangun Budaya Keberlanjutan

Berbagai inisiatif dilaksanakan oleh CIMB Niaga untuk membangun budaya keberlanjutan pada Bank. Hal tersebut dilakukan melalui penyesuaian dan memasukan prinsip keberlanjutan di Kode Etik & Perilaku Kepegawaian, Piagam Dewan Komisaris dan Direksi, serta kebijakan-kebijakan internal Bank. Bank juga melakukan sosialisasi mengenai keberlanjutan di antaranya melalui *e-mail blast* dan penyelenggaraan kegiatan karyawan dengan mengambil tema keberlanjutan. Lebih lanjut, Bank mengimplementasikan Kebijakan Keberlanjutan dan Keuangan Berkelanjutan dengan melaksanakan Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) pada kegiatan usaha Bank.

The good governance implementation has succeeded in improving the four eyes principle and transparency in all risk management processes. Risk management has become an integral part of the culture, operational activities and decision-making process. At the day-to-day operational level, the risk management for environmental and social risks applies the three lines of defense concept involving the Board of Directors, senior management, and all employees. [SUSBA 1.4.1.4][102-11]

### Building a Sustainability Culture

Various initiatives have been carried out by CIMB Niaga to build a sustainability culture in the Bank. This has been achieved by adjusting and incorporating the sustainability principles into the Code of Ethics & Employee Behavior, the Board of Commissioners and Board of Directors Charters, and the Bank's internal policies. The Bank also disseminates sustainability through e-mail blasts and organizes employee activities with a sustainability theme. In addition, the Bank has implemented a Sustainability and Sustainable Finance Policy following Sustainability Due Diligence on the Bank's business activities.

- Informasi lengkap terkait manajemen risiko secara umum dapat dibaca di Laporan tahunan CIMB Niaga 2020.
- Informasi lebih lengkap terkait pengelolaan risiko sektor melalui uji tuntas keberlanjutan (*Sustainability Due Diligence*) dapat dibaca pada Bab Pilar 2 Usaha Berkelanjutan di Laporan ini.
- Complete information related to risk management in general can be found in the 2020 CIMB Niaga Annual Report.
- More complete information related to sector risk management through continuous due diligence can be found on Chapter Pillar 2 Sustainable Business of this Report.

## BISNIS YANG BERETIKA

### ETHICAL BUSINESS

CIMB Niaga memiliki Kode Etik dan Perilaku Kepegawaian CIMB Niaga No. A.07.01 yang merupakan pedoman bagi seluruh insan CIMB Niaga dalam berinteraksi secara profesional dan menjalankan pekerjaan dengan integritas tinggi. Aturan-aturan Kode Etik dan Perilaku Kepegawaian CIMB Niaga secara rinci dapat dilihat pada Laporan Tahunan CIMB Niaga 2020.

#### **Kebijakan Antikorupsi dan Anti-fraud Policy**

Berdasarkan kebijakan Antikorupsi No. M.11, CIMB Niaga menyusun program pencegahan praktik korupsi; larangan gratifikasi dan sumbangan politik; ketentuan sanksi atas pelanggaran; serta dokumentasi dan pelaporan. Bank memahami bahwa kebijakan antikorupsi dan *anti-fraud* ini sangat penting dalam perbankan yang berhubungan erat dengan kegiatan transaksi keuangan. Oleh karena itu, Bank memiliki *zero tolerance* atas *fraud* dengan target pencapaian *zero fraud*. Adapun pada tahun 2020, Bank belum melakukan *assessment* terhadap wilayah operasi terkait risiko korupsi, namun telah melakukan internal audit berdasarkan metodologi berbasis penilaian risiko secara komprehensif. [205-1]

*Anti-fraud* diterapkan kepada seluruh pihak, baik dari karyawan ataupun pihak mitra kerja melalui pernyataan *anti-fraud* dan antikorupsi yang terkandung dalam Perjanjian Kerja Sama (PKS), Surat Perintah Kerja (SPK), situs *whistleblowing*, pengiriman surat elektronik ke semua vendor, serta pemasangan poster di area kerja Bank.

CIMB Niaga has a Code of Ethics and Staffing Behavior No. A.07.01, which contains the guidance for all CIMB Niaga employees on how to interacting professionally and carry out their work with high integrity. Full details of the CIMB Niaga Code of Conduct and Employee Behavior can be found in the 2020 CIMB Niaga Annual Report.

#### **Anti-Corruption and Anti-Fraud Policy**

Based on the Anti-Corruption Policy No. M.11, CIMB Niaga has developed a program to prevent corruption practices; prohibition of gratification and political contributions; provisions of sanctions for violations; and documentation and reporting. The Bank understands that anti-corruption and anti-fraud policies are very important, as the Bank's main activities are closely related to financial transactions. Therefore, the Bank has a zero tolerance to fraud and has a target of achieving zero fraud. In 2020, the Bank did not conduct a specific corruption risk assessment in the operational areas, but did conduct internal risk management procedures audits based on a comprehensive risk assessment-based methodology. [205-1]

Anti-fraud is applied across all employees and partners, through anti-fraud and anti-corruption statements contained in Cooperation Agreements (PKS), Work Orders (SPK), the Bank's website, sending electronic mail to all vendors, as well as placing posters in the Bank's working area.

Pelatihan *anti-fraud* juga dilakukan secara daring melalui media *e-learning* dan aplikasi *Learning on the Go* (LoG). Salah satu topik pelatihan yang diberikan yaitu *IT Security Awareness* bertujuan untuk meningkatkan *awareness* karyawan terhadap keamanan data. Kegiatan pelatihan dan pendidikan ini diharapkan dapat menurunkan kasus *fraud*. Selama tahun 2020, Bank telah mengadakan pelatihan *Anti-fraud Awareness* bagi 3.554 karyawan atau 29,5% dari total karyawan.

Selanjutnya, telah dilakukan juga sosialisasi Kebijakan Antikorupsi melalui *email blast* kepada seluruh Insan (100%) CIMB Niaga termasuk Direksi dan Dewan Komisaris. Di tahun mendatang, Bank akan mengagendakan pelatihan mengenai Kebijakan Antikorupsi dengan mengundang partisipasi dari manajemen senior maupun mitra bisnis. [205-2]

Anti-fraud online training is also provided through e-learning media and the Learning on the Go (LoG) application. One of the training topics covered IT Security Awareness, which aims to increase employee awareness of data security. These training and education activities are expected to reduce fraud. During 2020, the Bank conducted Anti-Fraud Awareness training for 3,554 employees or 29.5% of the total employees.

Anti-Corruption Policy socialization is carried out through email blasts to all CIMB Niaga personnel (100%) including the Board of Directors and the Board of Commissioners. Over the coming years, the Bank will schedule training on the Anti-Corruption Policy by inviting senior management and business partners. [205-2]

#### Peserta Pelatihan *Anti-Fraud Awareness* [205-2]

Anti Fraud Awareness Training Participants

Peserta   Participant	2020	2019	2018
Karyawan Employees	3.554	2.829	4.212

Data lengkap terkait Peserta Pelatihan *Fraud* Berdasarkan Wilayah dan Jabatan dapat dibaca di Lampiran Kinerja Sosial diakhir laporan ini. [205-2]  
Complete data regarding Fraud Training Participants by Region and Position can be found in the Social Performance Appendix at the end of this report. [205-2]

Berdasarkan Surat Edaran Bank Indonesia No.13/28/DPNP Tahun 2011 perihal Penerapan Strategi *Anti Fraud* bagi Bank Umum, CIMB Niaga telah membentuk unit khusus Anti Fraud Management (AFM) untuk melaksanakan fungsi penerapan strategi *anti-fraud*. Berdasarkan hasil evaluasi Unit Kerja AFM atas pencegahan *fraud* dan korupsi di tahun 2020, diidentifikasi terdapat enam (6) kasus insiden *fraud* dengan penyimpangan kerugian yang melebihi Rp100 juta. Akan tetapi, tidak ada kasus yang ditindaklanjuti hingga ke ranah hukum. [FN-CB-510a.1][205-3]

Based on Bank Indonesia Circular No.13/28/DPNP 2011 concerning the Implementation of Anti-fraud Strategies for Commercial Banks, CIMB Niaga has established a special Anti fraud Management (AFM) unit to carry out the anti-fraud strategy implementation function. Following an evaluation by the AFM Work Unit on corruption prevention in 2020, six (6) cases were identified as potential incidents of corruption or fraud, with potential losses amounting to more than Rp100 million. None of the cases required legal follow up. [FN-CB-510a.1][205-3]

## Penyelesaian Kasus *Fraud*\*

### Fraud Case Resolution\*

Kasus <i>Internal Fraud</i> Internal Fraud Case	Pihak Pelaku Berstatus Karyawan Tetap The Perpetrator Has Permanent Employee Status		
	2020	2019	2018
Telah Diselesaikan Resolved	3	4	4
Dalam Proses Penyelesaian di Internal Bank In the Bank's Internal Settlement Process	3	-	-
Belum Diperoleh Penyelesaiannya Not Yet Resolved	-	-	-
Telah Ditindaklanjuti Melalui Proses Hukum Followed up Through a Legal Process	-	1	2
<b>Jumlah <i>Fraud</i></b> <b>Total Frauds</b>	<b>6</b>	<b>5</b>	<b>6</b>

Informasi dalam tabel menunjukkan informasi dengan penyimpangan nominal >Rp 100 juta.  
The table shows cases with a nominal value > Rp100 million.

Pencapaian hasil temuan kasus *fraud* juga dikontribusi dari hasil tindak lanjut laporan yang disampaikan melalui sistem *whistleblowing service*.

**Mekanisme Penanganan Pengaduan** [102-17][SUSBA 1.4.18]  
CIMB Niaga menerapkan sistem *whistleblowing* (WBS) yang dikelola oleh pihak ketiga independen dan profesional, yaitu PT Deloitte Advis Indonesia. Hal ini dilaksanakan agar perlindungan dan kerahasiaan pelapor dapat lebih terjaga, serta penyampaian pelanggaran dapat dilakukan dengan terbuka. Kebijakan WBS mengacu pada Peraturan OJK No. 39/POJK.03/2019 mengenai Penerapan Strategi *Anti Fraud* bagi Bank Umum. Bank juga memiliki kebijakan internal terkait sistem *whistleblowing* yang tertuang pada Kebijakan Pelaporan Pelanggaran (*Whistleblowing*) No. E.08.

Pihak internal dan eksternal dapat melaporkan setiap pelanggaran kepada CIMB Niaga melalui saluran komunikasi:

The resolution of fraud cases also received input from the follow-up results of reports submitted through the *whistleblowing service* system.

**Grievance Mechanism** [102-17][SUSBA 1.4.18]  
CIMB Niaga has implemented a *whistleblowing* system (WBS), which is managed by an independent and professional third party, PT Deloitte Advis Indonesia. This appointment provides protection and confidentiality to the whistleblower, and allows for violation report to be submitted openly. The WBS policy refers to OJK Regulation No. 39/POJK.03/2019 concerning the Implementation of Anti Fraud Strategies for Commercial Banks. The Bank also has an internal policy related to the *whistleblowing* system in the *Whistleblowing Policy* No. E.08.

Internal and external parties can report any violations to CIMB Niaga through the following communication channels:



### Saluran Komunikasi yang Dikelola oleh Internal CIMB Niaga

Communication Channels Managed by Internal CIMB Niaga

0878 296 52767 (0878 AYO LAPOR)  
ayo.lapor@cimbniaga.co.id

### Saluran Komunikasi yang Dikelola oleh Pihak Independen

Communication Channels Managed by Independent Parties

<https://ayolapor.tipoffs.info>  
ayolapor@tipoffs.info  
14031  
+62 822 113563636  
+62 21 2856 5231  
Ayo Lapor PO BOX 3331 JKP 10033

CIMB Niaga telah mengatur prosedur dan mekanisme dalam penanganan pengaduan. Setelah informasi diterima, maka *whistleblowing officer* atau pihak independen akan menghubungi pelapor secara rahasia untuk meminta informasi tambahan. Pada tahun 2020, pengaduan yang selesai diinvestigasi adalah 30% dari total pengaduan yang diterima.

CIMB Niaga has established procedures and mechanisms for handling complaints. After a report is received, the whistleblowing officer or independent party will contact the reporter confidentially to request additional information. In 2020, 30% of the reports complaints received were investigated.

#### Penanganan dan Jumlah Laporan Whistleblowing

Total Whistleblowing Reports Received and Handled

Uraian Description	2020	2019	2018
Jumlah laporan yang diterima Total reports received	138	131	228
• Laporan yang tidak diteruskan untuk diinvestigasi ( <i>pre-closed</i> ) Reports not forwarded for investigation ( <i>pre-closed</i> )	95	74	145
• Laporan yang diteruskan untuk diinvestigasi Reports forwarded for investigation	43	55	83
› Laporan yang diteruskan untuk diinvestigasi dan belum selesai diinvestigasi ( <i>status Open</i> ) Reports forwarded for investigation and not yet investigated ( <i>Open status</i> )	2	10	21
› Laporan yang terbukti berdasarkan hasil investigasi Proven reports based on the investigation results	22	21	32
• Laporan yang terbukti berdasarkan hasil investigasi terkait dengan <i>fraud</i> Proven reports based on the investigation results related to fraud	12	5	8
› Laporan yang diteruskan untuk diinvestigasi dan telah selesai diinvestigasi ( <i>status Closed</i> ) Reports forwarded for investigation and have been investigated ( <i>status Closed</i> )	41	45	62
Presentase laporan yang telah selesai diinvestigasi dari total pengaduan diterima Percentage of reports investigated from total complaints received	30%	34%	27%

Informasi lengkap terkait mekanisme penanganan pengaduan dan *whistleblowing system* dapat dibaca di Laporan Tahunan CIMB Niaga 2020. [FN-CB-510a.2]

Complete information regarding the complaint handling mechanism and whistleblowing system can be found in the 2020 CIMB Niaga Annual Report. [FN-CB-510a.2]

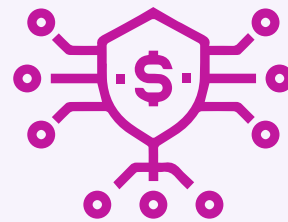
### Program Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU dan PPT)

CIMB Niaga memiliki Program Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU dan PPT) sebagai upaya dalam mencegah pencucian uang dan pendanaan terorisme terhadap produk, layanan, dan *e-channel*. Program APU dan PPT bertujuan untuk membangun *risk culture* yang memadai di seluruh level organisasi.

### Anti Money Laundering & Counter-Terrorist Financing Prevention Program (AML and CFT)

CIMB Niaga has an Anti Money Laundering & Prevention of Counter-Terrorist Financing (AML and CFT) to prevent money laundering and terrorism financing through its products, services and *e-channels*. The AML and CFT programs aim to build an adequate risk culture at all organizational levels.

Program APU dan PPT dilakukan dengan menerapkan 3 (tiga) lini pertahanan (*three lines of defense*), sebagai berikut:  
The APU and PPT programs are carried out by applying 3 (three) lines of defense, as follows:



- 1. Pertahanan Lini Pertama** dilaksanakan oleh Unit Bisnis/Kantor Cabang Bank yang melakukan aktivitas perusahaan sehari-hari sebagai garis depan organisasi. Di setiap Bisnis Unit/Kantor Cabang terdapat penanggung jawab terhadap penerapan program APU & PPT yang dinamakan AML Lokal, disamping yang bersangkutan diberikan akses kepada sistem informasi penanganan APU & PPT.  
First Line of Defense, is carried out by the Bank's Business Units/ Branch Offices who conducts daily activities as the front line of the organization. In every Business Units/Branch Offices, there is a person in charge to implement the AML & CFT program called Local AML, besides getting access to manage the AML & CFT information system.
- 2. Pertahanan Lini Kedua** merupakan fungsi pemantauan untuk memastikan pertahanan lapis pertama telah menjalankan fungsinya dengan baik. Unit kerja AML yang bertindak sebagai pertahanan lini kedua, menyiapkan strategi dan langkah yang akan dilakukan, serta sistem yang akan dipakai untuk memperkuat penerapan program APU & PPT.  
Second line of Defence, a monitoring function to ensure that the first line of defense has functioned properly. The AML work unit act as second line of defence, prepares the strategies and steps to be taken, as well as the system used to strengthen the AML & CFT program implementation.
- 3. Pertahanan Lini Ketiga**, merupakan fungsi pengawasan terhadap penerapan Program APU & PPT yang dilakukan oleh pertahanan lini pertama dan kedua. Fungsi ini dijalankan oleh audit internal, audit eksternal, maupun Dewan Komisaris untuk memastikan fungsi pertahanan lini pertama maupun pertahanan lini kedua telah berjalan secara efektif.  
Third Line Defense, a supervisory function of the AML & CFT Program implementation carried out by the first and second line of defence. This function is conducted by internal auditors, external auditors, and the Board of Commissioners to ensure the first line and second line of defense functions are effective.

Program APU dan PPT meliputi implementasi kebijakan dan prosedur APU dan PPT, pembentukan *Anti Money Laundering* (AML) Group, pelaksanaan *training* APU dan PPT kepada karyawan, evaluasi dan efektivitas oleh pihak internal, dan pelaporan ke regulator. Bank juga menerapkan *Know Your Employee* (KYE) sebagai bagian dari upaya pencegahan APU, PPT, dan *fraud*. Kegiatan ini secara aktif diawasi oleh Direksi dan Dewan Komisaris.

The AML and CFT programs include the AML and CFT policies and procedures implementation, the establishment of an *Anti Money Laundering* (AML) Group, AML and CFT training for employees, evaluation and effectiveness by internal parties, and reporting to regulators. The Bank has also implemented *Know Your Employee* (KYE) as part of the efforts to prevent AML, CFT, and fraud. This activity is actively monitored by the Board of Directors and the Board of Commissioners.

“ CIMB Niaga merespon kebutuhan pemangku kepentingan dan akan terus meningkatkan kapasitas Keuangan Berkelanjutan bagi karyawan, nasabah, serta mitra usaha. CIMB Niaga responds to stakeholders' needs and will continue Sustainable Finance capacity-building for its employees, customers, and business partners. ”

10 REDUCED INEQUALITIES



## PILAR 5 | PILLAR 5 PELIBATAN DAN ADVOKASI PEMANGKU KEPENTINGAN STAKEHOLDER ENGAGEMENT AND ADVOCACY



## PENINGKATAN KAPASITAS UNTUK KEUANGAN BERKELANJUTAN

### CAPACITY BUILDING FOR SUSTAINABLE FINANCE

#### Membangun Insan yang Profesional

CIMB Niaga secara berkesinambungan melakukan pelatihan dan pengembangan untuk meningkatkan kapasitas karyawan agar mampu menjawab tantangan bisnis Perusahaan yang dinamis. Program pendidikan dan pelatihan dilakukan dengan memerhatikan dampak dan tujuan pembelajaran sesuai dengan potensi dan keahlian masing-masing karyawan. Jenis pendidikan dan pelatihan dilakukan meliputi *public course*, *in-class learning*, dan *e-learning*.

Merespon kondisi pandemi COVID-19, CIMB Niaga mengupayakan penyesuaian beberapa jenis pelatihan yang fleksibel dan memungkinkan untuk dikonversi dari secara bertatap muka menjadi secara virtual. Hal ini sekaligus menyebabkan penghematan biaya pengembangan kompetensi karyawan. [404-1]

#### Building Professional People

CIMB Niaga continuously conducts training and development to improve employee capacity to respond to the Company's dynamic business challenges. Education and training programs carried out pay attention to the impact and learning objectives, in line with each employee's potential and expertise. The education and training includes public courses, in-class learning, and e-learning.

In response to the COVID-19 pandemic, CIMB Niaga adapted its training, making them more flexible and virtual so as to avoid face to face contact. This led to cost savings in employee competency development. [404-1]

#### Jumlah Jam dan Peserta Pendidikan/Pelatihan\* [404-1]

Total Education/Training Hours and Participants\*

Uraian	2020		2019		2018	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Jumlah Jam Pelatihan Total Training Hours	741.904	858.370	688.631	875.398	601.611	713.126
	1.600.274		1.564.030		1.314.736	
Jumlah Karyawan yang Mengikuti Pelatihan Number of Employees, participating in trainings	6.983	7.508	7.495	8.122	7.400	8.042
	14.491		15.617		15.442	
Rata-rata Jam Pelatihan per Karyawan Average Training Hours of per Employee	106,24	114,33	91,88	107,78	81,30	88,68
	110,43		100,15		85,14	

\*Termasuk karyawan yang telah mengundurkan diri dan jumlah karyawan yang mengikuti beberapa modul pembelajaran  
\*Includes employees who have resigned and were employees participating in several learning modules

Data lengkap terkait peserta dan jam pelatihan berdasarkan gender dan jenis pelatihan dapat dibaca di Lampiran Kinerja Ketenagakerjaan di akhir laporan ini.  
Complete data regarding participants and training hours by gender and type of training can be found in the Employment Performance Appendix at the end of this report.

### Peningkatan Kompetensi Keuangan Berkelanjutan

Selama tahun 2020, CIMB Niaga menyertakan beberapa anggota Dewan Komisaris, Direksi, dan seluruh karyawan dalam berbagai kegiatan untuk pengembangan kompetensi mereka, baik dalam penerapan keuangan berkelanjutan, maupun kinerja keberlanjutan yang mencakup topik-topik ekonomi, sosial, dan lingkungan.

Pelatihan terkait keuangan berkelanjutan dan penerapan kinerja keberlanjutan:

1. *Beyond Sustainable – Bridging the Gap to Sustainable Development Goals*
2. Implementasi Keuangan Berkelanjutan sesuai POJK No.51/POJK.03/2017
3. Izin Lingkungan (AMDAL, UKL-UPL)
4. *E-Learning (LoG) Sustainable Finance*
5. *Principle of Sustainable Finance (Intermediate)*
6. *Sustainable Finance: Governance Reporting*
7. *Sustainable Finance Procedure*
8. *Climate Financing* untuk Syariah
9. *The Cooler Earth Sustainability Summit 2020*

### Advokasi Keuangan Berkelanjutan bagi Pemangku Kepentingan

CIMB Niaga juga aktif menjadi narasumber atau peserta dalam pelatihan atau seminar yang dilaksanakan oleh pihak ketiga. Acara *sharing* ini bekerja sama dengan insititusi pemerintah, regulator, dan asosiasi dalam upaya mendukung kerangka kebijakan menuju transisi ke ekonomi rendah karbon. Bekerja sama dengan CIMB Group dan WWF Indonesia, CIMB Niaga sebagai *co-host* menyelenggarakan kegiatan *The Cooler Earth 2020* dan dihadiri oleh nasabah dan mitra kerja, organisasi *nonprofit*, *civitas academica*, dan pemerintah. [FS5], [SUSBA 1.1.1.8] [SUSBA 1.5.1.4]

Di tahun 2020, CIMB Niaga menjadi salah satu kontributor dalam kegiatan yang dilaksanakan Kementerian Keuangan untuk memberikan masukan atas pembiayaan hijau terutama untuk energi baru dan terbarukan (EBT).

### Sustainable Finance Competency Development

During 2020, CIMB Niaga included the Board of Commissioners, Board of Directors, and all employees in competency development activities for sustainable finance and sustainability performance, including the economic, social and environmental topics.

Training related to sustainable finance and sustainability performance:

1. *Beyond Sustainable – Bridging the Gap to Sustainable Development Goals*
2. Sustainable Finance Implementation based on POJK No.51/POJK.03/2017
3. Environmental Permits (AMDAL, UKL-UPL)
4. Sustainable Finance E-Learning (LoG)
5. Principle of Sustainable Finance (Intermediate)
6. Sustainable Finance: Governance Reporting
7. Sustainable Finance Procedure
8. Sustainable Finance for Sharia
9. The Cooler Earth Sustainability Summit 2020

### Sustainable Finance Advocacy for Stakeholders

CIMB Niaga also active as a resource persons or participants in training or seminars conducted by third parties. These sharing events were in collaboration with government institutions, regulators, and associations, and were used as an opportunity to support the policy framework towards a transition to a low carbon economy. In collaboration with CIMB Group and WWF Indonesia, CIMB Niaga co-hosted *The Cooler Earth 2020* event that was attended by customers and partners, non-profit organizations, the academic community, and the government. [FS5], [SUSBA 1.1.1.8] [SUSBA 1.5.1.4]

In 2020, CIMB Niaga will become one of the contributors carrying out Ministry of Finance activities to provide input on green financing, especially using new and renewable energy.



## Peran CIMB Niaga Sebagai Peserta dalam Acara Keuangan Berkelanjutan

[FS4][SUSBA 1.4.2.2][SUSBA 1.4.2.3]

### Role of CIMB Niaga as Participants in Sustainable Finance Events

Jabatan Position	Jumlah Peserta Number of Participants	Nama Acara Event Name	Penyelenggara The Organizers
Dewan Komisaris Board of Commissioners	2	The Cooler Earth Sustainability Summit 2020	CIMB Group (melalui <i>Virtual Learning</i> ) (through Virtual Learning)
Direksi Board of Directors	2	Beyond Sustainable - Bridging The Gap to Sustainable Development Goals, Sustainability Finance: Governance & Reporting	<i>External Vendor:</i> Fruitful Business, BARA (melalui <i>Virtual Learning</i> ) (through Virtual Learning)
Karyawan Employee	338	<i>The Cooler Earth Sustainability Summit 2020, Sustainability Finance Procedure, E-Learning Sustainable Finance, Izin Lingkungan (AMDAL, UKL-UPL), Intermediate Sustainable Finance, Implementasi Sustainable Finance Sesuai POJK No.51/0JK.03/2017</i>	<i>External Vendor:</i> Synergy Solusi Indonesia, Infobank, Erasmus University, CIMB Group (melalui <i>Virtual Learning</i> ), <i>E-Learning Sustainable Finance</i>  Synergy Solusi Indonesia, Infobank, Erasmus University, CIMB Group (through Virtual Learning), Sustainable Finance E-Learning

## Peran CIMB Niaga Sebagai Narasumber dalam Acara Keuangan Berkelanjutan oleh Pihak Ketiga

[FS4][SUSBA 1.5.1.4]

### CIMB Niaga's Role as a Resource Person in Third Party Sustainable Finance Events

Jabatan Position	Nama Name	Nama Acara Event Name	Penyelenggara The Organizers
Direktur Kepatuhan, <i>Corporate Affairs</i> dan Hukum Compliance, Corporate Affairs and Legal Director	Fransiska Oei	Embedding Sustainability Programs into Bank's Business Model  Topik   Topic: Sharing of the Governance & Reporting Process of Sustainable Finance Programs	Bank Association for Risk Management (BaRa)
Direktur Kepatuhan, <i>Corporate Affairs</i> dan Hukum Compliance, Corporate Affairs and Legal Director	Fransiska Oei	<i>Sharing Session</i> terkait Keberlanjutan Sharing Session related to Sustainability	OJK
Direktur Kepatuhan, <i>Corporate Affairs</i> dan Hukum Compliance, Corporate Affairs and Legal Director	Fransiska Oei	Foundation for International Human Rights Reporting Standards (FIHRRST) - Sesi terkait Keberlanjutan ( <i>Sustainability Report 2019</i> rating A+)  Foundation for International Human Rights Reporting Standards (FIHRRST) - Session related to Sustainability ( <i>Sustainability Report 2019</i> rating A +)	Foundation for International Human Rights Reporting Standards (FIHRRST)

Jabatan Position	Nama Name	Nama Acara Event Name	Penyelenggara The Organizers
Direktur Kepatuhan, <i>Corporate Affairs</i> dan Hukum Compliance, Corporate Affairs and Legal Director	Fransiska Oei	TalkInc 16th Anniversary - Sharing Sustainability	TalkInc
Direktur Kepatuhan, <i>Corporate Affairs</i> dan Hukum Compliance, Corporate Affairs and Legal Director	Fransiska Oei	The Cooler Earth - 2 Webinar 1. Webinar: Developing Impactful Green Finance Products, The Indonesia Experience 2. Webinar: Sustainable Supply Chain: Buyer and Consumer Expectations, The Indonesia Experience	CIMB Group
Head of Good Corporate Governance & Sustainability	Lina	Sustainability Accounting International Seminar Topik   Topic: Sustainability Report	Universitas Parahyangan Parahyangan University
Head of Good Corporate Governance & Sustainability	Lina	<i>Training Climate Finance</i> untuk Unit Usaha Syariah Sharia Business Unit Climate Finance Training	World Wildlife Fund (WWF) Indonesia & International Finance Corporation (IFC)
Sustainability Sr Specialist	Leo Mualim	Webinar <i>Sustainable Finance</i> Perbankan Nasional: Tantangan dan Peluang <i>Renewable Energy</i> di Era New Normal   KBI event on <i>Renewable Energy</i>  National Banking Sustainable Finance Webinar: Challenges and Opportunities for Renewable Energy at the New Normal Era   KBI event on Renewable Energy	IKBI dan beberapa bank nasional lainnya IKBI and several other national banks
Sustainability Sr Specialist	Leo Mualim	The Complete Banker inauguration - Sustainability Talkshow	CIMB Niaga dan WWF Indonesia CIMB Niaga and WWF Indonesia
Sustainability Sr Specialist	Leo Mualim	<i>Focus Group Discussion</i> (FGD) daring tentang Mekanisme Penanganan Keluhan berdasarkan UNGPs tentang Bisnis dan HAM  Online Focus Group Discussion (FGD) on Grievance Mechanisms based on UNGPs on Business and Human Rights	Universitas Airlangga dan Kedutaan Norwegia, Jakarta Airlangga University and Norwegian Embassy, Jakarta

## Acara Keuangan Berkelanjutan Berdasarkan Sektor Industri [FS4][SUSBA 1.4.2.2]

Sustainable Finance Events Based on Industry Sectors

Sektor Industri Industry Sector	Jumlah Peserta Number of Participants	Nama Pelatihan Training Name	Penyelenggara The Organizers
Green Bond/Sukuk	25	<i>Green Bond/Sukuk training</i> sebagai peserta <i>training</i> Green Bond/Sukuk training as training participants	Asian Development Bank (ADB)
Climate related Financing	34	<i>IFC training climate finance</i> untuk Unit Usaha Syariah sebagai <i>trainer</i> IFC climate finance training for Sharia Business Unit as a trainer	CIMB Niaga
Sustainable Finance	165	Pelatihan dan Sosialisasi Prosedur Keuangan Berkelanjutan Training and socialization of Sustainable Finance Procedures	CIMB Niaga
Clean Energy	2	OJK FGD <i>for Clean Energy</i> sebagai partisipan OJK FGD for Clean Energy as a participant	OJK
Climate Change	64	<i>Training Climate Change</i> Sebagai peserta <i>training</i> Climate Change Training as a training participant	Trisakti Sustainability Center (TSC)
Clean Energy Finance and Investment Mobilisation (CEFIM)	4	FGD Konsultasi Program CEFIM - OECD (The Organization for Economic Co-operation and Development) dari Otoritas Jasa Keuangan CEFIM - OECD Program Consultation FGD (The Organization for Economic Co-operation and Development) from OJK	OJK

### Inisiatif Eksternal dan Keanggotaan Asosiasi

[102-12][102-13][SUSBA 1.1.2.1][SUSBA 1.1.2.2]

Sebagai upaya untuk menjaga iklim bisnis yang kondusif, CIMB Niaga menjalin kemitraan strategis dengan bergabung ke dalam beberapa keanggotaan asosiasi nasional. Selama tahun 2020, Bank belum menjalin kerja sama dengan organisasi tertentu dalam menyelesaikan persoalan lingkungan. Akan tetapi, CIMB Group merupakan salah satu *founding signatories* dari *Principles Responsible for Banking* (PRB) yang merupakan program *United Nations Environment Programme Finance Initiative* (UNEP FI) dan Bank CIMB Niaga berupaya menyesuaikan inisiatif tersebut sesuai kondisi Bank. [FS10]

### External Initiatives and Association Membership

[102-12][102-13][SUSBA 1.1.2.1][SUSBA 1.1.2.2]

In an effort to maintain a conducive business climate, CIMB Niaga has established strategic partnerships by becoming a member of several national associations. In 2020, the Bank has not as yet established collaborative partnerships with organizations concerned with resolving environmental problems. However, the CIMB Group is one of the founding signatories of the Principles Responsible for Banking (PRB), which is a United Nations Environment Program Finance Initiative (UNEP FI), and Bank CIMB Niaga has adapted this initiative to the Bank's condition. [FS10]

## Inisiatif Eksternal dan Keanggotaan Asosiasi

### External Initiatives and Association Membership

Nama Organisasi Organization Name	Tujuan Objective	Posisi atau Keterlibatan Position or Involvement
 <p>Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association</p>	<p>Wadah keanggotaan emiten Stock Issuers membership</p>	<p>Anggota Member</p>
 <p>PERBANAS</p>	<p>Perkumpulan Perbankan Swasta Nasional National Private Banking Association</p>	<p>Bank sebagai anggota dan beberapa Direksi sebagai Wakil Ketua Umum dan Pengurus Bank as a member and several Directors as Deputy Chairperson and Management</p>
 <p>LAPSPI Lembaga Alternatif Penyelesaian Sengketa Perbankan Indonesia</p>	<p>Penyelesaian sengketa terkait perbankan (bersifat wajib) Settlement of disputes related to banking (mandatory)</p>	<p>Direktur Kepatuhan, <i>Corporate Affairs</i>, dan Hukum sebagai Ketua Badan Pengawas Compliance, Corporate Affairs and Legal Director as the Head of the Supervisory Agency</p>
 <p>INISATIF KEUANGAN BERKELANJUTAN INDONESIA</p>	<p>Wujud komitmen perbankan Indonesia dalam menerapkan praktik keuangan berkelanjutan yang inklusif Indonesia's banking commitment to implementing inclusive sustainable finance practices</p>	<p>Anggota Member</p>
 <p>ASPI Asosiasi Sistem Pembayaran Indonesia (ASPI)</p>	<p>Wadah bagi para pelaku dalam industri sistem pembayaran yang mampu mawadahi berbagai perubahan dan dinamika perbankan. A platform for payment system businesses that can accommodate the various changes and dynamics in banking industries.</p>	<p>Anggota Member</p>
 <p>icsa Indonesian Corporate Secretary Association</p>	<p>Wadah perkumpulan sekretaris perusahaan Company secretary association</p>	<p>Direktur Kepatuhan, <i>Corporate Affairs</i>, dan Hukum sebagai anggota Compliance, Corporate Affairs, and Law Director as a member</p>
 <p>FORUM KOMUNIKASI DIREKTUR KEPATUHAN PERBANKAN</p>	<p>Wadah perkumpulan Direktur Kepatuhan Compliance Director association</p>	<p>Direktur Kepatuhan, <i>Corporate Affairs</i>, dan Hukum sebagai Ketua Compliance, Corporate Affairs and Legal Director as chairman</p>
 <p>ACI ACI Financial Markets Association (ACI FMS)</p>	<p>Asosiasi perdagangan global terkemuka yang mewakili kepentingan komunitas pasar keuangan profesional Is a leading global trade association representing the interests of the professional wholesale financial markets community.</p>	<p>Anggota Member</p>
 <p>IFEMC Indonesia Foreign Exchange Market Committee (I-FEMC)</p>	<p>Komite untuk mendorong perkembangan pasar keuangan dan mendukung perekonomian nasional. A committee aims to promote financial market development and support the national economy.</p>	<p>Direktur Treasury &amp; Capital Market sebagai Pengurus Treasury &amp; Capital Market Director as committee member</p>

## PELIBATAN PEMANGKU KEPENTINGAN <sup>[102-21]</sup>

### STAKEHOLDER ENGAGEMENT

Keterlibatan para pemangku kepentingan diidentifikasi melalui pendekatan kedekatan (*proximity*) dan besarnya kepentingan (*power*) yang dapat saling mempengaruhi dan dipengaruhi pada Bank. Pemangku kepentingan senantiasa dilibatkan terkait aspek lingkungan, sosial, dan tata kelola (LST), serta ekonomi pada penerapan keberlanjutan dan keuangan berkelanjutan, beserta dampaknya terhadap Bank dan pemangku kepentingan lainnya. [102-42][SUSBA 1.1.1.7]

Stakeholder engagement is identified through a proximity approach and the amount of power they have to influence or be influenced by the Bank. Stakeholders are always engaged to discuss the environmental, social, and governance (ESG) and economic aspects on the application of sustainability and sustainable finance, and its impact on the Bank and other stakeholders. [102-42][SUSBA 1.1.1.7]

### Identifikasi Kebutuhan dan Pendekatan Pemangku Kepentingan <sup>[102-40][102-43][102-44][SUSBA 1.1.1.9]</sup>

Identification of Stakeholder Needs and Approach



**Nasabah**  
Customer

Topik Topic	Metode Pelibatan Engagement Method	Frekuensi Pendekatan Approach Frequency	Respon Perusahaan Company Response
<ol style="list-style-type: none"> <li>Pandemi COVID-19</li> <li>Keamanan transaksi keuangan perbankan</li> <li>Sosialisasi dan informasi produk dan layanan perbankan yang jelas dan transparan</li> <li>Fasilitas perbankan dan kemudahan akses</li> <li>Penyelesaian pengaduan nasabah sesuai dengan <i>Service Level Agreement (SLA)</i></li> </ol>	<p>Layanan <i>call center</i>, kantor cabang, <i>phone banking</i>, situs web, media sosial (<i>Facebook, Instagram, dan Twitter</i>)</p> <p>Call center services, branch offices, phone banking, websites, social media (<i>Facebook, Instagram and Twitter</i>)</p>	<p>Setiap saat Any time</p>	<ol style="list-style-type: none"> <li>Penerapan protokol kesehatan dilakukan sepanjang tahun selama masa pandemi COVID-19</li> <li>Menerima keluhan/ pengaduan nasabah</li> <li>Mengidentifikasi kepuasan nasabah dan aspek peningkatan yang diperlukan</li> <li>Penilaian pihak eksternal terhadap kinerja terkait kepuasan pelanggan</li> <li>Edukasi keuangan perbankan terkait produk perbankan</li> </ol>
<ol style="list-style-type: none"> <li>The COVID-19 pandemic</li> <li>Security of banking financial transactions</li> <li>Clear and transparent socialization and information on banking products and services</li> <li>Banking facilities and ease of access</li> <li>Settlement of customer complaints in accordance with the <i>Service Level Agreement (SLA)</i></li> </ol>	<p>Survei kepuasan pelanggan dan survei internal Customer and internal satisfaction surveys</p>	<p>Setahun sekali oleh Bank Once a year by the Bank</p>	<ol style="list-style-type: none"> <li>Implementing Health protocols throughout the year during the COVID-19 pandemic</li> <li>Receiving customer grievance /complaints</li> <li>Identifying customer satisfaction and the necessary improvement aspects</li> <li>External parties' assessment related to customer satisfaction performance</li> <li>Education on banking finance related to banking products</li> </ol>
<ol style="list-style-type: none"> <li>The COVID-19 pandemic</li> <li>Security of banking financial transactions</li> <li>Clear and transparent socialization and information on banking products and services</li> <li>Banking facilities and ease of access</li> <li>Settlement of customer complaints in accordance with the <i>Service Level Agreement (SLA)</i></li> </ol>	<p>Penilaian eksternal terhadap kepuasan pelanggan External assessments of customer satisfaction</p>	<p>Setahun sekali oleh masing-masing surveyor Once a year by each surveyor</p>	<ol style="list-style-type: none"> <li>Implementing Health protocols throughout the year during the COVID-19 pandemic</li> <li>Receiving customer grievance /complaints</li> <li>Identifying customer satisfaction and the necessary improvement aspects</li> <li>External parties' assessment related to customer satisfaction performance</li> <li>Education on banking finance related to banking products</li> </ol>
<ol style="list-style-type: none"> <li>The COVID-19 pandemic</li> <li>Security of banking financial transactions</li> <li>Clear and transparent socialization and information on banking products and services</li> <li>Banking facilities and ease of access</li> <li>Settlement of customer complaints in accordance with the <i>Service Level Agreement (SLA)</i></li> </ol>	<p>Informasi dari situs web dan <i>frontliner</i> Website and frontliner Information</p>	<p>Saat diperlukan As needed</p>	<ol style="list-style-type: none"> <li>Implementing Health protocols throughout the year during the COVID-19 pandemic</li> <li>Receiving customer grievance /complaints</li> <li>Identifying customer satisfaction and the necessary improvement aspects</li> <li>External parties' assessment related to customer satisfaction performance</li> <li>Education on banking finance related to banking products</li> </ol>



### Pemegang Saham/Investor

Shareholders/Investors

Topik Topic	Metode Pelibatan Engagement Method	Frekuensi Pendekatan Approach Frequency	Respon Perusahaan Company Response
1. Pandemi COVID-19 2. Pembaharuan kinerja keuangan dan non keuangan 3. Aktivitas/peristiwa penting perusahaan, misalnya kegiatan CSR 4. Penyampaian kinerja keuangan dan non keuangan akhir tahun 5. Penunjukkan kantor akuntan publik 6. Penggunaan laba perusahaan 7. Perubahan susunan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah 8. Penetapan gaji atau honorarium, bonus, dan tunjangan lain untuk Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah 1. The COVID-19 pandemic 2. Financial and non-financial performance updates 3. Important activities/events, (CSR activities). 4. Submission of year-end financial and non-financial performance 5. Appointment of the public accounting firm 6. Use of Company profits 7. Changes in the Board of Commissioners, Board of Directors and Sharia Supervisory Board composition 8. Determination of the salary or honorarium, bonuses and other allowances for the Board of Commissioners, Board of Directors and Sharia Supervisory Board	1. Pelaporan kinerja 2. Pertemuan analisis 1. Performance reporting 2. Analyst meeting	Setiap kuartal Quarterly	1. Penerapan protokol kesehatan dilakukan sepanjang tahun selama masa pandemi COVID-19 2. Menyampaikan kinerja organisasi perusahaan 3. Melaporkan kinerja akhir tahun 1. Implementing Health protocols throughout the year during the COVID-19 pandemic 2. Convey Company organization performance 3. Reporting year-end performance
	Public expose	Minimal 1 kali setahun At least once a year	
	Pelaporan ke Bursa Efek Indonesia (IDX) Reporting to the Indonesia Stock Exchange (IDX)	Sesuai dengan ketentuan IDX In accordance with IDX provisions	
	Rapat Umum Pemegang Saham General Meeting of Shareholders	Minimal 1 kali setahun At least once a year	





### Regulator

Regulator

Topik Topic	Metode Pelibatan Engagement Method	Frekuensi Pendekatan Approach Frequency	Respon Perusahaan Company Response
<ol style="list-style-type: none"> <li>Kepatuhan pada perundang-undangan dan peraturan</li> <li>Prinsip kehati-hatian dalam operasional dan layanan perbankan konvensional dan syariah</li> <li>Keuangan Berkelanjutan</li> </ol> <ol style="list-style-type: none"> <li>Compliance with laws and regulations</li> <li>The prudential principle in conventional and sharia banking operations and services</li> <li>Sustainable Finance</li> </ol>	<ol style="list-style-type: none"> <li>Penyampaian Rencana Bisnis Bank (RBB) dan realisasinya kepada Bank Indonesia dan Otoritas Jasa Keuangan (OJK)</li> <li>Penyampaian RAKB pada OJK</li> <li>Pelaporan kepatuhan aspek syariah terhadap Dewan Syariah Nasional</li> <li>Pelaporan lainnya sesuai ketentuan yang berlaku kepada regulator</li> </ol> <ol style="list-style-type: none"> <li>Submission of the Bank Business Plan (RBB) and realization to Bank Indonesia and the OJK</li> <li>Submission of RAKB to OJK</li> <li>Sharia compliance report to the National Sharia Board</li> <li>Other reports in accordance with applicable regulations to regulators</li> </ol>	<ol style="list-style-type: none"> <li>Setahun dua kali</li> <li>Sesuai dengan ketentuan OJK</li> </ol> <ol style="list-style-type: none"> <li>Twice a year</li> <li>In accordance with OJK regulations</li> </ol>	<ol style="list-style-type: none"> <li>Menginformasikan rencana dan pencapaian Perusahaan sesuai dengan peraturan dan ketentuan perundang-undangan</li> <li>Menginformasikan tingkat kepatuhan terhadap prinsip-prinsip syariah</li> </ol> <ol style="list-style-type: none"> <li>Reporting the Company's plans in accordance with the laws and regulations</li> <li>Reporting the level of compliance with sharia principles</li> </ol>



### Pemasok

Suppliers

Topik Topic	Metode Pelibatan Engagement Method	Frekuensi Pendekatan Approach Frequency	Respon Perusahaan Company Response
<ol style="list-style-type: none"> <li>Hubungan saling menguntungkan dengan pemasok</li> <li>Proses pengadaan barang dan jasa yang adil dan transparan</li> </ol> <ol style="list-style-type: none"> <li>A mutually beneficial relationship with suppliers</li> <li>A fair and transparent process for procuring goods and services</li> </ol>	Sosialisasi kebijakan Policy socialization	Minimal satu kali setahun At least once a year	<p>Pengembangan kerja sama dengan mitra kerja dalam penyediaan barang dan jasa untuk Bank</p> <p>Developing cooperation with partners for the procurement of goods and services to the Bank</p>



## Karyawan

Employees

Topik Topic	Metode Pelibatan Engagement Method	Frekuensi Pendekatan Approach Frequency	Respon Perusahaan Company Response
<ol style="list-style-type: none"> <li>Pandemi COVID-19</li> <li>Hak-hak karyawan</li> <li>Kesetaraan kesempatan pengembangan karir</li> <li>Proses rekrutmen</li> <li>Pembaharuan kinerja Perusahaan</li> <li>Pengalaman bekerja yang berharga dan menyenangkan</li> </ol>	<ol style="list-style-type: none"> <li>Media internal (HR <i>Info</i>, <i>e-Manual</i>, Majalah <i>Digital</i> Potrait)</li> <li><i>Town Hall</i></li> </ol>	<ol style="list-style-type: none"> <li>Setiap terdapat informasi yang perlu disampaikan kepada karyawan</li> <li>Setiap ada perubahan kebijakan</li> </ol>	<ol style="list-style-type: none"> <li>Penerapan protokol kesehatan dilakukan sepanjang tahun selama masa pandemi COVID-19</li> <li>Melakukan sosialisasi kebijakan dan strategi bidang ketenagakerjaan</li> <li>Mengidentifikasi kepuasan dan harapan karyawan</li> </ol>
<ol style="list-style-type: none"> <li>The COVID-19 pandemic</li> <li>Employee rights</li> <li>Equal career development opportunities</li> <li>Recruitment process</li> <li>Company performance updates</li> <li>A valuable and enjoyable working experience</li> </ol>	<ol style="list-style-type: none"> <li>Survei Kepuasan Karyawan</li> <li><i>Internal Customer Satisfaction (ICS)</i></li> </ol>	<ol style="list-style-type: none"> <li>Dua tahun sekali</li> <li>Setiap tahun</li> </ol>	<ol style="list-style-type: none"> <li>Implementing Health protocols throughout the year during the COVID-19 pandemic</li> <li>Socializing employment policies and strategies</li> <li>Identifying employee satisfaction and expectations</li> </ol>



### Komunitas Lokal

Local Communities

Topik Topic	Metode Pelibatan Engagement Method	Frekuensi Pendekatan Approach Frequency	Respon Perusahaan Company Response
<ol style="list-style-type: none"> <li>Menyelenggarakan program</li> <li>Mengembangkan dan memberdayakan masyarakat yang dapat memberikan nilai tambah bagi komunitas</li> <li>Mengukur dampak kegiatan bagi penerima manfaat</li> </ol> <ol style="list-style-type: none"> <li>Conducting program</li> <li>Developing and empowering communities to provide added value to the community</li> <li>Measuring the activities' impact on the beneficiaries</li> </ol>	<ol style="list-style-type: none"> <li>Diskusi dengan para penerima manfaat</li> <li><i>Meeting</i> dan Diskusi dengan Yayasan ataupun konsultan sebagai mitra pengembangan masyarakat</li> </ol> <ol style="list-style-type: none"> <li>Discussions with beneficiaries</li> <li>Meetings and discussions with foundations or consultants as community development partners</li> </ol>	<ol style="list-style-type: none"> <li>Dilakukan pada saat inisiasi, implementasi dan pengawasan program</li> <li><i>AdHoc</i> jika ada kebutuhan mendesak yang perlu dikomunikasikan</li> </ol> <ol style="list-style-type: none"> <li>Performed during initiation, implementation and supervision of any program</li> <li>AdHoc if there is an urgent need that needs to be communicated</li> </ol>	<ol style="list-style-type: none"> <li>Memberikan solusi atas isu yang timbul</li> <li>Mengadakan kunjungan lapangan ke komunitas penerima manfaat program</li> </ol> <ol style="list-style-type: none"> <li>Providing solutions to issues that arise</li> <li>Conducting field visits to community program beneficiaries</li> </ol>



**Serikat Pekerja**  
Labor Union

Topik Topic	Metode Pelibatan Engagement Method	Frekuensi Pendekatan Approach Frequency	Respon Perusahaan Company Response
<ol style="list-style-type: none"> <li>1. Kebijakan Perusahaan terkait dengan pengelolaan karyawan</li> <li>2. Permasalahan yang terkait dengan karyawan dan telah disampaikan kepada pihak Serikat Pekerja sebagai organisasi perwakilan karyawan</li> <li>3. Penyelenggaraan hubungan industrial di Perusahaan</li> <li>4. Perundingan Perjanjian Kerja Bersama (PKB)</li> <li>5. Masukan dari pengurus Serikat Pekerja terhadap manajemen terkait dengan hak dan kewajiban karyawan maupun perusahaan</li> </ol>	<p>Pertemuan dan diskusi Meetings and discussions</p>	<ol style="list-style-type: none"> <li>1. Setiap saat apabila diperlukan</li> <li>2. Pada tahun 2020, telah dilakukan pertemuan dengan pihak Serikat Pekerja sebanyak lima kali untuk mendiskusikan hubungan kerja yang baik</li> </ol> <ol style="list-style-type: none"> <li>1. As needed</li> <li>2. In 2020, there were five meetings with Labor Unions to discuss good working relationships</li> </ol>	<ol style="list-style-type: none"> <li>1. Menampung dan mengidentifikasi usulan dan masukan dari Serikat Pekerja</li> <li>2. Melakukan proses komunikasi apabila terjadi perselisihan hubungan industrial</li> <li>3. Melakukan pendekatan, baik yang bersifat formal maupun informal, serta merancang konsep kerja sama yang baik antara manajemen dan Serikat Pekerja guna menciptakan hubungan industrial yang harmonis</li> </ol> <ol style="list-style-type: none"> <li>1. Accommodating and identifying proposals and input from the Labor Unions</li> <li>2. Conducting communications to resolve industrial relations disputes</li> <li>3. Adopting a formal and informal approach, as well as creating a concept of good cooperation between management and Labor Unions to create harmonious industrial relations</li> </ol>
<ol style="list-style-type: none"> <li>1. Company employee management policies</li> <li>2. Employees' problems that have been submitted to the Labor Unions as the employees' representative organization</li> <li>3. Implementation of the Company's industrial relations</li> <li>4. Negotiation of the Collective Labor Agreement (PKB)</li> <li>5. Labor Unions' input to the management regarding the employees' and the Companies' rights and obligations</li> </ol>			

## TENTANG LAPORAN

### ABOUT THE REPORT

#### Profil Laporan

PT Bank CIMB Niaga Tbk ("CIMB Niaga" atau "Bank") menyampaikan informasi kinerja keberlanjutan yang mencakup aspek ekonomi, sosial, dan lingkungan kepada seluruh pemangku kepentingan melalui Laporan Keberlanjutan yang diterbitkan setiap tahunnya. Laporan Keberlanjutan memuat informasi untuk periode pelaporan 1 Januari hingga 31 Desember 2020 dan merupakan kesinambungan dari laporan periode sebelumnya yang sudah diterbitkan pada 11 Maret 2020. Pada laporan ini, terdapat penyajian kembali informasi (*restatement*) pada data penyaluran pembiayaan UMKM dan data energi dan emisi dari informasi yang disampaikan pada laporan sebelumnya. Penyampaian kembali ini dikarenakan adanya perhitungan ulang. [102-48][102-50][102-51][102-52]

Laporan ini telah disiapkan sesuai dengan Standar GRI: Pilihan Komprehensif. Acuan lainnya dalam bentuk referensi silang, meliputi: [102-54]

- Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan dan Penyusunan Laporan Keberlanjutan;
- Indikator suplemen Sektor Jasa Keuangan (FS);
- Sustainability Accounting Standard Board (SASB) sektor Jasa Keuangan;
- Sustainable Banking Assessment (SUSBA) WWF, dan Tujuan Pembangunan Berkelanjutan (TPB).

CIMB Niaga melakukan proses verifikasi (*assurance*) dari pihak independen terhadap isi laporan dengan standar AA1000. Keputusan dalam menunjuk pihak independen melibatkan Direksi dan dipastikan keputusan yang diambil tidak mengandung benturan kepentingan dengan pihak manapun. Proses verifikasi dilakukan untuk mengukur kesesuaian isi laporan dengan prinsip-prinsip pelaporan, serta menyesuaikan dan memperbaiki isi laporan sehingga semua informasi yang disajikan dapat didukung keandalannya. Proses verifikasi dilakukan pada tanggal 10 Februari 2021 dengan didahului oleh pertemuan awal untuk mendapatkan pemahaman proses verifikasi. Semua proses dilakukan secara daring pada tanggal 15-16 Februari 2021 mengingat kondisi pandemi yang masih berlangsung. [102-56][SUSBA 1.6.2.9]

#### Report Profile

PT Bank CIMB Niaga Tbk ("CIMB Niaga" or "Bank") provides sustainability performance information covering the economic, social, and environmental aspects to all stakeholders through its annual Sustainability Report. This Sustainability Report contains information for the reporting period January 1 to December 31, 2020 and is a continuation of the previous report published on March 11, 2020. In this report, there are restatements for MSME financing data, also for energy and emissions data presented in the previous report due to recalculations. [102-48][102-50][102-51][102-52]

This report has been prepared in accordance with the GRI Standards: Comprehensive Option. Other several cross references, include: [102-54]

- Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance and Preparation of Sustainability Reports;
- Supplement indicators for the Financial Services Sector (FS);
- Sustainability Accounting Standard Board (SASB) for the Financial Services sector;
- Sustainable Banking Assessment (SUSBA) WWF, and Sustainable Development Goals (SDGs).

CIMB Niaga' sustainability report has been verified (*assurance*) by an independent party with AA1000 standards. The Board of Directors decision to appoint an independent party was to ensure the decisions taken did not contain any conflict of interest with any other party. The verification process was used to measure the report content's conformity with the reporting principles, as well as the adjustments and improvements to the report content, in order that all information presented was reliable. The verification process will be carried out on February 10, 2021, preceded by an initial meeting to gain an understanding of the verification process. All processes were carried out online on February 15-16, 2021 due to the ongoing pandemic. [102-56][SUSBA 1.6.2.9]

### Penggunaan Material Daur Ulang

Use of Recycled Materials



Sebagai bagian dari usaha Bank dalam mengimplementasikan keberlanjutan, maka versi cetak dari Laporan Keberlanjutan 2020 CIMB Niaga menggunakan kertas daur ulang dan tersertifikasi oleh *Forest Stewardship Council* (FSC). Versi cetak juga diproduksi dalam jumlah terbatas untuk mengurangi penggunaan kertas dan menjaga kelestarian lingkungan.

As part of the Bank's sustainability efforts, the printed version of the 2020 CIMB Niaga Sustainability Report uses recycled paper and is certified by the Forest Stewardship Council (FSC). Printed versions are also produced in limited numbers to reduce paper usage and protect the environment.

### Ruang Lingkup Pelaporan

Laporan Keberlanjutan memuat data dan informasi yang berasal dari Kantor Pusat CIMB Niaga dan kegiatan operasional di seluruh Indonesia. Data keuangan berasal dari laporan keuangan yang telah diaudit dan bersifat konsolidasi dari semua unit kerja CIMB Niaga dan anak Perusahaan, yaitu PT CIMB Niaga Auto Finance (CNAF) dan PT CIMB Niaga Sekuritas (CNS). Sementara data karyawan dan penggunaan listrik berasal dari unit-unit kerja dan kantor cabang CIMB Niaga seluruh Indonesia. [102-45]

### Penentuan Isi dan Kualitas Laporan [102-46]

Laporan Keberlanjutan mengacu pada prinsip-prinsip pelaporan, yaitu keterlibatan pemangku kepentingan, konteks keberlanjutan, materialitas, dan kelengkapan. Kualitas laporan ditentukan dari prinsip keseimbangan, komparabilitas, akurasi, ketepatan waktu, kejelasan, dan keandalan. Tahapan penentuan isi laporan yang telah dilakukan oleh CIMB Niaga untuk memastikan bahwa laporan ini melibatkan pemangku kepentingan.

### Reporting Scope

The Sustainability Report contains data and information originating from CIMB Niaga Head Office and operational activities throughout Indonesia. Financial data is derived from the audited and consolidated financial statements of all CIMB Niaga working units and subsidiaries, PT CIMB Niaga Auto Finance (CNAF) and PT CIMB Niaga Sekuritas (CNS). The employee data and electricity consumption related to the CIMB Niaga working units and branch offices throughout Indonesia. [102-45]

### Report Content and Quality Determination [102-46]


The Sustainability Report refers to the reporting principles, including stakeholder engagement, sustainability context, materiality and completeness. Reporting quality takes into account the principles of balance, comparability, accuracy, timeliness, clarity, and reliability. The report's content determination stages were carried out by CIMB Niaga with assurances that this report involves all stakeholders.



## Penetapan Isi Laporan Keberlanjutan


Sustainability Report Content Determination

- Identifikasi**  
Identification




Proses identifikasi topik keberlanjutan disesuaikan dengan melihat situasi perbankan dan kebutuhan informasi pemangku kepentingan.

The sustainability topics identification process is adjusted to the banking situation and the information needs of stakeholders.
- Prioritas Topik**  
Topic  
Prioritization




Dalam menentukan topik keberlanjutan yang relevan dengan kondisi perusahaan di tahun 2020, Bank melakukan penentuan topik material melalui *focus group discussion* (FGD) yang dilaksanakan pada tanggal 5 Oktober 2020, melalui *conference call* dan dihadiri oleh 22 karyawan serta survei pemangku kepentingan yang diselenggarakan pada tanggal 2-15 November 2020. CIMB Niaga menerima hasil survei dari 829 responden.

To determine the sustainability topics relevant to the Company's conditions in 2020, the Bank determined the material topics through a focus group discussion (FGD) which was held on October 5, 2020, through a conference call attended by 22 employees, and a stakeholder survey held between November 2-15, 2020. CIMB Niaga received survey results from 829 respondents
- Validasi**  
Validation



Topik material yang telah diperoleh dari hasil diskusi bersama, kemudian divalidasi dan disetujui oleh Direksi untuk menjadi informasi prioritas yang disampaikan dalam laporan ini. [102-32]

Material topics were obtained from the results of joint discussions, and were validated and approved by the Board of Directors to prioritize the information to be presented in this report. [102-32]
- Tinjauan**  
Review



Setelah melalui tahapan validasi, tahap terakhir dari penentuan isi laporan adalah tinjauan, yaitu memerhatikan dan menerima saran, serta masukan dari para pemangku kepentingan, baik melalui lembar umpan balik maupun surel. Saran ini ke depannya akan dijadikan input untuk pembuatan laporan yang selanjutnya. Melalui proses ini, diharapkan laporan ini berisi informasi yang dibutuhkan oleh para pemangku kepentingan.

Following the validation stage, the final stage for determining the report contents was a review, which paid attention to suggestions and input received from stakeholders, through feedback sheets and emails. These suggestions will be taken into consideration for future reports. Through this process, it is hoped that the information in this report will meet the stakeholders' needs.

### Prioritas Topik Material [102-49]

Topik material Laporan Keberlanjutan CIMB Niaga 2020 disesuaikan dengan isu dan kinerja yang relevan dan berguna bagi pemangku kepentingan. Penyesuaian ini dilakukan sejalan dengan adanya pemahaman atas konsep keuangan berkelanjutan yang perlu disampaikan dalam Laporan.

### Material Topics Prioritization [102-49]

The material topics in the 2020 CIMB Niaga Sustainability Report were adjusted to the relevant issues and performance considered useful to stakeholders. Any adjustments in the Report were made to convey an understanding of the sustainable finance concept.

# Matriks Topik Material

Material Topics Matrix

## PRIORITAS TINGGI HIGH PRIORITIES

**1** **Teknologi**  
Technology

9, 12, 13

**2** **Kesejahteraan, Kesehatan, dan Keamanan**  
Welfare, Health, and Safety

10

**3** **Keuangan Berkelanjutan**  
Sustainable Finance

8, 9, 10, 12, 13, 15, 16

**4** **Pengalaman Nasabah**  
Customer Experience

9, 10

**5** **Tata Kelola**  
Governance

16

## PRIORITAS MENENGAH MEDIUM PRIORITIES

**6** **Inklusi, Literasi Keuangan, dan Pemberdayaan**  
Financial Literacy, inclusion, and Empowerment

8, 9, 10

**7** **Ketertarikan, Pertumbuhan, dan Retensi Bakat**  
Talent Attraction, Growth, and Retention

**8** **Inklusi dan Keberagaman**  
Inclusion and Diversity

**9** **Partisipasi dan Edukasi Keberlanjutan**  
Sustainability Participation and Education

**10** **Perubahan Iklim**  
Climate Change

**11** **Budaya Organisasi**  
Corporate Culture

**12** **Rantai Pasok Berkelanjutan**  
Sustainable Supply Chain

**13** **Kewarganegaraan Perusahaan dan Kesukarelaan**  
Corporate Citizenship and Volunteerism

## PRIORITAS RENDAH LOW PRIORITIES

Pada Laporan Keberlanjutan 2020, hanya topik material dengan kategori tinggi yang dilakukan *assessment* secara komprehensif.

In the 2020 Sustainability Report, only those material topics in the high categories were comprehensively assessed.

# BATASAN DAMPAK DAN PENDEKATAN MANAJEMEN PADA TOPIK MATERIAL

[102-47, 103-1, 103-2, 103-3]

## MATERIAL TOPICS BOUNDARIES AND MANAGEMENT APPROACH

1. TEKNOLOGI TECHNOLOGY	Dampak pada Pemangku Kepentingan Impact on Stakeholders		
	Batasan Dampak Topik Material Material Topic Boundaries	Internal Internal	Eksternal External
<ul style="list-style-type: none"> <li>• Pengembangan Teknologi</li> <li>• Kebijakan untuk desain yang adil dan penjualan produk dan layanan keuangan [FS15]</li> <li>• Pendekatan untuk menangani risiko keamanan data</li> <li>• Technology Development</li> <li>• Policies for fair design and sale of financial products and services [FS15]</li> <li>• Approaches to dealing with data security risks</li> </ul>	<ul style="list-style-type: none"> <li>• Pemegang Saham</li> <li>• Karyawan</li> <li>• Shareholders</li> <li>• Employees</li> </ul>	<ul style="list-style-type: none"> <li>• Nasabah</li> <li>• Regulator</li> <li>• Customers</li> <li>• Regulators</li> </ul>	
<b>Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan   Material Topics and their Importance to Company Sustainability</b>			
<ul style="list-style-type: none"> <li>• Teknologi penting untuk diinformasikan untuk mengukur dan melaporkan kepercayaan digital dan skor pengalaman digital</li> <li>• Important technology to measure and report digital trust and digital experience scores</li> </ul>			
<b>Kebijakan   Policy</b>			
<ul style="list-style-type: none"> <li>• Strategi dan Organisasi Teknologi Informasi (TI)   Information Technology (IT) Strategy and Organization</li> <li>• Pengembangan Sistem TI   IT Systems Development</li> <li>• Operasional TI   IT Operations</li> <li>• Jaringan Komunikasi TI   IT Communication Networks</li> <li>• Keamanan Informasi   Information Security</li> <li>• IT Continuity   IT Continuity</li> <li>• End User Computing   End User Computing</li> <li>• Digital Banking   Digital Banking</li> <li>• Penggunaan Penyedia Jasa TI   Use of IT Service Providers</li> <li>• Proses, Risiko, dan Kepatuhan TI   IT Processes, Risk, and Compliance</li> </ul>			

### Target Kinerja | Performance Targets

- Zero complaint terkait privasi data nasabah
- Zero complaints regarding customer data privacy

### Strategi Pencapaian | Achievements Strategy

- Pelatihan dan lokakarya terkait dengan informasi dan teknologi, seperti *Fundamental IT Program (FIT)* yang terdiri atas *Induction (Anti Money Laundering, Code of Conduct, Anti Fraud, IT Security Awareness dan Operational Risk)*, *IT PDLC (Project Development Life Cycle)*, *Basic IT (System Security, Networking, Database, Data Center Operations, Architecture)*, dan *Problem Solving & Service Excellence*
- Penyesuaian internal terkait dengan kebijakan dan prosedur informasi dan teknologi
- Melakukan pendayagunaan teknologi secara efisien, tepat waktu, dan *cost effective* untuk menghasilkan produk dan layanan perbankan yang berkualitas, andal, dan aman
- Training and workshops related to information and technology, including the Fundamental IT Program (FIT) consisting of Induction (Anti Money Laundering, Code of Conduct, Anti Fraud, IT Security Awareness and Operational Risk), IT PDLC (Project Development Life Cycle), Basic IT (System Security, Networking, Database, Data Center Operations, Architecture), and Problem Solving & Service Excellence
- Internal adjustments related to information and technology policies and procedures
- Technology delivered in an efficient, timely, and cost effective manner to produce quality, reliable and safe banking products and services

### Pencapaian | Achievements

- Mendalami lansekap teknologi di CIMB Niaga terkait dengan aplikasi, infrastruktur, *IT service management* dan organisasi sebagai dasar kapabilitas TI untuk dipetakan dengan model/kerangka kerja operasional yang dipakai oleh perusahaan terkemuka.
- Menerapkan strategi API-First untuk mendapatkan pendekatan yang baik terhadap penggunaan API yang konsisten, jelas dan dapat beradaptasi dengan perubahan.
- Melanjutkan perjalanan menggunakan arsitektur *microservices* dan adopsi teknologi *cloud*.
- Mengoptimalkan proses otomasi dengan teknologi *Robotic Process Automation (RPA)* dan juga otomasi *testing*.
- Melakukan riset berbasis teknologi untuk menjelajahi teknologi *master data management*, *artificial intelligence/machine learning*, *cloud usage expansion*, *cloud ecosystem & security*, *Intelligent Security Operational Center*.
- Meningkatkan lagi sistem keamanan TI terhadap ancaman siber serta meremajakan sistem-sistem yang lama.
- Explored the technological landscape at CIMB Niaga related to applications, infrastructure, IT service management and the organization as the basis for mapping the IT capabilities against operational models/frameworks used by leading companies.
- Implemented the API-First strategy to gain a sound understanding using API that is consistent, clear and adaptable to changes.
- Continued using microservices architecture and adopted cloud technology.
- Optimized the automation process with Robotic Process Automation (RPA) technology, and automated the testing.
- Carried out technology-based research to explore master data management technology, artificial intelligence/machine learning, cloud usage expansion, cloud ecosystem & security, and Intelligent Security Operational Center.
- Improved the IT security systems against cyber threats, and rejuvenated old systems.

### Direktorat yang Bertanggung Jawab | Responsible Directorate

- Direktorat Operasional dan Informasi Teknologi
- Directorate of Operations and Information Technology

## 2. KESEJAHTERAAN, KESEHATAN, DAN KEAMANAN WELFARE, HEALTH, AND SAFETY



Batasan Dampak Topik Material Material Topic Boundaries	Dampak pada Pemangku Kepentingan Impact on Stakeholders	
	Internal Internal	Eksternal External
<ul style="list-style-type: none"> <li>Kesehatan dan Keselamatan Kerja [403-1] [403-2] [403-3] [403-4] [403-5] [403-6] [403-7] [403-8] [403-9] [403-10]</li> <li>Occupational Health and Safety [403-1] [403-2] [403-3] [403-4] [403-5] [403-6] [403-7] [403-8] [403-9] [403-10]</li> </ul>	<ul style="list-style-type: none"> <li>Karyawan</li> <li>Serikat Pekerja</li> <li>Employees</li> <li>Labor Unions</li> </ul>	<ul style="list-style-type: none"> <li>Nasabah</li> <li>Customers</li> </ul>

### Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan | Material Topics and their Importance to Company Sustainability

- Kesehatan dan keselamatan kerja penting untuk disampaikan, terlebih pada masa pandemi COVID-19 yang terjadi pada tahun 2020. CIMB Niaga menjalankan protokol kesehatan untuk memastikan kegiatan operasional bank tetap berjalan dan kesehatan karyawan dan nasabah tetap terlindungi di masa pandemi.
- Occupational health and safety is important, especially during the COVID-19 pandemic that occurred in 2020. CIMB Niaga implemented health protocols to ensure bank operations continued and the health of employees and customers was protected during a pandemic

### Kebijakan | Policy

- Kebijakan Keselamatan dan Kesehatan Kerja No. A.11.01 | Occupational Health and Safety Policy No. A.11.01
- Kebijakan *Business Continuity Management* No. B.04.07 | Business Continuity Management Policy No. B.04.07
- Kebijakan Fasilitas Kesehatan Karyawan No. A.06.15 | Employee Health Facility Policy No. A.06.15
- SOP *Emergency Response Plan* (ERP) | Emergency Response Plan (ERP) SOP
- Panduan Penanganan COVID-19 CIMB Niaga | CIMB Niaga Covid-19 Handling Guide

### Target Kinerja | Performance Targets

- Memastikan kepatuhan karyawan terkait protokol kesehatan dalam masa pandemi
- Menjalankan *Emergency Response Plan* untuk meminimalkan dampak korban jiwa dan mengutamakan keselamatan karyawan
- Melaksanakan mekanisme *Business Continuity Plan* untuk memastikan proses operasional perusahaan yang *critical* tetap berjalan di saat terjadi bencana
- Ensure employee compliance with health protocols during a pandemic
- Implement Emergency Response Plan to minimize the impact of casualties and to prioritize employee safety
- Implement a Business Continuity Plan mechanism to ensure critical Company operational processes continue in the event of a disaster

### Strategi Pencapaian | Achievements Strategy

- Melakukan inspeksi mendadak secara rutin terhadap seluruh lokasi kerja perusahaan untuk memastikan kepatuhan terhadap protokol kesehatan tetap berjalan
  - Melakukan update rutin setiap 2 minggu sekali untuk satgas COVID-19
  - Terdapat PIC dari CIMB Niaga sebagai pihak yang berkomunikasi dengan Pengelola Gedung
  - Penyelenggaraan kegiatan Anti Mati Gaya (AMG) yang dilakukan secara daring. AMG memiliki 4 kegiatan utama yaitu:
    - AMG *Sharing Session* bersama Psikolog/Dokter/*Public Figure*
    - AMG Ruang Cerita yang merupakan *Platform* untuk konsultasi individu dengan psikolog
    - AMG *Fit Together* yaitu kegiatan olah raga bersama secara virtual
    - AMG *Quiz / Challenge / Competition* yaitu kegiatan kuis *online* melalui email/webex/social media CIMB Niaga
  - Fasilitas *Medical Check-up* (MCU) untuk karyawan yang berusia:
    - 35-40 tahun adalah dua tahun sekali;
    - Diatas 41 tahun adalah satu tahun sekali.
  - Memastikan kantor dalam wilayah kerja perusahaan untuk melaksanakan simulasi bencana setidaknya satu tahun sekali.
- Conducted regular unannounced inspections of all Company work sites to ensure compliance with health protocols was being maintained
  - Conducted regular updates every 2 weeks for the COVID-19 task force
  - Used a PIC from CIMB Niaga as the party to communicate with the Building Manager
  - Implemented Anti Mati Gaya (AMG) activities online. AMG had 4 main activities, namely:
    - AMG *Sharing Session* with Psychologists/Doctors/*Public Figures*
    - AMG *Story Room* as a platform for individual consultation with psychologists
    - AMG *Fit Together* for virtual sport together
    - AMG *Quiz/Challenges/Competitions*, including online quiz activities via CIMB Niaga email/webex/social media
  - Medical Check-up (MCU) facility for employees who are:
    - 35-40 years, every two years;
    - Over 41 years, once a year.
  - Ensuring offices within the Company's working areas conduct disaster simulations at least once a year.

### Pencapaian | Achievements

- Tidak ada laporan terkait kecelakaan kerja dalam wilayah kerja perusahaan
  - Untuk mengurangi dampak pandemi, perusahaan sejak bulan Maret 2020 telah menerapkan kebijakan Bekerja dari Rumah (*Working from Home*) bagi seluruh karyawan diluar unit kerja kritikal dan/atau unit kerja yang berkaitan langsung dengan operasional Bank.
  - Seluruh lokasi kerja perusahaan telah melaksanakan protokol kesehatan diantaranya pemasangan *acrylic* pembatas, penyesuaian jarak antri dan tempat duduk.
  - Penyelenggaraan kegiatan Anti Mata Gaya selama tahun 2020 telah diikuti oleh 9.236 peserta
- No reports of work accidents in the Company's work areas
  - Reduced the impact of the pandemic, since March 2020 the company implemented a Working from Home policy for all employees outside critical working units and/or working units directly related to the Bank's operations.
  - All Company work locations implemented health protocols including the installation of acrylic dividers, adjusted queuing and seating distances.
  - Ran Anti Mati Gaya activities during 2020, attended by 9,236 participants

### Direktorat yang Bertanggung Jawab | Responsible Directorate

- Direktorat Human Resources berkoordinasi dengan Unit Kerja Business Continuity Management, Unit Kerja SPAPM, Unit Kerja Operational Risk Management, dan Unit Kerja Kepatuhan.
- The Human Resources Directorate coordinates with the Business Continuity Management Unit, SPAPM, Operational Risk Management, and the Compliance.



**3. KEUANGAN BERKELANJUTAN  
SUSTAINABLE FINANCE**



Batasan Dampak Topik Material Material Topic Boundaries	Dampak pada Pemangku Kepentingan Impact on Stakeholders	
	Internal Internal	Eksternal External
<ul style="list-style-type: none"> <li>Kinerja Ekonomi [201-1][201-2][201-3][201-4]</li> <li>Portofolio Produk dan Kualitas Pinjaman [SUSBA 1.1.1.10]</li> <li>Kebijakan terkait komponen sosial dan lingkungan, serta penerapannya dalam bisnis Perusahaan. [FS1]</li> <li>Persentase portofolio bisnis Perusahaan sesuai sektor perbankan bagi individu yang terkendala. [FS6]</li> <li>Pemberian Kredit Berdasarkan Sektor Ekonomi</li> <li>Pendekatan untuk memasukkan faktor lingkungan, sosial, dan tata kelola (LST) dalam analisis kredit</li> <li>Penilaian risiko LST dan mitigasi pada level portofolio</li> <li>Pengungkapan eksposur dan target risiko LST</li> </ul>	<ul style="list-style-type: none"> <li>Pemegang Saham</li> <li>Karyawan</li> </ul>	<ul style="list-style-type: none"> <li>Nasabah</li> <li>Regulator</li> </ul>
<ul style="list-style-type: none"> <li>Economic Performance [201-1][201-2][201-3][201-4]</li> <li>Product Portfolio and Loan Quality [SUSBA 1.1.1.10]</li> <li>Policies related to social and environmental components, and their application in the Company's business. [FS1]</li> <li>Percentage of the Company's business portfolio for the disadvantaged individuals banking sector. [FS6]</li> <li>Lending Based on Economic Sector</li> <li>Approach to including environmental, social and governance (ESG) factors in credit analysis</li> <li>ESG risk assessment and mitigation at the portfolio level</li> <li>Disclosure of ESG risk exposure and targets</li> </ul>	<ul style="list-style-type: none"> <li>Shareholders</li> <li>Employees</li> </ul>	<ul style="list-style-type: none"> <li>Customers</li> <li>Regulators</li> </ul>

**Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan | Material Topics and their Importance to Company Sustainability**

- Keuangan Berkelanjutan menjadi penting diungkapkan untuk menginformasikan dukungan CIMB Niaga terhadap kegiatan usaha yang berkelanjutan dan dilakukan dengan menyelaraskan dan mengintegrasikan aspek lingkungan hidup, ekonomi, sosial, dan tata kelola ke dalam proses perbankan. Selain itu juga, keuangan berkelanjutan merupakan salah bentuk dukungan Bank untuk mendorong dan mempercepat tercapainya Tujuan Pembangunan Berkelanjutan (TPB), aksi penanggulangan perubahan iklim, dan terbentuknya ekosistem ekonomi rendah karbon.
- It is important to disclose Sustainable Finance to demonstrate CIMB Niaga's support for sustainable business activities that coordinate and integrate the environmental, economic, social and governance aspects into the banking process. In addition, sustainable finance shows the Bank's support to encourage and accelerate the Sustainable Development Goals(SDG) achievements, climate change countermeasure actions, and the development of a low-carbon economic ecosystem.

**Kebijakan | Policy**

- Kebijakan Keberlanjutan No. M.08 dan Prosedur Keberlanjutan No. M.08.P.01 | Sustainability Policy No. M.08 and Sustainability Procedure No. M.08.P.01
- Kebijakan Keuangan Berkelanjutan No. M.10 dan Prosedur Keuangan Berkelanjutan No. M.10.P.01 | Sustainable Finance Policy No. M.10 and Sustainable Finance Procedure No. M.10.P.01
- Daftar Sektor dengan Risiko Keberlanjutan Tinggi | High Sustainability Risk Sector List
- Panduan Sektor | Sector Guidance

### Target Kinerja | Performance Targets

- Rencana penerbitan dokumen Panduan Sektor lain terkait sektor berbasis lahan (*land-based sector*)
- Berusaha meningkatkan portofolio pembiayaan berkelanjutan
- Berusaha meningkatkan literasi terkait keberlanjutan dan keuangan berkelanjutan
- Development of other Sector Guidance related to land-based sectors
- Increase in sustainable finance portfolio
- Enhancement of awareness related to sustainability and sustainable finance

### Strategi Pencapaian | Achievements Strategy

- Bank melakukan segala aspek uji tuntas terkait keberlanjutan terhadap nasabah/calon nasabah, misalnya melalui Uji Tuntas Keberlanjutan (*Sustainability Due Diligence*) dan Uji Tuntas Keberlanjutan Lanjutan (*Enhanced Sustainability Due Diligence*), serta pemeriksaan pada Panduan Sektor
- Bank memberikan *action plan* untuk nasabah/calon nasabah yang belum memenuhi persyaratan keberlanjutan minimal
- Bank senantiasa mendorong nasabah/calon nasabah untuk mengadopsi dan menjalankan praktik terbaik keberlanjutan di sektornya
- Melakukan identifikasi dan klasifikasi portofolio Bank berdasarkan risiko keberlanjutan, kategori kegiatan usaha berkelanjutan, dan kategori produk dan layanan yang memiliki dampak lingkungan, sosial, dan berkelanjutan (*Green Social Sustainable Impact Product and Services*)
- The Bank carried out all aspects of the sustainability due diligence related to customers/prospective customers, through the Sustainability Due Diligence and Enhanced Sustainability Due Diligence, as well as examined the Sector Guidance
- The Bank prepared action plans for customers/prospective customers who have not met the minimum sustainability requirements
- The Bank continued to encourage customers/prospective customers to adopt and implement sustainability best practices in their sector
- Identified and classified the Bank's portfolio based on sustainability risk, categories for sustainable business activities, and categories for products and services that have an environmental, social and sustainable impact (*Green Social Sustainable Impact Products and Services*)

### Pencapaian | Achievements

- Total portofolio pembiayaan pada kategori kegiatan usaha berkelanjutan sebesar Rp50 triliun
- Pembiayaan melalui channeling sebesar Rp191,70 Milyar dengan jumlah debitur wanita sebesar 56%
- Total pembiayaan sawit berkelanjutan (nasabah dengan/dalam proses sertifikasi ISPO/RSPO) mencapai hampir Rp7,4 triliun
- Penerbitan Prosedur Keuangan Berkelanjutan
- Penerbitan Panduan Sektor Kelapa Sawit
- Total financing in the sustainable business activities portfolio was Rp50 trillion
- Financing through channeling was Rp191.70 billion, with a number of female debtors accounting for 56%
- Total sustainable oil palm financing (customers with/in the process of obtaining ISPO/RSPO certification) was Rp7.4 trillion, or 25% of the Bank's total portfolio (Rp12.2 trillion)
- Issued Sustainable Finance Procedures
- Issued Oil Palm Sector Guidance

### Direktorat yang Bertanggung Jawab | Responsible Directorate

- Unit Bisnis dan Direktorat Kepatuhan, Corporate Affairs, dan Hukum, khususnya unit Good Corporate Governance & Sustainability
- Business Unit and Directorate of Compliance, Corporate Affairs, and Legal, especially Good Corporate Governance & Sustainability Unit

**4. PENGALAMAN NASABAH  
CUSTOMER EXPERIENCE**



Batasan Dampak Topik Material Material Topic Boundaries	Dampak pada Pemangku Kepentingan Impact on Stakeholders	
	Internal Internal	Eksternal External
<ul style="list-style-type: none"> <li>• Kesehatan dan Keselamatan Konsumen</li> <li>• Perlindungan Informasi Nasabah [4I8-1]</li> <li>• Nilai keuangan dari produk dan layanan yang dirancang untuk mendukung kesejahteraan sosial [FS7]</li> </ul>	<ul style="list-style-type: none"> <li>• Karyawan</li> </ul>	<ul style="list-style-type: none"> <li>• Nasabah</li> <li>• Regulator</li> <li>• Komunitas Lokal</li> </ul>
<ul style="list-style-type: none"> <li>• Consumer Health and Safety</li> <li>• Protection of Customer Information [4I8-1]</li> <li>• The value of products and services designed to support social welfare [FS7]</li> </ul>	<ul style="list-style-type: none"> <li>• Employees</li> </ul>	<ul style="list-style-type: none"> <li>• Customers</li> <li>• Regulators</li> <li>• Local Communities</li> </ul>

**Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan | Material Topics and their Importance to Company Sustainability**

- Pengalaman pelanggan penting disampaikan untuk memetakan dan mempublikasikan data keluhan pelanggan berdasarkan kategori, termasuk penanganannya.
- Bank menetapkan KPI produk dan layanan dengan mengukur *Net Promoter Score* (NPS) Pengalaman Pelanggan.
- The customer experience is important to convey and must be mapped to publish customer complaint data by category, including handling.
- The Bank set KPIs for products and services by measuring the Net Promoter Score (NPS) from the Customer Experience.

**Kebijakan | Policy**

- Peraturan Bank Indonesia Nomor 22/20/PBI/2020 perihal Perlindungan Konsumen Bank Indonesia.
- Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.
- Peraturan OJK No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan.
- Kebijakan Perlindungan Nasabah No. E.04 A.10.
- Bank Indonesia Regulation No. 22/20/PBI/2020 concerning Bank Indonesia Consumer Protection.
- Financial Services Authority Regulation No. 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector.
- OJK Regulation No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector.
- Customer Protection Policy No. E.04 A.10.



### Target Kinerja | Performance Targets

- Mengurangi jumlah pengaduan yang diterima Bank
- Meningkatkan kepuasan nasabah dalam melakukan aktivitas perbankan dengan CIMB Niaga
- Peningkatan NPS
- Reduce the number of complaints received by the Bank
- Increase customer satisfaction when conducting banking activities with CIMB Niaga
- Increase NPS

### Strategi Pencapaian | Achievements Strategy

- Bank memberikan kemudahan kepada nasabah dalam menyampaikan pertanyaan, permintaan serta pengaduan dengan menyediakan berbagai kanal layanan; kantor cabang, *Digital Lounge*, *24/7 Contact Center*, Situs web, *e-mail 14041@cimbniaga.co.id*, *Live Chat*, maupun akun media sosial seperti *Facebook*, *Twitter* dan *Instagram*
- Peningkatan kinerja Customer Care Unit melalui perbaikan kualitas penyelesaian pengaduan nasabah, dengan melakukan evaluasi berkala untuk tindakan perbaikan dan percepatan penyelesaian pengaduan nasabah
- The Bank has eased the way customers submit questions, requests and complaints through its service channels; branch offices, Digital Lounge, 24/7 Contact Center, Website, email 14041@cimbniaga.co.id, Live Chat, and social media accounts such as Facebook, Twitter and Instagram
- Improved performance in the Customer Care Unit by improving the quality of customer complaint resolution, by conducting periodic evaluations for corrective action and accelerating the customer complaints resolution

### Pencapaian | Achievements

- Tingkat kepuasan nasabah mengalami peningkatan dibandingkan tahun 2019 (2019: +18%, 2020: +24%)
- Tingkat penyelesaian keluhan nasabah sebesar 99%
- Jumlah keluhan kepada Bank mengalami penurunan. Penurunan tersebut terjadi karena peranan aktif dari unit kerja Customer Care yang melibatkan kerja sama dari semua unit *front/middle/back office* dalam memberikan solusi kepada nasabah. Disamping itu, Bank selalu melakukan perbaikan proses dan sistem penyelesaian pengaduan nasabah
- The customer satisfaction level increased compared to 2019 (2019: +18%, 2020: +24%)
- Customer complaint resolution rate was 99%
- The number of complaints to the Bank decreased. This was due to the active role played by the Customer Care unit, involving cooperation from all front/middle/back office units in providing solutions for customers. The Bank also improved the customer complaint resolution process and system

### Direktorat yang Bertanggung Jawab | Responsible Directorate

- Direktorat Perbankan Konsumer, khususnya unit Customer Care dan unit Customer Experience
- Directorate of Consumer Banking, especially Customer Care and Customer Experience Unit

## 5. TATA KELOLA GOVERNANCE



Batasan Dampak Topik Material Material Topic Boundaries	Dampak pada Pemangku Kepentingan Impact on Stakeholders	
	Internal Internal	Eksternal External
<ul style="list-style-type: none"> <li>• Antikorupsi [205-1][205-2][205-3]</li> <li>• Cakupan dan frekuensi audit untuk meninjau penerapan kebijakan sosial dan lingkungan, serta prosedur <i>assessment</i> risiko [FS9][SUSBA 1.4.1.8]</li> <li>• Pernyataan publik tentang isu-isu LST spesifik</li> </ul>	<ul style="list-style-type: none"> <li>• Pemegang Saham</li> <li>• Karyawan</li> <li>• Serikat Karyawan</li> </ul>	<ul style="list-style-type: none"> <li>• Nasabah</li> <li>• Regulator</li> <li>• Investor</li> <li>• Pemasok</li> </ul>
<ul style="list-style-type: none"> <li>• Anti-corruption [205-1][205-2][205-3]</li> <li>• Scope and frequency of audits to review the implementation of social and environmental policies, as well as risk assessment procedures [FS9][SUSBA 1.4.1.8]</li> <li>• Public statements on specific ESG issues</li> </ul>	<ul style="list-style-type: none"> <li>• Shareholders</li> <li>• Employees</li> <li>• Labor Union</li> </ul>	<ul style="list-style-type: none"> <li>• Customers</li> <li>• Regulators</li> <li>• Investors</li> <li>• Suppliers</li> </ul>

### Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan | Material Topics and their Importance to Company Sustainability

- Tata kelola penting diungkapkan untuk mengukur dan melaporkan keluhan atau kasus terkait tata kelola.
- Bank melakukan sertifikasi prosedur tata kelola sesuai dengan standar internasional (yaitu OECD, ISO)
- Important governance disclosure to measure and report governance complaints or cases.
- The Bank certifies its governance procedures based on international standards (i.e. OECD, ISO)

### Kebijakan | Policy

- Kebijakan Tata Kelola No. M.12 | Governance Policy No. M.12
- Kebijakan Anti Korupsi No. M.11 | Anti-Corruption Policy No. M.11
- Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme No. C.02 | Anti Money Laundering and Prevention of Terrorism Financing Policies

### Target Kinerja | Performance Targets

- Menanamkan budaya keberlanjutan
- Mengintegrasikan prinsip keberlanjutan dan/atau keuangan berkelanjutan pada proses kegiatan usaha Bank
- Penghargaan ASEAN Asset Class Publicly Listed Companies dalam ASEAN Corporate Governance Scorecard (ACGS)
- Instill a sustainability culture
- Integrate the sustainability principles and/or sustainable finance in the Bank's business activities processes
- Receive the ASEAN Asset Class Publicly Listed Companies Award in the ASEAN Corporate Governance Scorecard (ACGS)

### Strategi Pencapaian | Achievements Strategy

- Pembentukan organisasi keberlanjutan
- Penerbitan Kebijakan dan Prosedur Keberlanjutan
- Penerbitan Kebijakan dan Prosedur Keuangan Berkelanjutan
- Penyesuaian berbagai piagam dan kebijakan
- Pembaharuan kebijakan sesuai ketentuan yang berlaku
- Evaluasi penerapan tata kelola berdasarkan kriteria ACGS
- Establishment of a sustainability organization
- Issuance of sustainability policies and procedures
- Issuance of sustainable finance policies and procedures
- Adjustments to various charters and policies
- Renewal of policies based on prevailing regulations
- Evaluation of governance implementation based on ACGS criteria

### Pencapaian | Achievements

- Memperoleh penghargaan *Top 3 Indonesia Publicly Listed Companies* dan *ASEAN Asset Class Publicly Listed Companies* dalam ASEAN Corporate Governance Scorecard (ACGS).
- Penyesuaian Piagam Komite Nominasi dan Remunerasi untuk Dewan Komisaris dan Dewan Direksi dengan tujuan integrasi budaya keberlanjutan dalam DNA Bank.
- Penerbitan terkait keuangan berkelanjutan misalnya melalui; Prosedur Keuangan Berkelanjutan, Daftar Sektor dengan Risiko Keberlanjutan Tinggi, dan Panduan Sektor Kelapa Sawit.
- Received award for Top 3 Indonesia Publicly Listed Companies and ASEAN Asset Class Public Listed Companies award in the ASEAN Corporate Governance Scorecard (ACGS).
- Adjusted the Nomination and Remuneration Committee Charter for the Board of Commissioners and the Board of Directors to integrate a culture of sustainability in the Bank's DNA.
- Distributed Sustainable Finance Procedures, High Sustainability Risk Sector List, and Oil Palm Sector Guidance.

### Direktorat yang Bertanggung Jawab | Responsible Directorate

- Direktorat Kepatuhan, Corporate Affairs, dan Hukum, khususnya unit Good Corporate Governance & Sustainability bersama dengan unit Anti Fraud Management
- Directorate of Compliance, Corporate Affairs and Legal, particularly in the Good Corporate Governance & Sustainability unit along with Anti Fraud Management unit



## 6. INKLUSI, LITERASI KEUANGAN, DAN PEMBERDAYAAN FINANCIAL LITERACY, INCLUSION, AND EMPOWERMENT



Batasan Dampak Topik Material Material Topic Boundaries	Dampak pada Pemangku Kepentingan Impact on Stakeholders	
	Internal Internal	Eksternal External
<ul style="list-style-type: none"> <li>Jalur akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis [FS13]</li> <li>Inisiatif untuk meningkatkan akses ke layanan keuangan untuk orang-orang yang kurang beruntung [FS14]</li> <li>Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis penerima manfaat [FS16]</li> <li>Jumlah pinjaman yang memenuhi syarat untuk program promosi usaha kecil dan pengembangan masyarakat</li> <li>Access points in low-population or economically disadvantaged areas by type [FS13]</li> <li>Initiatives to increase access to financial services for disadvantaged people [FS14]</li> <li>Initiatives to increase financial literacy by type of beneficiary [FS16]</li> <li>Number of loans eligible for small business promotion and community development programs</li> </ul>	<ul style="list-style-type: none"> <li>Pemegang Saham</li> <li>Karyawan</li> <li>Shareholders</li> <li>Employees</li> </ul>	<ul style="list-style-type: none"> <li>Nasabah</li> <li>Komunitas Lokal</li> <li>Regulator</li> <li>Investor</li> <li>Customers</li> <li>Local Communities</li> <li>Regulators</li> <li>Investors</li> </ul>

### Topik Material dan Pentingnya bagi Keberlanjutan Perusahaan | Material Topics and their Importance to Company Sustainability

- Topik ini penting diinformasi untuk mengukur penyerapan program keuangan oleh generasi muda.
- Bank memberikan edukasi tentang solusi literasi keuangan melalui kanal yang ditargetkan untuk generasi muda, seperti media sosial dan sekolah.
- This topic is important as it provides information to measure the absorption of financial programs by the younger generation.
- The Bank provides education on financial literacy solutions through channels targeted at the younger generation, such as social media and in schools.

### Kebijakan | Policy

- Peraturan Presiden Nomor 59 Tahun 2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan | Presidential Decree No. 59 of 2017 concerning Sustainable Development Goals Achievement
- Peraturan Presiden Republik Indonesia No. 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif | Presidential Decree No. 114 of 2020 concerning National Strategy for Financial Inclusion (SNKI)
- Instruksi Presiden Republik Indonesia, Peraturan Otoritas Jasa Keuangan (OJK) dan Surat Edaran OJK terkait literasi dan edukasi serta inklusi keuangan bagi masyarakat | Presidential Instructions, Financial Services Authority (OJK) Regulations, and OJK Circular Letters related to public literacy, education, and financial inclusion
- Peraturan Otoritas Jasa Keuangan No 51/POJK.03/2017 tentang implementasi Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Komitmen untuk menjalankan kegiatan CSR yang mendukung implementasi keuangan berkelanjutan dan SDGs tertuang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB). | Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies. The commitment to carry out through CSR activities in support of sustainable finance and SDGs to be contained in the Sustainable Finance Action Plan (RAKB).
- Peraturan Otoritas Jasa Keuangan No. 76/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat. | Financial Services Authority Regulation No. 76/POJK.07/2016 concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or Communities.
- Kebijakan Tanggung Jawab Sosial Perusahaan / Corporate Social Responsibility (CSR) No. M.09. | Corporate Social Responsibility (CSR) Policy No.M.09.
- Prosedur Tanggung Jawab Sosial Perusahaan / Corporate Social Responsibility (CSR) No. M.09.P.01. | Corporate Social Responsibility (CSR) Procedure No. M.09.P.01.

### Target Kinerja | Performance Targets

- Meningkatkan jumlah partisipan dalam program Ayo Menabung dan Berbagi (AMDB), Tour de Bank (TDB), dan Simpanan Pelajar (SimPel).
- Increase the number of participants in the Ayo Menabung dan Berbagi (AMDB), Tour de Bank (TDB), and SimPel programs.

### Strategi Pencapaian | Achievements Strategy

- Guna memberikan edukasi tentang solusi literasi keuangan finansial sebagai bekal penting bagi generasi muda, Bank secara konsisten mendukung program pemerintah dalam peningkatan literasi keuangan siswa bagi siswa sekolah melalui:
  - a. Program Ayo Menabung dan Berbagi (AMDB) untuk siswa Sekolah Dasar (SD), Sekolah Menengah Pertama (SMP), hingga Sekolah Menengah Atas (SMA) atau Sekolah Menengah Kejuruan (SMK)
  - b. Program Tour de Bank (TDB) bertujuan memperkenalkan anak-anak SD tentang aktivitas dunia perbankan, sehingga diharapkan dapat menumbuhkan kecerdasan finansial dan budaya menabung sejak dini. Para siswa diajak mengunjungi Kantor Cabang untuk merasakan langsung kegiatan pelayanan perbankan. Namun, selama masa Pandemi COVID-19 dan adanya kebijakan Pemerintah Indonesia yang membatasi seluruh kegiatan secara tatap muka, maka kegiatan literasi keuangan TDB dilaksanakan secara virtual (*web based*) yang dapat diakses oleh para siswa peserta melalui gadget.
  - c. Program Simpanan Pelajar (SimPel). Pembukaan rekening khusus pelajar yang tidak dikenakan biaya administrasi.
- To provide financial literacy solutions education for the younger generation, the Bank consistently supported the government programs for improving student financial literacy for school students through:
  - a. The Ayo Menabung dan Berbagi (AMDB) program for students in elementary schools (SD), junior high schools (SMP), to high schools (SMA) or vocational high schools (SMK)
  - b. The Tour de Bank (TDB) program aimed at introducing elementary school children to banking activities, to foster financial intelligence and a culture of saving from an early age. Students are invited to visit branch offices to experience banking service activities firsthand. However, during the COVID-19 Pandemic and the Government policy to restrict face-to-face activities, the TDB financial literacy activities were carried out virtually (*web based*) so participating students could access via their gadgets.
  - c. Student Savings Program (SimPel). Opening a special student account free from administrative fees

### Pencapaian | Achievements

- Terdapat peningkatan jumlah sekolah dan jumlah siswa yang mengikuti program AMDB.
- Terdapat peningkatan jumlah sekolah dan jumlah siswa yang mengikuti program TDB yang tersebar di wilayah Bandar Lampung, Blitar, Pekalongan, DKI Jakarta, Tangerang Selatan, Surabaya, dan Tulungagung.
- An increase in the number of schools and the number of students participating in the AMDB program.
- An increase in the number of schools and the number of students participating in the TDB program in Bandar Lampung, Blitar, Pekalongan, DKI Jakarta, South Tangerang, Surabaya, and Tulungagung.

### Direktorat yang Bertanggung Jawab | Responsible Directorate

- Direktorat Kepatuhan, Corporate Affairs, dan Hukum, khususnya Unit Kerja Community Development
- Directorate of Compliance, Corporate Affairs, and Legal, specially Community Development Unit.

## TANGGAPAN UMPAN BALIK

CIMB Niaga mengucapkan terima kasih atas saran yang diterima melalui surel dari pemangku kepentingan, yaitu nasabah, akademisi, organisasi nirlaba, dan investor terhadap Laporan Keberlanjutan 2020. Kami juga menerima rekomendasi dari pihak assesor independen setelah melakukan proses verifikasi yang disampaikan dalam bentuk *management letter*.

Secara umum, input yang kami terima menyampaikan bahwa Laporan Keberlanjutan 2020 telah disajikan dengan jelas dan topik material sesuai, serta relevan untuk konteks perbankan. Saran perbaikan yang diterima dari pemangku kepentingan menyampaikan perlunya menambah informasi terkait portofolio hijau dan kontribusi CIMB Niaga terhadap Tujuan Pembangunan Berkelanjutan (TPB) di dalam Laporan. Menanggapi masukan ini, maka kami meningkatkan kinerja keberlanjutan sehingga informasinya dapat kami sampaikan dalam Laporan Keberlanjutan 2020. Informasi yang kami tambahkan adalah proses pemetaan topik material, komitmen pada dukungan prioritas dan target TPB, pengungkapan pembiayaan sektor yang berwawasan lingkungan dan sosial, serta pembiayaan KKUB sebagai portofolio hijau.

Kami mengharapkan saran yang positif dan membangun untuk Laporan Keberlanjutan 2020 ini dan kami akan terus berusaha meningkatkan kualitas pengungkapan kinerja keberlanjutan sesuai dengan kebutuhan pemangku kepentingan.

## FEEDBACK RESPONSE

CIMB Niaga would like to thank all stakeholders, including customers, academics, non-profit organizations, and investors who sent suggestions through email related to the 2020 Sustainability Report. We also received recommendations through management letters from the independent assurers following their verification process.

Overall, the input received stated that the 2020 Sustainability Report was presented clearly and the material topics were appropriate and relevant for the banking context. Suggestions for improvement received from our stakeholders to express a need to add information related to the green portfolio and CIMB Niaga's contribution to the Sustainable Development Goals (SDGs). Responding to this input, we have improved our sustainability performance reporting, so as to convey this information in the 2020 Sustainability Report. We have added information on the mapping process of material topics, our commitment to prioritize and support the SDGs targets, environmental and social sector financing disclosure, and KKUB lending as green portfolio.

We look forward to positive and constructive suggestions regarding this 2020 Sustainability Report, and we will endeavor to improve the quality of our sustainability performance disclosure in line with stakeholder needs.

# PERNYATAAN ASUROR INDEPENDEN <sup>[102-56]</sup>

## INDEPENDENT ASSUROR STATEMENT



### Independent Assurance Statement The 2020 Sustainability Report of PT Bank CIMB Niaga Tbk

Number : 005/000-174/III/2021/SR-Asia/Indonesia  
Type/Level : 1 and 2/Moderate

Dear stakeholders,

PT Bank CIMB Niaga Tbk (“the Bank” or the “Reporting Organization”) has engaged Social Responsibility Asia (“SR Asia”) to assess its 2020 Sustainability Report (“the Report”) for the reporting period of January 1 to December 31, 2020. The Reporting Organization is a commercial bank listed on the Indonesia Stock Exchange and a subsidiary of CIMB Malaysia. This is the Independent Assurance Statement (“the Statement”) that presents SR Asia’s conclusions and recommendations resulted from the assessment.

#### Intended User and Purpose

The Statement is intended to communicate the results of the assessment including our opinion, findings, and recommendations on the Report content to the stakeholders of the Bank. The assessment or assurance work was conducted following particular mechanisms, procedures, and scope of work. Due to some limitations, the Statement shall NOT be used as the basis for interpreting the Bank’s overall performance or sustainability, except for the areas covered in the scope of assurance work.

#### Responsibilities

Responsibilities of both SR Asia and the Bank are defined in the Non-Disclosure Agreement and the Engagement Agreement documents. The Bank is exclusively responsible for the presentation of data, figures, and information in the Report content. SR Asia as agreed by the Management<sup>1</sup> did NOT carry out an auditing job, but performed an assessment on the Report content and come up with conclusions and recommendations as well as the Statement. The results of assurance would be disclosed to the Management only. SR Asia does NOT accept or assume to undertake any responsibility for any other purpose or to any other person or organization. Any dependence that a third party has placed on the Statement or the Report is entirely at its own risk.

#### Independence, Impartiality, and Competency

SR Asia implements the assurance protocol following a professional code of conduct to ensure objectivity and fairness in generating conclusions, recommendations, and the Statement. SR Asia ensures that NO members of the Assurance Team have any relationships with the Reporting Organization that can influence their ability to provide an independent and impartial statement. SR Asia has assigned an Assurance Team, whose members were experts in the ISO 26000, the principles and standards of AA1000 AccountAbility, the GRI Sustainability Reporting Guidelines, and the country reporting regulation. The experts also have experience in writing and reviewing sustainability reports and integrated reports of organizations from different industry sectors.

<sup>1</sup> Management of the Bank



### Description and Source of Disclosures

The Assurance Team carried out a preliminary assessment on the disclosures of data and information in the Report content. Based on that, SR Asia discussed with the Management to clarify the findings and traced back data to the evidence documents provided by the Bank. When applicable, the Assurance Team reviewed data and information online that was significantly related to the topics in the Report content. During the assurance work, SR Asia applied the methodology and approach of the analysis referring to the AA1000 Assurance Standard v3 and the SR Asia Protocol on Assurance Analysis, and also using the SR Asia Great Assurance Tool digital platform.

### Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content and specifically **Type 2 assurance** was applied on the governance topic with respect to the AA1000 Assurance Standard v3 and AA1000APS (2018) AccountAbility Principles.
2. A **moderate level of assurance** procedure on the Report content and evidence, where **the risks of information and conclusions of the Report being error is reduced, but not reduced to very low, but not zero.**

### Scope and Limitation of Assurance Service

1. SR Asia EXCLUDES financial data, information, and figures in the Report content in the scope of assurance work. It is assumed that the Bank, or independent parties, or other parties associated with the Bank, have verified and/or audited any data and information related to financial statements.
2. Data and information for the reporting period of January 1 to December 31, 2020, as presented in the Report, especially related to the topics that have been identified as “material” by the Bank: **technology; welfare, health, and safety; sustainable finance; customer experience; governance; financial inclusion and literacy, and empowerment.**
3. Under Type 2 assurance mechanism and procedures, assessment of data and information including the mechanisms, processes, and control system was conducted on the corporate governance topic as disclosed in the Report content.
4. Analysis of publicly disclosed information, system, and process of the Bank has in place to ensure adherence to the principles.
5. Adherence to the following reporting principles, guidelines, and standards;
  - a) Consolidated set of GRI Sustainability Reporting Standards 2020 (“GRI Standard”) and GRI G4 Financial Services Sector Disclosure (“GRI-G4 FS”) issued by the Global Reporting Initiative;
  - b) Sustainability Accounting Standard for Commercial Bank (FN-CB) issued by the Sustainability Accounting Standard Board (SASB);
  - c) Sustainable Banking Assessment (SUSBA) issued by World Wildlife Funds (WWF);
  - d) Regulation of Indonesia Financial Service Authority No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institution, Listed, and Public Company (“POJK 51”).

### Exclusion

1. Engagement activities with stakeholders that were performed during the Report content development.
2. Data and information outside the reporting period, or in the public domain not covered in the reporting period.
3. Aspects of the Report other than those mentioned under the defining materiality section and discussion on defining Report content.
4. Statements and claims indicating the opinion, belief, expectation, advertisement, and future planning or strategy of the Bank.
5. Financial statements or financial data, information, and figures other than those presented in the Report content.

*SR Asia Independent Assurance Statement, version 2021, page 2 of 4*





## Methodology

1. SR Asia appointed a number of experts in sustainability report development and assurance to form an Assurance Team, followed by the pre-engagement phase to ensure the independence and impartiality of the team.
2. Kick-off meeting and initial analysis on the Report draft.
3. Evaluate data and information against the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), GRI Standard, GRI-G4 FS, SUSBA, SASB, and POJK 51.
4. Assess indicators data, traceback data to the sources, and discuss online the results of the analysis with the Management.
5. Under Type 2 assurance, conduct in-depth analysis on the overall mechanism, procedures, and system control related to the corporate governance practices of the Company; and also review the results of the assessment conducted by an independent party on the corporate governance of the Reporting Organization.
6. Apply the SR Asia Protocol on Assurance Analysis and use SR Asia Great Assurance Tool digital platform to evaluate the Report content.

## Adherence to AA1000AP (2018) and GRI Standards

**Inclusivity** – The Report content indicates an inclusive presentation on the key stakeholders and the stakeholder engagement practices. Different units or functions of the Bank have performed various stakeholder engagement approaches and communication. In the future, the Bank is recommended to conduct more strategic and integrated practices of stakeholder engagement, including the inclusion of engagement results in risk management and the measurement of engagement effectiveness, outcomes, and impacts.

**Materiality** – In general, the Bank has described adequately material topics related to its sustainability context as a commercial bank. The Bank has conducted an FGD and a survey covering both internal and stakeholders to identify material topics. Occupational health and safety is considered highly material due to pandemic COVID-19 that occurred during the reporting period. Nevertheless, the Bank is expected to apply certain criteria and thresholds that are clear, credible, understandable, and defensible against the external assessment.

**Responsiveness** – In the Report, the Bank has demonstrated its responsiveness to the impacts of its business activities and stakeholders' concerns including climate change. The Bank has also indicated the integration of its responses in relevant organization processes, such as employee engagement, customer experience, and community empowerment. However, the Bank needs to consider the relationship between the maturity, impact, and prioritization of a topic and the appropriateness of the responses through strategic stakeholder engagement management.

**Impact** – In overall, especially regarding material topics, the Bank has recognized, managed, measured, and evaluated both actual and potential impacts of business activities and decisions on the stakeholders. In the Report content, both quantitative data and qualitative information are presented in the Report content. In the next reporting period, the Bank is advised to strengthen its measurement and evaluation by conducting an impact assessment on social aspects, i.e. human rights.

**In "Accordance" with Comprehensive Option** – the Report content indicates its adherence to the **comprehensive option** of GRI Standards. Material topics are sufficiently presented and discussed in the Report content and the disclosure of management approach (DMA) is disclosed adequately. When applicable, specific GRI indicators of the financial sector are disclosed in the Report content.

*SR Asia Independent Assurance Statement, version 2021, page 3 of 4*



**GRI Standards Principles** – As per our assurance work is taken, the Principles for Defining Report Content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and the Principles for Defining Report Quality (balance, comparability, accuracy, timeliness, clarity, and reliability) are to some extent applied in the Report content. During the assurance process, the Management has submitted evidence documents in a softcopy format to the Assurance Team.

**Type 2 Assurance** – The results of Type 2 assurance indicate that the Bank has implemented an adequate mechanism, process, and control system related to its corporate governance practices. The Bank also has sufficient policies, procedures, resources, as well as monitoring and evaluation mechanisms to ensure its good corporate governance (GCG) principles are well in place. Moreover, an external validation by an independent party on the Bank's corporate governance performance has been conducted referring to the internationally recognized standard, namely the ASEAN CG Scorecard 2020.

### Recommendations

1. Stakeholder engagement management practices should be more strategic and well documented as well integrated with risk management, and equipped with materiality testing with specific criteria and thresholds as specified by the AA1000 Stakeholder Engagement Standard (AA1000SES 2015).
2. Alignment with the indicators of Sustainable Development Goals (SDGs), when applicable, should be made specifically with targets and metrics.
3. Impact assessment on the stakeholders should be conducted properly following globally recognized approaches and methodologies.

The assurance provider,

Jakarta, 6<sup>th</sup> of March 2021

**Birendra Raturi**  
International Director  
Social Responsibility Asia



**Dr. Semerdanta Pusaka**  
Country Director for Indonesia  
Social Responsibility Asia

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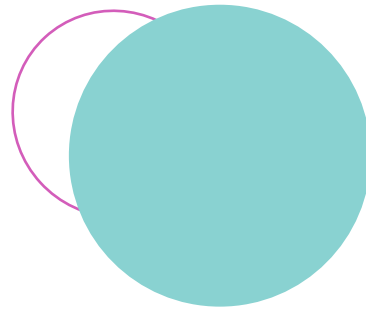
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# LAMPIRAN

## APPENDIX



## Kinerja Ekonomi

Economic Performance

**Pemberian Kredit Berdasarkan Sektor Ekonomi (Rp Juta)**<sup>[SUSBA 1.6.2.1][FS6][FN-CB-410a.1]</sup>  
Lending Based on Economic Sector (Millions Rp)

Sektor Sectors	2020	2019	2018	Pertumbuhan (%) Growth (%)	
				2020-2019	2019-2018
Perindustrian Industry	31.420.852	38.906.783	38.465.326	(19,24)	1,15
Perdagangan, Restoran, Hotel, dan Administrasi Trading, Restaurants, Hotels, and Administration	33.065.855	36.539.995	38.274.705	(9,51)	(4,53)
Perumahan Housing	33.030.388	31.386.136	28.213.382	5,24	11,25
Jasa Usaha Business Services	17.005.518	21.828.248	22.721.851	(22,09)	(3,93)
Konsumsi Consumption	21.041.904	22.118.456	19.098.102	(4,87)	15,81
Pertanian Agriculture	13.862.317	15.299.196	16.551.605	(9,39)	(7,57)
Lainnya Others	25.327.759	28.158.537	25.137.460	(10,05)	12,02
<b>Total</b>	<b>174.754.593</b>	<b>194.237.531</b>	<b>188.462.431</b>	<b>(10,03)</b>	<b>3,06</b>

**Pemberian Kredit Berdasarkan Lokasi Geografis (Rp Juta)**<sup>[FS6]</sup>  
Lending Based on Geographical Location (Millions Rp)

Wilayah   Area	2020	%	2019	%	2018	%
Jakarta	123.125.578	70,46	128.302.978	66,05	129.100.095	68,50
Jawa Timur   East Java	12.143.391	6,95	12.974.806	6,68	14.442.628	7,66
Sumatera   Sumatra	13.069.898	7,48	12.209.084	6,29	14.149.489	7,51
Jawa Tengah   Central Java	8.894.777	5,09	10.882.453	5,60	12.787.195	6,79
Jawa Barat   West Java	8.219.429	4,70	18.130.771	9,33	8.273.611	4,39
Indonesia Timur   East Indonesia	6.217.318	3,56	8.483.026	4,37	7.509.613	3,98
Lainnya   Others	3.084.202	1,76	3.254.413	1,68	2.199.800	1,17
<b>Total</b>	<b>174.754.593</b>	<b>100</b>	<b>194.237.531</b>	<b>100</b>	<b>188.462.431</b>	<b>100</b>

**Rasio NPL Gross per Segmen (%)**<sup>[FN-CB-240a.2]</sup>

Gross NPL Ratio per Segment (%)

Uraian   Description	2020	2019	2018
Perbankan Konsumer   Consumer Banking	1,8	2,0	2,5
Perbankan UKM   SME Banking	2,8	2,2	3,0
Perbankan Komersial   Commercial Banking	5,7	4,4	6,1
Perbankan Korporasi   Corporate Banking	4,1	2,4	1,3
<b>Total</b>	<b>3,6</b>	<b>2,8</b>	<b>3,1</b>

**Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan atau Investasi, Pendapatan, dan Laba Rugi Tahun 2020**

Comparison of Production and Performance Targets, Portfolios, Financing or Investment Targets, Income, and Profit and Loss in 2020

Uraian Description	Target 2020 2020 Target	Realisasi 2020 2020 Realization
Proyeksi Operasional dan Keuangan   Operational and Financial Projections		
Margin Bunga Bersih (NIM) Net Interest Margin (NIM)	5,2%-5,4%	4,88%
Fee Income Ratio (FIR)	23%-26%	23,77%
Cost to Income Ratio (CIR)	47%-49%	48,95%
ROA	2,0%-2,8%	1,06%
ROE (Shareholder's Fund)	11%-12%	5,01%
Pertumbuhan Kredit Credit Growth	6%-8%	-10,03%
Kualitas Aset (NPL) Asset Quality (NPL)	2,75%-3,00%	3,62%
LLC	115%-140%	194,33%
LDR	95%-98%	82,91%
Pertumbuhan Simpanan Nasabah Growth in Customer Deposits	5%-8%	6,10%
Rasio CASA CASA Ratio	56%-58%	59,62%
CAR	18%-19%	21,92%



**Jumlah Nasabah Pemilik Giro, Rekening, dan Deposito (Individu dan UMKM) 2018-2020** [FN-CB-000.A]

Number of Customer in Current, Savings, and Deposit Accounts (Individuals and MSMEs) 2018-2020

Uraian Description	2020		2019		2018	
	Individu Individual	UMKM MSME	Individu Individual	UMKM MSME	Individu Individual	UMKM MSME
Giro   Current Account	27.215	5.096	27.132	5.043	29.978	5.003
Tabungan   Savings	3.275.126	10.159	3.788.188	6.357	4.990.232	7.015
Deposito   Deposit	84.071	542	86.423	505	83.316	521

**Total Nilai Giro, Rekening, dan Deposito (Individu dan UMKM) 2018-2020** [FN-CB-000.A]

Total Value of Current, Savings, and Deposit Accounts (Individuals and MSMEs) 2018-2020

Uraian Description	2020		2019		2018	
	Individu Individual	UMKM MSME	Individu Individual	UMKM MSME	Individu Individual	UMKM MSME
Giro   Current Account	2.055.418	917.544	1.902.566	979.508	2.025.484	1.242.122
Tabungan   Savings	62.666.943	813.227	56.665.211	795.867	52.519.127	830.335
Deposito   Deposit	40.814.825	626.776	43.596.896	1.065.664	43.767.992	813.324

**Perbandingan Realisasi Kinerja Ekonomi**

Comparison of Realized Economic Performance

Uraian Description	Satuan Unit	2020	2019	2018
Total Aset Total Assets		280.943.605	274.467.227	266.781.498
Aset Produktif Productive Assets		249.285.813	235.517.269	240.358.071
Pembiayaan Bank Bank Financing	Juta	174.754.593	194.237.531	188.467.537
Dana Pihak Ketiga Third-party Funds	Rupiah Millions	207.529.424	195.600.300	190.750.218
Pendapatan Operasional Operating Income	Rupiah	16.358.525	16.824.730	15.828.003
Beban Operasional Operating Expenses		13.504.670	11.890.983	11.033.660
Laba Bersih Net Profit		2.011.254	3.642.935	3.482.428

**Perbandingan Realisasi Kinerja Ekonomi**

Comparison of Realized Economic Performance

Uraian Description	Satuan Unit	2020	2019	2018
<b>Rasio Kinerja   Performance Ratios</b>				
Rasio Kecukupan Modal Minimum (KPMM) Minimum Capital Adequacy Ratio (MCAR)	%	<b>21,92</b>	21,47	19,66
Aset Produktif Bermasalah dan Aset Non- produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non-produktif Problematic Earning Assets and Non- productive Assets to Total Earning Assets and Non-productive Assets	%	<b>2,16</b>	1,81	2,02
Aset Produktif Bermasalah Terhadap Total Aset Produktif Non Performing Earning Assets to Total Earning Assets	%	<b>2,82</b>	2,42	2,64
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan Terhadap Aset Produktif Allowance for Impairment for Financial Assets Against Earning Assets	%	<b>4,99</b>	2,75	2,80
NPL Gross	%	<b>3,62</b>	2,79	3,11
NPL Nett	%	<b>1,40</b>	1,30	1,55
Return on Asset (ROA)	%	<b>1,06</b>	1,86	1,85
Return on Equity (ROE) - Tier 1	%	<b>5,33</b>	9,03	9,49
Net Interest Margin (NIM)	%	<b>4,88</b>	5,31	5,12
Rasio Efisiensi (BOPO) Efficiency Ratio (BOPO)	%	<b>89,38</b>	81,54	80,97
Loan to Deposit Ratio (LDR)	%	<b>82,91</b>	97,64	97,18
<b>Nilai Liquidity Coverage Ratio (LCR)</b> Liquidity Coverage Ratio (LCR)				
a. LCR Secara Individu Individual LCR	%	<b>236,20</b>	167,13	117,67
b. LCR Secara Konsolidasi Consolidated LCR		<b>235,17</b>	166,72	117,91

Penjelasan terkait pencapaian kinerja ekonomi yang sesuai dengan penerapan keuangan berkelanjutan dibahas pada bagian Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB) dalam laporan ini.

The explanation regarding the economic performance achievement for the implementation of sustainable finance can be found in the Sustainable Business Activities Category (KKUB) Financing section in this report.

**Distribusi Nilai Ekonomi kepada Pemangku Kepentingan (Rp Juta) [201-1]**

Economic Value Distribution to Stakeholders (Millions Rp)

Uraian   Description	Periode Pelaporan   Reporting Period		
	2020	2019	2018
<b>Nilai Ekonomi Langsung yang Diterima   Direct Economic Value Received</b>			
Pendapatan bunga dan syariah Interest and sharia income	<b>20.703.099</b>	21.689.486	20.293.247
Pendapatan operasional lainnya Other Operating income	<b>1.738.053</b>	2.206.680	2.151.855
<b>Jumlah nilai ekonomi yang diterima</b> Total economic value received	<b>22.441.152</b>	23.896.166	22.445.102
<b>Nilai Ekonomi yang Didistribusikan   Economic Value Distributed</b>			
Biaya bunga dan syariah Interest and sharia expenses	<b>8.232.581</b>	9.121.468	8.281.516
Biaya operasional lainnya (biaya tenaga kerja dan biaya umum & administrasi) Other operating expenses (employment and general & administrative expenses)	<b>7.866.545</b>	8.320.527	7.711.737
Pembayaran kepada penyandang dana (pembayaran dividen) Payments to shareholders (dividend payments)	<b>1.392.161</b>	696.486	595.420
Pembayaran kepada pemerintah (pajak, retribusi, dan lain- lain) Payments to the government (taxes, levies, and others)	<b>936.166</b>	1.310.962	1.368.390
<b>Jumlah Nilai Ekonomi yang Didistribusikan</b> Total Economic Value Distributed	<b>18.427.453</b>	19.449.443	17.957.063
<b>Nilai Ekonomi yang Ditahan   Economic Value Withheld</b>			
Nilai Ekonomi yang Ditahan Economic Value Retained	<b>4.013.699</b>	4.446.723	4.488.039

## Kinerja Ketenagakerjaan

Employment Performance

### Karyawan Berdasarkan Wilayah [102-8]

Employees by Region

Wilayah Region	2020		2019		2018	
	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female
Jakarta	3.720	3.520	3.719	3.626	3.595	3.610
Sumatera Sumatra	525	626	534	649	540	668
Jawa Barat West Java	315	401	356	401	373	439
Jawa Tengah & DIY   Central Java & DIY	387	557	422	623	482	678
Jawa Timur, Bali & Nusa Tenggara   East Java, Bali, & Nusa Tenggara	624	816	640	811	654	814
Indonesia Timur East Indonesia	255	298	275	316	287	321
Jumlah Total	5.826	6.238	5.946	6.426	5.931	6.530
	12.064		12.372		12.461	

### Manajemen Berdasarkan Gender dan Jabatan [102-8]

Management by Gender and Position Level

Kelompok Jabatan Position Level	2020		2019		2018	
	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female
Senior Management	146	71	135	67	124	74
Middle Management	826	580	841	587	858	574
Junior Management	3.648	3.895	3.672	3.816	3.444	3.726
Non- Management	1.206	1.692	1.298	1.956	1.505	2.156
Jumlah Total	5.826	6.238	5.946	6.426	5.931	6.530
	12.064		12.372		12.461	

**Karyawan Berdasarkan Kelompok Usia** [102-8]

Employees by Age Group

Usia Age	2020		2019		2018	
	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female
< 25 tahun   year	382	744	441	834	248	523
> 25-30 tahun   year	1.343	1.720	1.310	1.662	1.171	1.692
> 30-35 tahun   year	1.297	1.311	1.342	1.368	1.288	1.409
> 35-40 tahun   year	1.268	1.084	1.254	1.051	1.294	1.152
> 40 tahun   year	1.536	1.379	1.599	1.511	1.930	1.754
<b>Jumlah Total</b>	<b>12.064</b>		<b>12.372</b>		<b>12.461</b>	

**Karyawan Berdasarkan Pendidikan** [102-8]

Employees Based on Education Level

Jenjang Pendidikan Educational Level	2020		2019		2018	
	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female
Hingga Sekolah Menengah Atas Up to High School	447	282	491	334	583	373
Diploma 1	10	23	11	26	10	26
Diploma 2	2	6	3	11	3	12
Diploma 3	615	976	673	1.091	717	1.172
Diploma 4	2	5	1	6	1	8
S1	4.413	4.743	4.435	4.751	4.296	4.749
S2	334	203	329	207	319	190
S3	3	0	3	0	2	0
<b>Jumlah Total</b>	<b>12.064</b>		<b>12.372</b>		<b>12.461</b>	

**Manajemen dan Karyawan Berdasarkan Warga Negara Tahun 2020** [102-8]

Management and Employees by Nationality of 2020

Tingkat Jabatan Position Level	Indonesian	Non-Indonesian	Total
Dewan Komisaris Board of Commissioners	3	1	4
Direksi Board of Directors	7	1	8
Senior Management	214	3	217
Middle Management	1.403	3	1.406
Junior Management	7.543	-	7.543
Non-Management	2.898	-	2.898
<b>Jumlah Total</b>	<b>12.068</b>	<b>8</b>	<b>12.076</b>

**Lokasi Penempatan Karyawan Baru Berdasar Wilayah** [401-1]

New Employees Placement Location by Region

Wilayah Region	2020		2019		2018	
	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female
Jakarta	511	418	875	739	713	542
Sumatera   Sumatra	87	88	133	139	112	81
Jawa Barat   West Java	57	76	77	75	93	62
Jawa Tengah dan DIY Central Java and DIY	44	63	65	66	71	54
Jawa Timur, Bali, & Nusa Tenggara   East Timur, Bali & Nusa Tenggara	95	106	137	135	115	107
Indonesia Timur dan Indonesia Tengah   East Indonesia and Central Indonesia	41	30	62	72	58	71
<b>Jumlah Total</b>	<b>835</b>	<b>781</b>	<b>1.349</b>	<b>1.226</b>	<b>1.162</b>	<b>917</b>
	<b>1.616</b>		<b>2.575</b>		<b>2.079</b>	



**Komposisi Karyawan Baru Berdasar Kelompok Usia [401-1]**

New Employees by Age Group

Kelompok Usia/Tahun Age Group/ Year	2020		2019		2018	
	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female	Pria   Male	Wanita   Female
< 31 tahun   year	565	643	802	892	693	685
31-40 tahun   year	241	121	464	286	409	206
41-50 tahun   year	28	16	80	43	58	26
> 50 tahun   year	1	1	3	5	2	—
Jumlah Total	835	781	1.349	1.226	1.162	917
	1.616		2.575		2.079	

**Tingkat Perputaran (Turnover) Karyawan Berdasar Wilayah [401-1]**

Employee Turnover by Region

Wilayah Region	2020		2019		2018	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Wilayah Jabodetabek Jabodetabek Region	528	522	775	724	666	582
Wilayah Sumatera Sumatra Region	91	116	137	164	154	133
Wilayah Jawa Barat West Java Region	84	74	95	106	108	105
Wilayah Jawa Tengah dan DIY Central Java and DIY Region	68	109	122	128	103	117
Wilayah Jawa Timur, Bali, dan Nusa Tenggara East Java, Bali, and Nusa Tenggara Region	121	102	135	135	133	128
Wilayah Indonesia Timur East Indonesia Region	62	47	69	74	91	81
Jumlah Total	954	970	1.333	1.331	1.255	1.146
	1.924		2.664		2.401	

**Jumlah dan Latar Belakang Karyawan Berhenti** [401-1]

Number and Reason for Employees Leaving

Alasan Reasons	2020		2019		2018	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Pensiun Normal   Normal Retirement	58	56	74	58	71	58
Pensiun Dini Alasan Kesehatan Early Retirement for Health Reasons	11	15	28	25	25	36
Mengundurkan Diri   Resigned	361	420	567	690	582	650
Meninggal Dunia   Passed Away	9	8	8	4	11	3
Lain-lain   Others	515	471	656	554	566	399
<b>Jumlah Total</b>	<b>954</b>	<b>970</b>	<b>1.333</b>	<b>1.331</b>	<b>1.255</b>	<b>1.146</b>
	<b>1.924</b>		<b>2.664</b>		<b>2.401</b>	

**Jumlah Peserta Pelatihan Berdasarkan Kelompok Jabatan dan Gender\*** [404-1]

Total Training Participants by Position Level and Gender\*

Uraian Description	2020		2019		2018	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Senior Management	3.087	1.695	3.587	2.001	1.636	1.103
Middle Management	21.737	16.104	26.015	19.671	12.853	9.152
Junior Management	113.267	138.176	104.463	126.344	48.841	59.437
Non Management	34.451	56.032	32.754	60.508	18.625	32.028
<b>Jumlah Total</b>	<b>172.542</b>	<b>212.007</b>	<b>166.819</b>	<b>208.524</b>	<b>81.955</b>	<b>101.720</b>

\*Termasuk karyawan yang telah mengundurkan diri dan jumlah karyawan yang mengikuti beberapa modul pembelajaran

\*Including employees who have resigned and who participated in the learning modules

**Jumlah Jam Pelatihan Berdasar Kelompok Jabatan\*** [404-1]

Number of Training Hours by Type of Training\*

Tingkat Jabatan Position Level	Total Jam Pelatihan Total Training Hours	Jumlah Individu Number of Individuals	Rata-rata Jam Pelatihan Average Hours of Training
Senior Management	18.996	239	79,48
Middle Management	125.404	1.573	79,72
Junior Management	1.194.018	9.258	128,97
Non Management	261.856	3.421	76,54

\*Termasuk karyawan yang telah mengundurkan diri

\*Including employees who have resigned

**Jumlah Jam Pelatihan Berdasar Jenis Pelatihan\*** [404-1]

Number of Training Hours by Type of Training\*

Jenis Pelatihan Type of Training	2020	2019	2018
Managerial, Leadership & Soft Skills	322.420	253.940	27.370
Development Program & TCB	406.424	370.112	496.612
Risk, Corporate Assurance & Compliance	229.840	136.380	434.665
3D (Include IT Upskill & Reskills)	127.851	23.194	15.065
Sales	152.406	166.057	84.003
Service	210.809	182.418	76.396
Treasury, Finance & Tax	26.639	7.346	2.376
Credit	14.662	28.002	19.456
Operations & IT	6.239	21.048	43.878
Syariah	53.509	147.871	23.138
Transaction Banking	1.614	6.384	4.248
Culture	20.186	174.773	57.174
Purnabakti   Retirement	4.080	8.256	3.888
Sustainability Finance	23.598	6.456	360
Team Building	-	30.612	25.604
Lainnya   Others	-	1.182	504
<b>Jumlah   Total</b>	<b>1.600.274</b>	<b>1.564.031</b>	<b>1.314.737</b>

\*Termasuk karyawan yang telah mengundurkan diri dan jumlah karyawan yang mengikuti beberapa modul pembelajaran

\*Including employees who have resigned and who participated in the learning modules

**Jumlah Peserta Berdasar Jenis Pelatihan\*** [404-1]  
Number of Participants by Type of Training\*

Jenis Pelatihan   Type of Training	2020	2019	2018
Managerial, Leadership & Soft Skills	143.061	87.416	1.995
Development Program & TCB	705	666	935
Risk, Corporate Assurance & Compliance	66.479	79.403	102.833
3D (Include IT Upskill & Reskills)	29.287	3.381	4.221
Sales	52.399	29.480	11.461
Service	44.463	22.284	12.985
Treasury, Finance & Tax	15.720	702	222
Credit	1.283	2.011	1.483
Operations & IT	938	1.882	13.472
Syariah	14.385	72.741	2.031
Transaction Banking	131	608	310
Culture	6.186	59.486	18.754
Purnabakti	189	324	132
Sustainable Finance	9.323	444	17
Team Building	-	14.053	12.802
Lainnya   Others	-	462	22
<b>Jumlah   Total</b>	<b>384.549</b>	<b>375.343</b>	<b>183.675</b>

\*Termasuk karyawan yang telah mengundurkan diri dan jumlah karyawan yang mengikuti beberapa modul pembelajaran

\* Includes employees who have resigned and who participated in the learning modules

**Biaya Pengembangan Kompetensi Karyawan (Rp Juta)**

Employee Competency Development Costs (Millions Rp)

Jenis Pengembangan Type of Development	2020	2019	2018
Penyelenggaraan Pendidikan Education Implementation	69.780	117.510	94.067
Seminar & Kursus Eksternal DN DN External Seminars & Courses	1.317	4.120	4.128
Seminar & Kursus Internal LN Internal LN Seminars & Courses	-	550	363
Budaya Korporasi Corporate Culture	3.196	10.480	3.386
Training Center	12.579	13.420	8.061
Training Operasional Operational Training	52.301	44.920	40.746
<b>Jumlah Total</b>	<b>139.173</b>	<b>191.000</b>	<b>150.751</b>

**Kinerja Sosial**

Social Performance

**Jumlah Peserta Pelatihan *Fraud* Berdasarkan Wilayah Operasional Bank [205-2]**

Number of Fraud Training Participants by Bank Operational Region

Wilayah   Region	2020		2019		2018	
	Manajemen Management	Karyawan Employees	Manajemen Management	Karyawan Employees	Manajemen Management	Karyawan Employees
Wilayah Jakarta Jakarta Region	-	1.883	-	1.694	-	2.290
Wilayah Sumatera Sumatra Region	-	709	-	112	-	88
Wilayah Jawa Barat West Java Region	-	0	-	80	-	92
Wilayah Jawa Tengah Central Java Region	-	0	-	119	-	292
Wilayah Jawa Timur East Java Region	-	0	-	180	-	311
Wilayah Indonesia Timur East Indonesia Region	-	52	-	76	-	63
Training dalam modul yang diadakan oleh HR Training in modules held by HC	-	910	-	568	-	1.076
<b>Jumlah Total</b>	<b>3.554</b>	<b>2.829</b>	<b>4.212</b>			

Manajemen meliputi Dewan Komisaris dan Direksi  
Management includes the Board of Commissioners and Board of Directors

**Penanganan Pengaduan Nasabah Terkait Keuangan Tahun 2020**

Handling of Customer Finance Complaints in 2020

Jenis Transaksi Keuangan Types of Financial Transactions	Selesai   Completed		Dalam Proses   In Process		Jumlah Pengaduan Number of Complaints
	Total	%	Total	%	
Bancassurance	18	90	2	10	20
Deposito   Deposits	119	95,97	5	4,03	124
Direct Debit	56	93,33	4	6,67	60
Electronic Banking	24.264	98,82	290	1,18	24.554
Kartu ATM/Debit/Mesin ATM ATM/Debit Card/ATM Machine	28.346	98,62	396	1,38	28.742
Kartu Kredit   Credit Card	1.050	98,41	17	1,59	1.067
Kliring (Transfer)/Remittance Clearing (Transfer)/Remittance	33	84,62	6	15,38	39
Kredit Tanpa Agunan Unsecured Loans	166	96,51	6	3,49	172
Pembiayaan Kendaraan Bermotor Motor Vehicle Financing	9	100	-	0	9
Pembiayaan Modal Kerja Working Capital Financing	-	0	-	0	-
Pembiayaan Pemilikan Rumah/Apartemen Home/Apartment Ownership Financing	105	84	20	16	125
Penghimpunan Dana Lainnya Other Fund Raising	117	95,90	5	4,10	122
Penyaluran Dana Lainnya Other Funds Distribution	-	0	-	0	-
Reksadana   Mutual Funds	6	35,29	11	64,71	17
Tabungan   Savings	1.213	97,35	33	2,65	1.246
Wealth Management	5	23,81	16	76,19	21
Trade Finance/Letter of Credit	-	0	-	0	-
<b>Jumlah Total</b>	<b>55.507</b>	<b>98,56</b>	<b>811</b>	<b>1,44</b>	<b>56.318</b>





## REFERENSI POJK NO. 51/OJK.03/2017, INDEKS ISI STANDAR GRI SUSTAINABILITY ACCOUNTING STANDARD BOARD (SASB), DAN SUSTAINABLE BANKING ASSESSMENT (SUSBA) <sup>[102-55]</sup>

REFERENCE POJK NO. 51/OJK.03/2017, GRI STANDARD CONTENT INDEX, SUSTAINABILITY ACCOUNTING STANDARD BOARD (SASB), DAN SUSTAINABLE BANKING ASSESSMENT (SUSBA)

### POJK NO.51/POJK.03/2017

POJK NO.51/POJK.03/2017

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1	Penjelasan Strategi Keberlanjutan Elaboration on Sustainability Strategy	10
2	Ikhtisar Kinerja Aspek Keberlanjutan Summary of Sustainability Aspect Performance	6
	a. Aspek Ekonomi: 1) Kuantitas produksi atau jasa yang dijual; 2) Pendapatan atau penjualan; 3) Laba atau rugi bersih; 4) Produk ramah lingkungan; dan 5) Pelibatan pihak lokal yang berkaitan dengan proses bisnis Keuangan Berkelanjutan	7
	a. Economic aspects: 1) Quantity of products or services offered; 2) Revenue or sales; 3) Net profit or loss; 4) Environmental-friendly products; and 5) Engagement of local stakeholders concerning the Sustainable Finance business process;	
	b. Aspek Lingkungan Hidup: 1) Penggunaan energi (antara lain listrik dan air); 2) Pengurangan emisi yang dihasilkan (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan Lingkungan Hidup) 3) Pengurangan limbah dan efluen (limbah yang telah memasuki lingkungan) yang dihasilkan (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan Lingkungan Hidup); atau 4) Pelestarian keanekaragaman hayati (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan Lingkungan Hidup)	6, 8
	b. Environmental Aspects: 1) Energy consumption (including electricity and water); 2) Total emission reductions (in case of FSI, Issuer and Publicly Listed Company whose business process directly relates to environment); 3) Reduction of waste and effluents (waste entering the environment) achieved (in case of FSI, Issuer and Publicly Listed Company whose business process directly relates to environment); or 4) Biodiversity conservation (in case of FSI, Issuer and Publicly Listed Company whose business process directly relates to environment);	

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	<p>c. Aspek Sosial: Uraian mengenai dampak positif dan negatif penerapan Keuangan Berkelanjutan bagi masyarakat dan lingkungan (termasuk orang, daerah, dan dana)</p> <p>c. Social Aspects: A description of the positive and negative impacts out of Sustainable Finance application on community and environment (including people, regions, and funds)</p>	8
3	<p>Profil Singkat Perusahaan   Brief Company Profile:</p> <p>a. Visi, misi, dan nilai keberlanjutan a. Vision, mission, and values of sustainability</p>	32
	<p>b. Nama, alamat, nomor telepon, nomor faksimili, alamat surat elektronik (e-mail), dan situs/web, serta kantor cabang dan/atau kantor perwakilan b. Name, address, telephone number, fax number, e-mail adress, and website/web, as well as branch and/or representative offices</p>	31
	<p>c. Skala usaha: 1) Total aset atau kapitalisasi aset, dan total kewajiban (dalam juta rupiah); 2) Jumlah karyawan yang dibagi menurut jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan; 3) Persentase kepemilikan saham (publik dan pemerintah); dan 4) Wilayah operasional</p> <p>c. Enterprise scale: 1) Total assets or asset capitalization, and total liabilities (in millions of rupiah); 2) The number of employees by gender, position, age, education, and employment status; 3) Shareholding percentage (public and government); and 4) Operational area</p>	36
	<p>d. Penjelasan singkat mengenai produk, layanan, dan kegiatan usaha yang dijalankan; d. Short description on products, services, and business activities;</p>	34
	<p>e. Keanggotaan pada asosiasi; e. Membership in association;</p>	140
	<p>f. Perubahan yang bersifat signifikan, antara lain terkait dengan penutupan atau pembukaan cabang, dan struktur kepemilikan f. Significant changes, such as those relating to branch office closure or opening and ownership structure.</p>	35
4	<p>Penjelasan Direksi memuat   Description on Board of Directors:</p>	

No	Pengungkapan Disclosure	Halaman Page Number
	<p>a. Kebijakan untuk merespons tantangan dalam pemenuhan strategi keberlanjutan, paling sedikit meliputi:</p> <ol style="list-style-type: none"> <li>1) Penjelasan nilai keberlanjutan Perusahaan</li> <li>2) Penjelasan respons Perusahaan terhadap isu terkait penerapan Keuangan Berkelanjutan;</li> <li>3) Penjelasan komitmen pimpinan Perusahaan dalam pencapaian penerapan Keuangan Berkelanjutan;</li> <li>4) Pencapaian kinerja penerapan Keuangan Berkelanjutan; dan</li> <li>5) Tantangan pencapaian kinerja penerapan Keuangan Berkelanjutan.</li> </ol> <p>a. Policy to respond to challenges in meeting the sustainability strategy, that must cover at least the following:</p> <ol style="list-style-type: none"> <li>1) Elaboration the Company's sustainability values</li> <li>2) Elaboration on the Company's responses towards issues concerning to the implementation of Sustainable Finance;</li> <li>3) Elaboration on commitment of Company leadership in achieving Sustainable Finance application;</li> <li>4) Achievement of Sustainable Finance application performance; and</li> <li>5) Challenges in Sustainable Finance application performance achievement;</li> </ol>	21
	<p>b. Penerapan Keuangan Berkelanjutan:</p> <ol style="list-style-type: none"> <li>1) Pencapaian kinerja penerapan Keuangan Berkelanjutan (ekonomi, sosial, dan lingkungan hidup) dibandingkan dengan target; dan</li> <li>2) Penjelasan prestasi dan tantangan termasuk peristiwa penting selama periode pelaporan (bagi LJK yang diwajibkan membuat Rencana Aksi Keuangan Berkelanjutan).</li> </ol> <p>b. Application of Sustainable Finance:</p> <ol style="list-style-type: none"> <li>1) Achievement of Sustainable Finance application (economic, social, and environmental) against targets; and</li> <li>2) Elaboration on achievements and challenges including notable events during the reporting period (in case FSI required to make Sustainable Finance Action Plan);</li> </ol>	22
	<p>c. Strategi pencapaian target:</p> <ol style="list-style-type: none"> <li>1) Pengelolaan risiko atas penerapan Keuangan Berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup;</li> <li>2) Pemanfaatan peluang dan prospek usaha; dan</li> <li>3) Penjelasan situasi eksternal ekonomi, sosial, dan lingkungan hidup yang berpotensi mempengaruhi keberlanjutan Perusahaan</li> </ol> <p>c. Target achievement strategy:</p> <ol style="list-style-type: none"> <li>1) Risk management due to the application of Sustainable Finance related to economic, social and environmental aspects;</li> <li>2) Utilization of business opportunities and prospects; and</li> <li>3) Description on economic, social and environmental external situations that have the potential to affect the Company's sustainability</li> </ol>	24
5	Tata kelola keberlanjutan memuat Sustainability governance includes	
	<p>a. Uraian tugas Direksi dan Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan</p> <p>a. Description of tasks performed by Board of Directors and Board of Commissioners, employees, officers and/or work units who are responsible for the implementation of Sustainable Finance</p>	123
	<p>b. Pengembangan kompetensi Direksi, anggota Dewan Komisaris, pegawai, pejabat dan/ atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan.</p> <p>b. Development of Board of Directors' competencies, Board of Commissioners, employees, officers and/or work units responsible for implementing Sustainable Finance.</p>	136

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FS8	<p>Cakupan dan frekuensi audit untuk menilai implementasi kebijakan lingkungan dan sosial dan prosedur penilaian risiko</p> <p>Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose</p>	70, 77
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FS11	<p>Persentase aset yang terkena penyaringan lingkungan atau sosial positif dan negatif</p> <p>Percentage of assets subject to positive and negative environmental or social screening</p>	68, 69
FS12	<p>Kebijakan pemberian suara diterapkan pada masalah lingkungan atau sosial untuk saham di mana organisasi pelapor memiliki hak untuk memilih saham atau memberi nasihat tentang pemungutan suara</p> <p>Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting</p>	74
FS13	<p>Jalur akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis</p> <p>Access points in low-populated or economically disadvantaged areas by type</p>	83, 162
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## INDEKS SUSTAINABILITY ACCOUNTING STANDARD BOARD (SASB) – SEKTOR KEUANGAN

### SUSTAINABILITY ACCOUNTING STANDARD BOARD (SASB) – FINANCIAL SECTOR

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FN-CB-000.B	(1) Jumlah dan (2) nilai pinjaman menurut segmen: (a) pribadi dan (b) usaha kecil (1) Number and (2) value of loans by segment: (a) personal and (b) small business	37
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FN-CB-230a.2	Pendekatan untuk menangani risiko keamanan data Description of approach to identifying and addressing data security risks	88
Inklusi Keuangan dan <i>Capacity Building</i> Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Jumlah dan (2) total pinjaman yang memenuhi syarat untuk program promosi usaha kecil dan pengembangan masyarakat (1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	82
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FN-CB-240a.4	Jumlah peserta dalam inisiatif literasi keuangan untuk nasabah yang tidak memiliki rekening bank, atau kurang terlayani Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	97, 98, 99
Inkorporasi Tata Kelola, Sosial, dan Lingkungan di Analisis Kredit Incorporation of Environmental, Social, and Governance Factors in Credit Analysis		
FN-CB-410a.1	Komersial dan pembukaan kredit berdasarkan industri Commercial and industrial credit exposure, by industry	37, 172
FN-CB-410a.2	Pendekatan untuk memasukkan faktor lingkungan, sosial, dan tata kelola (LST) dalam analisis kredit Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	71, 74, 76

Kode Code	Pengungkapan Disclosure	Halaman Page Number
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FN-CB-510a.1	Jumlah kerugian akibat proses hukum terkait penipuan, perdagangan orang dalam, anti-trust, perilaku anti-persaingan, manipulasi pasar, malpraktek, atau undang-undang industri keuangan terkait lainnya Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	89, 130
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FN-CB-550a.1	Skor Global Systemically Important Bank (G-SIB), berdasarkan kategori Global Systemically Important Bank (G-SIB) score, by category	30
FN-CB-550a.2	Deskripsi pendekatan untuk memasukan faktor lingkungan, sosial, dan tata kelola (LST) dalam analisis kredit ke dalam perencanaan kecukupan modal, strategi perusahaan jangka panjang, dan aktivitas bisnis lainnya Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis into capital adequacy planning, long-term corporate strategy, and other business activities	85

## INDEKS SUSTAINABLE BANKING ASSESSMENT (SUSBA)

### SUSTAINABLE BANKING ASSESSMENT (SUSBA)

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1.1.1.1	Apakah ada referensi yang jelas tentang keberlanjutan dalam strategi bank dan visi jangka panjang? Is there a clear reference to sustainability in the bank's strategy and long-term vision?	10, 120
1.1.1.2	Apakah bank dengan jelas mengakui bahwa jejak LST-nya meluas ke aktivitas bisnis dan portofolionya? Does the bank clearly recognise that its ESG footprint extends to its business activities and portfolio?	10, 13
1.1.1.3	Apakah pernyataan pimpinan mengacu pada integrasi faktor LST dalam strategi bisnis bank? Does the leadership statement make reference to the integration of ESG factors in the bank's business strategy?	24
1.1.1.4	Apakah terdapat referensi yang jelas tentang tujuan pembangunan berkelanjutan (SDGs) dalam strategi atau visi bank? Is there a clear reference to sustainable development goals (SDGs) in the bank's strategy or vision?	10

	Pengungkapan Disclosure	Halaman Page Number
1.1.1.7	Apakah bank mengungkapkan jenis pemangku kepentingan yang dilibatkannya dalam masalah LST? Does the bank disclose the types of stakeholders it engages with on ESG issues?	142
1.1.1.8	Apakah bank terlibat dengan masyarakat sipil dan/atau organisasi non-pemerintah untuk memahami dampak LST dari aktivitas bisnisnya? Does the bank engage with civil society and/or non-governmental organisations to understand the ESG impacts of its business activities?	137
1.1.1.9	Apakah bank mengungkapkan frekuensi dan mode komunikasi dengan pemangku kepentingan? Does the bank disclose the frequency and mode of communication with stakeholders?	142
1.1.1.10	Apakah bank sudah mengidentifikasi pembiayaan/pinjaman dan/atau isu L&S lainnya sebagai hal penting? Has the bank identified responsible financing/lending and/or other key E&S issues as material	156
<b>2) Tujuan – Partisipasi dalam Inisiatif Keuangan Berkelanjutan</b> <b>2) Purpose – Participation in Sustainable Finance Initiatives</b>		
1.1.2.1	Apakah bank berpartisipasi dalam inisiatif keuangan berkelanjutan berbasis komitmen yang relevan seperti RSPO, PRB, EP, SBTi, atau SBEFP? Does the bank participate in relevant commitment-based sustainable finance initiatives such as RSPO, PRB, EP, SBTi, or SBEFP?	140
1.1.2.2	Apakah bank terlibat dengan regulator dan pembuat kebijakan tentang integrasi LST dan / atau topik keuangan berkelanjutan? Does the bank engage with regulators and policy makers on ESG integration and/or sustainable finance topics?	80, 126, 140
<b>3) Kebijakan – Pernyataan Publik tentang Isu-Isu LST</b> <b>3) Policies – Public Statements on Specific ESG Issues</b>		
1.2.1.1	Apakah bank memiliki prinsip pengecualian yang mencakup aktivitas yang tidak akan didukung oleh bank dengan mempertimbangkan pertimbangan LST? Does the bank have exclusionary principles covering activities the bank will not support, taking into account ESG considerations?	71
1.2.1.2	Apakah bank mengharuskan klien yang sangat terpapar risiko terkait iklim untuk mengembangkan rencana mitigasi dan pada akhirnya menyelaraskan aktivitas mereka dengan tujuan Perjanjian Paris? Does the bank require clients highly exposed to climate-related risks to develop a mitigation plan and ultimately align their activities to the objectives of the Paris Agreement?	67
1.2.1.3	Apakah bank melarang pembiayaan proyek pembangkit listrik tenaga batubara? Does the bank prohibit the financing of new coal-fired power plant projects?	73
1.2.1.4	Apakah bank mengakui hilangnya keanekaragaman hayati dan / atau risiko deforestasi dalam aktivitas kliennya? Does the bank acknowledge biodiversity loss and/or deforestation risks in its clients' activities?	75, 77, 78

	Pengungkapan Disclosure	Halaman Page Number
1.2.1.6	Apakah bank mengenali dampak negatif pada lingkungan laut sebagai risiko dalam aktivitas klien? Does the bank recognise negative impacts on the marine environment as risks in client's activities?	75
1.2.1.7	Apakah bank memiliki komitmen untuk tidak menyediakan produk dan layanan keuangan untuk proyek atau perusahaan yang berlokasi di, atau memiliki dampak negatif pada, Situs Warisan Dunia UNESCO? Does the bank have a commitment not to provide financial products and services to projects or companies located in, or having negative impacts on, UNESCO World Heritage Sites?	71
1.2.1.8	Apakah bank mengakui risiko air (banjir, kelangkaan, dan polusi) sebagai risiko dalam aktivitas kliennya? Does the bank recognize water risks (flooding, scarcity, and pollution) as risks in its clients' activities?	75
1.2.1.10	Apakah bank mengenali risiko hak asasi manusia, termasuk yang terkait dengan komunitas lokal, dalam aktivitas kliennya? Does the bank recognize human rights risks, including those related to local communities, in its clients' activities?	78
1.2.1.11	Apakah bank meminta klien untuk berkomitmen menghormati hak asasi manusia, sejalan dengan Prinsip Panduan PBB tentang Bisnis dan Hak Asasi Manusia? Does the bank require clients to commit to respecting human rights, in line with the UN Guiding Principles on Business and Human Rights?	72, 79
1.2.1.12	Apakah bank mengakui pelanggaran hak tenaga kerja sebagai risiko di semua sektor? Does the bank recognize labour rights violations as a risk across all sectors?	72, 78
1.2.1.13	Apakah bank mengharuskan klien untuk mematuhi standar ketenagakerjaan internasional seperti yang digariskan oleh Konvensi Fundamental ILO? Does the bank require clients to adhere to international labour standards as outlined by the ILO Fundamental Conventions?	72, 73, 79
1.2.1.14	Apakah persyaratan E&S bank berlaku untuk produk dan layanan keuangan selain pinjaman (yaitu pasar modal, penasehat)? Are the bank's E&S requirements applicable to financial products and services beyond lending (i.e. capital markets, advisory)?	118
1.2.2.1	Apakah bank memiliki kebijakan sektor atau persyaratan khusus sektor untuk industri yang sensitif secara lingkungan atau sosial, mis. komoditas pertanian, energi, minyak & gas, pertambangan, makanan laut, infrastruktur? Does the bank have sector policies or sector-specific requirements for environmentally or socially sensitive industries, e.g. agri commodities, energy, oil & gas, mining, seafood, infrastructure?	66, 78
1.2.2.2	Apakah bank mengungkapkan persyaratan/ kebijakannya untuk sektor yang sensitif terhadap lingkungan atau sosial? Does the bank disclose its requirements/policies for environmentally or socially sensitive sectors?	77, 78, 118

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1.2.2.4	Apakah bank secara berkala meninjau kebijakan E&S atau menyatakan bahwa tanggal terakhir peninjauan adalah dalam 2 tahun terakhir? Does the bank periodically review its E&S policies or stated that last date of review was within the past 2 years?	66, 118
1.3.1.1	Apakah bank menggunakan kerangka kerja standar untuk uji tuntas E&S (misalnya alat, daftar periksa, kuesioner, penyedia data eksternal) saat meninjau klien atau transaksi yang tunduk pada kebijakannya? Does the bank use standardized frameworks for E&S due diligence (e.g. tools, checklists, questionnaires, external data providers) when reviewing clients or transactions subject to its policies?	66, 71
1.3.1.2	Apakah bank menilai kapasitas, komitmen, dan rekam jejak kliennya sebagai bagian dari proses uji tuntas E&S? Does the bank assess its clients' capacity, commitment, and track record as part of its E&S due diligence process?	73, 76
1.3.1.4	Apakah ada mekanisme eskalasi untuk kasus yang lebih kompleks atau kontroversial? Is there an escalation mechanism for more complex or controversial cases?	78, 84
1.3.1.5	Apakah hasil penilaian risiko E&S memengaruhi keputusan transaksi dan penerimaan klien? Do the E&S risk assessment outcomes influence transaction and client acceptance decisions?	71, 72
1.3.2.1	Apakah bank mengupayakan pencantuman klausul (misalnya perjanjian, representasi & jaminan) terkait dengan masalah E&S dalam dokumentasi pinjaman untuk fasilitas kredit bilateral dan sindikasi? Does the bank seek the inclusion of clauses (e.g. covenants, representations & warranties) related to E&S issues in the loan documentation for bilateral and syndicated credit facilities?	75
1.3.2.2	Apakah bank mengharuskan klien yang tidak sepenuhnya mematuhi kebijakan E&S untuk mengembangkan dan menerapkan rencana tindakan yang terikat waktu? Does the bank require clients that are not fully compliant with its E&S policies to develop and implement time-bound action plans?	75, 78
1.3.2.3	Apakah bank memantau kepatuhan kliennya terhadap rencana tindakan E&S yang telah disepakati? Does the bank monitor its client's compliance with the agreed E&S action plan?	71, 75
1.3.2.4	Apakah bank melakukan peninjauan berkala atau menyatakan seberapa sering bank meninjau profil kliennya di E&S? Does the bank perform periodic review or state how frequent it reviews its clients' profiles on E&S?	76

	Pengungkapan Disclosure	Halaman Page Number
1.3.2.5	Apakah bank mengungkapkan proses untuk mengatasi ketidakpatuhan klien yang ada dengan kebijakan bank atau dengan rencana tindakan E&S yang telah disepakati sebelumnya? Does the bank disclose the process to address non-compliance of existing clients with the bank's policies or with pre-agreed E&S action plans?	75, 77
1.3.2.6	Apakah bank secara berkala meninjau prosedur E&S internalnya atau menyatakan bahwa tanggal terakhir peninjauan adalah dalam 2 tahun terakhir? Does the bank periodically review its internal E&S procedures or stated that the last date of review was within the past 2 years?	66, 119
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1.4.1.3	Apakah bank menjelaskan peran dan tanggung jawab berbagai departemen, komite, atau tim yang terlibat dalam mengembangkan dan menerapkan kebijakan E&S? Does the bank describe the roles and responsibilities of the various departments, committees or teams involved in developing and implementing its E&S policies?	100, 124
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1.4.1.7	Apakah kerangka acuan Komite Audit mengharuskan hal-hal yang terkait dengan keberlanjutan dimasukkan dalam pengendalian internal dan proses audit? Do the terms of reference of the Audit committee require sustainability-related matters to be included in internal control and audit processes?	123, 127
1.4.1.8	Apakah bank menerapkan audit berkala untuk menilai penerapan kebijakan dan prosedur E&S? Does the bank implement periodic audits to assess implementation of E&S policies and procedures?	66, 160
1.4.2.1	Apakah bank memiliki tim ESG khusus untuk menerapkan kebijakan dan prosedur E&S? Does the bank have a dedicated ESG team to implement E&S policies and procedures?	60, 124
1.4.2.2	Apakah bank melatih stafnya tentang kebijakan E&S dan proses implementasi? Does the bank train its staff on E&S policies and implementation processes?	140



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1.4.2.4	Apakah kriteria terkait keberlanjutan bagian dari proses penilaian staf dan/atau diintegrasikan ke dalam KPI untuk stafnya? Are sustainability-related criteria part of the staff appraisal process and/or integrated into KPIs for its staff?	60
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1.6.2.1	Apakah bank mengungkapkan eksposur kreditnya menurut sektor industri? Does the bank disclose its credit exposure by industry sector?	172
1.6.2.4	Apakah bank mengungkapkan statistik tentang penerapan kebijakan E&S-nya (misalnya, jumlah transaksi yang dinilai, ditingkatkan, disetujui, ditolak, disetujui dengan persyaratan)? Does the bank disclose statistics on the implementation of its E&S policies (e.g. number of transactions assessed, escalated, approved, declined, approved with conditions)?	74
1.6.2.5	Apakah bank mengungkapkan persentase klien komoditas lunak yang memiliki rencana terikat waktu untuk mencapai sertifikasi penuh atas operasi mereka terhadap standar keberlanjutan multi-pemangku kepentingan yang kredibel? Does the bank disclose the percentage of its soft commodities clients that have time-bound plans to achieve full certification of their operations against credible, multi-stakeholder sustainability standards?	74, 77
1.6.2.6	Apakah bank mengungkapkan persentase klien atau total eksposur kredit yang dicakup oleh kebijakan E&S pada sektor sensitif? Does the bank disclose the percentage of clients or total credit exposure covered by its E&S policies on sensitive sectors?	74
1.6.2.9	Apakah bank melakukan jaminan eksternal atas pengungkapan terkait LST? Does the bank conduct external assurance of its ESG-related disclosures?	148



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