



LAMPIRAN 1

SAMPEL/ OBYEK PERUSAHAAN

A. Gambaran Umum Obyek Berdasarkan SIC/ Kode Emiten/ Bursa Efek/ Tanggal Berdiri/ Tanggal Go Public

No	Sektor/ SIC	Kode Emiten	Nama Bursa Efek	Tanggal Berdiri	Tanggal Go Public
1	Commercial Banks/ 602	BBCA	Indonesian Stock Exchange (IDX)	21-02-1957	31-05-2000
2	Commercial Banks, Not Elsewhere Classified/ 6029	HDFCBANK	National Stock Exchange of India Ltd. (NSE)	30-08-1994	08-11-1995
3	National Commercial Banks/ 6021	086790	Korea Exchange (KRX)	30-01-1967	04-1994
4	Commercial Banks, Not Elsewhere Classified/ 6029	D05	Singapore Exchange (SGX)	16-07-1968	04-02-2008
5	National Commercial Banks/ 6021	2891	Taiwan Stock Exchange Corporation (TSEC)	1966	17-05-2002
6	National Commercial Banks/ 6021	UBSG	SIX Swiss Exchange (SIX)	29-06-1998	-
7	National Commercial Banks/ 6021	CBA	Australian Stock Exchange (ASX)	22-12-1911	12-09-1991
8	Commercial Banks, Not Elsewhere Classified/ 6029	INGA	Euronext Amsterdam (EN Amsterdam)	1991	-
9	Commercial Banks/ 602	1295	Malaysia Stock Exchange (MYX)	1966	1967
10	National Commercial Banks/ 6021	JPM	The New York Stock Exchange (NYSE)	01-12-2000	-
11	National Commercial Banks/ 6021	BARC	London Stock Exchange (LSE)	20-07-1896	13-01-2006
12	National Commercial Banks/ 6021	ANZ	New Zealand Exchange Limited (NZX)	01-10-1951	30-09-1969
13	National Commercial Banks/ 6021	RY	Toronto Stock Exchange (TSX)	1864	-
14	National Commercial Banks/ 6021	8411	Tokyo Stock Exchange (TSE/TYO)	01-04-2002	12-03-2003
15	National Commercial Banks/ 6021	601398	The Shanghai Stock Exchange (SSE)	01-01-1984	27-06-2006

Sumber: data diolah kembali

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B. Gambaran Umum Obyek Berdasarkan Tahun Mulai SR

No	Nama Emiten	Tahun Mulai SR sampai dengan yang terbaru	Link Download SR
1	PT Bank Central Asia, Tbk (BCA)	2015-2020	https://www.bca.co.id/-/media/Feature/Report/File/S8/Laporan-Keberlanjutan/20210319-FA-SR-BCA-2020-INA-ENG-MEDIUM.pdf
2	Housing Development Finance Corporation Limited (HDFC)	2013-2020	https://v1.hdfcbank.com/csr/pdf/Sustainability%20Report%20FY-2019-20.pdf
3	Hana Financial Group Inc. (Hana)	2006-2020	https://www.hanafn.com:8002/eng/csr/sustainability/sustainabilityReport.do
4	The Development Bank of Singapore Limited (DBS)	2015-2020	https://www.dbs.com/iwov-resources/images/sustainability/reporting/pdf/DBS%20Sustainability%20Report%202020.pdf?pid=sg-group-pweb-sustainability-pdf-dbs-sustainability-report-2020
5	Chinatrust Commercial Bank Limited (CTBC)	2007-2020	http://www.ctbcholding.com/content/dam/twhoo/file/csr/en/report/2020CSR.pdf
6	Union Bank of Switzerland (UBS)	2001-2020	https://www.ubs.com/global/en/sustainability-impact/sustainability-reporting/jcr_content/mainpar/toplevelgrid/coll1/tabteaser/tabteasersplit_61486/innergrid_1976054452_651975952/xcoll1/teaser/linklist/link.0667500420.file/bGluay9wYXRoPS9jb250ZW50L2RhbS91YnMvZ2xvYmFsL3Vicv1zb2NpZXR5LzIwMjA1AvdWJzLXN1c3RhaW5hYmIscXR5LXJlcG9ydC0yMDIwLnBkZg==/ubs-sustainability-report-2020.pdf
7	The Commonwealth Bank of Australia (CBA)	2017-2020	https://www.commbank.com.au/content/dam/commbank/about-us/shareholders/pdfs/results/fy20/cba-2020-annual-report.pdf
8	The Internationale Nederlanden Groep (ING)	2015-2020	https://www.ing.com/Investor-relations/Financial-performance/Annual-reports.htm
9	Public Bank Berhad (Public Bank)	2004-2020	https://www.publicbankgroup.com/CMSPages/GetFile.aspx?guid=8df08302-e742-4784-b421-21041bfd2c8a
10	JPMorgan Chase & Co (JPMorgan)	2007-2020	https://www.jporganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/documents/jpmc-esg-report-2020.pdf
11	Barclays Bank UK PLC (Barclays)	2016-2020	https://home.barclays/content/dam/home-barclays/documents/investor-relations/reports-and-events/annual-reports/2020/Barclays-PLC-2020-ESG-Report-2020.pdf

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b. Penguatan tidak merugikan kepentingan yang wajar IBIKKG.
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No	Nama Emiten	Tahun Mulai SR sampai dengan yang terbaru	Link Download SR
12	Australia and New Zealand Banking Group Limited (ANZ)	2014-2020	https://www.anz.com.au/content/dam/anzcom/shareholder/ANZ-2020-ESG-Supplement.pdf
13	Royal Bank of Canada (RBC)	2003-2020	https://www.rbc.com/community-social-impact/assets-custom/pdf/2020-ESG-Report.PDF
14	Mizuho Bank, Ltd. (Mizuho)	2005-2020	https://www.mizuhogroup.com/binaries/content/assets/pdf/mizuhoglobal/investors/financial-information/annual/data2003/data2003_all.pdf
15	Industrial and Commercial Bank of China (ICBC)	2007-2020	http://v.icbc.com.cn/userfiles/Resources/ICBCLTD/download/2021/2020shzrEN202103.pdf

Sumber: data diolah kembali

C. Gambaran Umum Obyek Berdasarkan Referensi Standar SR

No	Nama Emiten	Referensi Standar SR	Link Referensi Standar
1	PT Bank Central Asia, Tbk (BCA)	POJK No.51/POJK.03/ 2017, GRI Standards, GRI G4 Financial Services Supplement, SASB, SUSBA	https://www.ojk.go.id/id/kanal/perbankan/regulasi/peraturan-ojk/Documents/Pages/POJK-Penerapan-Kuangan-Berkelanjutan-bagi-Lembaga-Jasa-Kuangan,-Emiten,-dan-Perusahaan-Publik/SAL%20POJK%2051%20-%20keuangan%20berkelanjutan.pdf , https://www.globalreporting.org/standards/ , http://www.unepfi.org/fileadmin/documents/gri_financial_services_supplement.pdf , https://www.sasb.org/standards/download/ , https://susba.org/assessments
2	Housing Development Finance Corporation Limited (HDFC)	GRI Standards, GRI G4 Financial Services Supplement	https://www.globalreporting.org/standards/ , http://www.unepfi.org/fileadmin/documents/gri_financial_services_supplement.pdf
3	Hana Financial Group Inc. (Hana)	GRI Standards, SASB, Diversity Policy, UN Principles for Responsible Banking, UN SDGs, UN Global Compact, Policy on Charitable Contributions and Sponsorship	https://www.globalreporting.org/standards/ , https://www.sasb.org/standards/download/ , https://www.unepfi.org/wordpress/wp-content/uploads/2019/09/PRB-Guidance-Documents-Final-19092019.pdf , https://sdgcompass.org/wp-content/uploads/2015/12/019104_SDG_Compass_Guide_2015.pdf , https://www.unglobalcompact.org/library/1151

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No	Nama Emiten	Referensi Standar SR	Link Referensi Standar
4	The Development Bank of Singapore Limited (DBS)	10 <i>Principles of UN Global Compact</i> , GRI <i>Standards</i> , GRI G4 <i>Financial Sector Disclosures</i> , SASB, TCFD	https://www.unglobalcompact.org/what-is-gc/mission/principles , https://www.globalreporting.org/standards/ , https://cdn2.hubspot.net/hubfs/2642721/Recursos/Guias%20y%20Estandares/Suplementos%20sectoriales%20G4/GRI-G4-Financial-Services-Sector-Disclosures%20(1).pdf , https://www.sasb.org/standards/download/ , https://www.fsb.org/wp-content/uploads/P141021-4.pdf
5	Chinatrust Commercial Bank Limited (CTBC)	GRI, GRI G4 <i>Financial Services Sector Supplement</i> , UN <i>Global Compact</i> , ISO 26000, SASB	https://www.globalreporting.org/standards/ , https://cdn2.hubspot.net/hubfs/2642721/Recursos/Guias%20y%20Estandares/Suplementos%20sectoriales%20G4/GRI-G4-Financial-Services-Sector-Disclosures%20(1).pdf , https://www.unglobalcompact.org/library/1151 , https://iso26000.info/wp-content/uploads/2017/06/ISO-26000_2010_E_OBPpages.pdf , https://www.sasb.org/standards/download/
6	Union Bank of Switzerland (UBS)	GRI <i>Standards</i> , GRI G4 <i>Financial Service Sector Disclosures</i> , TCFD, SASB	https://www.globalreporting.org/standards/ , https://cdn2.hubspot.net/hubfs/2642721/Recursos/Guias%20y%20Estandares/Suplementos%20sectoriales%20G4/GRI-G4-Financial-Services-Sector-Disclosures%20(1).pdf , https://www.fsb.org/wp-content/uploads/P141021-4.pdf , https://www.sasb.org/standards/download/
7	The Commonwealth Bank of Australia (CBA)	GRI <i>Standards</i> , SASB, <i>Principles for Responsible Banking</i>	https://www.globalreporting.org/standards/ , https://www.sasb.org/standards/download/ , https://www.unepfi.org/wordpress/wp-content/uploads/2019/09/PRB-Guidance-Document-Final-19092019.pdf
8	The Internationale Nederlanden Groep (ING)	SASB, GRI <i>Standards</i> , IIRC, UNEP FI <i>Principles for Responsible Banking</i>	https://www.sasb.org/standards/download/ , https://www.globalreporting.org/standards/ , https://www.integratedreporting.org/wp-content/uploads/2021/01/InternationalIntegratedReportingFramework.pdf , https://www.unepfi.org/wordpress/wp-content/uploads/2019/09/PRB-Guidance-Document-Final-19092019.pdf
9	Public Bank Berhad (Public Bank)	<i>Sustainability Reporting Guide (Second Edition)</i> , <i>Sustainability Toolkit</i> , <i>SDGs by the UN</i>	https://bursasustain.bursamalaysia.com/droplet-details/resources/sustainability-reporting-guide-2nd-edition , https://bursasustain.bursamalaysia.com/droplet-details/resources/sustainability-toolkit-materiality-matrix , https://sdgcompass.org/wp-content/uploads/2015/12/019104_SDG_Compass_Guide_2015.pdf
10	JPMorgan Chase & Co (JPMorgan)	GRI <i>Standards</i> , GRI <i>Financial Services Sector Supplement</i> , SASB, TCFD	https://www.globalreporting.org/standards/ , http://www.unepfi.org/fileadmin/documents/gri_financial_services_supplement.pdf , https://www.sasb.org/standards/download/ , https://www.fsb.org/wp-content/uploads/P141021-4.pdf
11	Barclays Bank UK PLC (Barclays)	<i>Principles for Responsible Banking Reporting</i> , SASB, GRI <i>Standards</i> , GRI <i>Financial Specific Disclosures</i>	https://www.unepfi.org/wordpress/wp-content/uploads/2019/09/PRB-Guidance-Document-Final-19092019.pdf , https://www.sasb.org/standards/download/ , https://www.globalreporting.org/standards/ , https://cdn2.hubspot.net/hubfs/2642721/Recursos/Guias%20y%20Estandares/Suplementos%20sectoriales%20G4/GRI-G4-Financial-Services-Sector-Disclosures%20(1).pdf ,
12	Australia and New Zealand Banking Group	GRI <i>Standards</i> , <i>Management's Basis of Reporting</i> , UN <i>Principles for Responsible Banking</i>	https://www.globalreporting.org/standards/ , https://www.unepfi.org/wordpress/wp-content/uploads/2019/09/PRB-Guidance-Document-Final-19092019.pdf

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1	Limited (ANZ)		
13	Royal Bank of Canada (RBC)	GRI Standards 201, SASB, IIRC, SDGs	https://www.globalreporting.org/standards/ , https://www.sasb.org/standards/download/ , https://www.integratedreporting.org/wp-content/uploads/2021/01/InternationalIntegratedReportingFramework.pdf , https://sdgcompass.org/wp-content/uploads/2015/12/019104_SDG_Compass_Guide_2015.pdf
14	Mizuho Bank, Ltd. (Mizuho)	GRI Standards, ISO26000	https://www.globalreporting.org/standards/ , https://iso26000.info/wp-content/uploads/2017/06/ISO-26000_2010_E_OBPpages.pdf
15	Industrial and Commercial Bank of China (ICBC)	GRI Standards, ISO26000, UNGC, ESG Reporting Guide of the Stock Exchange of Hong Kong Limited	https://www.globalreporting.org/standards/ , https://iso26000.info/wp-content/uploads/2017/06/ISO-26000_2010_E_OBPpages.pdf , https://www.unglobalcompact.org/what-is-gc/mission/principles , https://www.hkex.com.hk/Listing/Rules-and-Guidance/ESG-Academy/Rules-and-Regulations?sc_lang=en

Sumber: data diolah kembali

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LAMPIRAN 2

ANALISIS DESKRIPTIF

A. Informasi Umum Tentang Proses yang Berkaitan dengan Materialitas (GRI 102-46, 102-47)

1. Analisis Kesesuaian Laporan Keberlanjutan Berdasarkan GRI 102-46, 102-47

No	Objek Industri Perbankan	102-46-a (Boundaries)	102-46-b (Reporting Principle)	Klausul 6.1 (Materiality Principle)	102-47 (Materiality Topic)	Tingkat Kepatuhan
1	PT Bank Central Asia, Tbk (BCA)	✓	-	-	✓	50%
2	Housing Development Finance Corporation Limited (HDFC)	✓	-	-	✓	50%
3	Hana Financial Group Inc. (Hana)	✓	-	-	✓	50%
4	The Development Bank of Singapore Limited (DBS)	✓	✓	✓	✓	100%
5	Chinatrust Commercial Bank Limited (CTBC)	✓	-	-	✓	50%
6	Union Bank of Switzerland (UBS)	✓	-	-	✓	50%
7	The Commonwealth Bank of Australia (CBA)	✓	-	-	✓	50%
8	The Internationale Nederlanden Groep (ING)	✓	✓	✓	✓	100%
9	Public Bank Berhad (Public Bank)*					
10	JPMorgan Chase & Co (JPMorgan)	✓	✓	-	✓	75%
11	Barclays Bank UK PLC (Barclays)	✓	-	✓	✓	75%
12	Australia and New Zealand Banking Group Limited (ANZ)	✓	-	-	✓	50%
13	Royal Bank of Canada (RBC)*					
14	Mizuho Bank, Ltd. (Mizuho)	✓	-	-	✓	50%
15	Industrial and Commercial Bank of China (ICBC)	✓	-	-	✓	50%
Rata-rata		100%	23%	23%	100%	62%

Sumber: data diolah kembali

Keterangan *): Obyek industri perbankan tidak menggunakan standar GRI 102-46 dan 102-47.

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2. Bukti Kesesuaian Laporan Keberlanjutan Berdasarkan GRI 102-46, 102-47

a. PT Bank Central Asia, Tbk

1. Diteliti dan diteliti sebagai bagian dari penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
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102-46-a
(Boundaries)

102-46-b
(Reporting Principle)

Klausul 6.1
(Materiality Principle)

102-47
(Materiality Topic)

Tingkat Kepatuhan

<p>Penentuan Topik Material</p> 	
<p>-</p>	
<p>-</p>	
<p>Matriks Topik Material</p> 	
<p>(1+0+0+1) = 50%</p>	



b. Housing Development Finance Corporation Limited (HDFC)

C

<p>102-46-a (Boundaries)</p>	<p>Material topics for our value chain</p> <p>We have mapped our material sustainability topics to our value chain in order to help us identify and address impacts where they occur. However, there are no significant changes to the organisation and its supply chain.</p> <p>The materiality assessment was undertaken in line with GRI framework requirements, and in consultation with internal and external stakeholders, and was published in our last Sustainability Report released in October 2019. We received and analysed responses from more than 3,300 stakeholders, comprising included about 1,000 internal stakeholders and over 2,300 key external stakeholder groups. We also sought their views on our community development initiatives and sustainability journey, in addition to their opinion on material topics.</p> <p>We conducted secondary research and interacted with internal stakeholders to arrive at a list of sustainability topics that are relevant to our business and our stakeholders. The materiality matrix is a result of the exercise, which prioritises economic, social, environmental and governance topics, based on their importance to the Bank as well as its stakeholders.</p>																																																
<p>102-46-b (Reporting Principle)</p>	<p>-</p>																																																
<p>Klausul 6.1 (Materiality Principle)</p>	<p>-</p>																																																
<p>102-47 (Materiality Topic)</p>	<p>Materiality Matrix</p> <table border="1"> <thead> <tr> <th>Our Material Topics</th> <th>Internal</th> <th>MSFD Bank</th> <th>External</th> </tr> </thead> <tbody> <tr> <td>Information security and data protection</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Customer satisfaction and service management</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Operational resilience and ethics</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Sanctions and anti-money laundering</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Compliance</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Reputation</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Responsible banking</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Business and brand change</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Human resources</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Stakeholder engagement</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Financial success</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> </tbody> </table>	Our Material Topics	Internal	MSFD Bank	External	Information security and data protection	✓	✓	✓	Customer satisfaction and service management	✓	✓	✓	Operational resilience and ethics	✓	✓	✓	Sanctions and anti-money laundering	✓	✓	✓	Compliance	✓	✓	✓	Reputation	✓	✓	✓	Responsible banking	✓	✓	✓	Business and brand change	✓	✓	✓	Human resources	✓	✓	✓	Stakeholder engagement	✓	✓	✓	Financial success	✓	✓	✓
Our Material Topics	Internal	MSFD Bank	External																																														
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Reputation	✓	✓	✓																																														
Responsible banking	✓	✓	✓																																														
Business and brand change	✓	✓	✓																																														
Human resources	✓	✓	✓																																														
Stakeholder engagement	✓	✓	✓																																														
Financial success	✓	✓	✓																																														
<p>Tingkat Kepatuhan</p>	<p>(1+0+0+1) = 50%</p>																																																

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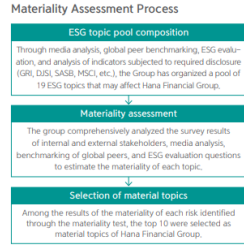
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c. Hana Financial Group Inc. (Hana)



102-46-a
(Boundaries)



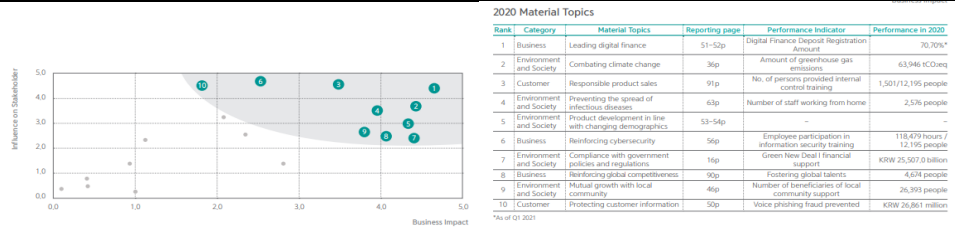
102-46-b
(Reporting Principle)

-

Klausul 6.1
(Materiality Principle)

-

102-47
(Materiality Topic)



Tingkat Kepatuhan

(1+0+0+1) = 50%

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 Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
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d. The Development Bank of Singapore Limited (DBS)

1. Dilarang menyalin, mengutip sebagian atau seluruh karya tulis ini tanpa menyebutkan dan mencantumkan sumber:
 - a. Penyalinan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.

102-46-a
(Boundaries)

Material ESG matters have the most impact to our society and our ability to create long-term value as a bank. These matters influence how the Board and senior management steer the bank.

Identify

matters that may impact both our society as well as our financial standing and operational performance, incorporating Group-wide input and stakeholders' feedback.

Read more about our stakeholder engagement on page 16.

Prioritise

matters that will be most important to our society, and most influential to the decision-making of our stakeholders.

Integrate

these material matters into our balanced scorecard to set objectives, drive behaviors, measure performance, and determine the remuneration of our people.

Read more about our balanced scorecard approach under the "Our 2020 priorities" in the Annual Report on page 26.

102-46-b
(Reporting Principle)

The content of this report follows the GRI Standards Reporting principles.

- **Principle 1 - Stakeholder Inclusiveness**
We identify key stakeholders, engage them and respond to the key topics and feedback received
- **Principle 2 - Sustainability Context**
We measure and track our performance in the wider context of sustainability
- **Principle 3 - Materiality**
We focus on matters that are equally of importance to the society and impact our financial standing and operational performance
- **Principle 4 - Completeness**
We evaluate the scope and depth of coverage of material that reflect significant ESG impact, and to enable stakeholders to assess our performance in the reporting period

Klausul 61
(Materiality Principle)

- **Principle 3 - Materiality**
We focus on matters that are equally of importance to the society and impact our financial standing and operational performance

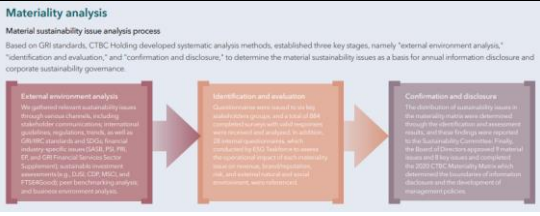

102-47
(Materiality Topic)

No.	ESG matters	Coverage	GRI Topic Aspects	Topic Boundaries	ESG Responsible business practices
Pillar 1: Responsible banking					
1	Stakeholder engagement	• ESG risk assessment • Stakeholder engagement • Low carbon transition • Sustainable development • Supplier & service providers	• Financial performance • Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Talent management and retention • Training and education • Diversity and equal opportunity • Occupational health and safety
2	Managing climate risks	• Climate risk assessment • Environmental risk management • Physical and transition risks • Financial Services Sector Disclosure	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
3	Investment decision	• Sustainable development • Environmental risk management • Physical and transition risks • Financial Services Sector Disclosure	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
4	Tariff setting	• Product quality • Customer engagement • Environmental risk management • Financial Services Sector Disclosure	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
5	Labour issues	• Labour issues • Employee engagement • Responsible use of production facilities	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
6	Bank governance and privacy	• Regulatory compliance • Data privacy and protection • Information security • Risk management	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
7	Responsible financial crime	• Regulatory compliance • Anti-money laundering • Sanctions and compliance • Risk management	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
Pillar 2: Responsible business practices					
8	Talent management and retention	• Talent management and retention • Training and education • Diversity and equal opportunity	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
9	Diversity and equal opportunity	• Diversity and equal opportunity • Occupational health and safety	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
10	Workplaces well-being	• Occupational health and safety • Energy conservation • Green buildings • Sustainable sourcing practices	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
11	Sustainable procurement	• Sustainable development • Environmental risk management • Physical and transition risks • Financial Services Sector Disclosure	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
12	Management and environmental performance	• Environmental risk management • Physical and transition risks • Financial Services Sector Disclosure	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
13	Responsible tax management	• Regulatory compliance • Economic performance	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
Pillar 3: Creating social impact					
14	Social entrepreneurship	• Support for social enterprises • Local communities	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment
15	Employee volunteerism	• Volunteerism • Social responsibility	• Environmental • Economic • Social	• Customers • Suppliers • Society • Employees	• Energy conservation • Green buildings • Sustainable sourcing practices • Supplier social assessment • Human rights assessment

Tingkat Kepatuhan	(1+1+1+1) = 100%
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e. Chinatrust Commercial Bank Limited (CTBC)

<p>102-46-a (Boundaries)</p>	 <p>Materiality analysis Material sustainability issue analysis process Based on GRI standards, CTBC Holding developed systematic analysis methods, established three key stages, namely "external environment analysis," "identification and evaluation," and "confirmation and disclosure," to determine the material sustainability issues as a basis for annual information disclosure and corporate sustainability governance.</p>																																																																																																																																			
<p>102-46-b (Reporting Principle)</p>	<p>-</p>																																																																																																																																			
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<p>102-47 (Materiality Topic)</p>	 <p>Material issues, GRI topics, and boundaries of impact For the identified material issues, the corresponding GRI topics and boundaries of impact are listed in the following table, and the relevant management policies and measures are stated in the corresponding chapters.</p> <table border="1" data-bbox="526 957 985 1260"> <thead> <tr> <th rowspan="3">Material issue</th> <th rowspan="3">Corresponding GRI topic</th> <th colspan="6">Location of external, environmental, and societal impact</th> <th rowspan="3">Corresponding chapter</th> </tr> <tr> <th colspan="3">Internal</th> <th colspan="3">External</th> </tr> <tr> <th>Direct impact on CTBC Holding and subsidiaries</th> <th>Indirect impact due to subsidiaries and the subsidiaries</th> <th>Value impact on CTBC Holding in activities and functions</th> <th>Suppliers</th> <th>Customers</th> <th>Government</th> <th>Community</th> <th>Business</th> </tr> </thead> <tbody> <tr> <td>Risk management</td> <td>GRI 201: Economic Performance</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>ES&Governance</td> </tr> <tr> <td>Regulatory compliance</td> <td>GRI 418: Business Tax Compliance and GRI 419: Environmental Compliance</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>ES&Governance</td> </tr> <tr> <td>Employee and management engagement</td> <td>GRI 205: Anti-corruption</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>ES&Governance</td> </tr> <tr> <td>Digital finance</td> <td>GRI 203: Indirect Economic Impact</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>Innovation & Digital Finance</td> </tr> <tr> <td>Responsible finance</td> <td>GRI 203: Indirect Economic Impact and GRI 204: Product Service Related</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>Impact Banking</td> </tr> <tr> <td>Information security</td> <td>GRI 418: Customer Privacy</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>ES&Governance</td> </tr> <tr> <td>Service quality and customer satisfaction</td> <td>GRI 412: Marketing and Labeling</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>Impact Banking</td> </tr> <tr> <td>Action on climate change</td> <td>GRI 201: Economic Performance</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>Tax Issue or Climate-related Financial Disclosure</td> </tr> <tr> <td>Community engagement and social impact</td> <td>GRI 203: Indirect Economic Impact</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>●</td> <td>Community Involvement</td> </tr> </tbody> </table>	Material issue	Corresponding GRI topic	Location of external, environmental, and societal impact						Corresponding chapter	Internal			External			Direct impact on CTBC Holding and subsidiaries	Indirect impact due to subsidiaries and the subsidiaries	Value impact on CTBC Holding in activities and functions	Suppliers	Customers	Government	Community	Business	Risk management	GRI 201: Economic Performance	●	●	●	●	●	●	●	●	●	ES&Governance	Regulatory compliance	GRI 418: Business Tax Compliance and GRI 419: Environmental Compliance	●	●	●	●	●	●	●	●	●	ES&Governance	Employee and management engagement	GRI 205: Anti-corruption	●	●	●	●	●	●	●	●	●	ES&Governance	Digital finance	GRI 203: Indirect Economic Impact	●	●	●	●	●	●	●	●	●	Innovation & Digital Finance	Responsible finance	GRI 203: Indirect Economic Impact and GRI 204: Product Service Related	●	●	●	●	●	●	●	●	●	Impact Banking	Information security	GRI 418: Customer Privacy	●	●	●	●	●	●	●	●	●	ES&Governance	Service quality and customer satisfaction	GRI 412: Marketing and Labeling	●	●	●	●	●	●	●	●	●	Impact Banking	Action on climate change	GRI 201: Economic Performance	●	●	●	●	●	●	●	●	●	Tax Issue or Climate-related Financial Disclosure	Community engagement and social impact	GRI 203: Indirect Economic Impact	●	●	●	●	●	●	●	●	●	Community Involvement
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Institut Bisnis

1. Diarahkan ke bagian yang bersangkutan dan meminta peninjauan kembali. Jika peninjauan kembali menunjukkan bahwa laporan tersebut tidak sesuai dengan standar yang berlaku, maka akan diterbitkan surat peringatan. Peninjauan kembali ini dapat dilakukan secara langsung atau melalui email ke bagian yang bersangkutan.
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f. Union Bank of Switzerland (UBS)


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1. Dilarang menyalin, mengutip sebagian atau seluruhnya, atau membuat penyalinan, penjiplakan, atau menyalin kembali dengan cara apapun tanpa izin IBIKKG.
- a. Penyalinan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
- b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.

<p>102-46-a (Boundaries)</p>	<p>GRI-based materiality assessment</p> <p>We put great emphasis on learning the views and values of our stakeholders with regard to the business activities of UBS and its role in society. Every year, we conduct a materiality assessment, as defined by the guidelines of the Global Reporting Initiative (GRI), to consider stakeholder views on key topics pertaining to our firm's economic, social and environmental performance and impacts. Our materiality assessment draws on formal and informal monitoring, from our dialog with stakeholders and from relevant external studies and reports.</p> <p>Supervised by the Corporate Culture and Responsibility Committee (CCRC), UBS's GRI-based materiality assessment process is managed by a UBS-internal, cross-business division and cross-regional materiality assessment team. The team consists of a group of experts who – due to their function at our firm – deal with stakeholder expectations and concerns on a daily basis. The team is responsible for delivering the outcome of the materiality assessment to the CCRC on an annual basis.</p> <p>We also regularly invite stakeholders to directly share their views. In 2019, we did so through our biannual online survey that was completed by nearly 3,300 stakeholders, with clients being, by far, the largest stakeholder group.</p> <p>UBS materiality matrix 2020</p> <p>The overall results of the materiality assessment are expressed in the following UBS 2020 materiality matrix. The matrix ranks topics by their relevance to UBS stakeholders and their impact on UBS's sustainable performance. Sustainable performance, one of UBS's three principles, signifies our focus on the long term and our efforts to provide consistent returns to our stakeholders.</p> <p>For the 2018 materiality matrix, we substantially reduced the number of topics, including by subsuming several topics previously listed separately in the matrix (Combating financial crime; Financial stability and resilience; Cybersecurity; Conduct; Client protection) within the topic of Regulatory compliance and by merging topics. We continued with this list of topics in 2019, but in 2020, we removed Community investment as a single topic and made it a subtopic of Working culture and environment.</p> <p>For the 2020 materiality matrix, we undertook a broad assessment following our major stakeholder survey in 2019. From the assessment, we concluded that the topics of Climate action, Diversity and inclusion, Environmental and social risk management, Working culture and environment had become more relevant for our stakeholders and also increased in terms of their impact on our performance. We broadened Digital innovation with topics such as digital transformation, integration of services, consolidation of cyber risks and new business opportunities – and we merged it if Digitalisation.</p> <p>Furthermore, we renamed Sustainable investment to Sustainable finance, which – in turn – has become more relevant to our firm's performance. Five topics remained unchanged (Regulatory compliance, Corporate governance, Operational efficiency and effectiveness, Client experience, Talent management). Among the 12 topics, Regulatory compliance continues to be the most material, followed by as in 2019, Client experience.</p> <p>Our materiality assessment included a consultation of internal experts on our firm's significant economic, environmental and social impacts. We concluded that these impacts are directly reflected in the topics deemed most material in the GRI-based materiality assessment and that they are overwhelmingly concerned with economic impacts. These topics fall within two significant impact areas of our firm:</p> <ul style="list-style-type: none"> – ensuring the provision of high-quality services to clients and – actively managing potential major risks to clients as well as other stakeholders. <p>Lastly, these two significant impact areas of our firm are reflected in the highly ranked topics of Regulatory compliance and Client experience.</p> <p>➤ Refer to Appendix 9 of this report for a detailed overview of the impact of material GRI topics</p> <p>As shown in the 2020 materiality matrix, stakeholders currently regard the impact of environmental and social topics as partly influencing their assessments and decisions. The relevance of these topics has again increased compared with 2018 and 2019 and, with it, the probability that the relevance of some of these topics to UBS, notably Climate action and Sustainable finance, will further increase in coming years.</p> <p>As in previous years, the overall result of the assessment was reviewed by the CCRC. It also becomes part of the decision-making processes of this committee, with a particular focus on those topics that were assessed as very relevant or have considerably increased their relevance since the preceding year.</p>
<p>102-46-b (Reporting Principle)</p>	<p>-</p>
<p>Klausul 61 (Materiality Principle)</p>	<p>-</p>
<p>102-47 (Materiality Topic)</p>	<p>UBS materiality matrix 2020</p>
<p>Tingkat Kepatuhan</p>	<p>(1+0+0+1) = 50%</p>



g. The Commonwealth Bank of Australia (CBA)

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<p>102-46-a (Boundaries)</p>	<p style="text-align: center;">FOCUS ON SUSTAINABILITY PERFORMANCE</p> <div style="text-align: center;">  <p>Sustainability performance overview</p> <p>To achieve our objective of balanced and sustainable outcomes, we set targets for, measure and report a range of material customer, environmental, social and governance metrics.¹</p> </div>					
<p>102-46-b (Reporting Principle)</p>	<p style="text-align: center;">-</p>					
<p>Klausul 61 (Materiality Principle)</p>	<p style="text-align: center;">-</p>					
<p>102-47 (Materiality Topic)</p>	<table border="1" style="width: 100%; background-color: #fff9c4;"> <tr> <td style="width: 33%; vertical-align: top;"> <p>Simplify our business</p> <p>We are becoming a simpler bank by focusing on our core banking businesses and simplifying how we do business.</p> <p>We have made substantial progress on divesting our wealth management businesses. This is reducing risk, cost and complexity, which together with the capital generated, supports reinvestment in our banking businesses and future returns. We have been simplifying our systems and processes to make it easier for customers and our people to get things done.</p> </td> <td style="width: 33%; vertical-align: top;"> <p>Lead in retail and business banking</p> <p>We have the leading retail bank in Australia and are focused on growing our position in business banking.</p> <p>We continue to strengthen our retail bank franchise by investing in exceptional customer service, the best distribution channels, leading technology and strong operational performance. We are also investing in better business and institutional bank customer experiences through enhancements to our service, data and technology capabilities.</p> </td> <td style="width: 33%; vertical-align: top;"> <p>Best in digital</p> <p>Our goal is to continue providing the best digital banking experience by making banking simple, smart and secure.</p> <p>We invest in customer-facing and back-end technology to deliver easy to use, personalised, value-add and secure digital banking services. We are modernising and digitising our systems and processes to increase our capabilities. We continue to innovate both within our business and with partners.</p> </td> </tr> </table>			<p>Simplify our business</p> <p>We are becoming a simpler bank by focusing on our core banking businesses and simplifying how we do business.</p> <p>We have made substantial progress on divesting our wealth management businesses. This is reducing risk, cost and complexity, which together with the capital generated, supports reinvestment in our banking businesses and future returns. We have been simplifying our systems and processes to make it easier for customers and our people to get things done.</p>	<p>Lead in retail and business banking</p> <p>We have the leading retail bank in Australia and are focused on growing our position in business banking.</p> <p>We continue to strengthen our retail bank franchise by investing in exceptional customer service, the best distribution channels, leading technology and strong operational performance. We are also investing in better business and institutional bank customer experiences through enhancements to our service, data and technology capabilities.</p>	<p>Best in digital</p> <p>Our goal is to continue providing the best digital banking experience by making banking simple, smart and secure.</p> <p>We invest in customer-facing and back-end technology to deliver easy to use, personalised, value-add and secure digital banking services. We are modernising and digitising our systems and processes to increase our capabilities. We continue to innovate both within our business and with partners.</p>
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Tingkat Kepatuhan	(1+0+0+1) = 50%
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h. The Internationale Nederlanden Groep (ING)

<p>102-46-a (Boundaries)</p>	<p>Non-financial appendix</p> <p>Our annual report integrates financial and non-financial performance data. We report on areas of our business and operations where we can have a material impact both inside and outside our organisation.</p> <p>The Executive Board and the Supervisory Board share the ultimate responsibility for reviewing and approving the annual report, including disclosures on material topics. For more information on our annual reporting governance refer to the About this report chapter.</p>	<p>About this report</p> <p>ING's purpose is empowering people to stay in step ahead in life and in business. This report describes how we live up to our purpose and create value as a bank, as an employer and as society, where assessing ING's ability to create value in the short, medium and long term, our stakeholders look at our financial and non-financial performance. We believe integrated reporting gives them a broad-based framework for making decisions that are forward looking and impactful.</p> <p>Our approach to integrated reporting</p> <p>This report contains information about our financial and non-financial capital risks, analysis and reports that our stakeholders can use to assess how we create value. The content and quality of our reporting is subject to the oversight of the Supervisory Board. The annual reporting process is governed by the Sustainability Reporting Policy. The report is published on our website on 1 March 2025, covering the year 2024. This report is the year 2025 report and will be published in March 2026.</p> <p>In this report, ING is a general purpose financial holding and performance. ING management and reporting approach and the bank's reporting approach are approved by the Executive Board and subject to the oversight of the Supervisory Board. The report also contains information on ING's financial, non-financial, and other information and operations.</p>
<p>102-46-b (Reporting Principle)</p>	<p>Reporting guidelines</p> <p>This report, including the Non-financial appendix, is prepared in accordance with the GRI Standards Core option and the Dutch Accounting Standard 400. The content and quality criteria specified by the standards, including sustainability context, stakeholder inclusiveness, materiality, completeness, balance, comparability, clarity, timeliness, accuracy and reliability, are integral to our reporting process.</p>	
<p>Klausul 61 (Materiality Principle)</p>	<p>Reporting guidelines</p> <p>This report, including the Non-financial appendix, is prepared in accordance with the GRI Standards Core option and the Dutch Accounting Standard 400. The content and quality criteria specified by the standards, including sustainability context, stakeholder inclusiveness, materiality, completeness, balance, comparability, clarity, timeliness, accuracy and reliability, are integral to our reporting process.</p> <p>ING reports on each material topic using the GRI indicators most material to our business in accordance with the GRI Standards Core option, including a disclosure on management approach (DMA). This report also follows the Sustainability Accounting Standards Board (SASB) codified standards for commercial banks. Our GRI and SASB disclosures are indexed in the Non-financial appendix.</p>	



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 - b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
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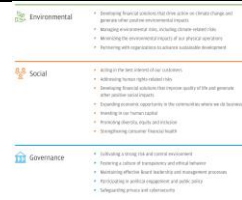
2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.

Institut Bisnis

<p>102-47 (Materiality Topic)</p> <p>Hak cipta milik IBI KKG (Institut Bisnis dan Informatika Kwik Kian Gie)</p> <p>Hak cipta Dilindungi Undang-Undang</p>	<p>Material topics 2020</p> <ul style="list-style-type: none"> Customer privacy and information security System availability Digitalisation and interconnectivity Culture, ethics and integrity Financial performance Climate resilience Innovation Environmental and social risk management Employee development Cybercrime resilience Customer experience
<p>Tingkat Kepatuhan</p>	<p>(1+0+0+1) = 50%</p> <p>i. Public Bank Berhad (Public Bank)</p> <p>Obyek Industri Perbankan tidak menggunakan standar ini.</p> <p>j. JP Morgan Chase & Co (JPMorgan)</p>
<p>102-46-a (Boundaries)</p>	<p>102-46 Defining report content and topic boundaries</p> <p> 2020 ESG Report (p. 6)</p> <p>Note: We determined the content for this report based on our key ESG topics identification process and GRI's principles of stakeholder inclusiveness, sustainability context and completeness.</p>
<p>102-46-b (Reporting Principle)</p>	<p>102-46 Defining report content and topic boundaries</p> <p> 2020 ESG Report (p. 6)</p> <p>Note: We determined the content for this report based on our key ESG topics identification process and GRI's principles of stakeholder inclusiveness, sustainability context and completeness.</p>
<p>Klausul 61 (Materiality Principle)</p>	<p>-</p>



102-47
(Materiality Topic)



Hak cipta milik IBI KKG (Institut Bisnis dan Informatika Kwik Kian Gie)
Tingkat Kepatuhan

(1+1+0+1) = 75%

k. Barcays Bank UK PLC (Barclays)

102-46-a
(Boundaries)

Assessing materiality
The ongoing review of our approach to ESG issues is in line with the principle of materiality, as described in the Global Reporting Initiative (GRI) Standards, and with reference to the materiality considerations set out in the Sustainability Accounting Standards Board (SASB) Standards.

We assess the strategic relevance of ESG factors on two dimensions: their relative importance to external stakeholders, and their influence on our business success. This helps us to prioritise and govern our activity, ensuring that we are closely aligned with our stakeholders' expectations.

102-46-b
(Reporting Principle)

-

Klausul 61
(Materiality Principle)

The ongoing review of our approach to ESG issues is in line with the principle of materiality, as described in the Global Reporting Initiative (GRI) Standards, and with reference to the materiality considerations set out in the Sustainability Accounting Standards Board (SASB) Standards.

Hak Cipta Dilindungi Undang-undang
Hanya untuk keperluan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



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 2. Dilarang menggunakan atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.

<p>102-47 (Materiality Topic)</p> <p>Hak cipta milik IBIKKG (Institut Bisnis dan Informatika Kwik Kian Gie)</p> <p>Hak Cipta Dilindungi Undang-Undang</p>	<p>102-46-a (Boundaries)</p> <p>102-46-b (Reporting Principle)</p> <p>Klausul 61</p>
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	<p>Tingkat Kepatuhan</p> <p>$(1+1+0+1) = 75\%$</p>
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1. Australia and New Zealand Banking Group (ANZ)

<p>Reporting suite</p> <p>We produce a suite of reports to meet the needs and requirements of a wide range of stakeholders, including shareholders, customers, employees, regulators, non-government organisations and the community. In 2021 we intend to review our disclosures to ensure they are meeting the evolving needs of our stakeholders.</p> <p>Specifically, we will consider whether there are additional reporting frameworks or metrics we could use to enhance our disclosures. In this respect we are closely watching work underway by key sustainability disclosure bodies to develop a coherent and comprehensive corporate reporting system in which existing sustainability standards and frameworks complement financial accounting principles.</p> <p>This ESG Supplement complements our 2020 Annual Report available on anz.com/annualreport. In preparing pages 1 – 72 of the Annual Report we applied aspects of the International Integrated Reporting Framework to describe how our business model, strategy, governance and risk management processes are addressing risks and opportunities in our operating environment and delivering value for our stakeholders.</p>	<p>Our material issues</p> <p>We considered the following in order to identify any changes in risks and opportunities that should be reflected in the list of material issues (as published on pages 7 – 8 of our 2019 ESG Supplement available on anz.com/ESG):</p> <ul style="list-style-type: none"> our key material risks (refer to pages 52 – 53 of our 2020 Annual Report available on anz.com/annualreport); our strategy, values and code of conduct (refer to pages 10 – 11 of our 2020 Annual Report available on anz.com/annualreport); media analysis; recent regulatory developments; peer review; industry trends, including the Sustainability Accounting Standards Board Materiality Map and the World Economic Forum's 2020 Global Risks Report; and the United Nations Sustainable Development Goals (SDGs). <p>We concluded that banking regulation and financial and economic performance should be added to our list of material issues. We also incorporated supply chain management under the heading of corporate governance (sustainable supply chain was listed as a stand-alone material issue in 2019).</p>
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(Materiality Principle)



102-47
(Materiality Topic)

Hak Cipta milk IBI KKG (Institut Bisnis dan Informatika Kwik Kian Gie)

Hak Cipta Dilindungi Undang-Undang

<p>Top 6 material issues, ranked by stakeholders</p> <p>Palms and ethical conduct</p> <p>Financial wellbeing</p> <p>Customer experience</p> <p>Fraud and data security</p> <p>Climate change</p>	<p>Description of issue</p> <p>A strong corporate culture, known for ethics, values, fairness and transparency. Simple and understandable products and communications for product disclosure, including bank fees and charges) and appropriate hardship/collectors policies.</p> <p>Promoting and enabling access to safe and affordable products and services, particularly for lower income and vulnerable consumers. Work with cross sector partners to help customers, employees and the broader community meet current financial commitments and needs, and improve their financial resilience.</p> <p>Delivering value and improved customer experience through appropriate financial products and services for all customers, small business and retail.</p> <p>Policies and processes in place to prevent fraud and protect customer data and privacy. Includes customer access to personal data.</p> <p>Managing the business risks and opportunities associated with climate change. Includes the role we play in supporting our customers to transition to a low carbon economy.</p>	<p>Location of disclosures</p> <p>2020 Annual Report, pages 16 – 17 available on anz.com/annualreport 2020 ESG Supplement, pages 13 – 14 and 17 – 22</p> <p>2020 Annual Report, pages 31 – 33 available on anz.com/annualreport 2020 ESG Supplement, pages 17 – 26</p> <p>2020 Annual Report, pages 19 – 20 available on anz.com/annualreport 2020 ESG Supplement, pages 27 – 31</p> <p>2020 Climate-related Financial Disclosures available on anz.com/annualreport 2020 Annual Report, pages 34 – 37 available on anz.com/annualreport 2020 ESG Supplement, pages 40 – 48</p>	<p>Relevant UN SDGs</p>	<p>Other material issues</p> <p>Anti-money laundering and counter-financing of terrorism</p> <p>Human rights</p> <p>Corporate governance</p> <p>Digital innovation</p> <p>Science and inclusive wellbeing</p> <p>Financial performance</p> <p>Housing</p> <p>Resilience to the community</p> <p>Labour rights and employee wellbeing</p> <p>Responsible business lending</p>	<p>Description of issue</p> <p>Compliance with international sanctions, anti-money laundering and counter-financing requirements.</p> <p>Resilience of the banking system including Government stability on customer retention and positive credit of practice and NPSF related.</p> <p>Appropriate governance frameworks in place to promote and protect, including those relating to management, executive remuneration and accountability and apply clear management to ensure ANZ is managed in the long term interests of shareholders.</p> <p>Keeping pace with digital innovation to ensure we are offering our customers competitive and convenient products and services in a rapidly changing market.</p> <p>Allowing and enabling an engaged, diverse and inclusive workforce to help us serve our customers better and drive strong business performance across the market in which we operate.</p> <p>Continuing strong financial results in the short and long term, including lending and customer deposit growth.</p> <p>Availability of stable and affordable housing systems for all Australians and New Zealanders.</p> <p>Supporting the communities in which we operate through membership giving and volunteering, and recovery from natural disasters.</p> <p>An equitable range, freedom of association, safe working conditions (including offshore activities), minimum ethical and moral health and wellbeing for banks, no discrimination, regular work and establishment policies.</p> <p>Clear and transparent approach that we stand for our business lending practices our lending to legal business customers (eg lending to sensitive industries such as mining, gambling etc.) Includes our fair debtors practices in relation to our customers' human rights obligations.</p>	<p>Location of disclosures</p> <p>2020 ESG Supplement, pages 81 – 93</p> <p>2020 Annual Report, pages 4 – 5, 18 – 19, 21 – 22 and 43 available on anz.com/annualreport</p> <p>2020 Annual Report, pages 38 – 46 available on anz.com/annualreport 2020 Corporate Governance Statement available in anz.com/corporategovernance 2020 ESG Supplement, pages 1 and 31 – 38</p> <p>2020 Annual Report, pages 15 – 19 available on anz.com/annualreport 2020 ESG Supplement, pages 20 – 26</p> <p>2020 Annual Report, pages 37 – 46 available on anz.com/annualreport 2020 ESG Supplement, pages 13 – 22 and 34 – 37</p> <p>2020 Annual Report, pages 23 – 25 available on anz.com/annualreport 2020 ESG Supplement, pages 40 – 50</p> <p>2020 Annual Report, pages 11 – 13 available on anz.com/annualreport 2020 ESG Supplement, pages 11 – 16 and 17 – 18</p> <p>2020 ESG Supplement, pages 51 – 58 and 71 – 78</p>
<p>Tingkat Kepatuhan</p> <p>(1+0+0+1) = 50%</p>		<p>m. Royal Bank of Canada (RBC)</p> <p>Obyek Industri Perbankan tidak menggunakan standar ini.</p> <p>n. Mizuho Bank, Ltd. (Mizuho)</p>				
<p>102-46-e</p>	<p>(Boundaries)</p> <p>The content of this Integrated Report was reported to Mizuho Financial Group's Audit Committee, which includes outside directors as members, and, after verification of appropriateness by the Disclosure Committee, the report was given final approval by the President & Group CEO.</p>					

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.

penulisan kritik dan tinjauan suatu masalah.

b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.

g. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, dan menyebutkan sumber.



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102-46-b
(Reporting Principle)

-

Klausul 61
(Materiality Principle)

-

102-47
(Materiality Topic)

The screenshot displays a section titled 'Corporate and Foundations' with three main sub-sections: Corporate governance, Human capital, and Environment & society. Each sub-section contains several bullet points and icons representing various ESG topics. For example, under Corporate governance, it lists 'Enhancing corporate governance', 'Risk management, strengthening our IT infrastructure, and compliance', and 'Disclosure of information in a fair, timely, and appropriate manner, and holding dialogue with stakeholders'. Under Human capital, it lists 'Talent development and creating workplaces that give employees a sense of purpose'. Under Environment & society, it lists 'Environmental and human rights considerations for investments and lending', 'Addressing climate change', and 'Improving financial and economic literacy, and promoting activities that contribute to society based on regional and societal needs'.

Tingkat Kepatuhan

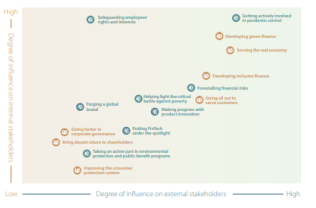
(1+0+0+1) = 50%

o. Industrial and Commercial Bank of China (ICBC)

102-46-a
(Boundaries)

Substantiality analysis

To make the report more targeted and responsive, the Bank devised the substantiality analysis questionnaire in view of the stakeholders' needs and the corporate development strategy, and interviewed customers, investors/ shareholders, regulators, employees, partners/ suppliers, peers, the public, the press and CSR experts during the reporting period. Then we identified the key topics of sustainable development based on the results.

102-46-b (Reporting Principle)	-
Klausul 61 (Materiality Principle)	-
102-47 (Materiality Topic)	
Tingkat Kepatuhan	(1+0+0+1) = 50%

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 2. Dilarang mengutipkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



B. Informasi Spesifik Topik Material (GRI 103-1)

1. Analisis Kesesuaian Laporan Keberlanjutan Berdasarkan GRI 103-1

No	Obyek Industri Perbankan	a.	b.i.	b.ii.	c.	Tingkat Kepatuhan
1	PT Bank Central Asia, Tbk (BCA)	✓	✓	✓	-	67%
2	Housing Development Finance Corporation Limited (HDFC)	-	✓	✓	-	33%
3	Hana Financial Group Inc. (Hana)	-	✓	✓	-	33%
4	The Development Bank of Singapore Limited (DBS)	✓	✓	✓	✓	100%
5	Chinatrust Commercial Bank Limited (CTBC)	-	✓	✓	-	33%
6	Union Bank of Switzerland (UBS)	-	✓	✓	-	33%
7	The Commonwealth Bank of Australia (CBA)	✓	✓	✓	-	67%
8	The Internationale Nederlanden Groep (ING)*					
9	Public Bank Berhad (Public Bank)*					
10	JPMorgan Chase & Co (JPMorgan)	✓	✓	✓	-	67%
11	Barclays Bank UK PLC (Barclays)	✓	✓	✓	✓	100%
12	Australia and New Zealand Banking Group Limited (ANZ)	✓	✓	✓	-	67%
13	Royal Bank of Canada (RBC)*					
14	Mizuho Bank, Ltd. (Mizuho)	-	✓	✓	-	33%
15	Industrial and Commercial Bank of China (ICBC)	-	-	-	-	0%
Rata-rata		50%	92%	92%	17%	53%

Sumber: data diolah kembali

Keterangan *): Obyek industri perbankan tidak menggunakan standar GRI 103-1.

- Hak Cipta Dilindungi Undang-Undang
- Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber:
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 - Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
 - Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



2. Bukti Kesesuaian Laporan Keberlanjutan Berdasarkan GRI 103-1

a. PT Bank Central Asia, Tbk (BCA)

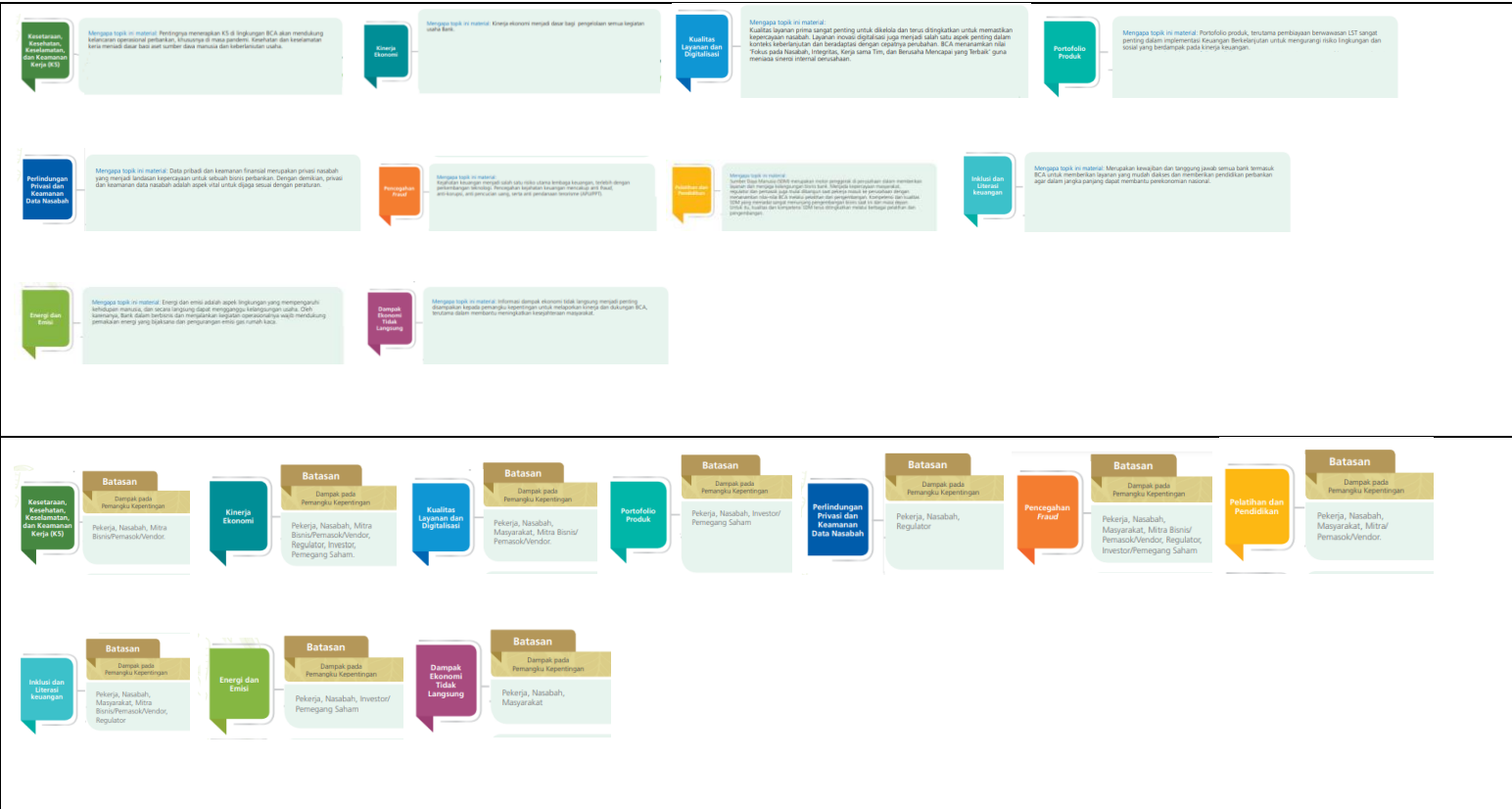
Institut Bisnis dan Informatika Kwik Kian Gie

Institut Bisnis dan Informatika Kwik Kian Gie

a. Penjelasan mengapa topik material

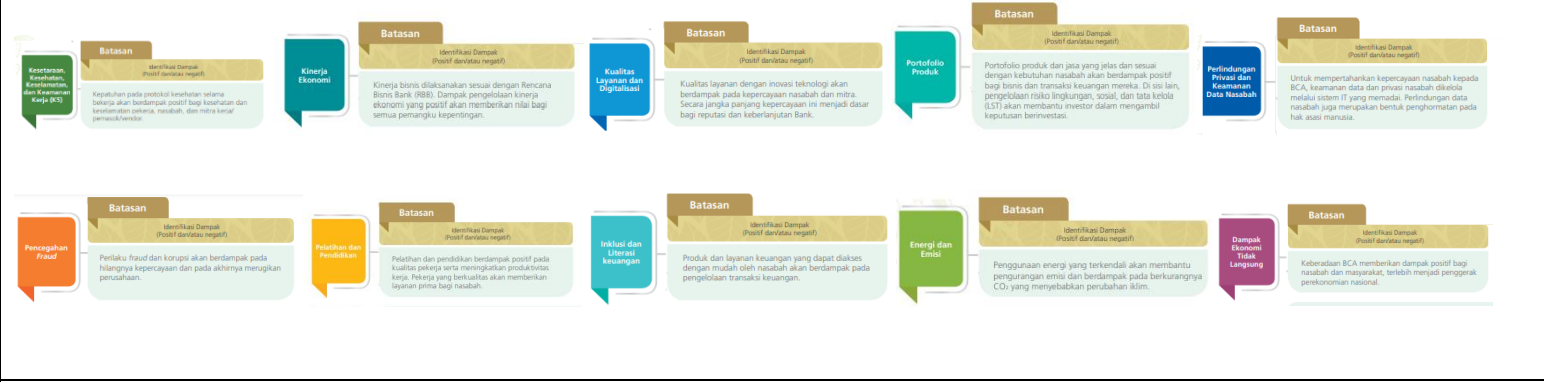
1. Ditaring untuk bagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber:
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
2. Ditaring mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.

b. Penjelasan lokasi terjadinya dampak





b.ii. Keterlibatan organisasi atas dampak



Hak Cipta Dilindungi Undang-Undang
Dilarang mengutip seluruh atau sebagian isi tanpa izin tertulis dari penerbit. Untuk lebih jelasnya tulis ini dalam bentuk karya tulis ilmiah, penyusunan laporan penelitian, penulisan karya ilmiah, penulisan karya tulis ini tanpa mengutip sumber dan menyebutkan sumber.

6. Pembatasan khusus terkait batasan	-
Tingkat Kepatuhan	$(1+0.5+0.5+0) = 67\%$

b. Housing Development Finance Corporation Limited (HDFC)

a. Penjelasan mengapa topik material

-	-
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2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.
b. Penulisan kritik dan tinjauan suatu masalah.
a. Penulisan tidak merugikan kepentingan yang wajar IBIKKG.

b.i. Penjelasan lokasi terjadinya dampak

	The boundary of the Report covers HDFC Bank's operations in India which include: <ol style="list-style-type: none"> 5,379 banking outlets managed by Common Service Centre (CSC) 14,901 ATMs in 2,803 cities/towns All corporate and regional office
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b.ii. Keterlibatan organisasi atas dampak

	<p>Information security and data protection The IT Strategy Committee, a Board level committee, is headed by an IT Director. The committee makes disclosures every quarter. Our IT Strategy guides the operations and functioning of the department. Currently, we have a three-year plan (2019-22) in place, which is approved by the Board. We have also implemented stringent cybersecurity measures to safeguard customer data. GRI disclosure: Customer privacy</p> <p>Customer satisfaction and brand management Our customer service approach enables us to provide intuitive, seamless, contextualised and hyper-personalised experience to our customers, and cater to their financial goals. We regularly conduct satisfaction surveys to obtain feedback on our products and services. GRI disclosure: Stakeholder engagement, Marketing and labelling</p> <p>E-waste management E-waste is the most significant waste generated in the banking sector. With our operations and network expanding every year, management of e-waste is a significant area of focus. We are constantly exploring opportunities to recycle generated e-waste. The waste generated from our operations is disposed of in a structured manner only through authorised recyclers. GRI disclosure: Effluents and waste</p> <p>Economic performance We have delivered stable economic performance, even under stressful macroeconomic situations. We aim to create enhanced long-term value for our stakeholders by implementing discreet strategies in management and create addition. GRI disclosure: Economic performance</p> <p>Compliance We operate in a highly regulated sector. For us, regulatory compliance is mandatory and non-negotiable. All our operations comply with legal, environmental and social measures prescribed by regulatory bodies. GRI disclosure: Environmental compliance, Socio-economic compliance</p> <p>Corporate governance and ethics Our robust Corporate Governance and Risk Management framework governs our ethical conduct. We comply with the Indian Companies Act and all applicable rules and regulations of national stock exchanges as well as those of the New York Stock Exchange. Our policies and guidelines demonstrate the good governance practices embedded in our culture. The Anti-Bribery and Anti-Corruption Policy as well as the Code of Conduct guide us to conduct our business in an ethical manner. GRI disclosure: Ethics and integrity; Governance</p> <p>Product innovation Product innovation has been one of our key success drivers. We continue to provide intuitive, relevant, contextualised and hyper-personalised experiences to our customers. Shifting focus from transactional interactions to experience differentiation provides a competitive edge. These experiences are for everyone – customers who have direct relationship with the Bank, as well as those who don't. GRI disclosure: Economic Performance</p> <p>Responsible lending We promote environmental sustainability and equitable growth through sustainable lending practices. We aim to provide access to capital for environmentally sustainable projects that contribute to climate change mitigation. Our SEMS policy governs our large loan disburseals. Also, environmental and social aspects are integrated into our overall risk assessment framework. We continue to invest in renewable energy and energy efficiency projects to lower our carbon footprint. We also encourage customers to make 'green banking' choices. GRI disclosure: Environmental compliance</p> <p>Energy management We operate in the financial sector where energy consumption is one of the most critical aspects. The Bank strives to direct energy consumption data in its public disclosures. We are always looking for opportunities to minimise our environmental footprint. We have also implemented several initiatives to reduce our overall energy consumption. GRI disclosure: Energy</p> <p>Digitisation Digitisation touches almost every aspect of people's lives. Changing customer preferences and the need for personalised services are driving the shift from traditional banking channels to digital banking. With our Digital 2.0, we are enhancing our focus on innovation and developing products and services to augment customer experience. The government's Digital India initiative provides impetus to further expand our reach in the vast and unexplored rural and semi-urban markets. Our strategy also helps strengthen the base of the digital payments infrastructure in the country. GRI disclosure: Indirect economic impacts</p> <p>Emissions and climate change To move towards a low-carbon economy, we acknowledge our responsibility towards contributing to climate change mitigation efforts. We are increasingly adopting cleaner sources of energy for our operations. We invest in renewable energy, manage and report our carbon footprint, and engage with the community to adopt environment-friendly practices. The issues related to climate change are addressed directly or indirectly through various committees and operational units. We have also set targets to reduce our GHG emissions. GRI disclosure: Emissions</p> <p>Government initiatives and missions We believe a nation thrives when it empowers its citizens and empowers to attain sustainable means of livelihood. Therefore, we have aligned our activities and work with government missions and initiatives to ensure the growth and development of the nation and well-being of its citizens. GRI disclosure: Local communities, Socio-economic compliance</p> <p>Employee engagement and welfare We aim to create a workplace with exceptional employee experience, active development and participation of our employees. The Bank engages with employees through various events, initiatives and activities throughout the year. We have offered a wide range of benefits and services to our employees. The Bank also provides financial assistance to our employees. Regular inputs on human capital enhancement are periodically provided and updated. GRI disclosure: Employment</p> <p>Community development and social responsibility The Bank strongly believes in giving back to the society. Through BharatNet, we identify the most disadvantaged and ill-served areas and provide a digital and financial enablement through direct or indirect relationships to improve livelihoods. These efforts are governed by the Board level CSR Committee. The committee monitors the progress of the identified priorities. GRI disclosure: Local communities</p> <p>Training and development Learning and development is an integral part of our growth. We have diverse programs to provide financial and digital banking to our employees. The training offers for business units are designed to meet the needs of employees in collaboration with business leaders. GRI disclosure: Training and education</p>
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Pembatasan khusus terkait batasan

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Fingkat Kepatuhan

	$(0+0.5+0.5+0) = 33\%$
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2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



c. Hana Financial Group Inc. (Hana)

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a. Penjelasan mengapa

topik material

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b.i. Penjelasan lokasi

terjadinya dampak

	<p>Leading Digital Finance</p> <p>Evolving into a daily finance platform Hana Financial Group focuses on "platform-based finance," leveraging our distinctive competitiveness combined with traditional and innovative strengths. The platform is a digital space that offers a convenient and affluent lifestyle through a single app. It allows customers to enjoy financial services such as banking, securities, asset management, card, and insurance provided by the 14 subsidiaries of Hana Financial Group, as well as mobility, real estate, health care and other services that can make their lives more convenient. We also launched "Hana 10 Ray," a payment platform, and "Hana Really Rich Up," a platform that provides one-stop comprehensive real estate services, thereby evolving into a daily finance platform that encompasses both financial and non-financial components.</p> <p>Climate Change Risk Management</p> <p>Our TCFD Commitment In response to the growing challenges stemming from climate change, the Financial Stability Board (FSB) established the Task Force on Climate-Related Financial Disclosures (TCFD) to ensure that climate risks are reflected in the financial decision-making process. The TCFD has presented global standards to help organizations disclose their climate-related financial information more efficiently. In March 2021, we became an official TCFD supporter to commit to climate change as a financial institution.</p>	<p>Financial consumer protection</p> <p>Reinforcing trust by establishing a "customer-oriented" risk management system Hana Financial Group is shifting the paradigm of consumer protection toward a preemptive risk management system based on the consumer's perspective, moving a step closer toward regulatory response and internal control. We launched the Consumer Risk Management Group for the first time among financial institutions in March 2021 to change the perception of a "consumer-oriented" risk management system, going beyond the previous risk management system that was focused on "financial institution."</p> <p>Material Topics # Preventing the spread of infectious disease # Mutual growth with local community</p> <p>Facing the challenges of COVID-19</p> <p>Hana Financial Group provided a range of support mechanisms, such as financial aid and social contributions, to combat the difficulties caused by COVID-19. Moreover, we have made efforts to prevent the spread of COVID-19 by providing contact-less financial services optimized for customers in tandem with a contact-less business environment and encouraging staff's work from home.</p>
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b.ii. Keterlibatan

organisasi atas

dampak

	<p>Leading Digital Finance</p> <p>Evolving into a daily finance platform Hana Financial Group focuses on "platform-based finance," leveraging our distinctive competitiveness combined with traditional and innovative strengths. The platform is a digital space that offers a convenient and affluent lifestyle through a single app. It allows customers to enjoy financial services such as banking, securities, asset management, card, and insurance provided by the 14 subsidiaries of Hana Financial Group, as well as mobility, real estate, health care and other services that can make their lives more convenient. We also launched "Hana 10 Ray," a payment platform, and "Hana Really Rich Up," a platform that provides one-stop comprehensive real estate services, thereby evolving into a daily finance platform that encompasses both financial and non-financial components.</p> <p>Climate Change Risk Management</p> <p>Our TCFD Commitment In response to the growing challenges stemming from climate change, the Financial Stability Board (FSB) established the Task Force on Climate-Related Financial Disclosures (TCFD) to ensure that climate risks are reflected in the financial decision-making process. The TCFD has presented global standards to help organizations disclose their climate-related financial information more efficiently. In March 2021, we became an official TCFD supporter to commit to climate change as a financial institution.</p>	<p>Financial consumer protection</p> <p>Reinforcing trust by establishing a "customer-oriented" risk management system Hana Financial Group is shifting the paradigm of consumer protection toward a preemptive risk management system based on the consumer's perspective, moving a step closer toward regulatory response and internal control. We launched the Consumer Risk Management Group for the first time among financial institutions in March 2021 to change the perception of a "consumer-oriented" risk management system, going beyond the previous risk management system that was focused on "financial institution."</p> <p>Material Topics # Preventing the spread of infectious disease # Mutual growth with local community</p> <p>Facing the challenges of COVID-19</p> <p>Hana Financial Group provided a range of support mechanisms, such as financial aid and social contributions, to combat the difficulties caused by COVID-19. Moreover, we have made efforts to prevent the spread of COVID-19 by providing contact-less financial services optimized for customers in tandem with a contact-less business environment and encouraging staff to work from home.</p>
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c. Pembatasan khusus terkait batasan	-
Tingkat Kepatuhan	$(0+0.5+0.5+0) = 33\%$

d. The Development Bank of Singapore Limited (DBS)

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a. Penjelasan mengapa
topik material



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<p>Economic Performance GRI 103: Management Approach 2016/ GRI 201: Economic Performance 2016 103-1 Explanation of material topic and its boundary CFO statement, Annual report page 20</p> <p>Disrupt the significant economic impact of the pandemic, business volumes for the year were higher or at least resilient, according to the quality of our broad-based franchise and reliable execution.</p> <p>Indirect Economic Impact GRI 102: Management Approach 2016/ GRI 203: Indirect Economic Impact 2016 102-1 Explanation of material topic and its boundary Financial inclusion, page 24</p> <p>Our approach We aim to improve access to banking services to more segments of the community by:</p> <ul style="list-style-type: none"> 1) Outreaching the underbanked into the formal banking system Basic banking accounts enable individuals to track and manage income and expenditure, access insurance to protect income and transfer liquidity in the digital economy. 2) Nurturing healthy savings and investment habits Digital finance planning platforms help enhance accessibility to banking services and financial planning knowledge, enabling our customers to grow their financial literacy and develop good saving and investment habits. We are demonstrating wealth and lowering the barrier to entry by making our products and services available to the most affluent through digital banking, robo-advised portfolios, digital wealth plans and budgeting tools. 3) Financing underserved businesses and customers We expanded our reach to retail and micro, small and medium enterprises through partnerships with current customers by offering innovative and tailored products and services for their value and supply chains. 	<p>Anti-Corruption GRI 103: Management Approach 2016/ GRI 205: Anti-Corruption 2016 103-1 Explanation of material topic and its boundary Preventing financial crime, page 29</p> <p>Our approach We have a robust governance and control framework that incorporates training, advisory, enforcement and compliance with bank-wide policies and procedures around anti-money laundering (AML), combating the financing of terrorism (CFT), proliferation financing, sanctions, fraud, bribery and corruption. In addition, data analytics and systems capability are heavily leveraged to help prevent financial crimes in our footprints.</p> <p>Tax Transparency GRI 103: Management Approach 2016/ GRI 207: Tax 2019 103-1 Explanation of material topic and its boundary Responsible tax management, page 40</p> <p>Our approach⁽²⁾ We are committed to paying our fair share of taxes in the locations where we operate and complying with all relevant tax laws and regulations. This includes the fulfilment of local tax filing obligations and timely payment of taxes.</p> <p>It is the sovereign right of governments to set tax laws and incentives in the context of the competitive global marketplace. Tax incentives and exemptions are an effort by governments to encourage investment, employment and economic growth. To balance the interests of our stakeholders, we claim legitimate incentives and exemptions that are enacted in UK.</p>	<p>Materials GRI 103: Management Approach 2016/ GRI 301: Materials 2016 103-1 Explanation of material topic and its boundary Sustainable procurement, page 36</p> <p>Our approach Sustainable procurement practices will help businesses to reduce waste, contribute to decent working conditions and enable economic growth. As a leading financial services group in Asia with a growing global presence, we purchase a diverse range of products and services, including professional services, software, real estate and corporate services. It is imperative that our procurement decision-making must also consider environmental and social matters alongside financial factors. This year, despite the global pandemic, we did not experience any disruption to our operations. We will continue our efforts to build a strong and reliable supply chain for DBS.</p> <p>Energy GRI 103: Management Approach 2016/ GRI 302: Energy 2016 103-1 Explanation of material topic and its boundary Managing our environmental footprint, page 38</p> <p>Energy reduction and management In line with our RE100 commitment, we have been working towards our interim target of powering 100% of our operations in Singapore using renewable energy by 2030, and eventually extending this to 100% of our global operations.</p> <p>To meet this commitment, DBS has adopted a four-prong approach to our overall renewable strategy:</p> <ol style="list-style-type: none"> 1. Drastically reduce consumption <ol style="list-style-type: none"> a. Reduce energy consumption b. Transform space design 2. Produce renewable energy whenever possible 3. Purchase renewable energy for energy needs 4. Purchase Renewable Energy Certificates (RECs) for the balance
<p>Water & Effluents GRI 103: Management Approach 2016/ GRI 303: Water and Effluents 2018 103-1 Explanation of material topic and its boundary Managing our environmental footprint, page 38</p> <p>Water reduction and management As a financial service institution housed across commercial office buildings, DBS generally has a low water footprint. Nonetheless, we manage and monitor our water efficiency use and maximise our green certifications in every market.</p> <p>Human Rights Assessment GRI 103: Management Approach 2016/ GRI 412: Human Rights Assessment 2016 103-1 Explanation of material topic and its boundary Responsible financing, page 17</p> <p>Our approach Our responsible financing approach helps us ensure that we manage our business interests in a balanced way. This entails mobilising capital to build a resilient economy by:</p> <ul style="list-style-type: none"> 1) Moving away from sectors (e.g. thermal coal) that do not support our climate goals and supporting sectors (e.g. agricultural commodities, shipping and infrastructure) to adopt environmentally-friendly solutions. While recognising the role that heavy and carbon-intensive industries play in the growth trajectory of the ASEAN region, we seek to encourage these industries to move towards more sustainable forms of operations through our financing and 2) Pursuing sustainable finance opportunities in industries such as green real estate, renewable energy and circular economy. 	<p>Customer Privacy GRI 103: Management Approach 2016/ GRI 417: Customer Privacy 2016 103-1 Explanation of material topic and its boundary Cyber security, page 26</p> <p>Our approach DBS is a trusted brand name. We are committed to upholding our customers' trust in us by protecting their assets and personal data. We continue to track developments in the cyber threat landscape and update our control environment to keep abreast of the rapidly evolving cyber risks.</p> <p>We have established a cyber security programme based on widely adopted security standards to provide the breadth of the control coverage. This is complemented with a cyber threat framework to provide the technical depth to ensure control effectiveness.</p>	<p>Effluents & Waste GRI 103: Management Approach 2016/ GRI 306: Effluents and Waste 103-1 Explanation of material topic and its boundary Managing our environmental footprint, page 38</p> <p>Waste reduction and management DBS believes in the concept of the circular economy, both in our living and built environments. That is why we integrated the concept of lifecycle analysis in managing our of purchased products. For example, we included clauses for the eventual re-use or re-purposing in our contracts for furniture procurement as we refurbish office spaces instead of sending for disposal. We believe this is how we can realise our vision for zero waste by 2030 while advancing circularity across our supply chains.</p> <p>Supplier Environmental Standard GRI 103: Management Approach 2016 / GRI 308: Supplier Environmental Standard 2016 103-1 Explanation of material topic and its boundary Sustainable procurement, page 36</p> <p>Circular procurement To better utilise our resources, we have embedded circular procurement practices in our supply chain since 2018. In 2020, we embedded circularity in our procurement process and balanced scorecard through a points system. The system helps drive the right behaviours by rewarding the sourcing teams based on a project's complexity and the impact created in delivering more sustainable outcomes.</p> <p>We believe that the aggregated outcomes of circular procurement have the potential to catalyse systemic changes across entire industries when implemented at scale. That is why we have collaborated with the National Sustainable Procurement Roundtable (NSPR) to produce a Circular Procurement Playbook based on our own implementation experience. The Playbook is aimed at helping other companies implement circular procurement practices in their respective organisations.</p>



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<p>GRI 103: Management Approach 2016/ GRI 413: Local Communities 2016</p> <p>103-1 Explanation of material topic and its boundary Social entrepreneurship, page 41</p> <p>Our approach DBS Foundation (DBSF) adopts a three-pronged approach to advancing the social entrepreneurship agenda.</p> <ul style="list-style-type: none"> • Advocate – Increasing awareness of social enterprises - businesses for good; • Nurture – Deepening our support of social enterprises through grants and loans, capacity building and opening doors for social enterprises; and • Integrate – Integrating social enterprises into the culture and operations of DBS Bank. <p>GRI 103: Management Approach 2016/ GRI 417: Marketing and Labelling 2016</p> <p>103-1 Explanation of material topic and its boundary Fair dealing, page 26</p> <p>Our approach Our Board and senior management set the tone from the top as the moral compass of the organisation, inculcating a strong culture of fair dealing across DBS to ensure we operate in a transparent, ethical and sound manner. We are committed to fair and just interactions with our customers by:</p> <ol style="list-style-type: none"> i) Responding honestly to our customers' needs and requests; ii) Tailoring appropriate financial outcomes for our customers; iii) Deepening competencies of our financial advisors; and iv) Communicating with our customers in a clear and transparent manner. <p>Training & Education</p> <p>GRI 103: Management Approach 2016/ GRI 404: Training and Education</p> <p>103-1 Explanation of material topic and its boundary Talent management and retention, page 33</p> <p>Average training hours³ per year per employee by gender and employee category The average training hours for permanent employees remained largely the same from 38.7 in 2019 to 38.9 in 2020. This was achieved despite the pandemic, and mandatory telecommuting arrangements where all face-to-face training sessions were converted into online sessions that are designed to require less time commitment.</p> <p>Diversity & Equal Opportunity</p> <p>GRI 103: Management Approach 2016/ GRI 405: Diversity and Equal Opportunity 2016</p> <p>103-1 Explanation of material topic and its boundary Diversity and equal opportunity, page 35</p> <p>Our approach Embracing diversity and inclusion is important to enable us to attract the best people, access a greater range of talent, and build more cohesive teams to produce the quality results and impactful outcomes for our business, customers, and communities.</p> <p>Our Board Diversity Policy and Resource Management Policy reflect our commitment towards building a diverse workforce. We continue to stand true to hiring based on merit, competencies and organizational fit.</p>	<p>Emissions</p> <p>GRI 103: Management Approach 2016/ GRI 305: Emissions 2016</p> <p>103-1 Explanation of material topic and its boundary Managing climate risks, page 22</p> <p>Our approach Our approach to climate change is broadly focused on three areas:</p> <ol style="list-style-type: none"> i) Proactively helping our customers to decarbonise through our transition finance framework Through our Sustainable and Transition Finance Framework and Taxonomy as a guide, we help customers across key industries to adjust and build resilience in the face of climate change and resource scarcity, and work towards decarbonisation over time. ii) Our responsible financing approach ensures money is not being lent to sectors that do not support our climate commitments, while pursuing sustainable finance opportunities. For example, companies are evolving ways to reduce energy consumption through energy efficiency improvements or renewable energy. To address this demand, DBS offers a range of financing solutions, which cover green loans, transition loans and renewable financing, among others. iii) Advocating for climate and sustainability awareness to drive mindset and behavioural change We aim to build awareness on climate change and sustainability through innovative content and meaningful dialogue. <p>Quantifying and managing our climate risk exposure The credit risk on our lending portfolio can surface in two ways: transition and physical risks. Transition risks may arise from external policy, legal, technology and market changes to business climate mitigation and adaptation measures. Physical risks resulting from climate change may be driven by extreme weather events or longer term shifts in weather patterns.</p> <p>We continue to quantify our carbon risk exposure, to better assess and improve our understanding of potential risks and opportunities on our portfolio.</p> <p>We also adopted an integrated approach to assess potential transition risks that was both bottom-up (at borrower level impact) and top-down (at portfolio level impact).</p> <p>Moving forward, we will continue to develop in-depth expertise across key climate related risks, which can ultimately affect our credit and reputation risks, facing our customers.</p> <p>iv) Advocating for climate and sustainability awareness to drive mindset and behavioural change We aim to build awareness on climate change and sustainability through innovative content and meaningful dialogue.</p> <p>Effluents & Waste</p> <p>GRI 103: Management Approach 2016/ GRI 306: Effluents and Waste</p> <p>103-1 Explanation of material topic and its boundary Managing our environmental footprint, page 38</p> <p>Waste reduction and management DBS believes in the concept of the circular economy, both in our living and built environments. That is why we integrated the concept of lifecycle analysis in managing our of purchased products. For example, we included clauses for the eventual use or re-purposing in our contracts for furniture procurement as we refurbish office spaces - instead of sending for disposal. We believe this is how we can realise our vision for zero waste by 2030 while advancing recycling across our supply chains.</p> <p>Supplier Social Assessment</p> <p>GRI 103: Management Approach 2016/ GRI 414: Supplier Social Assessment 2016</p> <p>103-1 Explanation of material topic and its boundary Sustainable procurement, page 33</p> <p>Our approach Sustainable procurement practices will help businesses to reduce waste, contribute to decent working conditions and enable economic growth. As a leading financial services group in Asia with a growing global presence, we purchase a diverse range of products and services, including professional services, software, real estate and corporate services. It is imperative that our procurement decision making must also consider environmental and social matters alongside financial factors. This year, despite the global pandemic, we did not experience any disruption to our operations. We will continue our efforts to build a strong and reliable supply chain for DBS.</p> <p>Public Policy</p> <p>GRI 103: Management Approach 2016/ GRI 415: Public Policy 2016</p> <p>103-1 Explanation of material topic and its boundary Preventing financial crime, page 29</p> <p>ii) Anti-Bribery and Corruption Policy and Standard Framework for the development of risk assessments, controls and monitoring, due diligence, gifts and entertainment, and reporting requirements. All these are underpinned by senior management commitment and communication. For instance, bribery and corruption can also arise from including the presence or acceptance of kickbacks, political contributions, charitable sponsorships and commissions among others.</p> <p>iii) Anti-Fraud Policy and Standard Framework for the development of risk assessments, fraud controls and monitoring, investigation and remediation, reporting and analysis, all of which are underpinned by strong governance and culture.</p> <p>iv) AML, CFT and Sanctions Policy and Standard Robustness under requirements to mitigate risk. Customer Due Diligence (CDD) to manage money laundering, proliferation financing, terrorist financing and sanctions risks. This includes digital non-face-to-face onboarding requirements and controls, identification and the management of higher risk customers (such as politically exposed persons). It also defines the minimum standards with which the bank and its subsidiaries must comply, such as screening customers and transactions against the applicable sanctions lists, to meet the applicable sanctions laws and regulations in jurisdictions which we operate.</p>	<p>Employment</p> <p>GRI 103: Management Approach 2016 / GRI 401: Employment 2016</p> <p>103-1 Explanation of material topic and its boundary Talent management and retention, page 33</p> <p>Engagement score We achieved higher employee engagement despite tough times. For example, we maintained our ranking at the 87th percentile in the 2020 Kinetic My Voice Survey across a global benchmark, with an improvement in the employee engagement score to 84%. Learning and development remained the second-highest rated dimension, scoring three percentage points higher than the average score of APAC's Best Employers. In the same survey, our managers continued to be rated positively for manager effectiveness, with an improvement score of 67%.</p> <p>Occupational Health & Safety</p> <p>GRI 103: Management Approach 2016 / GRI 403: Occupational Health and Safety 2018</p> <p>103-1 Explanation of material topic and its boundary Workplace well-being, page 35</p> <p>Our approach With the emergence of Covid-19 at the beginning of 2020 across our markets, safeguarding the health and well-being of employees was our top priority. We applied the same high standards of care, safety and security across our markets but adapted to the local context and evolving situation.</p> <p>Socioeconomic Compliance</p> <p>GRI 103: Management Approach 2016/ GRI 419: Socioeconomic Compliance</p> <p>103-1 Explanation of material topic and its boundary Preventing financial crime, page 29</p> <p>Our approach We have a robust governance and control framework that incorporates training, advisory, enforcement and compliance with bank-wide policies and procedures around anti-money laundering (AML), combating the financing of terrorism (CFT), proliferation financing, sanctions, fraud, bribery and corruption. In addition, data analytics and systems capability are heavily leveraged to help prevent financial crimes in our footprints.</p> <p>We are committed to conducting business professionally and in accordance with all applicable laws, rules, regulations and highest ethical standards. This commitment is embodied in our Group Code of Conduct. To us, financial crime includes money laundering, terrorist financing, proliferation financing, sanctions evasion, fraud, bribery and corruption. Our governance framework consists of the following:</p>
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b.i. Penjelasan lokasi

terjadinya dampak



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No.	ESG matters	Coverage	GRI Titles/ Aspects	Topic boundaries
Pillar 1: Responsible banking				
1	Responsible financing	ESG risk assessment	Human rights assessment Product portfolio (Financial Services Sector Disclosure)	Customers Shareholders Society
2	Managing climate risk	Low-carbon transition Task Force on Climate-related Financial Disclosures (TCFD)	Emissions	Employees Customers Society
3	Financial inclusion	Sustainable development Access to financial services	Indirect economy impacts Product and service labelling (Financial Services Sector Disclosure) Local communities (Financial Services Sector Disclosure)	Customers Employees Society
4	Fair dealing	Product suitability Grievance management	Marketing and labelling Product and service labelling (Financial Services Sector Disclosure)	Customers Employees Regulators and policy makers Shareholders
5	Cyber security	Cyber security	Customer privacy	Customers Employees Regulators and policy makers Shareholders
6	Data governance and privacy	Responsible use and protection of data Regulatory compliance		Customers Employees Regulators and policy makers Shareholders
7	Preventing financial crime	Anti-money laundering Countering the financing of terrorism Anti-bribery and corruption Regulatory compliance	Anti-corruption	Customers Employees Regulators and policy makers Shareholders Society
Pillar 2: Responsible business practices				
8	Talent management and retention	Talent development Training	Employment Training and education	Employees
9	Diversity and equal opportunity	Anti-discrimination Diversity	Diversity and equal opportunity	Employees
10	Workplace well-being	Medical coverage Mental health Workplace health and safety	Occupational health and safety	Employees
11	Sustainable procurement	Supplier assessments Sustainable sourcing principles	Supplier environmental standard Supplier social assessment Human rights assessment	Society
12	Managing our environmental footprint	Energy consumption Water consumption Carbon emissions Recycling	Energy Water Emissions Effluents and waste	Employees Society
13	Responsible tax management	Regulatory compliance	Economic performance	Regulators and policy makers Shareholders Society
Pillar 3: Creating social impact				
14	Social entrepreneurship	Support for social enterprises	Indirect economic impacts Local communities	Employees Society
15	Employee volunteerism	Volunteerism	Local communities Product and service labelling (Financial Services Sector Disclosure)	Employees Society

b.ii. Keterlibatan

organisasi atas dampak

SDGs	Related sections	2020 UN established targets	Selected initiatives	Performance achieved
7 AFFORDABLE AND CLEAN ENERGY	Responsible banking	Promote financing of renewable energy in the global energy mix	Renewable and clean energy related loans	Financed about SGD 197 million of renewable and clean energy related projects
8 DECENT WORK AND ECONOMIC GROWTH	Responsible banking	Encourage and expand access to training, insurance and financial services for	Financial needs for retail customers during pandemics Digital banking services for migrant workers	Agreed SGD 1.2 billion in mortgage relief for retail customers in Singapore, Hong Kong, Indonesia and Taiwan and offered free Covid-19 insurance to all five million BDO POSB customers and their families Offered new bank accounts for 152,000 migrant workers in Singapore Approved SGD 11 billion in loan programs for workers in Singapore and Hong Kong primarily for SMEs Provided SGD 48.8 billion in financing to SMEs
8 DECENT WORK AND ECONOMIC GROWTH	Talent Responsible banking	Advance higher levels of economic productivity through innovation, technological upgrading and innovation	Continuous learning, upskilling and re-skilling Identify programmes to assist employees technology related	Increased internal mobility rate to 30% up from 27% in the previous year Launched BDO Steps to help employees identify new roles within the bank based on skills and experience Organised continuous learning for more than 1,000 employees to gain up fundamental of Artificial Intelligence/Machine Learning Trained over 16,000 employees to enhance fluency in 20+ core languages and business intelligence Provided training opportunities for over 600 employees in Singapore and 100+ partner organisations in Singapore and 100+ partner organisations
12 RESPONSIBLE CONSUMER AND PRODUCTION	Responsible banking Responsible banking Responsible banking	Promote public consumption patterns that are sustainable	Sustainable Sourcing Principles (SSPs) Paper reduction campaign	Obtained signatory commitments from almost all new suppliers to our SSP Reduced office paper usage by 240 tonnes, a 20% reduction against our 2019 baseline Reduced the volume of freight generated and disposed by more than 20k packages per year of program resulting in SGD 1.2 million cost saving Recycled about 1,300 employee sets (collected) and over 23,000 visitors towards reducing food waste Engaged over 11,700 employees to reduce 10,000 kg of food



c. Pembatasan khusus terkait batasan

<p>Pillar 1: Responsible banking</p> <p>Taking a very conservative approach, we recognise the limitations we have in using the data and methodology of the preliminary study, including the following:</p> <ul style="list-style-type: none"> We recognise some of the assumptions we adopted may not be representative of how the increase in carbon prices may affect customers; and Due to the lack of available data, we were unable to ascertain the impact of our customers' investments in transition risk mitigation measures which may reduce or prevent credit losses. 	<p>(1+0.5+0.5+1) = 100%</p>
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e. Chinatrust Commercial Bank Limited (CTBC)

a. Penjelasan mengapa topik material

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b.i. Penjelasan lokasi terjadinya dampak

Material issues, GRI topics, and boundaries of impact
For the identified material issues, the corresponding GRI topics and boundaries of impact are listed in the following table, and the relevant management policies and measures are stated in the corresponding chapters.

Material Issue	Corresponding GRI topic	Location of economic, environmental, and social impact						Corresponding chapter
		Internal			External			
		Direct Impact on CTBC Holding and subsidiaries	Suppliers	Customers	Government	Community	Investors	
Risk management	GRI 201: Economic Performance	●	●	●	●	●	●	Ethical governance
Regulatory compliance	GRI 415: Socioeconomic Compliance and GRI 207: Environmental Compliance	●			●			Ethical governance
Ethical management and corporate governance	GRI 205: Anti-corruption	●	●	●	●		●	Ethical governance
Digital finance	GRI 203: Indirect Economic Impacts	●		●				Innovative digital finance
Responsible finance	GRI 203: Indirect Economic Impacts and GRI G4 Product service related	●		●	●		●	Impact financing
Information security	GRI 413: Customer Privacy	●		●	●		●	Ethical governance
Service quality and customer satisfaction	GRI 417: Marketing and Labeling	●		●				Impact financing
Action on climate change	GRI 201: Economic Performance	●		●	●		●	Tail Finance Climate-related Financial Disclosures
Community engagement and social impact	GRI 203: Indirect Economic Impacts	●	●			●		Community investment



b.ii. Keterlibatan organisasi atas dampak



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Pembatasan khusus terkait batasan

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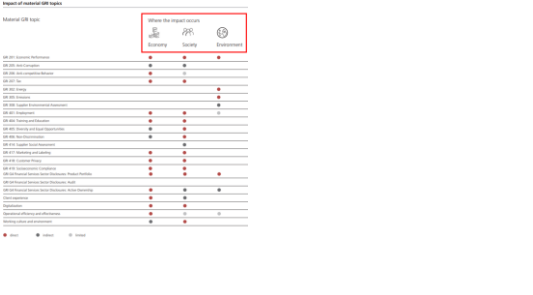
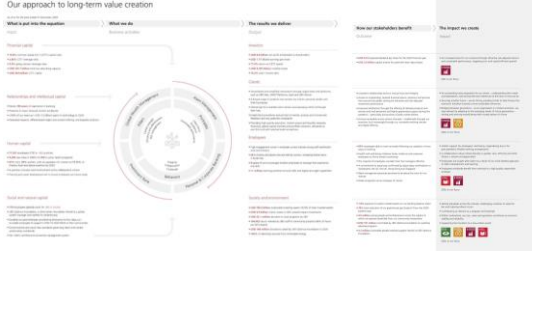
<p>Ethical governance</p> <p>CTBC Holding has in place policies to promote director diversity as well as strengthen the professionalism and independence of its directors. By strengthening our corporate governance, regulatory compliance, risk management, and information security while integrating fintech to create a secure and fertile business environment, CTBC Holding is establishing an open and transparent governance system as the foundation for sustainable business development. Our performance in corporate governance was well recognized home and abroad in 2020, emerging into the top 5% of performers in the annual Taiwan Stock Exchange (TWSE) Corporate Governance Evaluation System. Refer to the corporate governance web page on our Investor Relations website for more information.</p>	<p>Corporate governance and ethical management</p> <p>Corporate governance structure</p> <p>CTBC Holding has six functional committees, namely the Audit Committee, Remuneration Committee, Risk Management Committee, Nomination Committee, Ethics and Integrity Committee, and Sustainability Committee. They assist the Board of Directors in its operations and business decision-making. The Company has also established a Corporate Governance Office (CGO) in accordance with standards promulgated by the competent authorities. The main responsibilities of the CGO include handling matters related to board and shareholder meetings in accordance with the law, preparing the minutes of these meetings, assisting directors in their appointment and continuing education, providing information necessary for directors to carry out their duties, assisting directors to comply with law and regulations, and other matters as determined by the Articles of Incorporation or contract of the Company.</p>	<p>Task Force on Climate-related Financial Disclosures</p> <p>Climate change is a global concern, social security, economic business, and environmental health and safety. As such, we have been following the goal of the Paris Agreement by keeping the risk of total average temperature rise below 2°C using global annual levels (strategies to limit the increase to 1.5°C are available internally) and the business goals to be submitted voluntarily to the city and the government.</p> <p>As a manager and owner of funds, we play an active role in the green investment transition. In April 2020, CTBC Holding signed up for Task Force on Climate-related Financial Disclosures (TCFD) recommendations promulgated by the Financial Stability Board. We have also integrated climate change risks into the overall management framework of the group, and comprehensively identified the material issues and associated risks (e.g., credit, market, operating and insurance-related risks) from various scenarios. In October of the same year, we signed up for the Partnership for Carbon Accounting Financial Disclosures (PCAF) and other methodologies to reduce the GHG emissions generated by stock and bond investments. Corporate finance and other business models, in addition, we also develop digital and effort to the research and analysis of negative externalities, methodology to respond promptly to their challenges of climate change through sound management, reasonable and logical calculation methods, and practical actions and decisions.</p>	<p>Environmental sustainability</p> <p>Environmental sustainability is one of our top priorities in implementing responsible operations. We optimize the utilization efficiency of energy resources in a top-down manner by complementing environmental sustainability policy with strategies such as the production of environmental and energy management system, green procurement, and green building certification in all subsidiaries.</p>	<p>Employee empowerment</p> <p>Our employees are a critical resource for the sustainable development of the Company and at the heart of our "We are family" ethos. By creating an equal opportunity working environment and a corporate culture of mutual trust, we empower our colleagues in hope that employees can take pride in their work and grow together with the Company.</p>	<p>Impact financing</p> <p>To protect the rights of our shareholders while creating a positive impact on society and the environment, CTBC Holding, together with our subsidiaries, implement impact financing by adhering to international sustainable finance initiatives and by developing sustainable investments and financing as well as sustainable products and services. In addition, we strive to enhance financial inclusion, provide a friendly financial environment, optimize customer relationship management, and strengthen the development of sustainable finance through our core services. Our key action plans, targets, and achievements are highlighted in the table on the right.</p>	<p>Collaborative value chain engagement</p> <p>Participation in sustainability organizations and initiatives</p> <p>CTBC Holding is an active participant at sustainability-related seminars and events, such as those organized by the Taiwan Institute for Sustainable Energy and the Taiwan Business Council for Sustainable Development. Doing so allows us to share our experience in promoting sustainable development with the industry while also ensuring that we ourselves remain informed and relevant to the changing international landscape.</p>	<p>Participation in economic and trade organizations and public affairs</p> <p>We also actively participate in myriad activities organized by international economic and trade organizations as well as associations related to corporate governance, including as a member of the Taiwan Corporate Governance Association and the Independent Director Association Taiwan. Participating in these organizations' activities enables us to exchange practical experience in corporate governance with other members. Furthermore, we provide the competent authorities with recommendations based on practical operating considerations, and we also participate in the formulation and development of public policies.</p>
<p>Innovative digital finance</p> <p>Being key to our competitive edge, the development of digital finance is critical to the future growth of CTBC Holding and our subsidiaries. That's why we are committed to becoming the Asia-Pacific region's leading digital financial institution—and doing so through a customer-centric digital transformation. In 2020, our subsidiaries were named among the 20 Best Banks in Asia Pacific and the 20 Best Insurers in Asia Pacific by renowned market consultancy International Data Corp. (IDC).</p>	<p>-</p>	<p>Community investment</p> <p>Management model of our five core focuses</p> <p>CTBC Holding has long channeled its community welfare efforts into five main areas: charity, anti-drug awareness, sports, education, and arts and culture. Using the 17 U.N. SDGs and their 169 targets as our guide, we identified five goals for these efforts, namely no poverty (SDG1), zero hunger (SDG2), good health and well-being (SDG3), quality education (SDG4), and decent work and economic growth (SDG8).</p>	<p>Broadening our impact in the community</p> <p>In addition to focusing on the aforementioned five key areas, we are also critically aware of the need to address Taiwan's rapidly aging population. Taiwan became an aging society in 2018 and, according to National Development Council estimates, is on track to become a super-aging society by 2025. The consequences of this population shift, especially in terms of health care needs, have become one of the top priorities of our community welfare efforts moving forward.</p>	<p>-</p>	<p>-</p>	<p>-</p>	
<p>(0+0.5+0.5+0) = 33%</p>	<p>-</p>	<p>-</p>	<p>-</p>	<p>-</p>	<p>-</p>	<p>-</p>	

8. Dikembangkan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
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f. Union Bank of Switzerland (UBS)



<p>a. Penjelasan mengapa topik material</p>	<p>-</p>
<p>b.i. Penjelasan lokasi terjadinya dampak</p>	
<p>b.ii. Keterlibatan organisasi atas dampak</p>	
<p>c. Pembatasan khusus terkait batasan</p>	<p>-</p>
<p>Fingkat Kepatuhan</p>	<p>$(0+0.5+0.5+0) = 33\%$</p>

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g. The Commonwealth Bank of Australia (CBA)



<p>a. Penjelasan mengapa topik material</p>	<p>Supporting our customers To improve our customers' financial wellbeing, we are focused on being a simpler, better bank and supporting our customers through uncertain and challenging times.</p> <p>Good business practice By conducting our business responsibly and transparently, we contribute to a strong economy and a trusted and resilient financial system.</p> <p>Investing in our communities As the Bank for all Australians, we have a responsibility to improve the financial wellbeing of the communities we serve and to make a positive contribution to society.</p> <p>Our approach to climate change We are committed to supporting the responsible global transition to a net zero emissions economy by 2050.</p> <p>Commitment to our people Our people are our greatest asset and having an engaged, energised and accountable workforce delivers better outcomes for our stakeholders.</p>
<p>b.i. Penjelasan lokasi terjadinya dampak</p>	<p>Supporting our customers To improve our customers' financial wellbeing, we are focused on being a simpler, better bank and supporting our customers through uncertain and challenging times.</p> <p>Good business practice By conducting our business responsibly and transparently, we contribute to a strong economy and a trusted and resilient financial system.</p> <p>Investing in our communities As the Bank for all Australians, we have a responsibility to improve the financial wellbeing of the communities we serve and to make a positive contribution to society.</p> <p>Our approach to climate change We are committed to supporting the responsible global transition to a net zero emissions economy by 2050.</p> <p>Commitment to our people Our people are our greatest asset and having an engaged, energised and accountable workforce delivers better outcomes for our stakeholders.</p>
<p>b.ii. Keterlibatan organisasi atas dampak</p>	<p>Customer metrics We aim to deliver the best products, services and customer experience for our customers. We believe Net Promoter Score is a short and mid-term measure of our customers' experience with us, as it reflects our customers' likelihood to recommend us. We do not always get things right so we also measure how many complaints our Group Customer Relations team receives. In addition, our Customer Advocate is an independent voice for customers within the Bank, and if customers are not happy with how we have responded an issue, they can choose to have the Customer Advocate investigate and make a determination that is binding on the Bank.</p> <p>Environmental metrics We manage our operations to ensure we minimise our carbon footprint, our resources efficiency and monitor costs associated with these resources. We report the Scope 1 and 2 (direct) and Scope 3 (indirect) carbon emissions for our operations in Australia, New Zealand and other overseas locations. We are also committed to supporting the transition to a low carbon economy and report our progress against our target to fund \$10 billion of low carbon projects by 2025.</p> <p>Social – our people metrics Employees are the Bank's most important asset and having an engaged, well trained and motivated workforce is essential to the success of the Bank's strategy and drives long-term benefits for our customers, shareholders and the communities we operate in. Flexible working arrangements help our people balance their goals and commitments and support a performance culture. Diversity and inclusion are an integral part of the Bank's culture, values and the way we do business.</p> <p>Social – community metrics We contribute to our communities through community investment and financial education. We also provide support for indigenous communities in keeping with our purpose of improving the financial wellbeing of customers and communities.</p> <p>Governance metrics Strong governance is key to the Bank's ability to deliver on our purpose and strategy. Having independent and diverse Non-Executive Directors supports strong oversight and quality decision-making by our Board. It is also important that our people know what is expected of them and are confident to speak up about any issues or concerns.</p>
<p>c. Pembatasan khusus terkait batasan</p>	<p>-</p>
<p>Tingkat Kepatuhan</p>	<p>(1+0.5+0+0) = 67%</p>

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBKKG.

g. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.

h. Pengutipan tidak merugikan kepentingan yang wajar IBKKG.



h. The Internationale Nederlanden Groep (ING)

Obyek Industri Perbankan tidak menggunakan standar ini.

i. Public Bank Berhad (Public Bank)

Obyek Industri Perbankan tidak menggunakan standar ini.

j. JPMorgan Chase & Co (JPMorgan)

a. Penjelasan mengapa topik material

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<p>Driving an Inclusive Recovery</p> <p><small>JPMorgan Chase believes that our firm has a responsibility to harness our business and policy expertise, research, data, talent and global presence to help create greater economic opportunity for more people. The COVID-19 pandemic has caused unprecedented health and economic consequences, and also exacerbated the racial inequities around the world. This means that there is a need to drive an inclusive recovery that breaks down barriers and creates and sustains more widespread opportunity.</small></p>	<p>Building Careers and Skills</p> <p><small>Accelerating changes in technology, automation and artificial intelligence means that the future of work is now. To better connect adults and young people to well-paying jobs in a transform economy and labor market, education and training systems need to adapt and innovate to meet current and future skill demands. Responding to these changes is all the more urgent in light of the COVID-19 pandemic, which has worsened persistent racial inequities in the labor market that have led to significant disparities in opportunity and wealth building around the world.</small></p>	<p>Strengthening Financial Health and Wealth Creation</p> <p><small>Even before the COVID-19 pandemic hit, many individuals and households were struggling with their financial health. Only 29% of Americans were financially healthy in 2019, despite a strong economy. At the same time, large racial wealth gaps persist, with the JPMorgan Chase Institute finding that Black and Hispanic households have 32 and 41 cents in liquid assets, respectively, for every \$1 held by white families.* The economic shock brought on by the pandemic – and its disproportionate impacts on low income households and people of color – has only magnified and heightened the widespread financial insecurity and inequity.</small></p>
<p>Catalyzing Community Development</p> <p><small>Investing in our communities is part of how we do business, and we know that their long-term health is critical to sustaining a stronger economy. Our comprehensive approach combines data and expertise, community development lending and equity, and strategic philanthropic capital designed to help create inclusive communities that connect residents to economic opportunity. Over the past year, this also meant supporting an inclusive recovery from COVID-19.</small></p>	<p>Fueling Business Growth and Entrepreneurship</p> <p><small>The private sector is the primary engine of economic growth and opportunity, and JPMorgan Chase is proud to be a leader in providing the capital and expertise that businesses of all sizes need to grow and prosper. Small businesses play an especially vital role in fueling local economies, creating jobs and generating opportunity, and our firm has a broad range of products, services and programs designed to meet the needs of our small business customers.</small></p>	<p>Accelerating Climate and Sustainability Solutions</p> <p><small>Developing solutions to the sustainability challenges we face is critical for our planet, society and communities around the world. Climate change, in particular, is one of the most urgent societal problems and is driving increased risks for businesses. At the same time, there are opportunities to advance solutions that protect the environment, support sustainable development and grow the economy.</small></p>



b.i. Penjelasan lokasi terjadinya dampak



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g. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.

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b.ii. Keterlibatan organisasi atas dampak

c. Pembatasan khusus terkait batasan

Tingkat Kepatuhan

<p>Driving an Inclusive Recovery</p> <p>To support our communities, customers and employees, we are focusing on key drivers of economic growth: building careers and skills; fueling business growth and entrepreneurship; strengthening financial health and wealth creation; and catalyzing community development. Our firm has a number</p>	<p>Building Careers and Skills</p> <p>Accelerating changes in technology, automation and artificial intelligence means that the future of work is now. To better connect adults and young people to well-paying jobs in a transformed economy and labor market, education and training systems need to adapt and innovate to meet current and future skill demands. Responding to these changes is all the more urgent in light of the COVID-19 pandemic, which has worsened persistent racial inequities in the labor market that have led to significant disparities in opportunity and wealth building around the world.</p>	<p>Fueling Business Growth and Entrepreneurship</p> <p>The private sector is the primary engine of economic growth and opportunity, and JPMorgan Chase is proud to be a leader in providing the capital and expertise that businesses of all sizes need to grow and prosper. Small businesses play an especially vital role in fueling local economies, creating jobs and generating opportunity, and our firm has a broad range of products, services and programs designed to meet the needs of our small business customers.</p>	<p>Strengthening Financial Health and Wealth Creation</p> <p>Even before the COVID-19 pandemic hit, many individuals and households were struggling with their financial health. Only 29% of Americans were financially healthy in 2019, despite a strong economy.* At the same time, large racial wealth gaps persist, with the JPMorgan Chase Institute finding that Black and Hispanic households have 32 and 47 cents in liquid assets, respectively, for every \$1 held by white families.* The economic shock brought on by the pandemic – and its disproportionate impacts on low-income households and people of color – has only magnified and heightened the widespread financial insecurity and inequity.</p>
<p>Catalyzing Community Development</p> <p>Investing in the communities part of how we do business, and we know that their long-term health is critical to sustaining a stronger economy. Our comprehensive approach combines data and expertise, community development lending and equity, and strategic philanthropic capital designed to help create inclusive communities that connect residents to economic opportunity. Over the past year, this also meant supporting an inclusive recovery from COVID-19.</p>	<p>Accelerating Climate and Sustainability Solutions</p> <p>Developing solutions to the sustainability challenges we face is critical for our planet, society and communities around the world. Climate change, in particular, is one of the most urgent societal problems and is driving increased risks for businesses. At the same time, there are opportunities to advance solutions that protect the environment, support sustainable development and grow the economy.</p>	<p>Strengthening Financial Health and Wealth Creation</p> <p>Even before the COVID-19 pandemic hit, many individuals and households were struggling with their financial health. Only 29% of Americans were financially healthy in 2019, despite a strong economy.* At the same time, large racial wealth gaps persist, with the JPMorgan Chase Institute finding that Black and Hispanic households have 32 and 47 cents in liquid assets, respectively, for every \$1 held by white families.* The economic shock brought on by the pandemic – and its disproportionate impacts on low-income households and people of color – has only magnified and heightened the widespread financial insecurity and inequity.</p>	<p>Catalyzing Community Development</p> <p>Investing in our communities is part of how we do business, and we know that their long-term health is critical to sustaining a stronger economy. Our comprehensive approach combines data and expertise, community development lending and equity, and strategic philanthropic capital designed to help create inclusive communities that connect residents to economic opportunity. Over the past year, this also meant supporting an inclusive recovery from COVID-19.</p>
<p>Fueling Business Growth and Entrepreneurship</p> <p>The private sector is the primary engine of economic growth and opportunity, and JPMorgan Chase is proud to be a leader in providing the capital and expertise that businesses of all sizes need to grow and prosper. Small businesses play an especially vital role in fueling local economies, creating jobs and generating opportunity, and our firm has a broad range of products, services and programs designed to meet the needs of our small business customers.</p>	<p>Accelerating Climate and Sustainability Solutions</p> <p>Our global reach and expertise make us well positioned to help accelerate solutions that support the transition to a low-carbon and more inclusive economy. We are doing this by helping our clients raise the capital they need to build sustainable infrastructure, develop and scale new technologies, and implement business strategies for transition. We are also focused on helping carbon-intensive industries rapidly decarbonize, and we are supporting investors who seek to put their capital to work to advance these opportunities. Over the next 10 years – beginning in 2023 through the end of 2030 – we aim to finance and facilitate more than \$2.5 trillion to advance long-term solutions that address climate change and contribute to sustainable development.</p>	<p>-</p>	<p>-</p>
<p>Tingkat Kepatuhan</p>	<p>$(1+0.5+0.5+0) = 67\%$</p>		



k. Barcays Bank UK PLC (Barclays)



a. Penjelasan mengapa topik material

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b.i. Penjelasan lokasi terjadinya dampak

b.ii. Keterlibatan organisasi atas dampak

<p>Social and environmental financing</p> <p>Delivering solutions across our businesses</p> <p>Accessible retail products and services</p> <p>Managing impacts in lending and financing</p> <p>Managing our supply chain</p> <p>Managing our operational footprint</p> <p>Running a responsible business</p> <p>The Barclays Way</p>	<p>Responsible lending</p> <p>Financial crime</p> <p>Whistleblowing</p> <p>Managing data privacy, security and resilience</p> <p>Contributions, associations Tax and memberships</p> <p>Making a difference for our colleagues</p> <p>Unreasonable Impact</p> <p>LifeSkills</p>
<p>Supporting a sustainable and inclusive economy</p> <p>Running a responsible business</p> <p>Our people and culture</p>	<p>Managing environmental and social impacts</p> <p>Running a responsible business</p>
<p>Supporting a sustainable and inclusive economy</p> <p>Running a responsible business</p> <p>Our people and culture</p> <p>Investing in our communities</p>	<p>Managing environmental and social impacts</p> <p>Running a responsible business</p>



c. Pembatasan khusus terkait batasan

Global Reporting Initiative (GRI) Index
Following the materiality assessment, we have established the material topics covered in our report, in line with GRI's reporting principle of materiality. Disclosures pertinent to the selected GRI Standards have been referenced in the Index below. In some instances, information requirements could not be provided due to limitation of data availability. Where this is the case, we have sought to provide qualitative information on our processes. We continue to work on improving data availability and enhance overall reporting transparency.

Fingkat Kepatuhan

(0+0+0.5+1) = 50%

1. Australia and New Zealand Banking Group (ANZ)

a. Penjelasan mengapa topik material

The screenshot displays a grid of ESG topics from ANZ's 2022 Sustainability Report. The topics include:

- Improving conduct and culture**: We are working towards our aspirational culture and creating an environment where employees are motivated and empowered to do the right thing and speak up when they see something wrong.
- Employee engagement, wellbeing and development**: We have continued to improve employee engagement, creating an environment in which our people are able to learn and grow.
- Supporting customers experiencing vulnerability**: We are supporting and building the financial wellbeing of customers potentially vulnerable to financial exclusion, including those experiencing financial hardship, living on low incomes or with low levels of money management capabilities and confidence.
- Responsible business lending**: We seek to assess and manage the impact of our lending decisions through the application of our Social and Environmental Risk Policy, the Policy and accompanying sensitive sector requirements for Energy, Extractive Industries, Primary Resources, Military, and Weapons.
- Reviewing our approach to climate change**: We support the Paris Agreement's goal of transitioning to net zero emissions by 2050 and are committed to driving our path.
- Supporting the transition to a net zero carbon economy**: We seek to engage with all stakeholders in an open, transparent and constructive way to ensure we are managing the long-term risks and opportunities associated with climate change.
- Reducing our environmental footprint**: We seek to reduce the environmental impact of our operations through innovation, efficiency and increased employee awareness.
- Housing**: We believe we can play a role in helping improve the availability and affordability of housing, including support for innovative housing delivery models across the private, public and not-for-profit sectors.
- Financial wellbeing**: Since the onset of COVID-19 in March 2020, the impacts on the economy and on people's lives have been significant and widespread. Our research shows that the pandemic has eroded many individuals' gains in financial wellbeing since 2014.
- Managing customer complaints**: We are improving our complaints management so we can provide better experiences and faster outcomes.
- Improving customer experience through digital solutions**: We believe our products and services should provide great functionality and help build financial wellbeing.
- Cyber security, data protection and privacy**: ANZ has many layers of security controls to protect and defend the bank, our staff and customers safe online. During the COVID-19 pandemic, online criminal activity has increased to an unprecedented level.
- Financial crime**: We have a fair, sustainable, responsible and ethical approach to procuring and delivering goods and services.
- Managing ESG risks and opportunities in our supply chain**: We have a fair, sustainable, responsible and ethical approach to procuring and delivering goods and services.
- Workplace diversity and inclusion**: We believe in the inherent strength of a diverse and inclusive workforce. The backgrounds, perspectives and life experiences of our people help us to build strong connections with our customers, innovate and make better decisions for our business.
- Helping create opportunities for Indigenous Australians¹**: We are contributing to closing the gap in opportunity and outcomes between Indigenous and non-Indigenous Australians, and to foster respect and understanding of Aboriginal and Torres Strait Islander culture.
- Building an accessible and inclusive bank**: We continue to prioritise accessibility for our customers, employees and the broader community, strengthening financial inclusion and financial wellbeing.
- Community investment**: We invest significantly in the communities in which we operate and recognise our role in supporting their recovery from disasters such as the bushfires in Australia earlier this year and COVID-19.
- Voluntary tax transparency**: Across the countries in which we operate, we contribute directly to the economy by paying taxes, money which is then used by governments to provide public services and amenities for the benefit of the wider community.

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b.i. Penjelasan lokasi terjadinya dampak



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Improving conduct and culture

We continue to embed our aspirational culture and creating an environment where employees are motivated and empowered to do the right thing and speak up when necessary.

Employee engagement, wellbeing and development

We have continued to improve employee engagement, creating an environment in which our people are able to learn and grow.

Supporting customers experiencing vulnerability

We are supporting and building the financial wellbeing of financial inclusion, including those experiencing financial hardship, through our income or with low levels of money management capabilities and confidence.

Improving customer experience through digital solutions

We believe our products and services should provide great functionality and help build financial wellbeing.

Financial crime

During the COVID-19 pandemic, our financial crime security has increased to an unprecedented level.

Our approach to human rights

We recognise that our business activities and those of our business relationships can impact on the human rights of people and communities.

Responsible business lending

We seek to assess and manage the impacts of our lending decisions through the application of our Social and Environmental Risk Policy (the Policy) and accompanying sensitive sector requirements for:

- Energy
- Extractive Industries
- Forestry and Land Use
- Military equipment
- Hydropower
- Water

Reviewing our approach to climate change

We support the Paris Agreement's goal of transitioning to net zero emissions by 2050 and are committed to playing our part.

IN SUPPORTING THE 2030 GOAL, OUR APPROACH IS TO:

- Help our customers by encouraging them to identify climate risks and opportunities, create transition plans and report publicly on their progress.
- Support transitioning industries to help grow the economy.
- Reduce our own impact by managing and reducing emissions from our own operations.

Supporting the transition to a net zero carbon economy

We seek to engage with our customers in an open, transparent and constructive way to ensure we are managing the long-term risks and opportunities associated with climate change.

Reducing our environmental footprint

We seek to reduce the environmental impact of our operations through innovation, efficiency and increased employee awareness.

Housing

We believe we can play a role in helping improve the availability and affordability of housing, including support for innovative housing delivery models across the private, public and not-for-profit sectors.

Improving conduct and culture

The bank is supported by a strong bank of culture and has increased support for the 17 Sustainable Development Goals (SDGs) through our business model. Through our business model, we have been able to support our customers in a number of ways, including:

- 74% of our customers are satisfied with our services.
- 69% of our customers are satisfied with our products.

Employee engagement, wellbeing and development

94% of our employees are satisfied with their work environment.

95% of our employees are satisfied with their work environment.

84% of our employees are satisfied with their work environment.

54% of our employees are satisfied with their work environment.

5.9% of our employees are satisfied with their work environment.

Supporting customers experiencing vulnerability

Our research shows that COVID-19 has significantly impacted customer financial wellbeing and employment, or reduced them. We have been able to support our customers in a number of ways, including:

- Assess and build our customer's financial wellbeing.
- Support our customers to access financial services.
- Provide financial advice and support.

Managing customer complaints

Internal Dispute Resolution (IDR) plays a key role in preventing customer, fair and ethical IDR cases with engaging and being problem that also built at an individual customer level and across the business. It allows us to deal with issues through needs to help and assist to build an ethical and fair environment for our customers.

We have implemented a program to review and improve our IDR system, system and process, with customer conducted in the Bank and IDR. Capacity and quality improvement initiatives support our objectives of a consistent and well-managed complaint resolution to our customers.

Further detail on the improvements made to our IDR is provided in our 2023 Annual Report available on [page 30](#).



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<p>Managing ESG risks and opportunities in our supply chain</p> <p>Responsible business lending</p> <p>Reviewing our approach to climate change</p> <p>Supporting the transition to a net zero carbon economy</p> <p>Improving customer experience through digital solutions</p> <p>Cyber security, data protection and privacy</p> <p>Financial crime</p> <p>Our approach to human rights</p> <p>Modern Slavery and Human Trafficking Statement 2022</p> <p>Statement of intent</p> <p>Reducing our environmental footprint</p> <p>Workplace diversity and inclusion</p> <p>Building an accessible and inclusive bank</p> <p>Voluntary tax transparency</p> <p>Community investment</p> <p>Our community</p>	<p>-</p>
<p>Pembatasan khusus terkait batasan</p>	<p>Tingkat Kepatuhan $(1+0.5+0.5+0) = 67\%$</p>



m. Royal Bank of Canada (RBC)

Obyek Industri Perbankan tidak menggunakan standar ini.

n. Mizuho Bank, Ltd. (Mizuho)

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a. Penjelasan mengapa topik material

-

b.i. Penjelasan lokasi terjadinya dampak

Retail & Business Banking Company Individual customers SMEs Middle market corporations **Corporate & Institutional Company** Large corporations Financial institutions Public-sector entities

Global Corporate Company Americas EMEA East Asia Asia & Oceania **Global Markets Company** Investors **Asset Management Company** Investors

Global Products Unit Investment banking Transaction banking **Research & Consulting Unit**

Employee engagement

Digitalization

Creating a next-generation financial model by bringing together digital technologies and social contribution

Mizuho is proactively engaging with the process of using digital technologies to create new forms of social living, such as those imagined in Society 5.0* and smart city concepts. Through our engagement, we will create new ways of interacting with finance that will positively contribute to solving social issues.

*A major policy promoted by the Japanese Cabinet Office's Council for Science, Technology and Innovation for creating a "Super Smart Society" (Society 5.0) through advancement in science and technology.

As society and our customers' needs undergo major changes, in order to forge new partnerships with our customers we will need to enhance the expertise and skills of our personnel. Additionally, in Japan, workers' perspectives are shifting away from the idea of belonging to a company with the assumption of lifetime employment, to the idea of belonging to a profession, which assumes a lifelong active role in one's field, and the focus is on increasing one's individual value.

Our new HR strategy responds to these changes in customer needs and employee perspectives, and aims to maximize employees' universally recognizable value while focusing on honing their expertise. By creating organic opportunities for learning, taking on new challenges, and gaining experience through work, this strategy will form a mutually beneficial relationship between employees and the company where the growth of one leads to the growth of the other.



b.ii. Keterlibatan organisasi atas dampak

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<p>Key strategies</p> <p>Strengthen consulting We will aim to be a partner that helps retail customers design their lives in a range of longevity. We provide consulting on asset formation/management and asset succession to match each individual customer's unique goals, considering their financial objectives and future outlook according to their different stages in life. We are also aiming to be a strategic partner for SMEs and middle market clients as they seek to maintain or expand their businesses in an uncertain business environment. By offering sophisticated solutions as a unified group, we are supporting our clients' sustainable growth and business succession needs.</p> <p>Build an optimal channel network In light of changes in customer needs and the increasing adoption of remote technology, we will position our mobile and other related services as the primary channels and expand the convenient digital services we offer. At the same time, we will transform branches into consulting spaces offering one-stop service for banking, trust banking, and securities, as well as remote consultations, allowing us to respond to a diverse range of customer consultation needs.</p> <p>Expand into new business domains Building upon collaboration and the adoption of advanced technology through alliances with other companies, we are creating new value beyond the traditional boundaries of finance in fields such as online lending, cashless payments, and big data business in order to formulate a new business model aligned to the ways that society and our customers are changing. By combining the non-finance mobile-based services of each company with our financial capabilities, we will also work to expand transactions with new customer demographics.</p> <p>Key strategies</p> <p>Focus on asset management services to respond to diverse customer needs To respond to the diverse needs of retail investors we are developing and offering a broad range of products, from those that are low risk and based on ability to share based on returns which draw on our advanced investment capabilities. We are also offering investment in fund assets and providing products tailored to defined contribution corporate pensions, individual type defined contribution pension plans (DC/CI), and</p> <p>Selection of and focus on solution services with high customer demand Institutional investors are seeking to increase volume in a low interest rate environment and to respond to these needs we are offering comprehensive solutions through our pension operations commitment services which is tailored to meet clients' needs in the areas of investment, pension plans, and operations.</p> <p>Working to a more efficient business structure We are strategically allocating specialist personnel and fundamentally transforming our cost structure to maximize the benefits of Asset Management One's scale, its corporate resources and the synergy created by offering our public platform, insurance investments, and ESG investments.</p> <p>Working to a more efficient business structure We are strategically allocating specialist personnel and fundamentally transforming our cost structure to maximize the benefits of Asset Management One's scale, its corporate resources and the synergy created by offering our public platform, insurance investments, and ESG investments.</p>	<p>Key strategies</p> <p>Expand discussions with clients' senior management We newly established a Corporate Strategy Advisory Department in order to further expand the range of discussions we hold with clients at the senior management level in order to respond to their increased interest in creating value from both finance and non-finance perspectives.</p> <p>Adapting to the situation during and after COVID-19 In addition to responding to the current rise in clients' need to secure cash flow, in light of the potential for prolonged impacts from the pandemic, we will proactively support clients' capital base expansion needs that are likely to enter going forward, through measure finance, equity underwriting, and other</p> <p>Enhance our business base We are aiming to enhance our business base in order to achieve sustainable growth and ensure that we can adapt to changes in the environment. Specifically, we are strategically developing personnel through collaborating with other in-house companies and units on medium- to long-term job rotations which enable</p> <p>Key strategies</p> <p>Enhance research and origination capabilities By conducting thorough research with a clear sense of purpose and with the aim of enhancing Mizuho's corporate strategy and expanding in-house companies' business, we contribute to strengthening Mizuho's earnings power as well as our brand and reputation.</p> <p>Employee engagement</p> <p>Implementing our new HR strategy As society and our customers' needs undergo major changes, in order to forge new partnerships with our customers we will need to enhance the expertise and skills of our personnel. Additionally, in Japan, workers' perspectives are shifting away from the idea of belonging to a company with the assumption of lifetime employment, to the idea of belonging to a profession, which assumes a lifelong active role in one's field, and the focus is on increasing one's individual value.</p> <p>Corporate governance</p> <p>As the group's holding company, Mizuho Financial Group is conducting management that contributes to the creation of value for our diverse stakeholders, realizing improved corporate value for the group through continuous and stable corporate growth, and as a result, contributing to economic and industrial development and the prosperity of society inside and outside of Japan. With this goal, we have established our corporate governance system with the Board of Directors at its core, and are working to further enhance our corporate governance.</p>	<p>Key strategies</p> <p>Enhance current business areas Through the Corporate Strategy Advisory Department, in addition to collaboration with the Research & Consulting Unit, we are continually holding to death dialogues with clients' senior management, aiming to provide support for strategy level decision-making as well as formulating specific financial and non-financial solutions.</p> <p>Expand into new business domains We will raise our transaction banking capabilities in Asia and strengthen our client relationships in US capital markets. We will also aim to expand our transaction banking income by capturing capital flows in the high-growth region of Asia, with an awareness of changes to supply chains in the wake of the COVID-19 pandemic.</p> <p>Addressing structural issues In light of constraints including the international regulatory environment and non-JPY currency procurement, by shifting corporate resources from areas with little potential for profit to new business areas and high-profitability businesses, we will increase the quality of our business portfolio.</p> <p>Promote value chain-based consulting We are promoting a value chain-based model of consulting which enables us to leverage our consulting services to generate business for the entire Mizuho group, thereby contributing to the expansion of business for each in-house company.</p> <p>Strengthening initiatives for the active use of IT/digital We are driving the digital transformation of clients and Mizuho itself by leveraging the digital technology expertise of our unit to pursue the digitalization of operations, the shift to data monetization, the building of value co-creation models, and business design.</p> <p>Promote MMOne Mizuho MMOne (the IMMOne) is our member-exclusive service for corporations offering access to and applications of Mizuho's insights. We will enhance both face-to-face and remote service channels and evolve MMOne into a platform that provides high added value, including in non-finance fields. This will enable us to contribute to a broad range of needs and solutions in line with the growth stage of corporate clients, particularly SMEs and middle market firms.</p>	<p>Key strategies</p> <p>Enhance current business areas Thus far we have leveraged our global network to provide consulting services to Japanese corporate clients operating outside of Japan, and by focusing on about 300 blue-chip corporate groups worldwide having stable credit and potential revenue streams with upside potential by enhancing our current business base.</p> <p>Expand into new business domains Also, mainly leveraging our strength of debt capital market business in US capital markets, we intend to increase our non-rental income by expanding our client base and product offerings.</p> <p>Addressing structural issues In addition, as an initiative to improve our cost structure, by consolidating operations, utilizing technology to streamline operations, and optimizing costs outside of Japan, we will further strengthen our framework to ensure our stable provision of financial services even in times of crisis such as the COVID-19 pandemic.</p>
<p>Pembatasan khusus terkait batasan</p>	<p>-</p>	<p>-</p>	<p>-</p>
<p>Tingkat Kepatuhan</p>	<p>$(0+0.5+0.5+0) = 33\%$</p>	<p>-</p>	<p>-</p>



o. Industrial and Commercial Bank of China (ICBC)



a. Penjelasan mengapa topik material	-
b.i. Penjelasan lokasi terjadinya dampak	-
U.ii. Keterlibatan organisasi atas dampak	-
c. Pembatasan khusus terkait batasan	-
Tingkat Kepatuhan	(0+0+0+0) = 0%

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C. Pelaksanaan Pelaporan Materialitas Pada SR (Prinsip Materialitas AA1000AP)

1. Analisis Kesesuaian Laporan Keberlanjutan Berdasarkan Prinsip Materialitas

AA1000AP

No	Obyek Industri Perbankan	1	2	3	4	5	6	7	8	9	10	Tingkat Kepatuhan
1	PT Bank Central Asia, Tbk (BCA)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
2	Housing Development Finance Corporation Limited (HDFC)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
3	Hana Financial Group Inc. (Hana)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
4	The Development Bank of Singapore Limited (DBS)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
5	Chinatrust Commercial Bank Limited (CTBC)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
6	Union Bank of Switzerland (UBS)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
7	The Commonwealth Bank of Australia (CBA)	✓	✓	✓	✓	-	✓	✓	✓	✓	-	80%
8	The Internationale Nederlanden Groep (ING)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
9	Public Bank Berhad (Public Bank)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
10	JPMorgan Chase & Co (JPMorgan)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
11	Barclays Bank UK PLC (Barclays)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
12	Australia and New Zealand Banking Group Limited (ANZ)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
13	Royal Bank of Canada (RBC)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
14	Mizuho Bank, Ltd. (Mizuho)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%
15	Industrial and Commercial Bank of China (ICBC)	✓	✓	✓	-	✓	✓	-	✓	-	-	60%
Rata-rata		100 %	100 %	100 %	93 %	93 %	100 %	93 %	100 %	93 %	87 %	96%

Sumber: data diolah kembali

2. Bukti Kesesuaian Laporan Keberlanjutan Berdasarkan Prinsip Materialitas AA1000AP

a. PT Bank Central Asia, Tbk (BCA)

Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.



2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.



3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.

Struktur Tata Kelola Keberlanjutan

BCA telah memiliki unit kerja Sub-Divisi Environment Sustainability Governance (ESG) berdasarkan Surat Keputusan Direksi No. 136/SK/DIR/2019 tanggal 30 Agustus 2019. Secara struktural, Sub-Divisi ESG menjadi bagian dari Divisi Sekretaris & Komunikasi Perusahaan yang berada di bawah Sekretaris Perusahaan. Divisi ini bertanggung jawab kepada Direktur Perencanaan & Keuangan yang akan melaporkan kinerja Keuangan Berkelanjutan kepada Presiden Direktur.

Struktur dan pokok Sub-Divisi ESG ditunjukkan dalam dua aspek, yaitu:



BCA membangun budaya Keberlanjutan dan menyusun RAKB, Sub-Divisi ESG selalu bekerja sama dengan unit-unit terkait, terutama Grup Corporate Banking, Transaction & Finance, Divisi Bisnis Komersial & SME, Divisi Analisa Risiko Kredit, Divisi Logistik & Gudang, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, Satuan Kerja Corporate Social Responsibility, Divisi Strategi & Pengembangan Operasi-Layanan, Strategi Information Technology Group. Keberadaan Sub-Divisi ESG memastikan penerapan Keberlanjutan dilakukan dengan sistematis, salah satunya pencapaian target RAKB yang menjadi Key Performance Indicator (KPI). Meskipun sudah ada Sub-Divisi ESG, kesuksesan penerapan tata kelola keberlanjutan menjadi tanggung jawab semua insan BCA, termasuk Dewan Komisaris serta jajaran Direksi yang ikut terlibat dalam pengawasannya.



4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.





5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

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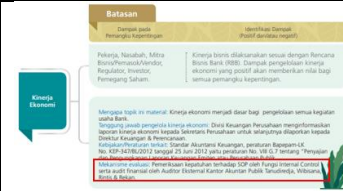
7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.



6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.



8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.



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9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

Dialokasikan dan diinformasikan kepada pemangku kepentingan yang relevan. Untuk semua input yang kami terima, BCA menguraikan semua hasil dan akan terus berupaya meningkatkan kinerja dan kualitas pelayanan. Sebaliknya, tanggapan atas Laporan Keberlanjutan tahun 2020 ini dapat diungkapkan melalui ir@bcak.co.id.

Dititik Sekretariat & Komunikasi Perusahaan

Hana F Haryo
Alamat Kantor Pusat:
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Griens Indonesia
Jl. M.H. Thamrin No. 1 Jakarta 10130, Indonesia
Telp. 02 21 2158 8000
Fax. 02 21 2158 8300
E-mail: hana@bcak.co.id

tingkat Kepatuhan = (1 x 10) = 100%

b. Housing Development Finance Corporation Limited (HDFC)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.

We conducted materiality assessment exercise in FY 2019-20, to identify topics that have material impact on our operations as well as our stakeholders. Through this exercise, 16 sustainability topics were selected.

Our materiality assessment was undertaken in line with the framework requirements, and in consultation with internal and external stakeholders, and was published in our last Sustainability Report released in October 2019. We received and analysed responses from more than 3,300 stakeholders, comprising 1,000 internal stakeholders and over 2,300 key external stakeholder groups. We also sought their views on our community development initiatives and sustainability journey, in addition to their opinion on material topics.

We conducted secondary research and interacted with internal stakeholders to arrive at a list of sustainability topics that are relevant to our business and our stakeholders. The materiality matrix is a result of the exercise, which prioritises economic, social, environmental and governance topics, based on their importance to the Bank as well as its stakeholders.

We devised a Board-approved environmental policy in 2019 to guide our environmental initiatives through risk assessment, impact evaluation and emission reduction, among others. In FY 2019-20, we established an Environmental Social & Governance (ESG) Committee at the management level, with representations from senior members across major functions. The committee, which reports to the CSR Committee of the Board, has been divided into three major sub-committees for focused discussions.

10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

Identifikasi Dilema dan Penyelesaian Hasil Awal
BCA mengadakan Rapat Internal Direksi (RID) secara periodik untuk menilai kelompok pemangku kepentingan utama bulan Oktober dan November 2020 melalui virtual meeting. Berdasar hasil diskusi yang dihadiri seluruh pemangku kepentingan dan diintegrasikan sebagai berikut:

Tugas Direktur Penanggung Jawab Keuangan Keberlanjutan

Secara umum, Presiden Direktur dan tujuh Direktur secara kolektif bertanggung jawab atas implementasi Keuangan Keberlanjutan, di bawah koordinasi Direktur Perencanaan & Keuangan. Direktur lainnya adalah Direktur Kredit & Hukum, Direktur Perbankan Korporasi, Direktur Jaringan Wilayah & Cabang, Direktur Perbankan Konvensional & SME, Direktur Sumber Daya Manusia, dan Direktur Keperawatan & Manajemen Risiko. Direksi memastikan tidak adanya konflik kepentingan dengan manajemen dalam mengelola aspek-aspek keberlanjutan. Di dalam Rapat Umum Pemegang Saham (RUPS) BCA menyampaikan kinerja keberlanjutan kepada pemangku kepentingan, namun demikian belum ada kebijakan khusus pemberian suara untuk membahas isu lingkungan atau sosial. Semua pemegang saham sudah memiliki hak suara yang sama untuk menyampaikan pendapatnya.

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

 **Our Board comprises experts from diverse fields**

Our Board, at present, has 12 directors including the Managing Director. Our functional directors are highly experienced professionals in their respective areas. The Board guides the management on operational issues, adoption of systems and best practices in management, and provides oversight on compliance of various legal and other requirements.

The CSR Committee of the Board oversees and governs our ESG initiatives covering our CSR initiatives. The Bank's governance practices and details of the various Board committees are provided in our Integrated Annual Report 2019-20 (Pages 115 and 285).

We devised a Board-approved environmental policy in 2019 to guide our environmental initiatives through risk assessment, impact evaluation and emission reduction, among others. In FY 2019-20, we established an Environmental Social & Governance (ESG) Committee at the management level, with representations from senior members across major functions. The committee, which reports to the CSR Committee of the Board, has been divided into three major sub-committees for focused discussions.

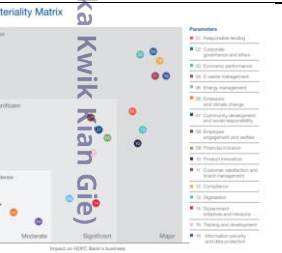
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3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.



5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.



The materiality assessment was undertaken in line with GRI framework requirements, and in consultation with internal and external stakeholders, and was published in our last Sustainability Report released in October 2019. We received and analysed responses from more than 3,300 stakeholders, comprising included about 1,000 internal stakeholders and over 2,300 key external stakeholder groups. We also sought their views on our community development initiatives and sustainability journey, in addition to their opinion on material topics.

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.

Value-driven banking
Identifying material sustainability topics

We conducted materiality assessment exercise in FY 2019-20, to identify topics that have material impact on our operations as well as our stakeholders. Through this exercise, 16 sustainability topics were selected.

The materiality assessment was undertaken in line with GRI framework requirements, and in consultation with internal and external stakeholders, and was published in our last Sustainability Report released in October 2019. We received and analysed responses from more than 3,300 stakeholders, comprising included about 1,000 internal stakeholders and over 2,300 key external stakeholder groups. We also sought their views on our community development initiatives and sustainability journey, in addition to their opinion on material topics.

We conducted secondary research and interacted with internal stakeholders to gain a list of sustainability topics that are relevant to our business and our stakeholders. The materiality matrix is a result of the exercise, which prioritises economic, social, environmental and governance topics, based on their importance to the Bank as well as to stakeholders.



6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

We devised a Board-approved environmental policy in 2019 to guide our environmental initiatives through risk assessment, impact evaluation and emission reduction, among others. In FY 2019-20, we established an Environmental Social & Governance (ESG) Committee at the management level, with representations from senior members across major functions. The committee, which reports to the CSR Committee of the Board, has been divided into three major sub-committees for focused discussions.

- Government initiatives and missions:** We have established a dedicated committee to oversee and coordinate our environmental initiatives, headed by our President. The committee also oversees the implementation of our environmental policy and ensures that our environmental initiatives are aligned with our business strategy and the Sustainable Development Goals (SDGs).
- Employee engagement and well-being:** We have established an Employee Engagement and Well-being Committee to oversee and coordinate our initiatives in this area. The committee also oversees the implementation of our employee engagement and well-being policy and ensures that our initiatives are aligned with our business strategy and the Sustainable Development Goals (SDGs).
- Information security and data protection:** We have established an Information Security and Data Protection Committee to oversee and coordinate our initiatives in this area. The committee also oversees the implementation of our information security and data protection policy and ensures that our initiatives are aligned with our business strategy and the Sustainable Development Goals (SDGs).
- Economic performance:** We have established an Economic Performance Committee to oversee and coordinate our initiatives in this area. The committee also oversees the implementation of our economic performance policy and ensures that our initiatives are aligned with our business strategy and the Sustainable Development Goals (SDGs).
- Compliance:** We have established a Compliance Committee to oversee and coordinate our initiatives in this area. The committee also oversees the implementation of our compliance policy and ensures that our initiatives are aligned with our business strategy and the Sustainable Development Goals (SDGs).

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10. Diarangi mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.



9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

We believe that a balanced Triple Bottom Line growth, can only be achieved by embracing principles of independence, accountability, responsibility, transparency, fair and timely disclosures, credibility and sustainability in business strategies and execution plans. These parameters form the bedrock of the Bank's Corporate Governance policy.

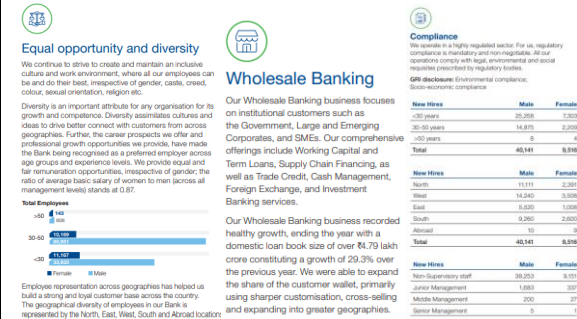
We are committed to setting the highest standards of Corporate Governance by adopting the best practices. We continuously benchmark our practices to the globally recognised standards and fine tune them at regular intervals.

We understand that our governance processes must ensure that the resources are used in a manner that meets stakeholders' aspirations and societal expectations. There are policies and framework in place for managing and monitoring ethical conduct across every engagement. Our corporate structure, business, operations and disclosure practices reflect our Corporate Governance philosophy.

Transparency, accountability, fairness and extensive communications with stakeholders are integral to our functioning. We believe in system-driven performance and performance-oriented systems. We accord the highest priority to these systems and protect the interest of all our shareholders, particularly minority shareholders.

We have developed a training programme on anti-corruption, anti-bribery, and anti-money laundering (AML). The programme comprises four modules – Foreign Corrupt Practices Act and Bribery Act, Code of Ethics and Commitment, Trade Based Money Laundering, and KYC and AML norms. During the reporting period, 16 cases were reported, in which employees were dismissed or disciplined for corruption. We haven't received any financial assistance from the government, and there are no political contributions made in the reporting year. There are no restatements on information from the previous year.

8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.



10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

At HDFC Bank, we have a structured approach to understand, prioritising and addressing stakeholder expectations. Our stakeholder prioritisation exercise was conducted with the functions that constitute the ESG committee.

We conducted materiality assessment exercise in FY 2018-19, to identify topics that have material impact on our operations as well as our stakeholders. Through this exercise, 16 sustainability topics were selected.

The materiality assessment was undertaken in line with GRI framework requirements, and in consultation with internal and external stakeholders, and was published in our last Sustainability Report released in October 2019. We received and analysed responses from more than 3,300 stakeholders, comprising included about 1,000 internal stakeholders and over 2,300 key external stakeholder groups. We also sought their views on our community development initiatives and sustainability journey, in addition to their opinion on material topics.

First, we identified all relevant key stakeholder groups based on their interests in the Bank. The identified groups were further prioritised based on their influence on our business.

Our customers, investors/shareholders, employees, communities/NCDs, regulatory bodies and suppliers represent our key stakeholder groups. We maintain an effective two-way communication with our stakeholders throughout the year, which enables us to further strengthen our time-tested and trusted relationships with them.

We conducted secondary research and interacted with internal stakeholders to arrive at a list of sustainability topics that are relevant to our business and our stakeholders. The materiality matrix is a result of the exercise, which prioritises economic, social, environmental and governance topics, based on their importance to the Bank as well as its stakeholders.

Tingkat Kepatuhan = (1 x 10) = 100%

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBKKG.



c. Hana Financial Group Inc. (Hana)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.



3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.



Hana Financial Group ESG Planning Team
The ESG Planning Team of Hana Financial Group is in charge of a wide variety of projects to enhance the Group's sustainability, including planning and providing operational support for social contribution activities, as well as publishing the Sustainability Report, the main communication channel for stakeholders. Hana Financial Group's Sustainability Report requires review and approval of its Chairperson of before publication.

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

Risk arising from emerging new financial technologies

Risk arising from climate change

Category	Effect of Certification
Hana Financial Group's Compliance Support Team	Risk-based monitoring and planning Continuous and consistent compliance/anti-corruption monitoring
Hana Financial Group's Departments	- Establishment of group-wide compliance/anti-corruption and risk identification/evaluation/response measures once a year - Evaluation of the Compliance Support Team for its measures against risks and if found inadequate, repeated evaluation
Management	When signing a contract with a non-affiliated company, addition of content in relation to the review/due diligence of the contracting party Periodic identification of potential compliance/anti-corruption risks Periodic report on the results of the compliance management/anti-corruption management system review to the Group CEO (Internal Control Committee)

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.



2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.
 b. Pengutipan tidak merugikan kepentingan publik.
 a. Penulisan kritik dan tinjauan suatu masalah.
 9. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan disertasi, atau untuk keperluan lain yang sah.
 8. Pengutipan harus mencantumkan sumber.
 7. Pengutipan harus mencantumkan sumber.
 6. Pengutipan harus mencantumkan sumber.
 5. Pengutipan harus mencantumkan sumber.
 4. Pengutipan harus mencantumkan sumber.
 3. Pengutipan harus mencantumkan sumber.
 2. Pengutipan harus mencantumkan sumber.
 1. Pengutipan harus mencantumkan sumber.

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5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

1. Dilarang mengutip sebagian atau seluruh karya tulis atau dengan cara lain yang sama dengan ini, tanpa izin IBIKKG.

2. Dilarang mengutip hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.

3. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.

4. Dilarang mengutip atau menyalin dalam bentuk apapun tanpa izin IBIKKG.

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Hana Financial Group conducted a materiality assessment to identify material topics that may have a significant medium- to long-term impact on the Group. Through our stakeholder survey, media analysis, and other means, we identified the materiality of each topic, consequently deriving 10 material topics. In this report, we have discussed in detail our activities and performance about managing each topic.

7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

Risks arising from emerging new financial technologies

Risks arising from climate change

Risks arising from changes in demographics

Risks arising from the spread of infectious diseases

Planning and Policy

ESG Emerging Risk

Top 10 Risks (likelihood)

Top 10 Risks (impact)

6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

Addressing ESG risk through communication

Hana Financial Group regularly communicates with our stakeholders about addressing ESG risks and opportunity factors, which, in turn, encourages our customers to pursue ESG-based management activities.

ESG Engagement to Customers	Publishing ESG research reports (on Hana Institute of Finance website)	Published seven ESG reports
ESG Engagement to Investees	Exercising non-financial evaluation-based voting rights for companies to invest in	Hana Bank: Exercised voting rights seven times Hana Life Insurance: Exercised voting rights eleven times

8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta menganalisis perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.

Planning and Policy

ESG Emerging Risk

Top 10 Risks (likelihood)

Top 10 Risks (impact)



9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

Engagement channels

Hana Financial Group defines all parties who directly or indirectly affect our business activities as stakeholders, customers, employees, partners, central/local governments, shareholders/investors, and local communities are classified as stakeholders, and the Group effectively communicates with all stakeholders through multiple engagement channels. Moreover, we conduct stakeholder surveys every year to gather feedback on the sustainability management of the Group, and actively reflect them in our management activities.

10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

Addressing ESG risk through communication

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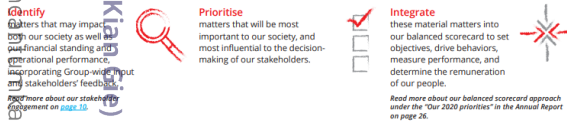
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tingkat Kepatuhan = (1 x 10) = 100%

d. The Development Bank of Singapore Limited (DBS)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.

Material ESG matters have the most impact to our society and our ability to create long-term value as a bank. These matters influence how the Board and senior management steer the bank.



The Group Sustainability Council also advises the CEO on material ESG matters that contribute to the overall materiality assessment, which is then utilised by the Board and the Group Management Committee for strategic planning and long-term value creation. The Group Sustainability Council meets every two months and provides periodic updates to the CEO, Group Management Committee, and the Board.

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

Management's Responsibility for the Identified Sustainability Information

Management of DBS is responsible for the preparation of the Identified Sustainability Information in accordance with the Reporting Criteria. The responsibility includes designing, implementing and maintaining internal control relevant to the preparation of Identified Sustainability Information that is free from material misstatement, whether due to fraud or error.

Practitioner's Independence and Quality Control

We have complied with the independence and other ethical requirements of the Accounting and Corporate Regulatory Authority (ACRA) Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities (ACRA Code), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies Singapore Standard on Quality Control 1 and, accordingly, maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



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3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.

Roles and responsibilities

The CEO is assisted on sustainability matters by the Group Sustainability Council, which is chaired by the Chief Sustainability Officer and consists of senior members across various business and support units. It develops the sustainability framework, which includes setting key performance indicators in consultation with stakeholders and overseeing the execution of sustainability initiatives across the bank.

The Group Sustainability Council also advises the CEO on material ESG matters that contribute to the overall materiality assessment, which is then utilised by the Board and the Group Management Committee in strategic planning and long-term value creation. The Group Sustainability Council meets every two months and provides periodic updates to the CEO, Group Management Committee, and the Board.

To better embed sustainability in the organisation, Local Sustainability Councils are established across our key markets – China, Hong Kong, India, Indonesia and Taiwan. These Councils follow a similar structure to the Group Sustainability Council and have a broad mandate to execute initiatives in line with the Group's sustainability approach while adapting to local market conditions.

5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

ESG matters	Key Stakeholders / Agencies	Topic boundaries
Responsible banking	Human rights assessment Financial Services (Financial Services Sector Disclosures)	Customers Employees Society
Managing climate risk	Environmental assessment Financial Services (Financial Services Sector Disclosures)	Customers Employees Society
Financial inclusion	Sustainable development Financial Services (Financial Services Sector Disclosures)	Customers Employees Society
Anti-bribery	Anti-bribery and corruption Financial Services (Financial Services Sector Disclosures)	Customers Employees Regulators and policy makers Shareholders
Cyber security	Cyber security Customer privacy	Customers Employees Regulators and policy makers Shareholders
Employee safety and health	Employee safety and health Occupational health and safety	Customers Employees Regulators and policy makers Shareholders
Responsible tax management	Responsible tax management Regulatory compliance	Customers Employees Regulators and policy makers Shareholders
Responsible labour practices	Responsible labour practices Human rights assessment	Customers Employees Regulators and policy makers Shareholders
Responsible marketing and advertising	Responsible marketing and advertising Marketing and advertising	Customers Employees Regulators and policy makers Shareholders
Responsible procurement	Responsible procurement Supplier assessments	Customers Employees Regulators and policy makers Shareholders
Responsible product and service development	Responsible product and service development Product and service development	Customers Employees Regulators and policy makers Shareholders
Responsible risk management	Responsible risk management Risk management	Customers Employees Regulators and policy makers Shareholders
Responsible technology and innovation	Responsible technology and innovation Technology and innovation	Customers Employees Regulators and policy makers Shareholders
Responsible vendor and supplier management	Responsible vendor and supplier management Supplier assessments	Customers Employees Regulators and policy makers Shareholders
Responsible business practices	Responsible business practices Business practices	Customers Employees Regulators and policy makers Shareholders
Responsible community and stakeholder engagement	Responsible community and stakeholder engagement Community and stakeholder engagement	Customers Employees Regulators and policy makers Shareholders
Responsible governance and leadership	Responsible governance and leadership Governance and leadership	Customers Employees Regulators and policy makers Shareholders
Responsible reporting and disclosure	Responsible reporting and disclosure Reporting and disclosure	Customers Employees Regulators and policy makers Shareholders

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.



6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

The approach adopts an outward- and inward-looking perspective in evaluating material matters. The "outward-looking" perspective presents how material ESG matters can impact the society, economy, and the environment, while the "inward-looking" view identifies how these material ESG matters affect DBS and our strategic priorities.

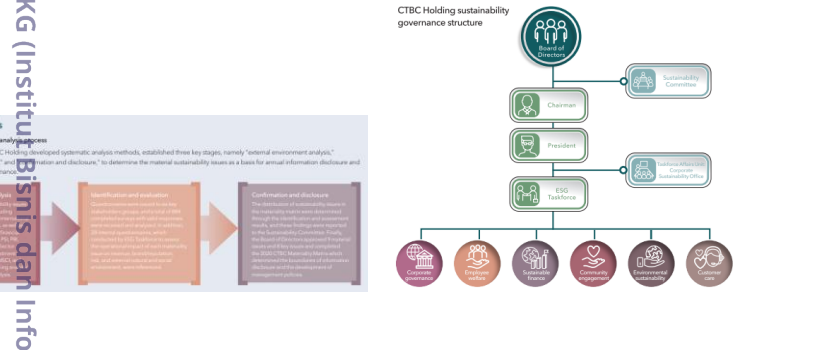
For example, we dialled up our focus on financial inclusion and social entrepreneurship to better reflect their relative importance to the health of our society and the environment, as well as to the bank's financial performance. We believe this is critical especially in a difficult year where the pandemic posed a massive challenge to the global economy, impacting lives and livelihoods for the masses.

<p>7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.</p> <p>* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.</p>	<p>8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.</p>
<p>Our first pillar, one key goal is to reduce our Scope 3 carbon emissions by 20% by 2030. To achieve this, we have been working on several initiatives. We have been financing new coal-fired power plants since 2019, which will help to reduce our carbon footprint. We have also been financing renewable energy, to encourage our clients to adopt more carbon efficient operations. We have been financing green alternatives, we published the Sustainable and Transition Finance Framework and Taxonomy – a first of its kind by a bank. At the same time, we closed about SGD 9 billion in sustainable financing transactions across our lending portfolio. We have also increased our progress on this front, and have more than doubled our sustainable finance target for 2024 from SGD 20 billion to SGD 50 billion. In the consumer space, we continued to increase our investments. We offer on our wealth platform and helped our private customers on integrating sustainability into their investment decisions.</p> <p>At the Responsible Bank, it is the notion of creating trust. We believe that in a world of four pillars, trust is the foundation. Trust is the basis of a relationship of trust, and this can only be done through transparency and fairness. We continued to improve the language and focus of our sustainability disclosures, as well as our Fair Dealing and Product Committee (which I chair) to ensure that our customers are always treated as we would expect ourselves to be treated.</p> <p>Our second pillar, responsible business practices, we are reducing our carbon footprint and enhancing the sustainable procurement agenda. To this end, we are now committed to ensure net zero operational carbon emissions by 2022.</p> <p>We have also deepened employee engagement as we pivot to distributed workforce models and flexible work arrangements, while ensuring we have the right diversity policies so that we can access the talent without any unnecessary bias.</p>	<p>We also introduced a top-down, portfolio-level approach for the rest of our entire corporate lending portfolio, where we leveraged the forecasts of macroeconomic variables, such as GDP, sectoral equity prices, energy prices, among others. In line with regulatory guidance, this approach is consistent with the bank's existing stress testing models and supplements our bottom-up, borrower-level assessment of company financials for customers in the five sectors comprising Agriculture, Chemicals, Energy, Mining & Metals and Real Estate & Transportation.</p> <p>C. Financial inclusion</p> <p>Our approach</p> <p>We aim to democratise access to banking services to more segments of the community by:</p> <ol style="list-style-type: none"> Onboarding the underbanked into the formal banking system Basic banking accounts enable individuals to track and manage income and expenditure, access insurance to protect incomes and transact seamlessly in the digital economy. Nurturing healthy savings and investment habits Digital financial planning platforms help enhance accessibility to banking services and financial planning knowledge, enabling our customers to grow their financial literacy and develop good savings and investment habits. We are democratising wealth and lowering the barrier to entry by making our products and services available to the mass affluent through digital banking, robot-assisted portfolios, regular savings plans and budgeting tools. Financing underserved businesses and customers We expanded our reach to individuals and micro, small and medium enterprises through partnerships with current customers by offering innovative and tailored products and services for their value and supply chains. <p>The extent of our reach depends on our geographical footprint across the markets we operate in.</p> <p>M: Responsible tax management</p> <p>Our approach¹⁹</p> <p>We are committed to paying our fair share of taxes in the locations where we operate and complying with all relevant tax laws and regulations. This includes the fulfillment of local tax filing obligations and timely payment of taxes.</p> <p>It is the sovereign right of governments to set tax laws and regulations in the context of the competitive global marketplace. Tax incentives and exemptions are an effort by governments to encourage investment, employment and economic growth. To balance the interests of our stakeholders, we claim legitimate incentives and exemptions that are granted to us.</p> <p>Initiatives and progress updates</p> <p>In line with International Women's Day, we engaged our employees across all our key markets to share their thoughts on what "Each for Equal" meant to them and why it matters. We also released a special edition of SPARKS, with a special focus on DBS' partnership with a social enterprise that is committed to empowering women.</p> <p>We ran two signature programmes: Reimagine and My Persona, Woman 3.0 in our technology hub in Hyderabad. We extended Reimagine to DBS Singapore to hire women technologists who have been on a career break. Through an intentional assimilation process, the return-to-workforce new hires were successfully and seamlessly onboarded and integrated into the organization. My Persona, Woman 3.0 is a leadership development programme for the third year running that empowers women to take on leadership roles in India. 98% of participants indicated that they would recommend the programme to their peers.</p>
<p>9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.</p>	<p>10. Menciptakan dan menyampaikan sebuah pemahaman dan pengetahuan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.</p>
<p>Tingkat Kepatuhan = (1 x 10) = 100%</p>	<p></p>



e. Chinatrust Commercial Bank Limited (CTBC)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.



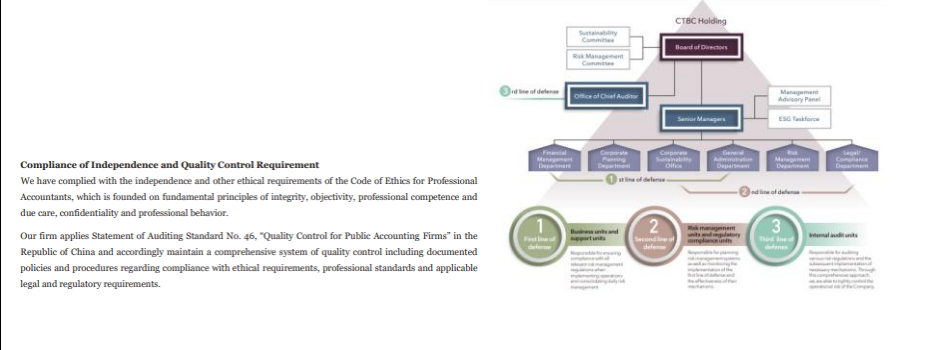
2. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.

Material issues, GRI topics, and boundaries of impact

For the identified material issues, the corresponding GRI topics and boundaries of impact are listed in the following table, and the relevant management policies and measures are stated in the corresponding chapters.

Material issue	Corresponding GRI topic	Location of activity, environmental and social impact						Corresponding impact
		Internal	Direct		Indirect			
		China	Other countries	Other countries	Other countries	Other countries		
Risk management	GRI 201: Economic Resilience	●	●	●	●	●	Global Governance	
Regulatory compliance	GRI 215: Business Compliance and Anti-Bribe and Corruption	●	●	●	●	●	Global Governance	
Human Resources	GRI 204: Human Resources	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 202: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 203: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 204: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 205: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 206: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 207: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 208: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 209: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 210: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 211: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 212: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 213: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 214: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 215: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 216: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 217: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 218: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 219: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 220: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 221: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 222: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 223: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 224: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 225: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 226: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 227: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 228: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 229: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 230: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 231: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 232: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 233: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 234: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 235: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 236: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 237: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 238: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 239: Customer Satisfaction	●	●	●	●	●	Global Governance	
Product quality and customer service	GRI 240: Customer Satisfaction	●	●	●	●	●	Global Governance	

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.



3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.

Report overview

This 2023 Sustainability Report covers the period of Jan. 1 to Dec. 31, 2023. Some of the information was covered as of April 13, 2023. There are no amendments of data presented in this report. The report is prepared by the public affairs department of the company and is subject to the company's internal review process.

Quality of information

The report complies with the Convention of the Global Reporting Initiative (GRI) Standards and adheres to the materiality reporting (MR) framework of the environmental, social and governance (ESG) reporting. The data sources are based on the Sustainability Reporting Methods Booklet prepared for internal use.

CTBC Holding Corporate Sustainability Office

Address: 100, Zhongyuan Street, Beijing, PRC, 100000, China
 Contact: 86-10-8393-8888, 86-10-8393-8889, 86-10-8393-8890
 Website: www.ctbc.com.cn, www.ctbc.com

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Institut Bisnis dan Kebijaksanaan (IBIKKG)

5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

Identification and evaluation
Questionnaires were issued to six key stakeholder groups, and a total of 884 completed surveys with valid responses were received and analyzed. In addition, 28 internal questionnaires, which conducted by ESG Taskforce to assess the operational impact of each materiality issue on revenue, brand/reputation, risk, and external natural and social environment, were referenced.

8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.

Risk factor	Risk Identification/Description	Impact on business operations
Infectious diseases	<ul style="list-style-type: none"> Managers for various efforts anticipate and assess their ongoing responsibility toward mitigating disaster community infection or even a global pandemic. Continue open affordable disease with that management and disaster response to implement measures such as emergency supply for medicines and quarantine measures. 	<ul style="list-style-type: none"> Business: The negative impact of the global pandemic and the identification of physical market ability could reduce business rate and business in profit and loss, in long-term affect the Company's operations and financial stability. Company operations: The Company's operations could be impacted by the internal business operations. Customer, historically, affected when the Company would affect the performance and revenue of staff.
Information security risks	<ul style="list-style-type: none"> The Company's ability within a disclosed annual service (DAS) about cybersecurity awareness are integrated or a stronger advanced prevention and security, assessing that security data. Implement security awareness and governance to education containing cybersecurity. 	<ul style="list-style-type: none"> The history of external risks, including the possibility of disrupted operations and data loss, could impact the Company's reputation and the Company's operations. Market entry or the decreasing of market operations could impact business development.
Economic uncertainties	<ul style="list-style-type: none"> Monitor related risks, such as the uncertainty of global market supply chain, threat, geopolitical risk or the market for and among global market, as well as market volatility in financial markets. The global low interest rate environment and monetary policy expansion increases public debt to raise economic recovery, financial stability. 	<ul style="list-style-type: none"> The global economy may be negatively impacted through the financial market, such as increasing the rates and profits, which may impact the Company's operations and business profitability.
Climate change		
Climate change can cause extreme weather events or stricter regulations and policies (e.g., in carbon pricing), in turn affecting the economic outlook and business profitability.		
<ul style="list-style-type: none"> Business: Climate change could lead increased credit or market risks for the various businesses of subsidiaries (e.g., trust, investments, and insurance) and result in asset value impairments or a negative impact on the Company's goodwill. Company operations: Due to the occurrence of physical climate risks at the operation sites (branch locations) of CTBC Holding and its subsidiaries, assets may be damaged or operations interrupted. 		

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 20. Dilarang mengutip sebagian atau seluruh karya kami tanpa izin IBIKKG.



9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamakan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

Stakeholder communication and whistleblowing channels
Our website has a designated section for communication with stakeholders, encouraging them to share their expectations and requirements with us. It provides multiple ways for each stakeholder group to reach out to us, including through our spokesperson, deputy spokesperson, Audit Committee convener, Investor Relations Department, securities analyst, and customer service lines. Internally, employees may offer their input through multiple channels, namely email, phone, and post.

Stakeholder engagement
The Company adopted the AA 1000 Stakeholder Engagement Standard to identify its six key groups of stakeholders, namely customers, investors, government, community, suppliers, and employees, and it established multiple open communication channels to gather, analyze, and communicate issues of concern to these stakeholders. In addition, to help stakeholders understand how CTBC Holding implements corporate sustainability, the ESG Taskforce incorporates their concerns into the annual corporate sustainability plans as well as its daily operations.

Tingkat Kepatuhan = (1 x 10) = 100%

f. Union Bank of Switzerland (UBS)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

Materiality assessment
For the 2023 materiality matrix, we undertook a limited assessment following our major shareholder survey in 2023. We engaged experts on having the highest impact of our business on the business interests of UBS and its stakeholders. For the 2023 materiality matrix, we conducted a limited assessment. We engaged experts on having the highest impact of our business on the business interests of UBS and its stakeholders. For the 2023 materiality matrix, we conducted a limited assessment. We engaged experts on having the highest impact of our business on the business interests of UBS and its stakeholders.

Governance on sustainability
Our firm's sustainability and corporate culture activities are overseen at the highest level of our firm and are founded in our Principles and Behaviors. The Board of Directors (the BoD) of UBS Group AG decides on the strategy of the Group upon recommendation by the Group Chief Executive Officer (the Group CEO) and is responsible for the overall direction, supervision and control of the Group and its management, as well as for supervising compliance with applicable laws, rules and regulations.

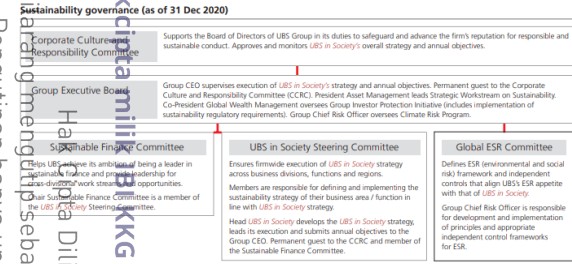
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9. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.

b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.



3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.



4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.



5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

Impact of material GRI topics

Material GRI topic	Where the impact occurs		
	Economy	Society	Environment
EN001: Economic Performance	●	●	●
EN005: Anti-Corruption	●	●	●
EN006: Anti-competitive Behavior	●	●	●
EN007: Tax	●	●	●
EN010: Energy	●	●	●
EN015: Emissions	●	●	●
EN020: Supplier Environmental Assessment	●	●	●
EN040: Employment	●	●	●
EN054: Training and Education	●	●	●
EN055: Diversity and Equal Opportunities	●	●	●
EN056: Non-Discrimination	●	●	●
EN014: Supplier Social Assessment	●	●	●
EN077: Marketing and Labeling	●	●	●
EN018: Customer Privacy	●	●	●
EN019: Socioeconomic Compliance	●	●	●

6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

UBS is certified according to ISO 14001 and ISO 50001 international environmental and energy management standards. These certificates attest that UBS's environmental management system is an appropriate tool for evaluating compliance with the relevant environmental regulations, achieving self-defined environmental objectives, and maintaining continual improvement of environmental performance.

The implementation of our commitment and principles, as laid out in this document, is a process of continual improvement.

Environmental, social and governance (ESG) rating and research agencies

We actively engage in dialogue with analysts at rating and research agencies. The assessment of specialized agencies helps to evaluate our sustainability performance and activities and provides a useful means for benchmarking. In 2020, we provided detailed information on our sustainability performance to a range of agencies, either in response to questionnaires or via calls (with ESG analysts). Our Sustainability Report regularly serves as a key source of information for these agencies.

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 4. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.



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- a. penulisan kritik dan tinjauan suatu masalah.
- b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.

<p>7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.</p>	<p>8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.</p>
<p>* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.</p>	<p>9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.</p>
<p>10. Mengkaji dan mengidentifikasi faktor-faktor yang dapat meningkatkan tingkat Kepatuhan = (1 x 10) = 100%</p>	<p>10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.</p>

Supervised by the Corporate Culture and Responsibility Committee (CCRC), UBS's GRI-based materiality assessment process is managed by a UBS-internal, cross-business division and cross-regional materiality assessment team. The team consists of a group of experts who – due to their function at our firm – deal with stakeholder expectations and concerns on a daily basis. The team is responsible for delivering the outcome of the materiality assessment to the CCRC on an annual basis.

Our aim is to create long-term value for our stakeholders. To make this value creation measurable and tangible, we have established four sustainability ambitions, each with clear goals and clear timelines.

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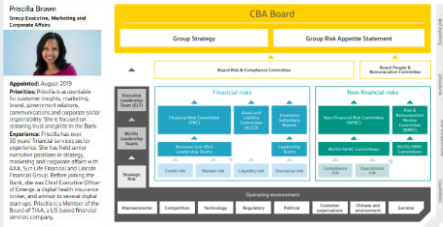
g. The Commonwealth Bank of Australia (CBA)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.

FOCUS ON SUSTAINABILITY PERFORMANCE

Sustainability performance overview

To achieve our objective of balanced and sustainable outcomes, we set targets for, measure and report a range of material customer, environmental, social and governance metrics.¹



Priscilla Brown
Group Executive, Marketing and Corporate Affairs
Appointed August 2019
Priscilla is available to assist in developing, implementing, monitoring and reporting on the Bank's environmental, social and governance (ESG) strategy. She has held various senior positions in strategy, marketing and corporate affairs with AIA, a US listed financial services group. Before joining the Bank, she was Chief of Market Strategy at a digital health insurance provider, and a digital health start-up. Priscilla is a Member of the Board of TIA, a US based financial services company.

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

Sustainable business practice

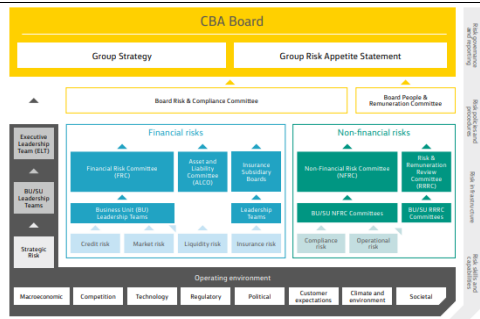
We are committed to sustainable and responsible business practices, in accordance with the commitments outlined in our Environmental and Social Policy. We have continued to take the actions necessary to support the responsible transition to a net zero emissions economy by 2050, including ensuring that our business lending activities are aligned with this intent. This year, we reached our goal of sourcing 100% of our Australian electricity needs from renewable energy, and increased our lending to carbon and renewable energy projects.

We also continued to support our customers and clients by providing products that incentivise emissions reductions and increase climate resilience. This year, our institutional bank has provided sustainability linked loans that tie the borrower's cost of funding to the achievement of their emissions reduction targets, and our green mortgage initiative gave cashbacks to eligible customers with solar panels installed on their homes.

We have been embedding our human rights commitments in our operations and supply chain management, as well as in our lending and investing activities.

Area	Action	Metric and target
Governance	<ul style="list-style-type: none"> Overight of climate risks by the Board Risk & Compliance Committee and Executive Leadership Team (ELT) through the Risk Management Framework Group Environmental and Social (E&S) Policy clarifying Board and subsidiary Boards' oversight and Management accountability for E&S risk, including climate change Group E&S Framework outlining climate commitments (reviewed on an ongoing basis) Review and update Responsible Investment Policy in Colonial First State (CFS) 	<ul style="list-style-type: none"> Climate incorporated into the Risk Management Framework as a strategic risk and a driver of financial and non-financial risks Group Risk Appetite Statement annual review Update our business lending policies in the E&S Framework to support the responsible transition to a net zero emissions economy by 2050 Undertake analysis of emissions intensity of our business lending portfolios and Energy Value Chain to track performance of supporting the transition to a net zero emissions economy Ongoing development and evolution of our ESG Risk Assessment tool for business lending Expansion of climate change metrics aggregated across the entire CFS portfolio Emissions reduction targets (Scope 1 and 2) RE100 commitment to source 100% renewable energy by 2030 (achieved for Australian operations) Targeting an average emissions intensity decrease of our business lending portfolio Set new emissions reduction targets: <ul style="list-style-type: none"> Science-based emissions reduction target (Scope 1 and 2) Scope 3 emissions reduction target
Strategy	<ul style="list-style-type: none"> Commitment to support the objectives of the Paris Agreement Climate scenario analysis: <ul style="list-style-type: none"> Business lending transition risks. Home lending and insurance: physical risks. FirstChoice Australian Share Fund: transition risks. Agribusiness lending: physical risks. Business lending: physical risks. Retail (home lending) and insurance: transition risks. Develop and integrate strategic responses to address climate change through our own business actions, as well as through our broader role with our customers and communities 	

3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.



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Group Executive, Marketing and Corporate Affairs
Appointed August 2019
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4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.

Customer metrics

We aim to deliver the best products, service and outcomes for our customers. We believe Net Promoter Score is a good overall measure of our customers' experience with us, as it abstracts our detractors from our promoters. We do not always get things right so we also measure how many complaints our Customer Relations team resolves. In addition, our Customer Advocate is an independent voice for customers within the Bank, and if customers are not happy with how we have resolved an issue, they can choose to have the Customer Advocate investigate and make a determination that is binding on the Bank.

Environmental metrics

We manage our operations to ensure we minimise our carbon footprint, use resources efficiently and minimise costs associated with those resources. We report the Scope 1 and 2 (direct and Scope 3 (indirect) carbon emissions for our operations in Australia, New Zealand and other overseas locations. We are also committed to supporting the transition to a low carbon economy and report our progress against our target to fund \$15 billion of low carbon projects by 2025.

Social – our people metrics

Employees are the Bank's most important asset and having an engaged, well trained and accountable workforce is essential to the delivery of the bank's strategy and delivers tangible benefits for our customers, shareholders and the communities we operate in. Flexible working practices help our people balance their goals and commitments and support a performance culture. Diversity and inclusion are an integral part of the Bank's culture, values and the way we do business.

Social – community metrics

We contribute to our communities through community investment and financial education. We also provide support for indigenous communities in keeping with our purpose of improving the financial wellbeing of customers and communities.

Governance metrics

Strong governance is key to the Bank's ability to deliver on our purpose and strategy. Having independent and diverse Non-Executive Directors supports strong oversight and quality decision-making by our Board. It is also important that our people know what is expected of them and are confident to speak up about any issues or concerns.

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Penelitian dan Pengembangan

Penelitian dan Pengembangan

Institut Bisnis

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* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

Area	Risk management
<p>Overview</p> <p>The Board oversees the management of climate-related and general risks. It is responsible for climate-related risks, including:</p> <ul style="list-style-type: none"> Directing the development and implementation of environmental, social, and governance (ESG) policies and strategies. Overseeing the implementation of financial and non-financial risks and of strategic and emerging matters. Conducting the social, financial and environmental risk assessments of the Group's activities. Approving and overseeing the implementation of the Group's ESG Framework. 	<p>The Board has approved the Risk Management Framework, which includes the Risk Management Policy, the Risk Management Strategy, and the Risk Management Framework. The Board also oversees the implementation of the Risk Management Framework.</p> <p>The Board has approved the Risk Management Framework, which includes the Risk Management Policy, the Risk Management Strategy, and the Risk Management Framework. The Board also oversees the implementation of the Risk Management Framework.</p>
<p>Strategy</p> <p>Commitment to support the objectives of the Paris Agreement.</p> <p>Climate scenario analysis:</p> <ul style="list-style-type: none"> Business lending transition risks. Physical and transition risks. Physical risks: acute and chronic. Transition risks: policy, technology, market, and reputational. Business lending physical risks. Business lending transition risks. <p>Detailed and integrated strategy responses to address climate-related risks to our business activities and our financial performance.</p>	<p>Climate risk management is integrated into the Risk Management Framework. The Board has approved the Risk Management Framework, which includes the Risk Management Policy, the Risk Management Strategy, and the Risk Management Framework. The Board also oversees the implementation of the Risk Management Framework.</p> <p>The Board has approved the Risk Management Framework, which includes the Risk Management Policy, the Risk Management Strategy, and the Risk Management Framework. The Board also oversees the implementation of the Risk Management Framework.</p>

7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.

Materiality	Target	FT18	FT20	Progress
ESG - non-financial energy (Australia)	2,160 GWh FT18	2,160 GWh FT18	100% (Jan 2020)	●
Low Carbon Target	2,160 GWh by 2025	\$2.18 million committed (FT20)	\$2.37 billion committed exposure	●
Asset-weighted emissions in our business activity portfolio	Net zero by 2050	0.284Gt-e of CO2e (FT18)	0.284Gt-e of CO2e (FT20)	●

Key: ● Complete, ● Ongoing

In recent years, banks have been adapting to a range of new and evolving risks such as uncertain macroeconomic conditions, the advancement of new technologies and competitors, and increasing societal and regulatory expectations.

Events of the last year have introduced new risks or altered existing risks:

COVID-19 impacts – uncertainty exists regarding the duration and severity of COVID-19 impacts and the associated disruption to the domestic and global economy. While there has been significant government support and stimulus, we expect challenging economic conditions ahead. In the longer term we anticipate increased credit losses from business insolvencies, higher consumer defaults due to unemployment and slower overall growth.

Global tensions – geopolitical issues and trade disputes are creating uncertainty for Australian and global businesses, which could further exacerbate economic conditions and increase cyber and privacy risks.

Increase in financial crime – the availability of financial support packages creates new opportunities for financial criminals to exploit the larger number of vulnerable people and businesses.

Climate change risk – this year's bushfires and floods have highlighted the physical impacts of climate change and the increased frequency and severity of extreme weather events.

Increased regulatory scrutiny – the Bank and its operations are subject to heightened regulatory scrutiny and requirements as well as potential regulatory and legal action.



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9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

a. Fokus pada reputasi dan kepercayaan. Hal ini penting karena reputasi dan kepercayaan adalah aset yang berharga yang dapat mempengaruhi kinerja perusahaan. Kita harus memastikan bahwa kita memiliki proses yang jelas untuk mengelola konflik atau dilema yang mungkin timbul dari harapan yang berbeda atau bertentangan.

Tingkat Kepatuhan = $(1 \times 8) + (0 \times 2) = 80\%$

h. The Internationale Nederlanden Groep (ING)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.

We apply the 'Nadere Voorschriften Kwaliteitsystemen' (NVKS) (Regulations for Quality management systems) and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

-

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

We apply the 'Nadere Voorschriften Kwaliteitsystemen' (NVKS) (Regulations for Quality management systems) and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBKKG.



3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.

Climate change risk

ING is increasingly aware of the risks associated with climate change. This includes physical risk and transition risk. Physical risk can be acute, such as flood and wildfires, or chronic, such as increase in temperature and sea level rise. Transition risk can be driven by policy, technological or market changes occurring as we shift towards a low-carbon global economy and potentially lead to stranded assets.

In addition to our Climate Expert Group (CEG), in 2020 we established an internal climate risk working group to address the impacts resulting from climate change as part of a bank-wide approach. As such, climate should be considered to be included in our risk management framework and integrated into a forward-looking approach. Our Climate Risk Report 2020 details our approach and sector-specific insights.

5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

Material topics 2020

- Customer privacy and information security
- System availability
- Digitalisation and interconnectivity
- Culture, ethics and integrity
- Financial performance
- Climate resilience
- Innovation
- Environmental and social risk management
- Employee development
- Cybercrime resilience
- Customer experience

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.

Non-financial appendix

Our annual report integrates financial and non-financial performance data. We report on areas of our business and operations where we can have a material impact both inside and outside our organisation.

The Executive Board and the Supervisory Board share the ultimate responsibility for reviewing and approving the annual report, including disclosures on material topics. For more information on our annual reporting governance refer to the ["About this report"](#) chapter.

	<p>By this we mean increasing the number of customers who have multiple ING products (including a current account that allows us to manage income, such as savings or credit or otherwise banking clients with other products such as lending and insurance services. It is developed to customer experience and establish the most satisfied customers on the market (ING's chosen ING's preferred products and services. Over the past few years we've consistently increased the number of primary customers.</p>	<p>Read more in 2020 Annual Report.</p>
	<p>Having the right data at our fingertips will enable us to achieve many of our strategic priorities. We will take care to protect our customer information and give rights to control it. We will ensure it is used to improve our products and services. At the same time, we want to ensure people take control of their privacy and are committed to handling data safely and being open about how we use it.</p>	<p>Read more in 2020 Annual Report, News and Events and 2020 Annual Report.</p>
	<p>New technologies enable new ways to do things and change the rules of the game. To stay relevant it's essential that we evolve too. This means coming up with disruptive products, services and experiences that support our strategy and drive our long-term success.</p>	<p>Read more in 2020 Annual Report, News and Events and 2020 Annual Report.</p>
	<p>Resistant to change is one of the most common reasons for failure. Challenging our traditional business model, digital products and an opportunity to improve our customer experience by developing new products and services, also to meet beyond banking, which offer new revenue streams for ING and provide better customer experience.</p>	<p>Read more in 2020 Annual Report, News and Events and 2020 Annual Report.</p>

6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

Our examination included among others:

- performing an analysis of the external environment and obtaining an understanding of relevant social themes and issues, and the characteristics of ING Group;
- evaluating the appropriateness of the reporting criteria used, their consistent application and related disclosures in the Non-Financial Information and the Four Specific Topics. This includes the evaluation of the results of the stakeholders' dialogue and the reasonableness of estimates made by the Executive Board;

1. Diingat bahwa hak asasi manusia adalah bagian integral dari bisnis. Untuk melindungi hak asasi manusia, ING telah mengadopsi kebijakan hak asasi manusia yang komprehensif. Untuk lebih lanjut, kunjungi Undang-Undang-Undang Hak Asasi Manusia ING. Untuk informasi lebih lanjut, kunjungi [www.ing.com/privacy](#).
 2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



- 2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBKKG.
- a. penulisan kritik dan tinjauan suatu masalah.
- b. Pengutipan tidak merugikan kepentingan yang wajar IBKKG.

<p>7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.</p> <p>* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.</p>	<p>8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.</p>
<p>Our work with the Indonesia Commitment laid the groundwork for the Collective Commitment to Climate Action (CCCA), now signed by 38 banks globally. This is the banking sector's further-reaching commitment to climate alignment. ING is a leader of the implementation of the CCCA. In December 2020 an overview was published of the concrete measures (CCA) regarding how to lead in the first 12 months to deliver on their commitment. ING is a founding signatory of the Principles for Responsible Banking, adopted by more than 200 banks, representing a third of the world's banking assets.</p> <p>In the course of 2020, we worked on further identifying climate risk within our portfolio. We also started to understand the various climate pathways that our potential affect sectors. In addition, ING conducted an internal firm-wide stress test, including the assessment of both physical and transition risk. To better understand the potential impact across sectors we developed an initial transition risk heatmap. We also started to conduct pilots for specific portfolios, for instance on our global mortgage portfolio with the aim to identify potential exposure towards physical risks. These types of investigations can inform our approach towards incorporating climate risk in our risk management framework. For details, please refer to our stand alone Climate Risk Report 2020 published on our corporate website ing.com.</p> <p>Metrics and targets</p> <p>We have set climate-related targets in our lending portfolios. This includes excluding thermal coal by 2025 and steering our portfolio towards meeting the Paris Agreement's well-below two degree goal (Terns approach). Under Terns, we set one target per sector for each of the nine sectors. For details on the approach refer to our 2020 Terns Progress Report and for an approach to setting opportunity-related metrics and targets please refer to Climate Follower both published on our corporate website ing.com.</p> <p>Next steps</p> <p>In 2021, we aim to further progress with our efforts regarding climate-related risks and opportunities by refining our methodologies, setting towards standard setting and expanding the scope. For instance, we aim to expand the scope of our physical risk assessment for real estate and investigate the impact of transition risk on various sectors.</p>	<p>Macroeconomic developments</p> <p>As a global financial services company, our profitability, solvency and liquidity are influenced by the state of the economy and the market environment for business, liquidity, funding and capital. The year's volatility had a modest impact on our performance.</p> <p>In an effort to mitigate the economic consequences, governments introduced measures to protect households and companies. These included loan payment holidays, guarantee schemes and compensation for heavily affected sectors in the economy. Still, the economic consequences had to continue to have a significant impact on ING's customers, employees, shareholders and other stakeholders.</p> <p>There were also regulatory developments in light of Covid-19. The European and other central banks took steps to help by relaxing rules on capital buffers that banks need to hold and made recommendations on paying dividends, which remain in effect until at least September 2021. This gives banks more buffer capital available to lend to businesses during coronavirus restrictions, and it allows banks when businesses can't repay these loans. The European Central Bank (ECB) also undertook various monetary policy measures to provide liquidity to the economy and banks in particular. See more in Our business.</p> <p>ING also took steps to protect and provide relief for our customers, employees and communities. For example, we offered customers payment holidays and provided business clients with liquidity. Read more in Our business. We worked hard to safeguard the wellbeing of our employees. We built on our digital foundation, equipped employees with the necessary facilities to work from home without interrupting the high standards of service we offer customers. Read more in Our people. For communities, we encouraged our business and employees to donate time and funds to help address the social challenges the coronavirus brought, as well as looking towards the future and how we can help build back better. Read more in How we make a difference.</p>
<p>9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.</p>	<p>10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamakan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.</p>
<p>To sustain and build on these positive points, the Supervisory Board's spearhead objectives for 2021 will be among others, to: (1) further guide and support the Executive Board (and Management Board) in building an effective new team, while safeguarding the continued segregation of duties between the various boards; (2) Continue paying dedicated attention to embedding an organisation-wide change in (risk) culture mindset and behaviours, supported by a well-diversified employee base capable of delivering on ING's purpose and strategy; (3) Further re-balance focus in meetings on (regulatory and sustainability) business and financial performance, risk management and regulatory requirements, taking into account the continuously evolving demands and expectations of various stakeholders in relation to these key topics; and (4) Continue investing in the Supervisory Board's own lifelong learning, especially in the areas of technology, IT and cybersecurity in view of ING's ambition.</p> <p>The core performance scorecard for each Executive Board member consists of both quantitative and qualitative-based KPIs. Quantitative-based KPIs are assessed on a primarily formulaic basis where the expected target performance level must be achieved before the on-target pay-out can be earned. Qualitative-based KPIs are assessed using a standard three-point rating scale: 1 = maximum > exceeding expectations; 2 = target = meeting expectations; 3 = threshold = not meeting expectations. The overall outcome of the performance scorecard assessment based on the above is the 'starting point' for determining the variable remuneration of the Executive Board members.</p> <p>The integrated performance assessment process for determining variable remuneration also takes into account financial and operational performance, as well as behaviour and conduct of each Executive Board member. This is supported by a robust framework for considering risk and conduct, which is in line with regulations. It includes the following elements:</p>	<p>Our examination included among others:</p> <ul style="list-style-type: none"> - performing an analysis of the external environment and obtaining an understanding of relevant social themes and issues, and the characteristics of ING Group; <p>Understanding what matters most</p> <p>ING identifies topics that have the most impact on our business and are of the highest priority for stakeholders in our value chain. This process allows us to prioritise and focus on the most material topics and effectively address these in our policies, programmes and targets.</p> <p>In 2020 we conducted a materiality assessment, consisting of global peer, media, trend and regulatory analyses. The process was aligned with the guidelines and standards of the Global Reporting Initiative (GRI) and the International Integrated Reporting Council (IIRC), resulting in a list of material topics. The 2019 materiality analysis outcomes served as the basis for our 2020 analysis. The core of this year's process was a validation using internal and external data sources while ensuring the principles of completeness, accuracy and relevance. The process included the following inputs:</p> <ul style="list-style-type: none"> • Internal and external stakeholder perspectives; • The results of an internal risk assessment conducted in 2020; • ING's Think Forward strategy; • Industry trend reports from think-tanks and thought leaders; • Regulatory developments.

Tingkat Kepatuhan = (1 x 10) = 100%



i. Public Bank Berhad (Public Bank)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

Sustainability Governance

The Public Bank Group's sustainability management is guided by its Sustainability Framework which is developed in alignment with Bursa Malaysia Listing Requirements, and with reference to the Bursa Malaysia Sustainability Reporting Guide and Sustainability Tools. The Framework also takes into consideration international standards, including the Global Reporting Initiative Sustainability Reporting Standards.

At the Public Bank Group, the Board of Directors ("the Board") is responsible for the overall Group's sustainability management. The Group's Board Charter sets out the roles and responsibilities of the Board and reflects the matters reserved for the Board's consideration and approval, including promoting sustainability through appropriate environment, social and governance considerations in the Bank's business strategies. The Board Charter is available on the Group's website on <https://www.publicbankgroup.com/About-Us/Board-Of-Directors/Board-Charter>.

The Management Committee assists the Board in the oversight of the Public Bank Group's sustainability matters. The Board has also set up the Sustainability Management Committee ("SMC") to manage the overall sustainability practices across all levels of operations.

Through its ongoing engagement with stakeholders, and taking into consideration the prevailing operating environment and references to various internal and external sources such as global sustainability standards, internal risk management assessment, media review and feedback from non-governmental organisations, the Public Bank Group has identified a list of 18 relevant and material EES issues, which are grouped into five themes.

PROCESS REVIEW
SMC reviews and endorses the assessment and the results

Sustainability Governance

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3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.

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2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKIG.

g. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.

h. Pengutipan tidak merugikan kepentingan yang wajar IBIKIG.

5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber



7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

Compliance Committee
The Compliance Committee maintains overall responsibility to oversee the design and implementation of sound compliance management system in assessing the compliance profile, and evaluating the effectiveness of the overall management of compliance risks. The Compliance Committee also deliberates on compliance issues identified regularly to ensure such issues are resolved effectively, and ensures appropriate infrastructure, resources, processes and systems are in place for compliance risk management.

8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.



<p>9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material</p>	<p>10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.</p>
<p>Communication with Stakeholders Public Bank recognises the importance of stakeholder engagement in building meaningful relationships with its stakeholders, based on mutual trust and understanding. The Bank remains committed to effective communication with its internal and external stakeholders through transparent, regular and timely engagement to facilitate well-informed decision making. This provides stakeholders with better appreciation of Public Bank, including its mission, growth strategies, business operations, financial performance, governance practices and track record of achievements. Effective stakeholder engagement and communication enable the Bank to gain insight into the expectations and interest of stakeholders, hence allowing the Bank to appropriately respond to stakeholders' feedback and concerns accordingly.</p>	<p>Communication with Stakeholders Public Bank recognises the importance of stakeholder engagement in building meaningful relationships with its stakeholders, based on mutual trust and understanding. The Bank remains committed to effective communication with its internal and external stakeholders through transparent, regular and timely engagement to facilitate well-informed decision making. This provides stakeholders with better appreciation of Public Bank, including its mission, growth strategies, business operations, financial performance, governance practices and track record of achievements. Effective stakeholder engagement and communication enable the Bank to gain insight into the expectation and interest of stakeholders, hence allowing the Bank to appropriately respond to stakeholders' feedback and concerns accordingly.</p>
<p>tingkat Kepatuhan = $(1 \times 10) = 100\%$</p>	
<p>j. JP Morgan Chase & Co (JPMorgan)</p>	
<p>Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.</p>	<p>2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.</p>
<p>Our Key Environmental, Social and Governance Topics JPMorgan Chase manages a broad range of ESG topics across our global business and operations. We assess and identify new or emerging issues that could impact or be impacted by our firm on an ongoing basis. This includes discussions with subject matter experts from across our business and analysis of feedback we receive through our regular engagement with stakeholders (see page 7). We also monitor trends and policy developments, disclosure standards and industry best practices.</p>	<p>Corporate The Corporate segment consists of the Treasury and Chief Investment Office (CIO) and Other Corporate, which includes corporate staff functions and expense that is centrally managed. Treasury and CIO is predominantly responsible for measuring, monitoring, reporting and managing the firm's liquidity, funding, capital, structural interest rate and foreign exchange risks. The major Other Corporate functions include Real Estate, Technology, Legal, Corporate Finance, Human Resources, Internal Audit, Risk Management, Compliance, Control Management, Corporate Responsibility and various Other Corporate groups.</p>

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.
 b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
 penulisan kritik dan tinjauan suatu masalah.
 g. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.



3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.

1. **Our Corporate Sustainability team** – which reports to the head of Corporate Responsibility – works across the firm and is responsible for advising on the firm's approach to managing environmental- and human rights-related issues, supporting the development of sustainability- and climate-focused business strategies and financing opportunities, and engaging with stakeholders and external reporting on these matters.

2. **Our Operational Sustainability team** – which reports through the Chief Administrative Officer – coordinates groups across our Global Supplier Services and Firmwide Business Resiliency, among other groups, to develop and execute the firm's strategy to minimize the environmental impact of our operations and supply chains. This team is responsible for achieving our operational sustainability targets, including our commitment to maintain carbon neutral operations and source renewable energy for 100% of our global power needs annually.

5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

Environmental

- Developing financial solutions that drive action on climate change and generate other positive environmental impacts
- Managing environmental risks, including climate-related risks
- Minimizing the environmental impacts of our physical operations
- Partnering with organizations to advance sustainable development

Social

- Acting in the best interest of our customers
- Addressing human rights-related risks
- Developing financial solutions that improve quality of life and generate other positive social impacts
- Expanding economic opportunity in the communities where we do business
- Investing in our human capital
- Promoting diversity, equity and inclusion
- Strengthening consumer financial health

Governance

- Cultivating a strong risk and control environment
- Fostering a culture of transparency and ethical behavior
- Maintaining effective Board leadership and management processes
- Participating in political engagement and public policy
- Safeguarding privacy and cybersecurity

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.



6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

Our publicly available [Environmental and Social Policy Framework \(Framework\)](#) provides an overview of our approach to evaluating risks posed by environmental and social matters, including articulating certain sectors, activities and financial products subject to our internal environmental and social due diligence and standards. In 2020, we updated our Framework to expand restrictions on financing for coal mining and coal-fired power and to introduce limitations for project financing for new oil and gas development in the critical habitat of the Arctic.

1. Ditaring mengutip sumber yang terdapat di lingkungan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
2. Ditaring mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.

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7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

At JPMorgan Chase, ESG matters are an important consideration in how we do business, including our corporate governance systems, risk management and control, human capital management, approach to serving clients and customers, support for local communities and management of our physical operations. We recognize the potential for ESG-related risks, which we work to identify and manage just as we manage risk in all areas of our business. Equally important, we believe companies like ours have an obligation to put their businesses to work for all of their stakeholders. For our firm, this means we are leveraging our business and policy expertise, data, capital and global presence to help drive inclusive recovery, expand access to economic opportunity and accelerate sustainability and climate solutions.

In addition, our lines of business drive sustainability-focused opportunities. We have functions dedicated to providing our clients with financing capabilities, advisory services, and research services on environmental sustainability and climate-related business opportunities (see page 55). In 2020, we further expanded these capabilities. For example, we established the Center for Carbon Transition (CCT) to manage our Paris-aligned financing commitment and engage with clients on sustainability-focused financing, research and advisory solutions to help guide their long-term business strategies. The CCT has accountability to senior leadership at the CIB and CB and will work in close partnership with teams across our business to drive achievement of the commitment.

9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

JPMorgan Chase manages a broad range of ESG topics across our global business and operations. We assess and identify new or emerging ESG issues that could impact or be impacted by our firm on an ongoing basis. This includes discussions with subject matter experts from across our business and analysis of feedback we receive through our regular engagement with stakeholders (see page 7). We also monitor ESG trends and policy developments, disclosure standards and industry best practices.

Tingkat Kepatuhan = (1 x 10) = 100%

8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.

Our Asset Management business also supports and participates in industry advocacy efforts aimed at addressing climate change, such as the TCFD, Climate Action 100+ and the Institutional Investors Group on Climate Change. We have also increased our development of research and analytical capabilities in identifying and managing climate-related risks and opportunities. For example, in 2020 our Long Term Capital Market Assumption paper explored the macroeconomic impacts of climate transition policies.

As illustrated in the chart below, we have developed an internal classification system that describes how climate-related risks can translate into potential impacts for our clients, customers and firm – such as changes in supply or demand, financial costs and/or business disruptions, among others – and how those impacts could manifest as risks to our firm. We also assess these impacts against considerations such as time horizon, business sector and geography as a means of better understanding how these risks emerge within our firm. This classification framework informs our risk identification process, which will continue to evolve as we deepen our understanding of how climate-related drivers could manifest as risks to the firm.



10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamakan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

JPMorgan Chase communicates regularly about how we manage and conduct our business. We share information about our ESG performance through a number of channels – including our Annual Report and Proxy Statement, various other reports and presentations, regulatory filings, press releases and direct conversations with stakeholders. We maintain a dedicated [ESG Information](#) page on our website to facilitate access to information that we publish on these topics.

This annual ESG Report is designed to consolidate and summarize our work on key topics that are important to our business and stakeholders, and guide readers to where they can access more detailed information about specific topics of interest. All data in this report are as of Dec. 31, 2020, unless otherwise noted.



k. Barclays Bank UK PLC (Barclays)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.

Assessing materiality
The ongoing review of our approach to ESG issues is in line with the principles of materiality, as described in the Original Reporting Initiative (ORI) Standards, and with reference to the materiality considerations set out in the Sustainability Accounting Standards Board (SASB) Standards.
We assess the strategic relevance of ESG factors on two dimensions: their relative importance to external stakeholders, and their influence on our business success. This helps us to prioritise and govern our activity, ensuring that we are closely aligned with our stakeholders' expectations.

As we consider the risks and opportunities in each of these five areas, our approach is supported by governance and oversight from our management and Board governance structures. It is also underpinned by our commitment to the Principles for Responsible Banking, of which Barclays was one of the 30 founding banks, which help to align banks with society's goals as expressed in the Paris Climate Agreement and the United Nations' Sustainable Development Goals.

Governance and reporting
Both Product Review and NAPA operate with robust governance in place with separate monthly committees that provide senior management oversight of the outputs from both processes.
The outputs from Product Reviews are rated according to the bank-wide standard Risks and Issues Classification Matrix, once the Committee has approved the risk assessment, any risks rated High or Exceptional are escalated to the Barclays UK Risk Committee. Product Review actions are managed through the Barclays Risk Acceptance and Issues Management Standard, with all associated issues and actions tracked by the Product Review Committees.

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

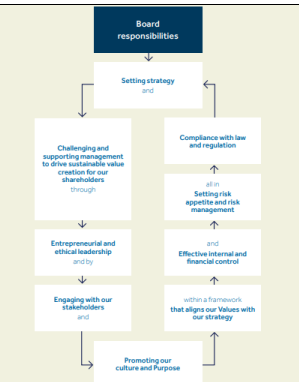
Risk Committee

- Monitors and recommends the Group's financial, operational and legal risk appetite
- Monitors the Group's financial, operational, conduct and legal risk profile
- Considers and reports on key financial and non-financial risks
- Oversees conduct and compliance and the leadership of the Risk and Compliance functions

Responsible for the overall management of our risk appetite, including the oversight of our financial, operational, conduct and legal risk profile. The Committee also oversees the Group's compliance with applicable laws and regulations, and the Group's approach to managing its reputation risk.

3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.

Escalation and decision
If a client relationship or other business is considered to be high risk following an enhanced due diligence review, they are then referred to the responsible business unit review committee. This year, we established a specific committee responsible for reviewing in scope clients and transactions that have a significant reputation risk related to climate change. The Committee is supported by a Co-President of Barclays Bank PLC, the Group Head of Public Policy and Corporate Sustainability, and its members comprise senior members of the Group Executive Committee. Decisions may be reached by the extent to which we are able to work with the client to address the risks, or the risks are considered too high, we may decide to support the client or re-evaluate the relationship.



4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.

Supporting a sustainable and inclusive economy
Our approach to supporting a sustainable and inclusive economy is based on the United Nations' Sustainable Development Goals (SDGs) and the Paris Climate Agreement. We focus on areas where we can have a positive impact, such as financing green and social infrastructure, and supporting small and medium-sized enterprises (SMEs) and women-owned businesses.

Managing environmental and social impacts
We have a robust framework in place to manage our environmental and social impacts. This includes conducting environmental and social impact assessments (ESIAs) for our major projects, and implementing measures to mitigate any potential risks. We also have a strong focus on reducing our own carbon footprint and promoting sustainable practices across our operations.

Running a responsible business
We are committed to running a responsible business that respects the rights of all stakeholders. This includes ensuring fair and transparent employment practices, promoting diversity and inclusion, and maintaining high standards of data privacy and security. We also have a strong focus on ethical sourcing and responsible procurement practices.

Our people and culture
We believe that our people are our greatest asset. We are committed to providing our employees with a safe, healthy, and inclusive work environment. We also have a strong focus on continuous learning and development, and promoting a culture of innovation and collaboration.



5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

Hak cipta milik IBI KKG (Institut Bisnis dan Informatika Kwik Kian Gie)



1. Dilarang mengutip sebagian atau seluruh karya kami tanpa izin IBIKKG.

2. Dilarang mengutip, sebagian atau seluruh karya kami untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.

3. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.

4. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.

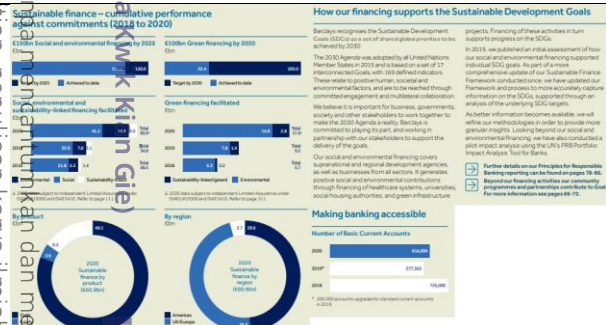
6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

External ESG ratings and benchmarks
We continue to enhance our disclosures and actively engage with ESG analysts and rating agencies. Barclays' strategy and performance on ESG factors is evaluated by a range of external agencies.
Clear and credible ESG information is critically important to enable effective investment decision-making, support company and investor engagement and underpin the growing range of products based on ESG factors.
Across a set of key ESG ratings, our performance was broadly stable year-on-year, with methodology changes the primary driver of scoring instead of underlying changes in approach or performance.
We continue to enhance disclosures on ESG factors and provide detailed information on our positions and policy statements. As a significant driver of ESG ratings performance is underpinned by disclosure, we would expect this to support our scores over time.
We are further engaging with our stakeholders, including rating agencies, investors and expert bodies, to improve transparency and enhance understanding of different assessment frameworks and ESG scoring models used by the various agencies.

7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.



8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.

Sustainable financing
We welcome and encourage greater global harmonisation in the way that financing is defined, and are working towards this goal with other financial institutions and stakeholders.
Barclays is committed to two targets for financing under our Framework: €1,500bn of social and environmental financing from 2018 to 2025, and €1,000bn of green financing from 2018 to 2030.
We facilitated a total of €50.5bn in total social, environmental and sustainability-linked financing in 2020, up 75% from €34.5bn in 2019.
On a cumulative basis since 2018, we have facilitated €124.2bn against our €1,500bn social and environmental financing commitment.
We have also accelerated delivery against our €1,000bn green financing commitment, which is comprised of green labelled and wider green 'use of proceeds' financing, as well as sustainability-linked financing that incorporates environmental performance targets.
The green labelled and wider green 'use of proceeds' financing included here makes up the environmental financing against our €1,500bn commitment.
With a total of €32.4bn delivered against this target to date, we have seen an increase in momentum across all our businesses, products and geographies.

Climate change
The Board has direct oversight of social and environmental matters, including climate change. The Board recognised that Barclays can, and should, make a real contribution to tackling climate change, and help to accelerate the transition to a low-carbon economy. In the first quarter of 2020, the Board established a Board Climate Committee to oversee our activities in this critically important area.
Governance through the pandemic
The current COVID-19 related challenges are unprecedented in nature and, as the Board has discussed at length, the macroeconomic environment brings a significant degree of uncertainty. This has far-reaching impacts across the Group, raising significant matters for consideration by the Board in the context of the Board's responsibility for the long term sustainable success of Barclays, generating value for shareholders and contributing to wider society, as well as for the culture of the Group more broadly. It has also required the Board to focus on how best to try to protect the health and wellbeing of colleagues and customers and, particularly in the context of the AGM arrangements, that of shareholders as well. Updates presented to the Board through the pandemic have reported on a range of stakeholder interests including matters which are key to the Group's reputation, such as business model impacts, colleague considerations, support for customers, clients and the communities in which Barclays operates, engagement with regulators, and the Group's support for customers and communities through the pandemic.



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9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

...rarily, an increased emphasis on long-term outcomes demands alignment with all of our stakeholders, including shareholders. Our approach to ESG is continuously checked against stakeholder expectations and we engage actively in conversations to understand their different perspectives. This includes balancing near-term and longer-term objectives and always being transparent about the costs and opportunities involved.

We apply a range of criteria, over and above financial considerations, aimed at building a sustainable, strong and profitable business for the long term and adding value to our business relationships and the broader communities in which we live and work. We provide guidance across all key stakeholder groups, including servicing our customers and clients, promoting respect, diversity and performance in the workplace, maintaining strong governance, robust controls and strict ethical standards.

Engkat Kepatuhan = (1 x 10) – 100%

1. Australia and New Zealand Banking Group (ANZ)

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.

What matters most
...we annual materiality assessment to see how we engage with internal and external stakeholders in our identification of ESG risks and opportunities. We seek to identify those issues that most potential to impact our ability to operate successfully and create value for our shareholders and other stakeholders.
...the results to inform our strategy, risk management and reporting.
...our materiality assessment has a focus on the key aspects of ESG, and specifically, climate for customers, and the continuing impact of COVID-19.
...views were sought from institutional investors, retail investors, consumer advocates, regulators, members, central banks and other stakeholders.
...response was well supported and aligned with the views of our stakeholders.
...commenting how the business factor has responded to the issues has helped to reduce the risk list during the assessment. They did note, however, that despite the high risk issues since the Board's last assessment, your should continue to focus on and to recovery by 2025.
...and internal stakeholders using different faces and voices to ensure that the assessment process is robust and credible.
...conduct financial resilience assessment on a regular basis to ensure the importance of the assessment to our stakeholders.
...the importance of the assessment to our stakeholders.
...the importance of the assessment to our stakeholders.
...the importance of the assessment to our stakeholders.
...the importance of the assessment to our stakeholders.

Requirements	ANZ's response	References - Where to find it
<p>PRINCIPLE 5: Governance and Culture We will implement our commitment to these Principles through effective governance and a culture of responsible banking.</p> <p>5.1 Describe the relevant governance structures, policies and procedures your bank has in place/s planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.</p>	<p>Our governance framework provides the structure for effective and responsible decision-making within the organisation, ensuring we meet our ESG objectives. In addition, our risk management framework and policies, internal audit function and other established systems and procedures help us effectively mitigate ESG risks. Specifically, our Board ESG Committee, led by ANZ's Chairman, is responsible for oversight, review and/or approval of matters relating to our ESG priorities, including performance against targets. This ESG Board Committee endorsed ANZ becoming a signatory to the Principles for Responsible Banking. We report on our progress to align with the Principles to this Committee at least once a year and also to our executive ERBC, together with our quarterly ESG target updates.</p>	<p>ANZ Corporate Governance 2020 Annual Report pages 38 – 48</p>

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh kanya tulis ini dalam bentuk apapun tanpa izin IBIKKG.
 b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
 a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.



3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.

1. Diketahui
2. Ditanyakan
3. Diketahui
4. Ditanyakan
5. Diketahui
6. Ditanyakan
7. Diketahui
8. Ditanyakan
9. Diketahui
10. Ditanyakan

Ethics, Environment, Social and Governance (ESG) committee

The ESG Committee, led by ANZ's Chairman, is responsible for assisting the Board by overseeing measures to advance ANZ's purpose, focusing on ethical and ESG matters.

This includes the oversight, review and/or approval of ESG reporting and objectives, corporate governance policies and other related matters. The committee oversees the ethical and ESG risks and opportunities relevant to the bank's ability to advance our purpose and operate as a fair, responsible and sustainable business.

The ESG Committee meets quarterly, and each meeting includes an overview of the ESG operating environment, including COVID and emerging issues, including regulatory and industry inquiries, community sentiment, competitor activity, relevant internal developments and our stakeholder engagement activities.

Further information on ESG activities and issues discussed by the committee during this year are outlined in our 2020 Annual Report on pages 42 – 43 available on anz.com/annualreport.

Ethics and Responsible Business Committee (ERBC)

The ERBC, chaired by the CEO, comprises Senior Executives and members from business divisions and Group Functions. Independent ethics adviser, Dr Simon Longstaff, also participates as an observer.

The Committee is a leadership and decision-making body that exists to advance ANZ's purpose. It seeks to ensure ANZ operates responsibly and achieves fair, ethical and balanced stakeholder outcomes.

The Committee considers the social and environmental impacts of the industries, customers and communities that ANZ serves. It also considers our products and services and how they are provided, as well as stakeholder and community expectations.

The ERBC is accountable to the Board ESG Committee in the effective discharge of its responsibilities. It operationalises Board objectives and makes decisions on issues and policies. It also approves the bank's ESG targets and monitors performance against them quarterly.

Issues discussed during 2020 included: ESG implications of COVID-19; other emerging social issues, including modern slavery and water markets; vulnerable customers; product suitability, accessibility and diversity; carbon policy; human rights policy; sensitive wholesale transactions; and management of high risk customers.

Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

The screenshot shows a detailed materiality assessment matrix. It lists various topics such as 'Climate Change', 'Human Rights', 'Data Privacy', and 'Financial Resilience'. Each topic is evaluated against different criteria, with some cells containing red boxes indicating areas of focus or concern. The matrix is organized into columns for different stakeholder groups and rows for different impact areas.

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.

2020 ESG targets performance

This year we have achieved or made good progress against the majority of our targets.

42% Achieved
 37% Partially achieved or in progress
 21% Not achieved

Our ESG targets*

FAIR AND RESPONSIBLE BANKING

Keeping pace with the expectations of our customers, employees and the community, banking fairly and responsibly, and maintaining high standards of conduct.

Relevant United Nations SDGs

Targets

Develop and commence implementation of a new Vulnerable Customer Framework to improve the support we provide to customers experiencing vulnerability, by end 2021 (Australia).

Design and commence implementation of a human rights governance mechanism, using the UN Guiding Principles on Business and Human Rights, by end 2022.

Achieve the 22 commitments (supported by 78 actions) in our Reconciliation Action Plan, by end 2023 (Australia).

ENVIRONMENTAL SUSTAINABILITY

Supporting household, business and financial practices that improve environmental sustainability.

Relevant United Nations SDGs

Targets

Fund and facilitate at least \$50 billion by 2025 towards sustainable solutions for our customers, including initiatives that help improve environmental sustainability, support disaster resilience, increase access to affordable housing and promote financial wellbeing.

Encourage and support 100 of our target customers in the energy, transport, building and food, beverage and agriculture sectors to establish, and where appropriate, strengthen existing low carbon transition plans, by end 2021.

Develop an enhanced climate risk management Framework that strengthens our governance and a responsive climate change, by end 2022.

Achieve our 2021 – 2023 suite of environmental footprint targets (outlined on page 46).

HOUSING

Improving the availability of suitable and affordable housing options for all Australians and New Zealanders.

Relevant United Nations SDGs

Targets

Fund and facilitate \$10 billion of investment by 2026 to deliver more affordable, accessible and sustainable homes to buy and rent (Australia/New Zealand).

Support more customers into healthier homes (New Zealand).

FINANCIAL WELLBEING

Improving the financial wellbeing of our people, customers and communities by helping them make the most of their money throughout their lives.

Relevant United Nations SDGs

Targets

Support 250,000 customers to build a savings habit, by end 2021 (Australia/New Zealand).

Publish Adult Financial Wellbeing Research to inform our product design and financial literacy program delivery, by end 2022.

Establish seven new partnerships to expand the reach and improve impact of MoneyMinded for vulnerable people, by end 2023.

6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

Requirements

2.2 Target Setting

Show that the bank has set and achieved a minimum of five (5) specific, measurable and verifiable targets, including at least two (2) relevant and time-bound (SMART) targets, which address at least one of the identified areas of most significant concern, arising from the bank's activities and provision of products and services.

Show that these targets are linked to and drive alignment with and greater contribution to corporate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international and regional frameworks. The bank should have identified a baseline assessment against a particular year and have set targets against the baseline.

Show that the bank has analysed and acknowledged significant potential negative impacts of the set targets on other dimensions. Reference actions to mitigate these (or a baseline) to examine the net positive impact of the set targets.

ANZ's response

Our 2021 ESG targets were approved by the Board ESG Committee and are subsequently disclosed on pages 11 – 12 of this report. They support 11 of the 17 United Nations Sustainable Development Goals.

This year, in disclosing our suite of new and updated targets for 2021 and beyond, we have announced five new SMART targets – in the areas of sustainable financial and financial wellbeing. We believe these are areas in which we can make an impact.

Our sustainable customer target 'To fund and facilitate at least \$50 billion by 2025 towards sustainable solutions for our customers, including initiatives that help improve environmental sustainability, support disaster resilience, increase access to affordable housing and promote financial wellbeing' was this year amended to include a commitment to allocate \$1 billion of the \$50 billion towards supporting customers and communities' disaster recovery and resilience. Given the target's alignment with a number of Sustainable Development Goals, we are contributing to positive impacts through our sustainable financing.

Our new MoneyMinded target 'To establish seven new partnerships to expand the reach and improve impact of MoneyMinded for vulnerable people, by end 2023' has a focus on positive impacts for people experiencing vulnerability and aligns with work being undertaken within the bank to develop a Vulnerable Customer Framework. Financial Wellbeing is one of our most material issues and an area in which we are able to have a positive impact. We already have existing partnerships with key community organisations such as the Brotherhood of St Laurence, The Smith Family and Barry Street. Under this target we will look to establish seven more partnership goals to extend this work. The impact of this work will be measured through our annual Financial Wellbeing research reports conducted by RMIT University.

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting.

Based on our 2020 materiality assessment we have identified the areas of most impact, which [refer to our 2020 report](#). Next year, following a more extensive materiality review and impact analysis, we will look to expand the suite of targets, and develop [SMART criteria to exclude the](#) line with the Principle's requirements.

Progress against our targets is reviewed by the Ethics and Responsible Business Committee and twice a year by the Board Ethics, Environment, Social and Governance Committee. Performance against our 2020 targets, many of which are aligned with the United Nations Sustainable Development Goals (UN SDGs), is discussed throughout this report.

As a founding signatory to the UN Principles for Responsible Banking, we have set targets that address our most significant potential impacts, and are aligned with the United Nations Sustainable Development Goals (UN SDGs), as indicated with

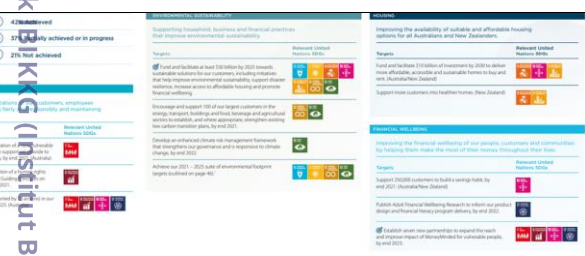


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Institut Bisnis

7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.



8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.



9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.



10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

Through our annual materiality assessment we engage with internal and external stakeholders to inform our identification of ESG risks and opportunities. We seek to identify those issues that have the most potential to impact our ability to operate successfully and create value for our shareholders and other stakeholders.

Tingkat Kepatuhan = (1 x 10) = 100%

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.
 b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
 a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.



m. Royal Bank of Canada (RBC)



1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.

The screenshot shows a materiality matrix with the following structure:

ESG Topic	Investors	Customers	Communities
Climate Change	High	High	High
Biodiversity	Medium	Medium	Medium
Human Rights	Medium	Medium	Medium

3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.

The screenshot details the governance structure for ESG reporting, including the roles of the Board of Directors, the Governance Committee, and the ESG Disclosure Committee.

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

As a financial services company, we are in the business of managing risks as we aim to create maximum value for our shareholders, clients, employees and communities. The ability to manage risk is one of our core competencies, and is supported by our strong conduct and risk culture and an effective risk management approach.

Environmental and social (E&S) risk is the potential for an E&S issue associated with us, a client, a transaction, a product, a supplier or an activity to have a negative impact on our financial position, operations, legal and regulatory compliance, or reputation. E&S issues include, but are not limited to, site contamination, waste management, land and resource use, biodiversity, water quality and availability, climate change, environmental regulation, human rights (including, but not limited to, Indigenous Peoples' rights) and community engagement. GRM is responsible for developing and maintaining policies to identify, assess, monitor and report on E&S risk, and to regularly review and update E&S risk policies. These policies seek to identify sectors, clients and business activities that may expose us to E&S risk, establish requirements to manage, mitigate and monitor E&S risk, including when to apply enhanced due diligence and escalation procedures. Business segments and functional areas are responsible for incorporating E&S risk management requirements within their operations.

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.

The screenshot displays various ESG metrics and performance indicators across different categories, including Responsible Governance Practices, Conduct and Trust, Risk Management, Human Rights, and Attracting and Retaining Talent.

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.

g. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.

h. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.



1. Hak cipta milik IBI KKG (Institut Bisnis dan Cipta Dilindungi Undang-Undang) dan diperjual belikan tanpa izin IBIKKG.
 2. Dilarang menyalin, mengutip, atau menyalin sebagian atau seluruhnya tanpa izin IBIKKG.
 3. Penyalinan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 4. Penyalinan tidak merugikan kepentingan yang wajar IBIKKG.
 5. Dilarang mengumumkannya dan memperbanyak sebagian atau seluruhnya tanpa izin IBIKKG.

5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.



7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

In 2020, we commissioned Deloitte, an independent provider, to facilitate a forward-looking assessment to identify the ESG issues of greatest importance to our stakeholders, employees and business objectives, taking into consideration the immense global changes experienced over the course of the year. Through the use of digital and artificial intelligence (AI)-enabled capabilities, in addition to human-centred research and engagement, we gained a unique perspective and insights that helped us define and prioritize our list of 2020 ESG priorities. Based on this assessment, the current ranking of our ESG priorities, relative to our 2019 priorities, is presented in the table below.

8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.

Importantly, insights and opportunities also emerged from the pandemic that can help society become more inclusive, sustainable and therefore more prosperous. Five macro themes that gained prominence in 2020 have been a part of RBC's focus for years. Indeed, they validate our long-standing efforts, which earned us an average 86 percentile ranking in four top tier ESG indices last year. They have also inspired us to look for new and meaningful ways to fulfill our Purpose – helping clients thrive and communities prosper. Some of the ways we did just that in 2020 are listed below.



9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

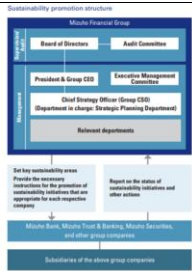
Each year we conduct a review of our stated ESG priorities with a focus on stakeholder expectations and business impacts coupled with our ongoing monitoring of priority ESG reporting frameworks, ESG rating agencies, industry trends and independent research.

In 2019, we conducted a peer benchmarking and validation exercise to identify leading practices and emerging trends in assessing ESG priorities, and engaging and communicating with stakeholders. An outcome of this exercise was the need to improve our assessment process and find new ways to monitor and analyze stakeholder expectations and sentiment on key ESG factors.

Tingkat Kepatuhan = (1 x 10) = 100%

n. Mizuho Bank, Ltd. (Mizuho)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.



10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including the "safe harbour" provisions of the United States Private Securities Litigation Reform Act of 1995 and any applicable Canadian securities legislation. We may make forward-looking statements in this 2020 Environmental, Social and Governance (ESG) Performance Report, in filings with Canadian regulators or the U.S. Securities and Exchange Commission (SEC), in reports to shareholders and in other communications. Forward-looking statements in this document include, but are not limited to, statements relating to our financial performance objectives, vision and strategic goals, our digital strategy as well as our social, economic, environmental and governance-related impacts and objectives. We have included forward-looking information in this document to assist our stakeholders in understanding our financial performance objectives, vision and strategic goals, as well as our social, economic, environmental and governance-related impacts and objectives. This information may not be appropriate for other purposes. Forward-looking statements are typically identified by words such as "believe", "expect", "foresee", "forecast", "anticipate", "intend", "estimate", "goal", "plan", "strive", "target", and "project" and similar expressions of future or conditional verbs such as "will", "may", "should", "could" or "would".

2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

Compliance structure

The President & CEO of Mizuho Financial Group, Mizuho Bank, Mizuho Trust & Banking, and Mizuho Securities each generally oversee compliance matters for their respective companies, and important matters concerning compliance are discussed at the Compliance Committees chaired by the head of the relevant Compliance Group.

The four core group companies also have individual compliance departments overseen by a Chief Compliance Officer. These departments are responsible for compliance planning and implementation and control overall compliance management at each company. At each organizational unit (such as branches and departments) within the four core group companies, the head of the organizational unit is responsible for guidance and implementation related to compliance matters, and the compliance officer or compliance administrator at each organizational unit reviews the status of compliance.

Mizuho Financial Group monitors the status of compliance of the group through reports submitted by our core group companies and adopts appropriate responses as necessary. Compliance at subsidiaries of our core group companies is monitored and managed by their respective parent company.



Compliance practices

We have established the Mizuho Code of Conduct which sets forth clear and concrete standards of ethical behavior. Furthermore, each of our group companies has also prepared a compliance manual, which serves as a practical guidebook for rigorous compliance enforcement and clarifies the laws and regulations that we must observe in our business operations and the compliance practices we are required to follow. Mizuho ensures that all executive officers and employees are fully acquainted with both the Code of Conduct and the compliance manual's content through, for example, training upon joining the company.

We monitor the status of compliance levels through self-assessments by each department and monitoring conducted by the compliance department of each company. In addition, every fiscal year, each of our group companies establishes a compliance program which contains concrete measures for compliance enforcement such as compliance framework management, training, and assessments. Progress on the compliance program is monitored every six months.

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Institut Bisnis dan Manajemen Kwik Kian Gie



3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.



5. Mengidentifikasi dan mewakili dengan adil topik-topik dari berbagai sumber.

1. Ditinjau dari struktur organisasi, penulisan kritik dan tinjauan suatu masalah.
 2. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 3. Pengutipan tidak merugikan kepentingan yang wajar IBIKGG.
 4. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKGG.

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.



6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.



2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.
 b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
 9. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 10. Pengutipan ini tidak mengaitkan tanggung jawab kami.

7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

Opportunities	Declining birthrate & aging population	Globalization
<ul style="list-style-type: none"> High demand for face-to-face channels Business model transformation Increased customer loyalty 	<ul style="list-style-type: none"> Increased anxiety about the future due to unstable income and health concerns 	<ul style="list-style-type: none"> Uneven distribution of society income Rise of anti-globalism
<p>Already seeing rapid structural changes in society, the economy, and industry due to the impacts of COVID-19</p>		
Challenges	Consumers	Markets
<ul style="list-style-type: none"> Pursuing business strategies based on digital transformation 	<ul style="list-style-type: none"> Fundamental transformation of business/finance strategies 	<ul style="list-style-type: none"> High-volatility market structure with unequal access liquidity
<ul style="list-style-type: none"> Strengthen transaction infrastructure Customer needs Asset management and succession business 	<ul style="list-style-type: none"> Provide quasi-equity financing Support for restructuring and asset sales Support changes to supply chains 	<ul style="list-style-type: none"> Sales & Trading: Capture diverse investor needs Banking: Steady shift allocation of assets

9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

Research & Consulting Sustainability Promotion Project

In the Research & Consulting Unit, we have always offered expert insight into sustainability, as demonstrated by our extensive record of consulting in the field of energy and the environment. However, our insights tended to remain scattered within the unit across different entities, and we were looking to improve internal sharing of information and coordination on deals.

To solve this issue and support Mizuho in responding as a united group to clients' varied sustainable business needs, beginning with the SDGs and ESG issues, in 2020 we launched the Sustainability Promotion Project.

The Sustainability Promotion Project is deepening the collaboration within the unit in both the research and consulting fields and, in doing so, enhancing and promoting our sustainable business initiatives, such as expanding the areas in which we can serve clients.

Lingkup Kepatuhan = (1 x 10) = 100%

8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.

Enhancing sustainability solutions

Finance

To address climate and diversity challenges, Mizuho has set a net-zero carbon target in line with the Paris Agreement and is actively working to reduce its own carbon footprint. The group is also committed to supporting clients in their own sustainability efforts. Mizuho is a member of the Net-Zero Banking Alliance (NZBA) and is committed to achieving net-zero emissions by 2050.

Supporting clients in their sustainability journey

Mizuho is committed to supporting clients in their sustainability journey. We offer a range of services, including ESG advisory, climate risk assessment, and sustainable investment solutions. We are also committed to supporting clients in their own sustainability efforts.

Supporting solutions to social issues

Mizuho is committed to supporting solutions to social issues. We offer a range of services, including social impact investing, community development, and sustainable finance solutions. We are also committed to supporting clients in their own sustainability efforts.

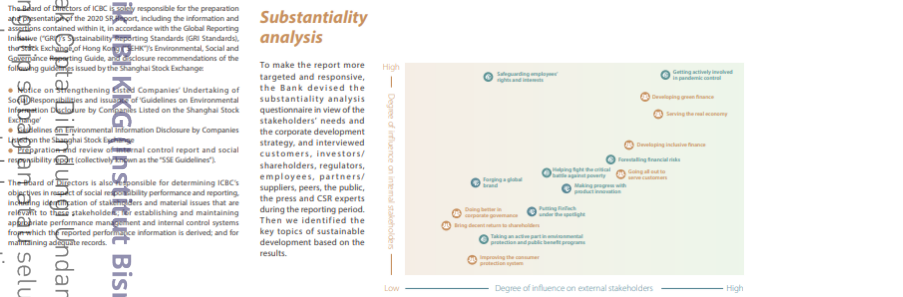
10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

A key aspect of this is dialogue with stakeholders—in other words, engagement. In April of this year we tightened our Environmental and Social Management Policy for Financing and Investment Activity and through this process, which involved extensive dialogue with clients and a variety of other stakeholders, we were able to thoughtfully explain our thinking and gain their understanding while maintaining a deep understanding of our clients' business strategies. Together we are working towards a low-carbon society.

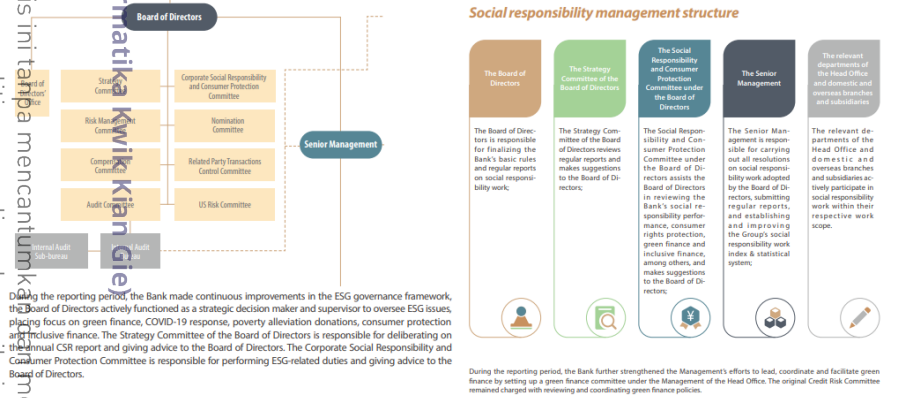


o. Industrial and Commercial Bank of China (ICBC)

1. Membangun sebuah proses penentuan materialitas yang kuat, sistematis, dan berkelanjutan di bawah tata kelola manajemen senior, termasuk keterlibatan lintas fungsi yang penting dalam lingkup organisasi.



3. Menyediakan kemampuan dan sumber daya yang diperlukan untuk menerapkan hasil-hasil dari proses pengujian materialitas.



2. Memastikan keterpaduan proses pengujian dalam organisasi yang meliputi proses-proses yang relevan, seperti pengelolaan resiko dan kepatuhan terhadap undang-undang, peraturan, serta kebijakan dan prosedur internal.

UNGC Principle	CSR Performance in 2020
1. Business should support and respect the protection of internationally proclaimed human rights.	The Bank valued people, strictly observed laws, regulations and ordinances of China and other countries where it operated, entered into employment contracts with all of its employees, fully paid employer's social security and housing provident fund contributions for its employees, improved the system of employee involvement in corporate management and effectively protected the rights and interests of employees.
2. Make sure that they are not complicit in human rights abuses.	The Bank abided by international conventions or practices signed or recognized by China, including the Universal Declaration of Human Rights.
3. Business should uphold the freedom of association and the effective recognition of the right to collective bargaining.	The Bank improved the system of employee representatives' meeting to listen to all employees' voices and protect their right to know, participate and supervise. All branches and subsidiaries of the Bank have their own trade unions and all employees were members of trade unions.
4. The elimination of all forms of forced and compulsory labour.	The Bank signed employment contracts with its employees in compliance with the Law of the People's Republic of China on Employment Contracts and other relevant laws and regulations. It also fully protected employees' rights to rest and take leaves and eliminated all forms of forced and compulsory labor through an efficient and orderly working mechanism and optimized labor composition.
5. The effective abolition of child labour.	The Bank strictly prohibited child labor.
6. The elimination of discrimination in respect of employment and occupation.	The Bank respected employee religious freedom and individuality and eliminated any discrimination on the basis of sex, gender, national origin, culture, age and others. The Bank also treated all employees fairly and regularly throughout recruitment, job transfer, compensation, career development and separation management.
7. Business should support a precautionary approach to environmental challenge.	The Bank actively responded to climate changes by willingly assuming responsibility for international environment, establishing a sound mechanism for comprehensive management of environmental protection and using the financial power to help get rid of dependence on traditional development mode and promoting economic restructuring.
8. Business should undertake initiatives to promote greater environmental responsibility.	The Bank improved its green credit policies and procedures, established an accountability mechanism for green credit and strengthened credit risk management of enterprises with unstable production capacity and heavy metal pollution. The Bank implemented the "one-bank zero" rule for lending to root out the causes of environmental pollution and fully supported the eco-friendliness drive.
9. Business should encourage the development and spread of environmentally friendly technologies.	The Bank gave priority to green credit projects including new energy, energy conservation and reuse of resources. The Bank also intensified its efforts in innovating green credit products related to carbon emission and energy conservation. As at the end of the reporting period, the loan balance to the green economy sector totaled up to RMB 1,862.73 billion. The Bank also prepared paperless, energy-efficient E-banking leveraging on its leading technological strengths, with the E-banking transaction accounting for 86.50%.
10. Business should work against corruption in all forms, including extortion and bribery.	In accordance with the guideline of "combating corruption in an integrated way, addressing both its symptoms and root causes, and combining prevention with punishment while focusing on the latter" the Bank pushed forward with anti-corruption work focused on improving the corruption control and prevention system.

4. Menentukan batasan yang konsisten dan jelas, begitu juga maksud, jangka waktu, dan cakupan untuk pengujian materialitas, berdasarkan dugaan-dugaan yang telah didokumentasikan dengan benar.

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.

g. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.

h. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.

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6. Mengevaluasi kesesuaian topik-topik keberlanjutan material yang telah diidentifikasi berdasarkan kriteria-kriteria yang layak dan eksplisit*

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

The Board of Directors' leading role and main measures for ESG management

The Bank took the world's best social responsibility practice as benchmark, continued to explore the path of sustainable development, and made unremitting efforts to improve the social responsibility management system integrating policy development, strategic planning, roles & implementation, information disclosure, education & training, index & assessment and international cooperation. The Board of Directors' leading role in ESG management was also increasingly enhanced.

During the reporting period, the Bank continued to enhance the Board of Directors' leadership and supervision over social responsibility work, regularly reported to the Board of Directors and the Social Responsibility and Consumer Protection Committee under the Board of Directors on the Bank's social responsibility work and submitted related proposals to them.

1. Hak cipta milik IBIKKG (Institut Bisnis Kwik Kian Gie)
2. Dilarang menyalin atau menjiplak isi laporan ini tanpa izin IBIKKG.
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4. Dilarang mengutip atau menjiplak isi laporan ini dalam bentuk apapun tanpa izin IBIKKG.



7. Menentukan kepentingan, kemungkinan, dan dampak saat ini dan di masa mendatang dari topik-topik keberlanjutan material yang telah diidentifikasi, dengan menggunakan kriteria-kriteria dan ambang nilai yang tepat*.

* Kriteria dan/atau ambang nilai yang dapat diandalkan, jelas, dan dapat dipahami sekaligus dapat ditiru, dapat dipertahankan dan dapat mematuhi assurance eksternal.

8. Mempertimbangkan konteks-konteks keberlanjutan, makroekonomi, geopolitik dan peraturan yang berkembang, serta kematangan topik dan permasalahannya, yang memungkinkan perbedaan-perbedaan yang berkaitan dengan industri secara geografis, budaya, dan tatanan operasionalnya.

Substantivity analysis

To make the report more targeted and responsive, the Bank also did the substantivity analysis in many of its subsidiaries' areas and the corporate development strategy and core business activities. The Bank consulted with external stakeholders, regulators, supervisors, academia, capital providers, the public, the press and CSR experts during the reporting period. The results of the substantivity analysis are as follows:



Progress in the Anti-poverty Initiative in 2020

While helping the targeted one city and three counties out of poverty, the Bank mobilized efforts across the board and led the targeted approach to reduce poverty in such aspects as finance, industry, employment, healthcare and education, and so on. All such initiatives culminated in the high achievement of poverty alleviation.

Paying more attention to the anti-poverty efforts and strengthening prevention at the organizational level

The Bank required the targeted poverty alleviation as a general principle and set up the Leading Group for Financial Inclusion (Targeted Poverty Alleviation) Office, which handles the Party Committee's orders of the Head Office and reports to the Party Committee. In 2020, the Party Committee of the Head Office had five important meetings on anti-poverty work besides the regular meetings of the Party Committee. The Party Committee also organized the poverty relief and relief work of the Party Committee.

- Deepening financial inclusion efforts**
The Bank signed the Anti-Poverty Finance Cooperation and Shareable Bank's Exchange with various banks to guarantee the smooth transfer of the Internet and bank mobile financial services and the Internet (Internet) Bank of China (Internet Bank of China) general branch from Shanghai to Beijing (Internet Bank of China) general branch from Shanghai to Beijing, to the benefit of each service. The Bank provided small and medium-sized enterprises with financing and loans to support the real economy in the targeted areas.
- Starting major financial inclusion initiatives**
The Bank signed the cooperation with China Communications Exchange to release financial inclusion, established a unified management system for the use of financial services, and launched the financial inclusion service of the Internet Bank of China (Internet Bank of China) general branch from Shanghai to Beijing, to the benefit of each service. The Bank provided small and medium-sized enterprises with financing and loans to support the real economy in the targeted areas.
- Starting the real economy on an Internet bank**
As the only digital bank among the top four banks in China, the Bank signed the cooperation with 2,177 enterprises in "Internet Company + services" mode, providing advantages to promote financial inclusion of SMEs (SMEs) for corporate customers.

Pushing efforts to fight poverty by channeling monetary and human resources

Over the past few years, the Bank has supported two dozen charity efforts to manage and assist in managing the anti-poverty work and relief efforts.

Improving the working mechanism and releasing supportive policies

The Bank developed and continuously improved a set of policies on targeted poverty alleviation, including the Anti-Poverty Finance Cooperation and Shareable Bank's Exchange and the Anti-Poverty Finance Cooperation and Shareable Bank's Exchange. The Bank also issued the Financial Inclusion for the Anti-poverty Initiative and defined the reporting process of "meeting the goal leads to the best ability of SME" and the "three plus one" guideline of "improving the anti-poverty efforts by the targeted counties with various programs on helping charity".



9. Menyertakan cara-cara untuk mengatasi konflik atau dilema yang timbul dari harapan yang berbeda atau bertentangan terkait topik-topik material.

10. Menciptakan dan menyampaikan sebuah pemahaman dan pengutamaan yang menyeluruh dan berimbang terhadap topik-topik keberlanjutan material kepada organisasi dan para pemangku kepentingannya.

-

Tingkat Kepatuhan = $(1 \times 6) + (0 \times 4) = 60\%$

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LAMPIRAN 3

REDUKSI DATA

A. Definisi Isu Materialitas dalam Laporan Keberlanjutan Obyek Industri Perbankan

No.	Obyek Industri Perbankan	Definisi Isu Materialitas	Kata Kunci	Jumlah Kata Kunci
3	PT Bank Central Asia, Tbk (BCA)	Topik-topik material yang telah ditentukan melalui FGD, dievaluasi dampaknya pada pemangku kepentingan dan dukungannya pada TPB. Analisis ini dilakukan untuk memastikan pengelolaan topik material yang sejalan dengan strategi Bank. (Page 22)	FGD; pemangku kepentingan; TPB; Bank	4
3	Housing Development Finance Corporation Limited (HDFC)	<i>The materiality matrix is a result of the exercise, which prioritises economic, social, environmental and governance topics, based on their importance to the Bank as well as its stakeholders.</i> (Page 18) Matriks materialitas adalah hasil dari pelaksanaan, yang memprioritaskan topik ekonomi, sosial, lingkungan dan tata kelola, berdasarkan kepentingannya bagi Bank serta pemangku kepentingannya.	Prioritas; ekonomi, sosial, lingkungan; tata kelola; Bank; pemangku kepentingan	5
3	Hana Financial Group Inc. (Hana)	<i>Hana Financial Group conducted a materiality assessment to identify material topics that may have a significant mid- to long-term impact on the Group.</i> (Page 23) Hana Financial Group melakukan penilaian materialitas untuk mengidentifikasi topik material yang mungkin memiliki dampak jangka menengah hingga panjang yang signifikan terhadap Grup.	Jangka menengah hingga panjang; signifikan	2
4	The Development Bank of Singapore Limited (DBS)	<i>Material ESG matters have the most impact to our society and our ability to create long-term value as a bank. These matters influence how the Board and senior management steer the bank.</i> (Page 9) Isu material memiliki dampak paling besar bagi masyarakat dan menciptakan nilai jangka panjang sebagai bank. Isu-isu ini mempengaruhi bagaimana Dewan dan manajemen senior mengarahkan bank.	Masyarakat; nilai; Bank	3

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5	Chinatrust Commercial Bank Limited (CTBC)	<p><i>The distribution of sustainability issues in the materiality matrix were determined through the identification and assessment results, and these findings were reported to the Sustainability Committee.</i> (Page 5)</p> <p>Distribusi isu keberlanjutan dalam matriks materialitas ditentukan melalui hasil identifikasi dan penilaian, dan temuan ini dilaporkan kepada Komite Keberlanjutan.</p>	Identifikasi; penilaian; Komite Keberlanjutan	3
	Union Bank of Switzerland (UBS)	<p><i>Every year, we conduct a materiality assessment, as defined by the guidelines of the Global Reporting Initiative (GRI), to consider stakeholder views on key topics pertaining to our firm's economic, social and environmental performance and impacts. Our materiality assessment draws on formal and informal monitoring, from our dialog with stakeholders and from relevant external studies and reports.</i> (Page 56)</p> <p>Setiap tahun, kami melakukan penilaian materialitas, sebagaimana didefinisikan oleh pedoman GRI, untuk mempertimbangkan pandangan pemangku kepentingan tentang topik utama yang berkaitan dengan kinerja dan dampak ekonomi, sosial dan lingkungan perusahaan kami. Penilaian materialitas kami mengacu pada pemantauan formal dan informal, dari dialog kami dengan pemangku kepentingan dan dari studi dan laporan eksternal yang relevan.</p>	Pedoman; pemangku kepentingan; ekonomi, sosial dan lingkungan; pemantauan; dialog; studi dan laporan.	6
	The Commonwealth Bank of Australia (CBA)	-	-	-
	The Internationale Nederlanden Groep (ING)	<p><i>ING identifies topics that have the most impact on our business and are of the highest priority for stakeholders in our value chain.</i> (Page 420)</p> <p>ING mengidentifikasi topik yang paling berdampak pada bisnis kami dan merupakan prioritas tertinggi bagi pemangku kepentingan dalam rantai nilai kami.</p>	Bisnis; prioritas; pemangku kepentingan; nilai.	4
9	Public Bank Berhad (Public Bank)	<p><i>The assessment enables the Group to prioritise matters which are of more material concern for the Group and stakeholders in support of the Group's strategic decision making and action.</i> (Page 181)</p>	Prioritas; Grup; pemangku kepentingan	3

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10	 JPMorgan Chase & Co (JPMorgan)	<p>Penilaian tersebut memungkinkan Grup untuk memprioritaskan hal-hal yang menjadi perhatian lebih material bagi Grup dan pemangku kepentingan dalam mendukung pengambilan keputusan dan tindakan strategis Grup.</p>		
11	 Barclays Bank UK PLC (Barclays)	<p><i>ESG matters are an important consideration in how we do business, including our corporate governance systems, risk management and controls, human capital management, approach to serving clients and customers, support for local communities and management of our physical operations.</i> (Page 4)</p> <p>Masalah LST merupakan pertimbangan penting dalam cara kita menjalankan bisnis, termasuk sistem tata kelola perusahaan, manajemen risiko dan kontrol, manajemen sumber daya manusia, pendekatan untuk melayani klien dan pelanggan, dukungan untuk komunitas lokal dan manajemen operasi fisik kami.</p>	<p>Bisnis; tata kelola; risiko dan kontrol; sumber daya manusia; pelanggan; komunitas; operasi</p>	7
11	 Barclays Bank UK PLC (Barclays)	<p><i>We assess the strategic relevance of ESG factors on two dimensions: their relative importance to external stakeholders, and their influence on our business success.</i> (Page 11)</p> <p>Kami menilai relevansi strategis faktor-faktor LST pada dua dimensi: kepentingan relatif faktor-faktor tersebut bagi pemangku kepentingan eksternal, dan pengaruhnya terhadap keberhasilan bisnis kami.</p>	<p>Pemangku kepentingan; bisnis</p>	2
12	 Australia and New Zealand Banking Group Limited (ANZ)	<p><i>We seek to identify those issues that have the most potential to impact our ability to operate successfully and create value for our shareholders and other stakeholders.</i> (Page 6)</p> <p>Kami berusaha mengidentifikasi masalah yang paling berpotensi memengaruhi kemampuan kami untuk beroperasi dengan sukses dan menciptakan nilai bagi pemegang saham dan pemangku kepentingan lainnya.</p>	<p>Operasi; nilai; pemangku kepentingan</p>	3
13	 Royal Bank of Canada (RBC)	<p><i>Each year we conduct a review of our stated ESG priorities with a focus on stakeholder expectations and business impacts coupled with our ongoing monitoring of priority ESG reporting frameworks, ESG rating agencies, industry trends and independent research.</i> (Page 11)</p>	<p>Pemangku kepentingan; bisnis; prioritas; lembaga; industri; penelitian</p>	6



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		Setiap tahun kami melakukan peninjauan terhadap prioritas LST yang kami nyatakan dengan fokus pada harapan pemangku kepentingan dan dampak bisnis ditambah dengan pemantauan lanjut terhadap kerangka pelaporan LST prioritas, lembaga pemeringkat LST, tren industri dan penelitian independen.		
14	Mizuho Bank, Ltd. (Mizuho)	-	-	-
15	Industrial and Commercial Bank of China (ICBC)	-	-	-

Sumber: data diolah kembali

B Peran Pemangku Kepentingan dalam Laporan Keberlanjutan Obyek Industri Perbankan

1. Pelibatan Pemangku Kepentingan dalam Penilaian Materialitas Obyek Industri Perbankan

No.	Obyek Industri Perbankan	Pelibatan Pemangku Kepentingan dalam Penilaian Materialitas
1	PT Bank Central Asia, Tbk (BCA)	- Identifikasi Pemangku Kepentingan - Identifikasi Daftar Isu Penting dan/atau Topik Kunci - Analisis Prioritas Topik - Hubungan Topik Material terhadap Dukungan TPB (Page 22)
2	Housing Development Finance Corporation Limited (HDFC)	- Identified all relevant stakeholder groups - Structured approach to understand, prioritising and addressing stakeholder expectations (Page 16)
3	Hana Financial Group Inc. (Hana)	Identified materiality of each topic through stakeholder survey, media analysis and benchmarking (Page 23)
4	The Development Bank of Singapore Limited (DBS)	- Identify matters that may impact - Prioritise matters that will be most important (Page 9)
5	Chinatrust Commercial Bank Limited (CTBC)	- External environment analysis (to gather relevant sustainability issues) - Identification and evaluation

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No.	Obyek Industri Perbankan	Pelibatan Pemangku Kepentingan dalam Penilaian Materialitas
		(Page 26)
6	Union Bank of Switzerland (UBS)	Consider stakeholder views on key topics pertaining to our firm's economic, social and environmental performance and impacts. (Page 56)
7	The Commonwealth Bank of Australia (CBA)	Our approach is guided by evolving global practices and feedback from our stakeholders on material matters. (Page 28)
8	The Internationale Nederlanden Groep (ING)	Identify topics that have the most impact on our business and are of the highest priority for stakeholders in our value chain. (Page 420)
9	Public Bank Berhad (Public Bank)	<ul style="list-style-type: none"> - Stakeholder Prioritisation (Identify key stakeholders for engagement) - Stakeholder Engagement (Seek stakeholders' opinion on the materiality of sustainability matters) (Page 181)
10	JPMorgan Chase & Co (JPMorgan)	We assess and identify new or emerging ESG issues that could impact or be impacted by our firm on an ongoing basis. This includes discussions with subject matter experts from across our business and analysis of feedback we receive through our regular engagement with stakeholders. (Page 6)
11	Barclays Bank UK PLC (Barclays)	We assess the strategic relevance of ESG factors on two dimensions: their relative importance to external stakeholders, and their influence on our business success. This helps us to prioritise and govern our activity, ensuring that we are closely aligned with our stakeholders' expectations. (Page 11)
12	Australia and New Zealand Banking Group Limited (ANZ)	Through our annual materiality assessment, we engage with internal and external stakeholders to inform our identification of ESG risks and opportunities. We seek to identify those issues that have the most potential to impact our ability to operate successfully and create value for our shareholders and other stakeholders. (Page 6)
13	Royal Bank of Canada (RBC)	Identify the ESG issues of greatest importance to our stakeholders, employees and business objectives. (Page 11)
14	Mizuho Bank, Ltd. (Mizuho)	Defined key sustainability areas in our 5-Year Business Plan in line with the expectations and requirements of stakeholders and based on the

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No.	Obyek Industri Perbankan	Pelibatan Pemangku Kepentingan dalam Penilaian Materialitas
	<p>© Hak cipta milik IBI KKG (Institut Bisnis dan Informatika Kwik Kian Gie)</p> <p>Industrial and Commercial Bank of China (ICBC)</p>	<p>importance and affinity of such initiatives with our strategy, as well as medium- to long-term impact on our corporate value, and each in-house company, unit, and group will establish a strategy incorporating sustainability initiatives. (Page 55)</p> <p>Identified the key topics of sustainable development based on the results of the devised substantially analysis questionnaire in view of the stakeholders' needs and the corporate development strategy, and interviewed customers, investors/ shareholders, regulators, employees, partners/ suppliers, peers, the public, the press and CSR experts during the reporting period. (Page 92)</p>

Sumber: data diolah kembali

2. Identifikasi Pemangku Kepentingan, Pertemuan Keterlibatan dan Pendekatan Manajemen Atas Isu Materialitas Obyek Industri Perbankan

No.	Obyek Industri Perbankan	Pemangku Kepentingan yang Terlibat	Jenis dan Jumlah Pertemuan Keterlibatan	Pendekatan Manajemen Atas Isu Materialitas
	PT Bank Central Asia, Tbk (BCA)	<ul style="list-style-type: none"> - Pekerja - Nasabah - Masyarakat - Mitrabisnis/ Pemasok/ Vendor - Regulator - Investor/ Pemegang Saham - Media (Page 22)	Mengadakan FGD selama Oktober - November 2020 (jumlah tidak disebutkan) (Page 22)	BCA telah memiliki unit kerja Sub-Divisi ESG yang menjadi bagian dari Divisi Sekretariat & Komunikasi Perusahaan yang berada di bawah Sekretaris Perusahaan. Divisi ini bertanggung jawab kepada Direktur Perencanaan & Keuangan yang akan melaporkan kinerja Keuangan Berkelanjutan kepada Presiden Direktur. (Page 31)
2	Housing Development Finance	<ul style="list-style-type: none"> - Customers - Investors/ Shareholders - Employees 	- Customers: Online and postal communication	The CSR Committee of the Board oversees and governs our ESG

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No.	Obyek Industri Perbankan	Pemangku Kepentingan yang Terlibat	Jenis dan Jumlah Pertemuan Keterlibatan	Pendekatan Manajemen Atas Isu Materialitas
1.	Corporation Limited (HDFC)	<ul style="list-style-type: none"> - Communities/ NGOs - Regulatory Bodies - Suppliers (Page 16) 	<ul style="list-style-type: none"> - Investors/ Shareholders: AGMs; Regulatory bodies: Regular meetings - Employees: Annual Performance appraisal discussions - Community: Regular meetings, FGD - Suppliers: Regular meetings (Page 17) 	initiatives covering our CSR initiatives. (Page 25)
	Hana Financial Group Inc. (Hana)	<ul style="list-style-type: none"> - Customers - Employees - Partners - Central/local governments - Shareholders/investors - Local communities (Page 78) 	<ul style="list-style-type: none"> - Customers: customer meeting - Employees: communication with management - Partners: partner meeting - Central/local governments: briefing session on government financial policies - Shareholders/investors: shareholder's meeting for business reports - Local communities (jumlah tidak disebutkan) (Page 78) 	Hana Financial Group established the “Sustainable Management Committee” under the Board of Directors (BoD) to handle significant matters on ESG, such as ESG strategy and policy, in a rapid and transparent manner. (Page 7)
	The Development Bank of Singapore Limited (DBS)	<ul style="list-style-type: none"> - Investors - Customers - Employees - Society - Regulators and policy makers (Page 10-11) 	<ul style="list-style-type: none"> - Investors: virtual meetings - Customers: annual programme and focus groups - Employees: session and groups - Society: regular meetings - Regulators and policy makers: meetings (Page 10-11) 	The CEO is assisted on sustainability matters by the Group Sustainability Council, which is chaired by the Chief Sustainability Officer and consists of senior members across various business and support units. (Page 8)
5	Chinatrust Commercial Bank Limited (CTBC)	<ul style="list-style-type: none"> - Customers - Investors - Government - Community (NGOs/NPOs) - Suppliers - Employees (Page 25) 	<ul style="list-style-type: none"> - Customers: financial briefings/annually - Investors: investor meetings and shareholder meetings/ annually - Government: government meetings/as needed - Community: symposiums/as needed - Suppliers: supplier meetings/annually 	Our Sustainability Committee, ESG Taskforce, and Corporate Sustainability Office worked closely across all departments and subsidiaries to formulate and officially issue CTBC

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No.	Obyek Industri Perbankan	Pemangku Kepentingan yang Terlibat	Jenis dan Jumlah Pertemuan Keterlibatan	Pendekatan Manajemen Atas Isu Materialitas
1.	<p>© Hak cipta milik IBI KKG (Institut Bisnis dan Informatika Kwik Kian Gie)</p>		<ul style="list-style-type: none"> - Employees: Employee satisfaction and organizational climate surveys / as needed (Page 25) 	<p>Holding's Sustainability Management Policy and Sustainable Finance Policy. (Page 5) They assist the Board of Directors in its operations and business decision-making. (Page 28)</p>
6.	<p>Union Bank of Switzerland (UBS)</p>	<ul style="list-style-type: none"> - Clients - Investors - Employees - Society (Page 34) 	<ul style="list-style-type: none"> - Clients: client meetings, events and surveys - Investors: general shareholder, investor and analyst meetings - Employees: survey, activities, awards program, events, - Society: forums and dialogs (jumlah tidak disebutkan) (Page 34 of Annual Report) 	<p>The BoD's Corporate Culture and Responsibility Committee (the CCRC) is the body primarily responsible for corporate culture, responsibility and sustainability. The CCRC oversees our sustainability strategy and activities. (Page 43 of Annual Report)</p>
7.	<p>The Commonwealth Bank of Australia (CBA)</p>	<ul style="list-style-type: none"> - Customers - Community - Our people - Shareholders (Page 10) 	<p>-</p>	<p>Officer in charge: Priscilla Brown: Group Executive, Marketing and Corporate Affairs (Page 70)</p>
8.	<p>The Internationale Nederlanden Groep (ING)</p>	<ul style="list-style-type: none"> - Retail customers - Business clients - Employees - Investors - NGOs - Suppliers - Supervisors and regulators (Page 427) 	<ul style="list-style-type: none"> - Client roundtables; regular meetings with NGOs and other civil society organisations on topics ranging from climate change to animal welfare; targeted stakeholder engagement regarding specific policies in our environmental and social risk framework; and roadshows with investors on sustainability. (Page 247) - For our materiality analysis we consulted key stakeholder groups in a 	<p>The results of this materiality analysis were used to define the content for this report, which is reviewed and approved by the Executive Board, including the materiality disclosures. Read more about our 2020 material topics in the World around us' chapter. The process for our 2020</p>

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No.	Obyek Industri Perbankan	Pemangku Kepentingan yang Terlibat	Jenis dan Jumlah Pertemuan Keterlibatan	Pendekatan Manajemen Atas Isu Materialitas
1.	<p>Public Bank Berhad (Public Bank)</p> <p>Hak Cipta Ditindungi Undang-Undang</p>	<ul style="list-style-type: none"> - Customers - Shareholder and Investors - Employees - Communities and non-governmental organisation, - Regulators - Media - Suppliers and vendors (Page 178-180) 	<p>qualitative and quantitative engagement process. (Page 3)</p> <ul style="list-style-type: none"> - Supervisory Board (engage with external supervisors, etc) 10 times (Page 188) 	<p>materiality analysis is described in the Non-financial appendix. (Page 3)</p>
9.	<p>Hak cipta milik IBI Kwik Kian Gie</p> <p>Institut Bisnis dan Informatika Kwik Kian Gie</p>	<ul style="list-style-type: none"> - Customers and clients - Employees - Members of the communities we serve - Regulators and policymakers - Research analysts - Shareholders - Suppliers (Page 7) 	<ul style="list-style-type: none"> - Annual general meeting (yearly). - Surveys (as and when required) - Appraisal meetings (yearly) - Physical and virtual meetings (as and when required) (Page 178-180) 	<p>At the Public Bank Group, the Board of Directors (“the Board”) is responsible for the overall Group’s sustainability management. The Group’s Board Charter sets out the roles and responsibilities of the Board and reflects the matters reserved for the Board’s consideration and approval, including promoting sustainability through appropriate environment, social and governance considerations in the Bank’s business strategies. (Page 178)</p>
10.	<p>JPMorgan Chase & Co (JPMorgan)</p> <p>Institut Bisnis dan Informatika Kwik Kian Gie</p>	<ul style="list-style-type: none"> - Customers and clients - Employees - Members of the communities we serve - Regulators and policymakers - Research analysts - Shareholders - Suppliers (Page 7) 	<p>This includes discussions with subject matter experts from across our business and analysis of feedback we receive through our regular engagement with stakeholders. (Page 6)</p> <p>Community Engagement team, individual meetings, conferences and other forums, regular town hall and small group meetings, meeting with our regulators and</p>	<p>In addition, each of the Board’s standing committees oversees a range of matters pertaining to ESG topics, in accordance with the scope of their charters. (Page 10)</p>

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No.	Obyek Industri Perbankan	Pemangku Kepentingan yang Terlibat	Jenis dan Jumlah Pertemuan Keterlibatan	Pendekatan Manajemen Atas Isu Materialitas
1.	<p>Hak cipta milik Barclays Bank UK PLC (Barclays)</p>	<ul style="list-style-type: none"> - Customers and clients - Colleagues - Society - Investors (after cover) 	<p>policy makers, conferences, shareholder outreach program, ad hoc meetings (jumlah tidak disebutkan) (Page 7-8)</p>	
2.	<p>Australia and New Zealand Banking Group Limited (ANZ)</p>	<ul style="list-style-type: none"> - Shareholders - Customers - Employees - Regulators - Non-government organisations and the community (Page 1) 	<p>The EESG committee meets quarterly, and each meeting opens with an overview of the ESG operating environment, covering current and emerging issues, including regulatory and parliamentary inquiries, community sentiment, competitor activity, relevant international developments and our stakeholder engagement activities. (Page 5)</p>	<p>Throughout the COVID-19 pandemic, our Board has been keenly focused on protecting the health and wellbeing of our workforce and supporting our customers, clients and other stakeholders, while ensuring that Barclays remains secure and resilient, both financially and operationally. (Page 75)</p>
13	<p>Royal Bank of Canada (RBC)</p>	<ul style="list-style-type: none"> - Current and Prospective Clients - Investors - Employees - Suppliers - Governments, Regulators 	<p>Focus groups, roundtable discussions and listening sessions, Client surveys, Meetings with investors and analysts, Supplier diversity events, Ongoing dialogue with regulators and policy-makers,</p>	<p>Accountability for our corporate citizenship strategy and ESG reporting is part of the mandate of the Governance Committee of the Board of Directors of</p>

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No.	Obyek Industri Perbankan	Pemangku Kepentingan yang Terlibat	Jenis dan Jumlah Pertemuan Keterlibatan	Pendekatan Manajemen Atas Isu Materialitas
1.	<p>© Hak cipta milik IBI Kian Gie</p> <p>Mizuho Bank, Ltd (Mizuho)</p>	<ul style="list-style-type: none"> - Non-Governmental Organizations (NGOs) and community organizations (Page 9) 	<p>Participation and/or attendance in events, roundtable discussions, meetings and conferences. (jumlah tidak disebutkan) (Page 77-78)</p>	<p>Royal Bank of Canada (the Board), and the RBC Disclosure Committee reviews this ESG Performance Report. (Page 9)</p>
2.	<p>© Institut Bisnis dan Informatika Kwik Kian Gie</p> <p>Industrial and Commercial Bank of China (ICBC)</p>	<ul style="list-style-type: none"> - Customers - Shareholders - Employees - Regional/ Local Communities - Suppliers/ Competitors - Government authorities (Page 94) 	<p>Customer feedback cards. General shareholders' meetings, investor briefings, Various employee briefings and other communications, Social contribution activities, Purchasing activities, participation in industry groups. (jumlah tidak disebutkan) (Page 94)</p>	<p>Our holding company, Mizuho Financial Group, promotes integrated sustainability initiatives throughout the group. This specifically involves proposing key sustainability areas (materiality) determined within our medium-term and fiscal business plans for group companies as well as providing guidance necessary for promoting initiatives suitable for each group company (Page 55)</p>
3.		<ul style="list-style-type: none"> - Customers - Investors/ Shareholders - Regulators - Employees - Partners/ Suppliers - Peers - The Public - The Press - CSR experts (Page 92) 	<p>Media, official website, roadshows and reverse roadshows, shareholders' general meetings, press conferences in relation to business results, meetings with investors & analysts, meetings with the media, SSE INFO, investor hotline and investor mailbox, official Weibo and WeChat (Page 92)</p>	<p>The Strategy Committee of the Board of Directors is responsible for deliberating on the annual CSR report and giving advice to the Board of Directors. The Corporate Social Responsibility and Consumer Protection Committee is responsible for performing ESG-related duties and giving advice to the Board of Directors.</p>

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No.	Obyek Industri Perbankan	Pemangku Kepentingan yang Terlibat	Jenis dan Jumlah Pertemuan Keterlibatan	Pendekatan Manajemen Atas Isu Materialitas
1.				(Page 12)

Sumber: data diolah kembali

C. Masalah Material Utama yang Diidentifikasi oleh Obyek Industri Perbankan

1. Jumlah Masalah yang Diidentifikasi oleh Obyek Industri Perbankan

No.	Obyek Industri Perbankan	Jumlah
1	PT Bank Central Asia, Tbk (BCA)	10
2	Housing Development Finance Corporation Limited (HDFC)	16
3	Hana Financial Group Inc. (Hana)	10
4	The Development Bank of Singapore Limited (DBS)	15
5	Chinatrust Commercial Bank Limited (CTBC)	9
6	Union Bank of Switzerland (UBS)	12
7	The Commonwealth Bank of Australia (CBA)	3
8	The Internationale Nederlanden Groep (ING)	11
9	Public Bank Berhad (Public Bank)	18
10	JPMorgan Chase & Co (JPMorgan)	16
11	Barclays Bank UK PLC (Barclays)	21
12	Australia and New Zealand Banking Group Limited (ANZ)	15
13	Royal Bank of Canada (RBC)	16
14	Mizuho Bank, Ltd. (Mizuho)	7
15	Industrial and Commercial Bank of China (ICBC)	15

Sumber: data diolah kembali

2. Masalah Material Utama yang Diidentifikasi oleh Obyek Industri Perbankan



No.	Obyek Industri Perbankan	Sosial	Ekonomi	Lingkungan	Lainnya
1	PT Bank Central Asia, Tbk (BCA) Hak Cipta Dilindungi Undang-Undang	<ul style="list-style-type: none"> - Kesetaraan, Kesehatan, Keselamatan serta Keamanan Kerja - Kualitas Layanan dan Digitalisasi Portofolio Produk - Perlindungan Privasi dan Keamanan Data Nasabah - Pencegahan Fraud - Pendidikan dan Pelatihan - Inklusi dan Literasi Keuangan - Dampak Ekonomi Tidak Langsung 	<ul style="list-style-type: none"> - Kesetaraan, Kesehatan, Keselamatan serta Keamanan Kerja - Kinerja Ekonomi - Kualitas Layanan dan Digitalisasi Portofolio Produk - Inklusi dan Literasi Keuangan - Energi dan Emisi - Dampak Ekonomi Tidak Langsung 	<ul style="list-style-type: none"> - Portofolio Produk - Energi dan Emisi 	-
	Housing Development Finance Corporation Limited (HDFC) Institut Bisnis dan Informatika Kwik Kian Gie	<ul style="list-style-type: none"> - Information security and data protection - Customer satisfaction - Compliance - Government initiatives and missions - Employee engagement and welfare - Community development and social responsibility - Training and development 	<ul style="list-style-type: none"> - Economic performance - Compliance - Digitisation - Financial inclusion - Product innovation - Government initiatives and missions 	<ul style="list-style-type: none"> - Responsible lending - Energy management - Emissions and Climate Change - E-waste management 	<ul style="list-style-type: none"> - Ethics and integrity, governance: - Corporate governance and ethics
3	Hana Financial Group Inc. (Hana)	<ul style="list-style-type: none"> - Responsible product sales - Protecting customer information (stated as Customer category) 	<ul style="list-style-type: none"> - Leading digital finance - Reinforcing cybersecurity - Reinforcing global competitiveness (stated as Business category) 	<ul style="list-style-type: none"> - Combating climate change - Preventing the spread of infectious diseases - Product development in line with 	-

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	<p>The Development of Bank of Singapore Limited (DBS)</p>	<ul style="list-style-type: none"> - Financial inclusion - Social entrepreneurship - Data governance and privacy - Preventing financial crime - Diversity and equal opportunity - Workplace well-being - Talent management and retention - Employee voluntarism 	<ul style="list-style-type: none"> - Cyber security - Fair dealing - Responsible financing - Responsible tax management - Sustainable procurement 	<ul style="list-style-type: none"> - Managing climate risks - Managing environmental footprint 	-
	<p>Trust Commercial Bank Limited (CTBC)</p>	<ul style="list-style-type: none"> - Regulatory compliance - Ethical management and corporate governance - Information security - Service quality and customer satisfaction - Community engagement and social impact 	<ul style="list-style-type: none"> - Risk management - Regulatory compliance - Digital finance - Responsible finance 	<ul style="list-style-type: none"> - Regulatory compliance - Action on climate change 	-
6	<p>Union Bank of Switzerland (UBS)</p>	<ul style="list-style-type: none"> - Compensation - Diversity and inclusion - Talent management 	<ul style="list-style-type: none"> - Digitalization - Operational efficiency and effectiveness - Client experience 	<ul style="list-style-type: none"> - Climate action - Environmental and social risk management - Sustainable finance 	<p>Governance: - Regulatory compliance - Corporate governance</p>



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	<p>The Commonwealth Bank of Australia (CBA)</p>	<p>- -</p>	<ul style="list-style-type: none"> - Simplify our business - Lead in retail and business banking - Best in digital 	<p>- -</p>	<p>- -</p>
	<p>The Internationale Nederlanden Groep (ING)</p>	<ul style="list-style-type: none"> - Customer privacy and information security - Culture, ethics and integrity - Employee development - Cybercrime resilience - Customer experience 	<ul style="list-style-type: none"> - System availability - Digitalisation and interconnectivity - Financial performance - Innovation 	<ul style="list-style-type: none"> - Climate resilience - Environmental and social risk management 	<p>-</p>
	<p>Public Bank Berhad (Public Bank)</p>	<ul style="list-style-type: none"> - Compliance - Anti-Money Laundering and Counter Financing on Terrorism - Anti-Fraud (stated as Conduct and Compliance category) - Talent Attraction and Retention - Employee Education and Development - Employee Health and Safety, and Well-being - Employment Practices (stated as Developing Employees category) - Community Contribution 	<ul style="list-style-type: none"> - Data Security - Customer Satisfaction - Responsible Lending - Digital Transformation and Infrastructure - Financial Inclusion and Accessibility - Sustainability in Supply Chain - Design and Marketing of Products and Services (stated as Responsible Business category) 	<ul style="list-style-type: none"> - Energy Management - Waste Management - Greenhouse Gas Emission (stated as Managing Environmental Impact category) 	<p>-</p>



		(stated as Corporate Citizenship category)			
10.	<p>JPMorgan Chase & Co (JPMorgan)</p> <p>Hak Cipta Dilindungi Undang-Undang</p>	<ul style="list-style-type: none"> - Acting in the best interest of our customers - Addressing human rights-related risks - Developing financial solutions that improve quality of life and generate other positive social impacts - Expanding economic opportunity in the communities where we do business - Investing in our human capital - Promoting diversity, equity and inclusion - Strengthening consumer financial health 	<ul style="list-style-type: none"> - Cultivating a strong risk and control environment - Fostering a culture of transparency and ethical behavior - Maintaining effective Board leadership and management processes - Participating in political engagement and public policy - Safeguarding privacy and cybersecurity 	<ul style="list-style-type: none"> - Developing financial solutions that drive action on climate change and generate other positive environmental impacts - Managing environmental risks, including climate-related risks - Minimizing the environmental impacts of our physical operations - Partnering with organizations to advance sustainable development 	-
11.	<p>Barclays Bank UK PLC (Barclays)</p> <p>Hak Cipta Dilindungi Undang-Undang</p>	<ul style="list-style-type: none"> - Social and environmental impacts of financing - Social and environmental financing - Accessible retail products and services - Transparency - Human rights/modern slavery - Digital access - Charitable partnerships and programmes - Skills and employability 	<ul style="list-style-type: none"> - Supply chain management - Sustainable innovation - Financial performance - Conduct and compliance - Climate change risk and disclosure - Remuneration - Cybersecurity and data protection - Regulatory change - Taxation - Customer and client experience 	<ul style="list-style-type: none"> - Operational environmental footprint 	-

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	<p>© Australia and New Zealand Banking Group Limited (ANZ) (Institut Bisnis dan Informatika Kwik Kian Gie)</p>	<ul style="list-style-type: none"> - Fairness and ethical conduct - Customer experience - Fraud and data security - Anti-money laundering and terrorism financing - Banking regulation - Diverse and inclusive workforce - Housing - Investing in the community - Labour rights and employee wellbeing 	<ul style="list-style-type: none"> - Financial wellbeing - Corporate governance - Digital innovation - Financial performance 	<ul style="list-style-type: none"> - Climate change - Responsible business lending 	-
	<p>© Royal Bank of Canada (RBC) (Institut Bisnis dan Informatika Kwik Kian Gie)</p>	<ul style="list-style-type: none"> - Diversity & inclusion - Building & attracting talent - Exceptional employee experience - Conduct & trust - Community & social impact - Client satisfaction & loyalty - Financial literacy & inclusion 	<ul style="list-style-type: none"> - Responsible governance practices - Digital enablement - Responsible investing - Privacy & cyber security - Risk management - Economic value generated & distributed - Sustainable finance - Responsible procurement 	<ul style="list-style-type: none"> - Climate change 	-
14	<p>Mizuho Bank Ltd. (Mizuho) (Institut Bisnis dan Informatika Kwik Kian Gie)</p>	<ul style="list-style-type: none"> - Corporate governance - Human capital - Environment & society (stated as Corporate foundations category) 	-	-	<p>Business: - Declining birthrate and aging population, plus good health and lengthening lifespans</p>



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	<p>Industrial and Commercial Bank of China (ICBC)</p>	<ul style="list-style-type: none"> - Getting actively involved in pandemic control - Safeguarding employees' rights and interests - Going all out to serve customers - Helping fight the critical battle against poverty - Improving the consumer protection system 	<ul style="list-style-type: none"> - Developing green finance - Serving the real economy - Developing inclusive finance - Forestalling financial risks - Making progress with product innovation - Forging a global brand - Putting FinTech under the spotlight - Doing better in corporate governance - Bring decent return to shareholders 	<ul style="list-style-type: none"> - Taking an active part in environmental protection and public benefit programs 	<p>-</p>

Sumber: data diolah kembali

LAMPIRAN 4

IKHTISAR PENELITIAN TERDAHULU

A. Ikhtisar Penelitian Terdahulu Kualitatif

No	Judul Artikel, Pengarang, Tahun	Masalah	Obyek Penelitian	Hasil
1	Transparency of materiality analysis in GRI-based sustainability reports Machado, Bianca A. A. et al, 2020	<ol style="list-style-type: none"> 1. Identify the most frequently engaged stakeholders and respective techniques of engagement during the materiality analysis. 2. Understand the extent to which leading GRI reporting organizations disclose six materiality-related indicators. 3. Explore the potential influence of third-party assurance, type GRI standard, and economic conditions of headquarters in the transparency (Page 2) 	140 reports representing 38 different countries. (Page 4)	<ol style="list-style-type: none"> 1. The vagueness, conciseness, and arbitrariness with which the identification of material topics is presented suggest that organizations have considerable room to maneuver the materiality of issues according to their values and political priorities. 2. The various approaches to classifying stakeholder groups and respective techniques of engagement make it difficult to compare SE practices among reporting organizations, a situation suggest that there is a still a lot of room for standardizing these indicators, particularly in context of specific sectors. 3. Among large and MNE organizations, the income levels of the company's headquarters are unlikely to be influencing the transparency of materiality analysis. (Page 7)
2	Materiality analysis in sustainability and integrated reports Beske, Felix et al, 2019	<ol style="list-style-type: none"> 1. To what extent do companies report on their materiality analysis? 2. What are the methods used for the analysis of stakeholders and topics/ aspects? 3. Whether there is a higher disclosure of information of 	Sustainability and integrated reports of 33 listed German companies in the 110 HDAX stock market index in the years 2014 to 2017 and additionally	<ol style="list-style-type: none"> 1. Reporting on materiality information lacks detailed descriptions of the underlying processes in this sample and thus, fits to the assumptions underlying legitimacy theory. 2. A materiality analysis could possibly be misused by companies to apply legitimization strategies when reporting is fuzzy and the underlying processes remain unclear.





No	Judul Artikel, Pengarang, Tahun	Masalah	Obyek Penelitian	Hasil
1.	Hak cipta Dilindungi Undang-Undang	materiality assessment because of G4? (Page 164)	calculates a disclosure index. (Page 164)	3. Reporting companies can learn about the variety of methods used by others companies, which might even inspire them also to use more innovative methods of stakeholder and topics identification. (Page 180)
2.	Examining Materiality in Sustainability Reporting Evidence from GCC Countries Sarraj, Dania, 2018	1. What disclosure, if any, is provided by GCC companies over their materiality assessment? 2. How has corporate disclosure over the materiality assessment changed from 2013 to 2016 amongst GCC companies? 3. How does the materiality assessment process adopted by companies, as disclosed within their SRs, compare against the requirements of the GRI guidelines? (Page 4)	Materiality assessment process disclosures by GCC companies. (Page 12)	The most significant findings of this research are the different level of disclosure materiality assessment process in the sample of GCC companies relates to the different institutional pressures. Although adopting the GRI G4 guidelines have contributed to improvements in the disclosure of materiality assessment process in the sample GCC companies, around half of the sample still did not disclose any information over the study period. SRs of the GCC sample companies with no materiality assessment disclosure can be difficult for stakeholders to understand as they become ambiguous and less transparent because of the possibility of omitting material issues. (Page ii)
3.	Materiality: stakeholder accountability choices in hotels' sustainability reports Guix, Mireia et al, 2018	Examine the concept of materiality, in particular its application and any barriers to uptake within the hotel industry. (Page 3)	Eight sustainability managers (from eight of the world's largest hotel groups). (Page 1)	Sustainability managers from large hotel groups are evasive when disclosing their materiality criteria, their decision-making processes and how they aggregate stakeholder feedback; they limit their disclosure to the reporting process. Sustainability managers are disempowered, with limited resources, time, knowledge and skills to apply to materiality assessment. Experts confirm that hotel groups are unsystematic and opaque about their decision-making and how they control their materiality assessments. (Page 1)
4.	Materiality Assessment in Sustainability Reporting: Case	1. How materiality is defined in sustainability reports? 2. How is the role of stakeholders taken into consideration?	Fifteen sustainability reports of airlines. (Page 7)	This study has shown different patterns in materiality analysis of the selected reports. Airlines' report lack transparency in materiality analysis. Most of the reports also fail to define materiality and convey readers why they are carrying out materiality analysis. Although, the

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No	Judul Artikel, Pengarang, Tahun	Masalah	Obyek Penelitian	Hasil
1.	Study of The Airline Industry Aryal, Nabin, 2017	3. What are the key material issues identified by the airlines? (Page 8)		reports are based on the same guideline and have similar business operations, there is noticeable difference on the process, stakeholder engagement in materiality analysis. Having said that, many airlines' reports have some good section of materiality analysis that other airlines can study to improve their own report on that section. Making all the process transparent, strictly following the reporting guidelines, engaging stakeholder in different phase of materiality analysis and learning from each other can significantly improve the materiality analysis of the airlines. (Page 50-51)
2.	Materiality in sustainability reporting: multiple standards and looking for common principles and measurement. The case of the seven biggest groups in Spain Ribera, Jordi M., 2017	How will you know which are the most important environmental, social, and governance issues that affect competitive performance, including. (Page 114)	Six biggest groups of quoted companies in Spain. (Page 108)	Companies disclose much more detail about the stakeholder aspect than the internal company process. Many companies surveyed make it very clear that the results of their materiality determination process guide their sustainability strategy. Only a very small minority say that the materiality analysis impacts when beyond sustainability management and actually had a direct influence over their main business strategy. The challenge faced by the companies that disclose ESG information is that in many cases the valuation impact of ESG topics is not well understood and there are far too many ESG topics to choose from. Managers need a quantifiable manner in which to balance these needs and calibrate their company is fully achieving its potential to create value. Given today's immature state of knowledge on ESG valuation impacts, decision science methods are powerful tool that can help managers develop a single scale and structure some of the complexity involved in ESG topics, including the subjective biases of multiple stakeholders. Using these methods can augment the credibility of ESG materiality of ESG materiality determination and can allow business leaders to better defend their decisions about ESG management, investment, and disclosure on matters of value to their myriad stakeholders. With these decision tools in hand, business leaders can shed more light on how superior performers create long-term business value and sustain the underlying asset base – financial, human, manufactured social and natural.

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No	Judul Artikel, Pengarang, Tahun	Masalah	Obyek Penelitian	Hasil
1				(Page 142-145)
7	Materiality matrix: a comparison between relevant indicators for banks and stakeholder Formisano, Vincenzo, et al, 2017	Analyze the elements that Italian banks identify as strategic to increase their relational and reputational capital and to be in consonance with the stakeholders' expectations. (Page 1)	Reports published by 56 banks operating in Italy on their websites. (Page 263)	As banks, during the time, were never devoided of techniques, a further question deals with the technical difference of the materiality matrix in comparison with all previous schemes. This last consideration can be seen as the eessence of the ongoing evolution, as the materiality matrix, unlike the previous interpretive schemes, gives the possibility to enrich the reports aimed at communicating in an accurate way to the various super-systems, in addition to their performances, the propension in the creation of shared value over time, following a course that, starting from the identification of priority stakeholders, leads to the identification of relevant matters on which strategies and sustainability goals have to be founded. The results obtained can be considered not as an arrival point, but as the start for futher developments. (Page 275)
Yang bertema selain materialitas				
8	The relation of COVID-19 to the UN sustainable development goals: implications for sustainability accounting, management and policy research Horisch, Jacob, 2021	Discuss the relation of the COVID-19 pandemic to sustainable development and, in particular the UN sustainable development goals (SDGs). (Page 877)	17 UN sustainable development goals (SDGs) (Page 879)	The COVID-19 crisis not only relates to the SDGs but is part of the research development itself. The pandemic has been found to severely threaten the achievement of the SGDs, while oppourtunities concerning selected SDGs can also be found. (Page 877)

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No	Judul Artikel, Pengarang, Tahun	Masalah	Obyek Penelitian	Hasil
9.	Examination of sustainability reporting practices in Indian banking sector Kumar, Kishore & Prakash, Ajai, 2019	The primary objective of this study is to examine sustainability reporting tendencies of public and private sector banks in India vis-a-vis the indicators provided in two major sustainability disclosure frameworks namely GRI G4 guidelines and NVGs. In addition the study attempts to answer the following research questions; 1. To what extent do banks report broad area of sustainability in their nonfinancial report? 2. What sustainability indicators do public and private sector banks in India report in line with the indicators provided in GRI G4 guidelines and NVGs? 3. Has there been a difference in the sustainability disclosure of public and private sector banks in India? (Page 7)	Public sector banks and private sector banks operating in India (Page 7)	The banks in India are much slower in adopting sustainability reporting practices. Sustainability issues which are the highest priorities for banks are directly related to their business operations like financial inclusion, financial literacy, energy efficient technology etc. The enviromental consideration indicators are relatively unaddressed by most of the banks in India. There is also a signifivant difference in the disclosure of environmental and internal socio-environmental indicators between public and private sector banks in India. (Page 1)
10.	The Indicators of the Corporate Social Responsibility: A Search for Efficiency or a Concern for Legitimacy	Propose an explanatory model identifying the determinants of the recourse to the CSR indicators and spotting the real motivation of companies to use them: for efficiency or a concern for legitimacy towards stakeholders? (Page 62)	At the external level, the researchers have selected some companies that are already engaged in a CSR approach, but belong to	The present paper has studied the use of CSR indicators in the light of two different theoretical frameworks: the contingent and the neo-institutional. For the contingent theory, the use of CSR indicators allows the company to look for a maximal efficiency, and to pilot a global performance. CSR indicators can push organizations in the direction of sustainability. As for the neo-institutional theory,

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No	Judul Artikel, Pengarang, Tahun	Masalah	Obyek Penelitian	Hasil
1.	Towards Stakeholders? A Proposed Explanatory Model Asdiou, Abdelkarim & Mokhtari, Bouchaib, 2019		different sectors of activity. At the internal level, the researchers have conducted interviews with three managers according to their availability in each company: the management control manager; Sustainable development managers; the communication manager. (Page 65)	the use of CSR indicators allows the company to look for more legitimacy towards the stakeholders. (Page 71)
2.	Exploring integrated reporting in the banking industry: the multiple capitals approach Doni, Federica, et al. 2019	To investigate the engagement with integrated reporting (IR) of the Development Bank of Singapore (DBS), as one of the banks that pioneered IR. Banking industry members face critical sector-specific issues regarding the use of capitals, especially the disclosure of relational and natural capital-related information, and reporting of the outcomes of capitals. This study examines an innovative approach to accounting for multiple capitals adopted by DBS during its journey	DBS's managers, reports and the other documentation (Page 1)	The authors find that DBS re-conceptualizes, re-categorizes and measures multiple capitals as a form of non-financial value using the balance sheet approach to make visible the interactions and potential tensions (trade-offs) among capitals. (Page 1)

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No	Judul Artikel, Pengarang, Tahun	Masalah	Obyek Penelitian	Hasil
1.	Developing a GRI-G4 based persuasive communication framework for sustainability reporting (SR): examining top 10 Indian banks Kumar, Ranjan, et al. 2017	To critically examine sustainability reporting (SR): examining top 10 Indian banks (Page 1)	The sustainability reporting practices of top ten Indian banks (Page 8)	One, most of the top ten Indian banks are yet to adopt adequate disclosure and transparency practices in sustainability reporting. Two, even though Environmental and Social goals are broadly reported, there are glaring omissions on metrics like 'equal remuneration', 'occupational health and safety' and 'customer privacy'. Three, stakeholder engagement focus is weak as reflected in low persuasive appeal of SR content of most banks. (Page 1)

Sumber: data diolah kembali

B. Ikhtisar Penelitian Terdahulu Kuantitatif

No	Judul Artikel, Pengarang, Tahun	Masalah/ Model Penelitian/ Variabel	Obyek Penelitian	Hasil
CSR sebagai variabel dependen				
	Corporate governance model, stakeholder engagement and social issues evidence from European oil and gas industry	Masalah: Explore whether and to what extent, sustainability-oriented corporate governance model is linked with social performance. (Page 1) Model Penelitian: Fixed effects regression models	42 large European-listed companies belonging to the oil and gas industry. (Page 1)	Stakeholder engagement is positively associated with corporate social performance and it can be considered an important internal driver able to shape a corporate culture and most likely to address corporate social responsibility issues. (Page 1)

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No	Judul Artikel, Pengarang, Tahun	Masalah/ Model Penelitian/ Variabel	Obyek Penelitian	Hasil
1.	<p>Hak Cipta Dilindungi Undang-Undang</p> <p>Doni, Federica et al 2020</p> <p>Institut Bisnis dan Kewirausahaan Kwik Kian Gie</p>	<p>(Page 1)</p> <p>Variabel:</p> <p>Independent variables: CSR Commitee, CSR Sustainability Reporting, Internal Audit Departement Reporting, ROA Book value per share, Gearing ratio, Stakeholder engagement, Economic performance of the nations</p> <p>Dependent variable: CSR Performance (Social Score)</p> <p>Moderating variable: CSR Committee (Page 9)</p>		
2.	<p>Hak Cipta Dilindungi Undang-Undang</p> <p>Institutional shareholding and corporate social responsibility reporting: evidence from Bangladesh</p> <p>Rashid, Afzalur, 2020</p> <p>Institut Bisnis dan Kewirausahaan Kwik Kian Gie</p>	<p>Masalah:</p> <p>Examine the influence of institutional shareholding on a firm's corporate social responsibility practices in Bangladesh (Page 1)</p> <p>Model Penelitian:</p> <p>Regression model (Page 8)</p> <p>Variabel:</p> <p>Indepedent variables: Insider shareholding, debt ratio, liquidity, firm age, firm size, firm growth, profitability, firm risk (CSR equation), external shareholding and market capitalization (institutional shareholding equation)</p>	<p>1,150 observations from 115 non-financial firms listed Dhaka Stock Exchange (2001-2010) (Page 7)</p>	<p>Both CSR reporting and insitutional shareholding negatively influence each other. (Page 1)</p>



No	Judul Artikel, Pengarang, Tahun	Masalah/ Model Penelitian/ Variabel	Obyek Penelitian	Hasil
1.	<p>Sustainability reporting in Indonesian listed banks</p> <p>Amidjaya, Prihatnolo G. & Widagdo, Ari K., 2019</p> <p>Hak Cipta Dilindungi Undang-Undang</p>	<p>Dependent variables: Institutional shareholding and CSR (Page 8)</p> <p>Masalah: To find empirical evidence of ownership structure and corporate governance effect on sustainability reporting in Indonesian listed banks, and also describe sustainability reporting disclosure practice. (Page 231)</p> <p>Model Penelitian: Panel data regression analysis (Page 231)</p> <p>Variabel: Independent variables: Corporate governance index, foreign ownership, family ownership, digital banking index, OJK sustainable finance regulation,</p> <p>Dependent variable: sustainability reporting</p> <p>Interaction variable: Foreign ownership on CG, family ownership on CG</p> <p>Control variable: government ownership, bank size, profitability, liquidity risk (Page 237)</p>	<p>31 listed banks in Indonesian Stock Exchange (final samples) (Page 236)</p>	<p>Empirical evidence that sustainability reporting in Indonesian listed banks is still low. CG, foreign ownerships weakens the effect of CG while foreign ownership has no significant moderating role. Digital banking is not a significant determinant and OJK sustainable finance roadmap is evidenced to have no impression on bank intention to produce sustainability report. (Page 231)</p>

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<p>4</p> <p>Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mengutip sumbernya. a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah. b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG. 2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.</p> <p>Hak Cipta Dilindungi Undang-Undang</p>	<p>The role of audit committee attributes in corporate sustainability reporting - Evidence from banks in the Gulf Cooperation Council</p> <p>Buallay, Amina & Al-Ajmi, Jasim, 2018</p>	<p>Masalah: Analyze the extent to which sustainability reporting by banks in the Gulf Cooperation Council (GCC) is affected by the attributes of audit committees (Page 1)</p> <p>Model Penelitian: Linear regression model (Page 8)</p> <p>Variabel: Independent variables: Audit committee attributes (financial expertise, size, independent members, meeting frequency)</p> <p>Dependent variable: ESG score</p> <p>Control variables: Bank size, bank age, audit quality (Page 8)</p>	<p>295 observations for 59 banks listed on the GCC stock exchange. (Page 8)</p>	<p>In contrast to hypothesis, the authors report a negative association between financial expertise and sustainability reporting. Members' independence and meeting frequency play a positive role in determining the extent of disclosure. (Page 1)</p>
<p>CSR sebagai variabel independen</p>				
<p>5</p> <p>Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mengutip sumbernya. a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah. b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG. 2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.</p> <p>Hak Cipta Dilindungi Undang-Undang</p>	<p>The effects of business ethics and corporate social responsibility on intellectual voluntary disclosure</p>	<p>Masalah: Examine the potential effect that business ethics in general and corporate social responsibility more specifically can exert on the voluntary disclosure of intellectual capital for the ethically most engaged firms in the world (Page 1)</p>	<p>83 (final sample) from the Corporate Knights 100 best ranked companies in terms of ethical behavior that met the sampling selection criteria. (Page 6)</p>	<p>The adoption of ethical and socially responsible approach is positively associated with the extent of voluntary disclosure about intellectual capital. (Page 1)</p>



No	Judul Artikel, Pengarang, Tahun	Masalah/ Model Penelitian/ Variabel	Obyek Penelitian	Hasil
1.	Rossi, Matteo et al, 2021	<p>Model Penelitian: Multiple linear regression (Page 7)</p> <p>Variabel: Independent variables: Business ethics, CSR Index</p> <p>Dependent variable: Voluntary disclosure of intellectual capital</p> <p>Control variables: Innovation intensity, the effective tax rate, the percentage women on board of directors, the leverage level, the pollutant sector, the level of country ethics, the legal system (Page 9)</p>		
2.	Environmental disclosure quality and risk: the moderating effect of corporate governance Rezaee, Zabihollah, et al, 2020	<p>Masalah: Investigate the relationship between environmental disclosure quality (EDQ) and risk and to further examine whether corporate governance (CG) practices moderate this relationship. (Page 1)</p> <p>Model Penelitian: Regression models (Page 11)</p> <p>Variabel: Independent variable: environmental disclosure quality (EDQ)</p>	127 firms listed on the TSE from four broad industry categories (manufacturing, service, transportation, mining) (Page 8)	Negative association between EDQ and firm risk was indicated. While board independence moderates this relationship, other CG practices such as CEO duality and board size do not show any effects on the relationship between EDQ and risk/ The results remain robust after performing sensitivity tests and under various specifications, including the fixed-effects panel data and Heckman two-stage regressions. (Page 1)

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1.	<p>Hak Cipta Dilindungi Undang-Undang</p> <p>Hak cipta milik IBI KKG (Institut Bisnis Kwik Kian Gie)</p>	<p>Dependent variable: firm risk</p> <p>Control variables: Control variable: performance (ROA), firm size (SIZE), leverage (LEV), growth opportunities (GROWTH_OPP), firm age (FAGE), sales growth (SAGR), institutional ownership (INOW) (Page 10)</p>		
	<p>The impact of corporate social responsibility on financial performance evidence from commercial banks in Mongolia</p> <p>Ho, Amy Y., et al, 2019</p>	<p>Masalah: Investigate the impact of corporate social responsibility (CSR) on corporate financial performance (CFP) in Mongolian banks. (Page 109)</p> <p>Model Penelitian: Regression model (Page 126)</p> <p>Variabel: Independent variable: CSRD (CSR Disclosure)</p> <p>Dependent variables: CFP (Corporate Financial Performance) including ROA, ROE, NIM, NPL</p> <p>Control variable: firm size, board structure, liquidity ratio, debt ratio, economic growth (Page 124)</p>	<p>12 Mongolian banks including 65 annual reports analyzed from 2003 to 2012. (Page 124)</p>	<p>Banks with larger size or Chief Executive Officer duality exhibit higher CSR performance, Moreover banks with higher CSR performance tend to have higher net interest margin and lower non-performing loan. Furthermore, the CSR-CFP relationship varies before and after the financial crisis. (Page 109)</p>

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