

# BANKING CLIMATE RISK MANAGEMENT AND SCENARIO ANALYSIS 2024

BOOK 6  
REPORTING TEMPLATE

DEPARTMENT OF BANKING REGULATION AND DEVELOPMENT,  
INDONESIA FINANCIAL SERVICE AUTHORITY





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This book serves as a guideline on how banks can report their Climate Risk Management & Scenario Analysis (CRMS) implementation. This method generally consist of qualitative reporting on the implementation of all the main points listed in CRMS's primary guidelines found in Book 1 that have to do with governance, strategy, design and analysis, disclosure and implementation planning. In addition, banks are also expected to be able to submit quantitative reports on their Climate Risk Stress Test (CRST) implementation to show the impact of climate change risks on key bank financial indicators such as credit, markets, reserves and bank capital.

We hope that this reporting template can help banks disclose the results of their CRMS implementation to the Indonesia Financial Services Authority (OJK) in a uniform and comprehensive manner. This implementation report should also include each bank's strategy and commitment when it comes to supporting the Indonesian government's Net Zero Emissions goals, as well as each bank's strategy and commitment towards dealing with the impact of risk changes on bank capital, and the obstacles they may have faced alongside any input they may have for OJK for developing better policies related to climate change risks.

# BANK INFORMATION

## CLIMATE RISK MANAGEMENT AND SCENARIO ANALYSIS (CRMS) REPORTING TEMPLATE

**Bank Code** :  
**Bank Name** :  
**Name of PIC** :  
**Position of PIC** :  
**Email** :  
**Mobile Phone Number** :

This Reporting Template contains data and information for the banking sector related to Climate Risk Management and Scenario Analysis (CRMS) framework and implementation elements. These include the following:

1. Part A. General Guidelines
2. Part B. CRMS Implementation Readiness
3. Part C. Transition Risks
4. Part D. Physical Risks
5. Part E. Credit Risk Calculations
6. Part F. Market Risk Calculations
7. Part G. Key Financial Indicators
8. Part H. Executive Summary

### How your bank can submit input to OJK for this CRMS Reporting Template:

- a. OJK asks all banks to **read and understand** its CRMS guidance documents (Books 1 to 6) carefully and provide written responses to these guidelines with appropriate explanations and evidence.
- b. **All banks must** provide complete responses to help improve OJK's CRMS guidelines in the future.
- c. Documents that have been filled in completely must be submitted via email to **OJK's PIC** no later than **July, 31 2024**. Each email submitted on this matter should use the following title format: **"CRMS\_OJK\_Bank Name"** (an example of this would be: CRMS\_OJK\_Bank XYZ)

### OJK's PIC

If you have difficulty filling in your responses, questions can be submitted to the following PIC:

No.	PIC	Email
1	Yudhisti Ramadantio	yudhisti.r@ojk.go.id
2	Jehan Firrizqi Ananda	jehan.firrizqi@ojk.go.id
3	Silvia Adhiahmawati	silvia.adhia@ojk.go.id

## PART A

# GENERAL GUIDELINES

All responses submitted must be supported by clear explanations and appropriate evidence. If necessary, banks can also provide examples and illustrations.

No.	Paragraph	Responses
1	The Board of Directors and management are required to carry out effective supervision to maintain their bank's resilience to the negative impacts of climate change risks. Banks must also identify relevant responsibilities in managing climate risks. After going through this identification process, banks have to create new units that are specifically responsible for climate risk management. Alternatively, banks can also assign special responsibility to one of its existing units for handling these risks. In managing and monitoring climate-related risks, all material impacts must be taken into consideration in a balanced manner, and should take company size, business lines and business complexity into account.	<Please attach additional files or links, if necessary>
2	Each bank's Board of Directors and management must ensure that the Bank has a strong understanding of the impact of climate risk and be able to explain its business strategy and risk management for dealing with these risks to all of its stakeholders.	<Please attach additional files or links, if necessary>
3	Banks must begin to integrate climate change-related risk impacts into their internal control framework via a "Three Lines of Defense" system to ensure that their process of identifying, measuring and mitigating climate-related risks is carried out appropriately, comprehensively and effectively.	<Please attach additional files or links, if necessary>
4	Banks must integrate any potential they have for significant or material impacts on climate change-related risk impacts into their business strategies. This allows them to strengthen their resilience and mitigate risks. It also enables them to better at driving necessary transitions.	<Please attach additional files or links, if necessary>
5	Banks must be able to manage and integrate their climate-related risks (especially if these risks are considered to have a significant impact) into their risk management framework with the unanimous approval of each bank's Board of Directors. This must also be done through an approach to identify, measure, monitor and control climate-related risks that are considered significant.	<Please attach additional files or links, if necessary>
6	Banks must continue to improve their ability to build and develop data, tools and methodologies effectively so that they can identify risks related to the impacts of climate change that are considered significant.	<Please attach additional files or links, if necessary>
7	Banks are required to take climate-related risks into consideration as part of their overall risk assessment process. They can do this by identifying and quantifying the impact of risks resulting from climate change that are considered significant.	<Please attach additional files or links, if necessary>



## PART A

# GENERAL GUIDELINES

No.	Paragraph	Responses
8	Banks must actively work to monitor risks resulting from climate impacts that are considered significant. They must also implement risk controls on a regular basis. Doing so enables banks to mitigate the negative impact of any potential increases in the concentration of climate-related risks (both physical and transition risks) in accordance with their risk profiles and business strategies. This process must be supported by appropriate data, comprehensive risk analysis and clear reporting procedures.	<Please attach additional files or links, if necessary>
9	Banks must understand that climate-related risks (physical and transition risks) can be transmitted into and have an impact on other types of existing risks. They must ensure that their risk management systems and processes take into account the impact of these risks, especially for ones that are considered significant. The impact of climate-related risks can act as a trigger for other types of existing risks. As such, banks must understand and calculate the potential impact of risks being transmitted.	<Please attach additional files or links, if necessary>
10	Banks must plan their own transitions through a process of internal strategic planning and risk management that they can carry out to prepare for changes in the business model. They must do so while still taking into consideration any kinds of risks and potential associated with such a transition.	<Please attach additional files or links, if necessary>
11	Banks must have a scenario design framework that can be used to manage climate risk-related risks and business opportunities. Scenario design in general is a technique that banks can use to identify and assess the potential impact of various events that may occur. In the context of climate change, banks can carry out further analysis to examine the resilience of their businesses and strategies to climate change-related risks and measure the impact these things have on their portfolio across various scenarios, including in the event that extreme climate change occurs.	<Please attach additional files or links, if necessary>
12	Banks must ensure that the scenario design and analysis they carry out is relevant, follows specific applicable standards, detailed, and uses appropriate time frames that encompass both short and long terms. Each bank's scenario design and analysis is to be carried out proportionally and in a way that takes into account the materiality of climate-related risks to their business and operations.	<Please attach additional files or links, if necessary>
13	Banks must make disclosure reports related to Sustainable Finance, especially on topics involving the impact of climate risks. These disclosure reports have to be reliable, easy to understand, and be written in such a way that they can support stakeholders in making appropriate decision, while also strengthening the bank's effective management of material climate-related risks.	<Please attach additional files or links, if necessary>

## PART A

# GENERAL GUIDELINES

No.	Paragraph	Responses
14	Banks must develop a risk management implementation plan related to the impact of climate change. This plan must be disclosed and approved by each bank's Board of Directors and/or Board of Commissioners. These plans must also contain clear schedules that include targets and results. They must also identify existing gaps and include strategies to overcome these gaps.	<Please attach additional files or links, if necessary>

## PART B

# READINESS FOR CRMS IMPLEMENTATION, CLIMATE RISK INTEGRATION, AND DISCLOSURE OBLIGATIONS IN BANKING

### Instructions:

1. Please fill in the information in the **YELLOW** colored cells.
2. Respondents are reminded not to change any part of this Excel file format (for example, adding or removing rows, columns, or tabs; changing the order of tabs; or changing cell colors).
3. If you have any input or responses, please fill in "Section A".

### B.1. CLIMATE RISK MANAGEMENT AND SCENARIO ANALYSIS (CRMS) IMPLEMENTATION

No.	Questions	Answers
1	Are there other factors that OJK should take into consideration when determining the scope of participation and level of implementation for CRST 2024? Please explain.	
2	In the event that a bank has a parent company or subsidiary company/branch office located abroad, should these banks be obligated to implement CRMS? Please explain.	
3	Do the scenario, specification and timeframe choices that have been given provide banks with an adequate balance between allowing a full assessment of climate change-related risks and being adaptable to modeling capabilities for banks? Please explain.	
4	How relevant is the Delayed Transition scenario developed by NGFS in an Indonesian context? Do you agree with this approach or do you need additional scenarios? Please explain.	
5	How relevant is the Net Zero 2050 scenario developed by NGFS in an Indonesian context? Do you agree with this approach or do you need additional scenarios? Please explain.	
6	How relevant is the Current Policies scenario developed by NGFS in an Indonesian context? Do you agree with this approach or do you need additional scenarios? Please explain.	
7	Are there any specific parameters relevant to Indonesia that need to be considered in refining proposed climate scenarios beyond those provided by NGFS? Please explain.	

## PART B

# READINESS FOR CRMS IMPLEMENTATION, CLIMATE RISK INTEGRATION, AND DISCLOSURE OBLIGATIONS IN BANKING

No.	Questions	Answers
8	Are climate, macroeconomic and financial variables adequate in capturing climate change related risks in proposed scenarios? And do they allow for further expansion of scenarios? Please explain.	
9	Are there other external data sources that can be added to this guidebook? Please explain.	
10	Can OJK's CRST timeframe (short term and long term) capture the impact of risks related to climate change for banks? Please explain.	
11	Do you agree with OJK's CRST Guidelines, which include the risk of forest fires and floods as impacts of physical risks in Indonesia? Please explain.	
12	Do you agree with OJK's CRST Guidelines to measure the quantitative impact of climate on banks only from a credit and market risk perspective? Please explain.	
13	Does your bank currently have plans to develop quantitative models on the impact of climate change-related risks in terms of credit, market, liquidity and operational risk perspectives for both the short and long terms? Please explain.	
14	Beyond the economic sectors listed in the CRST Guidelines, are there additional economic sectors that are important for banks to carry out CRST activities (for reasons that include the size of your bank's exposure to that particular sector or that sector's vulnerability to risks related to climate change)? Please explain.	
15	Does your bank have a methodology for calculating carbon emissions for credit it has provided to the property ownership sector? Please explain.	
16	Does your bank carry out assessments of debtor mitigation and adaptation plans? Please explain.	
17	Does your bank see any future challenges in estimating the impact of climate risk on the MSME segment? Please explain.	
18	To model climate change-related risks in the MSME sector, what methodologies might need to be standardized across industries? Please explain.	

## PART B

# READINESS FOR CRMS IMPLEMENTATION, CLIMATE RISK INTEGRATION, AND DISCLOSURE OBLIGATIONS IN BANKING

No.	Questions	Answers
19	For banks that are headquartered in Indonesia and have subsidiaries and/or branches abroad, have those banks also considered the impact of risks related to climate change? Please explain.	
20	In the short term, does your bank use a static or dynamic balance sheet approach? Please explain.	
21	In the long term, does your bank use a static or dynamic balance sheet approach? Please explain.	
22	What are the challenges faced by banks in implementing CRMS? Please explain.	
23	Based on the entire guidebook, how long do you think it will take your bank to implement the required reporting? Please explain.	
24	Does your bank collaborate with third parties in developing CRMS? Please explain.	
25	According to your bank, how can the banking sector overcome data gaps for CRST implementation? Please explain.	



## PART B

# READINESS FOR CRMS IMPLEMENTATION, CLIMATE RISK INTEGRATION, AND DISCLOSURE OBLIGATIONS IN BANKING

## B.2. CLIMATE RISK INTEGRATION

No.	Questions	Answers
1	Does the Bank have a governance structure that is responsible for monitoring risks related to climate change? (Does it include details of responsibilities within the organizational framework, description of primary duties and functions, and other related policies?) Please explain this governance process in detail.	
2	How can the Board of Directors ensure that the necessary skills and competencies are in place to oversee strategies for responding to climate change-related risks?	
3	How often does the Board of Directors and the Board of Commissioners receive information regarding climate change-related risks?	
4	How can the Board of Directors and its Committees consider risks related to climate change in planning their bank's strategy and in making decisions that are considered significant? What are its risk management processes and related policies? (Please include information on whether the Board of Directors has considered the trade-offs associated with those risks.)	
5	How does the Board of Directors supervise the setting of future targets in terms of climate change-related risks and monitor progress in the realization of these targets? (Please include information on whether there are performance measurements linked to remuneration policies.)	
6	Members of management are required to be part of the processes, controls and governance procedures used in monitoring, managing and supervising climate change-related risks. Is there delegation of roles for these matters given to specific positions or to specific committees? Please explain.	
7	Risks related to climate change can affect a bank's future performance prospects. Has your bank identified the impact of these risks, especially those related to physical risks and transition risks? Please explain.	

## PART B

# READINESS FOR CRMS IMPLEMENTATION, CLIMATE RISK INTEGRATION, AND DISCLOSURE OBLIGATIONS IN BANKING

No.	Questions	Answers
8	Has your bank looked at current conditions and anticipated the impact of risks related to climate change on your bank's business model and value chain? Please explain.	
9	Material risks related to climate change can influence strategies and decision making including climate-related transition plans. Has your bank disclosed information on how your bank responds (and plans to respond) to the impact of climate change risks in strategy and decision making? (Please include information on how your bank plans to achieve climate-related targets relating to Green House Gas (GHG) emissions in accordance with applicable regulations or legislation).	
10	Has your bank considered the effects of climate change-related risks on financial position and performance, as well as cash flows during the reporting period and anticipated the impact these risks have on financial position, performance and cash flows in the short, medium and long terms? Has your bank taken climate change impacts into account for financial planning? Please explain.	
11	Has your bank considered risks related to climate change and how these risks affect the resilience of your bank's strategy and business model in facing climate change, developments and uncertainty? Please explain.	
12	Does your bank have processes and policies in place to identify, assess, prioritize and monitor climate change-related risks? Please explain the data sources and parameters on which your measurements are based.	
13	Has your bank identified, assessed, prioritized and monitored climate change-related risks and integrated them into your bank's overall risk management process? Please explain how this process works at your bank.	

## PART B

# READINESS FOR CRMS IMPLEMENTATION, CLIMATE RISK INTEGRATION, AND DISCLOSURE OBLIGATIONS IN BANKING

### B.3. DISCLOSURE OBLIGATIONS

No.	Questions	Answers
1	Does disclosure related to climate change risks help market players understand financial risk exposures related to climate change and how banks can manage these risks? Please explain how your bank manages these risks.	
2	What international standards does your bank use as references in preparing disclosures related to climate change risks? Please explain.	
3	What activities do banks need to disclose in quantitative disclosures related to climate change risks? (for example: GHG emissions and portioning of credit/financing throughout sectors deemed to produce high levels of emissions, etc.)	
4	What are the main challenges your bank faces in preparing quantitative disclosures? Please explain.	
5	What is your bank's view of the relevance of quantitative disclosure requirements for understanding the climate change-related financial risks faced your bank?	
6	Are there additional or alternative measures that could better illustrate exposure to climate change-related financial risks?	
7	Can exposure to emissions (and financed emissions per sector) serve as useful measurements for assessing your bank's exposure to transition risks? Please explain.	
8	What is your bank's view regarding the availability and quality of data required for these measurements? (Please categorize your information by sector, activity, region or debtor.)	
9	According to your bank, what additional transition risk disclosure requirements should be added?	
10	Will requiring emission disclosures with the help of a third party help your bank in calculating financed emissions? Please explain.	
11	Can your bank's exposure to physical risk serve as a useful measure for assessing your bank's exposure? Please explain.	



## PART B

# READINESS FOR CRMS IMPLEMENTATION, CLIMATE RISK INTEGRATION, AND DISCLOSURE OBLIGATIONS IN BANKING

No.	Questions	Answers
12	What alternative classification approaches can be used by OJK/other national level agencies in classifying regions or geographic locations that are vulnerable to physical risks of climate change to reduce variability and increase comparability between banks?	
13	According to your bank, what other additional physical risk disclosure parameters need to be added?	
14	What is your bank's view on credit risk in sectors exposed to climate risk (in terms of NPL, loan-loss provisions, etc.)?	
15	What challenges may arise in disclosing credit risks for sectors exposed to climate risks?	
16	According to your bank, what additional forms of disclosure parameters specific to banks regarding bank exposure to climate change-related financial risks need to be added (other than NPL and loan-loss provisions)?	
17	What is your bank's view regarding forecast information (short and long term) in risk disclosure parameters related to climate change?	
18	What kind of forecast information would serve as a useful measure for assessing your bank's exposure to financial risks related to climate change?	
19	What challenges does your bank expect to face when disclosing quantitative and qualitative information on the concentration of climate change-related risks? How can these challenges be overcome?	
20	With respect to risk disclosures related to physical risks, would there be any benefit to assessing a bank's risks related to climate change if these exposures were broken down based on broadly defined hazards (such as floods, forest fires, etc.)?	
21	What is your bank's view regarding the structure and design of the proposed templates in terms of assisting stakeholders in understanding the climate change-related financial risks facing your bank?	

## PART B

# READINESS FOR CRMS IMPLEMENTATION, CLIMATE RISK INTEGRATION, AND DISCLOSURE OBLIGATIONS IN BANKING

No.	Questions	Answers
22	Should disclosures related to climate change risks be required to facilitate comparability between banks? Please explain.	
23	If gradual disclosure arrangements are required, how can they be implemented? What aspects need to be disclosed first?	

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## PART C

# TRANSITION RISKS

### Instructions:

1. Please fill in the information in the **YELLOW** colored cells.
2. Respondents are reminded not to change any part of this Excel format (for example, adding or removing rows, columns, or tabs; changing the order of tabs; or changing cell colors).
3. If you have any input or responses, please fill them in "Section A".

Sector Coverage		Debtor Emissions				
		Scope 1	Scope 2	Scope 3	Total	
1	Agriculture, Forestry and Fisheries				0	
2	Mining and Excavation				0	
3	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air				0	
4	Construction				0	
5	Transportation and Warehousing				0	
6	Processing Industry				0	
7	Property Ownership and Consumer Credit					
8	Others that Aren't Part of Sector 1 to Sector 7 <sup>1)</sup>				0	
9	<b>Total</b>	0	0	0	0	

## TRANSITION RISKS

<sup>1)</sup> In the event that total credit from Sector 1 to Sector 7 is still below 50%

<sup>3)</sup> Total Emission Forecast is the amount of emissions in 2050 that is in accordance with your bank's transition target (for example: your bank has a target to reduce emissions in the banking sector to 10,000t CO2 in 2050).

0

## PART C

# TRANSITION RISKS

## C.2. CREDIT RISK

<sup>1)</sup> Assuming there is no effect of transition risk

1) Assuming there is no effect of transition risk		Actual	Projection						
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026		
			Baseline	Stress	Baseline	Stress	Baseline	Stress	
(a) Total Credit (millions of IDR)									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								
7	Property Ownership and Consumer Credit 1)								
8	Others that Aren't Part of Sector 1 to Sector 7								
9	Other Sectors Outside the Scope of Climate Risk 1)								
10	Total	0	0	0	0	0	0		
(b) Probability of Default (PD%, weighted average based on anything outstanding)									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								

## TRANSITION RISKS

This image shows a blank sheet of white paper with horizontal ruling lines. At the very top, there is a solid green horizontal band. Below this band, the page is filled with light gray horizontal lines, creating a series of uniform rows suitable for writing or drawing. The lines are evenly spaced and extend across the entire width of the page.



## PART C

# TRANSITION RISKS

<sup>1)</sup> Assuming there is no effect of transition risk		Actual	Projection						
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026		
			Baseline	Stress	Baseline	Stress	Baseline	Stress	
7	Property Ownership and Consumer Credit <sup>1)</sup>								
8	Others that Aren't Part of Sector 1 to Sector 7								
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>								
10	Total	0	0	0	0	0	0		
(c) Interest income (Million Rupiah)									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								
7	Property Ownership and Consumer Credit <sup>1)</sup>								
8	Others that Aren't Part of Sector 1 to Sector 7								
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>								
10	Total	0	0	0	0	0	0		
(d) Loan Loss Provision, LLP (Million Rupiah)									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air								



## TRANSITION RISKS

## PART C

## PART C

# TRANSITION RISKS

1) Assuming there is no effect of transition risk		Actual	Projection						
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026		
			Baseline	Stress	Baseline	Stress	Baseline	Stress	
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								
7	Property Ownership and Consumer Credit 1)								
8	Others that Aren't Part of Sector 1 to Sector 7 1)								
9	Other Sectors Outside the Scope of Climate Risk								
10	Total	0	0	0	0	0	0		
(e) Risk Weighted Assets (RWA, in millions of IDR)									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								
7	Property Ownership and Consumer Credit 1)								
8	Others that Aren't Part of Sector 1 to Sector 7 1)								
9	Other Sectors Outside the Scope of Climate Risk								
10	Total	0	0	0	0	0	0		



PART C

# TRANSITION RISKS

Projection									
	2030			2040			2050		
	Net Zero 2050	Delayed Transition	Current Policies	Net Zero 2050	Delayed Transition	Current Policies	Net Zero 2050	Delayed Transition	Current Policies
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0

## PART C

# TRANSITION RISKS

<sup>4)</sup> Your bank is expected to report the weighted average of remaining maturities in years with a time reference of December 31, 2023.

<sup>5)</sup> This is including credit facilities that do not include any terms.

Economic Sector	O/S Credit	Outstanding Per Tenor (millions of IDR)				Weighted Average Maturity (Years)
		≤5 Years <sup>4)</sup>	>5 Years, ≤10 Years <sup>4)</sup>	>10 Years, ≤20 Years <sup>4)</sup>	>20 Years <sup>4)</sup> <sup>5)</sup>	
1 Agriculture, Forestry and Fisheries	0					
2 Mining and Quarrying	0					
3 Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	0					
4 Construction	0					
5 Transportation and Warehousing	0					
6 Processing Industry	0					
7 Property Ownership and Consumer Credit <sup>1)</sup>	0					
8 Others that Aren't Part of Sector 1 to Sector 7 <sup>1)</sup>	0					
9 Other Sectors Outside the Scope of Climate Risk	0					
10 Total	0	0	0	0	0	0

## PART D

# PHYSICAL RISKS

### Instructions:

1. Please fill in the information in the **YELLOW** colored cells.
2. Respondents are reminded not to change any part of this Excel format (for example, adding or removing rows, columns, or tabs; changing the order of tabs; or changing cell colors).
3. If you have any input or responses, please fill them in "Section A".

## FOREST FIRE RISK (AGRICULTURE SECTOR) AND FLOOD (MORTGAGE)

### D.1 CREDIT RISKS

1) Assuming that the influence of transition risk will occur 2) Assuming that there are physical risks involving forest fires and/or floods 3) Assuming that there will be no influence from the physical risks of forest fire and transitions		Actual	Projection	
		For the Fiscal Year that Ended on December 31, 2023	2024	
			Baseline	Stress
(a) Total loan (Rupiah million)				
1	Agriculture, Forestry and Fisheries <sup>1)2)</sup>	0	0	0
2	Mining and Quarrying <sup>1)</sup>	0	0	0
3	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air <sup>1)</sup>	0	0	0
4	Construction <sup>1)</sup>	0	0	0
5	Transportation and Warehousing <sup>1)</sup>	0	0	0
6	Processing Industry	0	0	0
7	Property Ownership Consumer Credit <sup>2)</sup>	0	0	0
8	Others that Aren't Part of Sector 1 to Sector 7 <sup>1)</sup>	0	0	0
9	Other Sectors Outside the Scope of Climate Risk <sup>3)</sup>	0	0	0
10	Total	0	0	0
(b) Loss Given Default (LGD %, weighted average based on outstanding)				
1	Agriculture, Forestry and Fisheries <sup>1)2)</sup>			
2	Mining and Quarrying <sup>1)</sup>			
3	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air <sup>1)</sup>			
4	Construction <sup>1)</sup>			
5	Transportation and Warehousing <sup>1)</sup>			

## PART D

# PHYSICAL RISKS

6	Processing Industry <sup>1)</sup>			
7	Property Ownership Consumer Credit <sup>2)</sup>			
8	Others that Aren't Part of Sector 1 to Sector 7 <sup>1)</sup>			
9	Other Sectors Outside the Scope of Climate Risk <sup>3)</sup>			
10	Total	0	0	0
<b>(c) Allowance for Impairment Losses (in millions of IDR)</b>				
1	Agriculture, Forestry and Fisheries <sup>1) 2)</sup>			
2	Mining and Quarrying <sup>1)</sup>	0	0	0
3	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air <sup>1)</sup>	0	0	0
4	Construction <sup>1)</sup>	0	0	0
5	Transportation and Warehousing <sup>1)</sup>	0	0	0
6	Processing Industry <sup>1)</sup>	0	0	0
7	Property Ownership Consumer Credit <sup>2)</sup>			
8	Others that Aren't Part of Sector 1 to Sector 7 <sup>1)</sup>	0	0	0
9	Other Sectors Outside the Scope of Climate Risk <sup>3)</sup>	0	0	0
10	Total	0	0	0
<b>(d) Risk Weighted Assets (RWA, in millions of IDR)</b>				
1	Agriculture, Forestry and Fisheries <sup>1) 2)</sup>			
2	Mining and Quarrying <sup>1)</sup>	0	0	0
3	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air <sup>1)</sup>	0	0	0
4	Construction <sup>1)</sup>	0	0	0
5	Transportation and Warehousing <sup>1)</sup>	0	0	0
6	Processing Industry <sup>1)</sup>	0	0	0
7	Property Ownership Consumer Credit <sup>2)</sup>			
8	Others that Aren't Part of Sector 1 to Sector 7 <sup>1)</sup>	0	0	0
9	Other Sectors Outside the Scope of Climate Risk <sup>3)</sup>	0	0	0
10	Total	0	0	0



## PART D

# PHYSICAL RISKS

<sup>4)</sup> Your bank is expected to report the weighted average of remaining maturities in years with a time reference of December 31, 2023.

<sup>5)</sup> This is including credit facilities that do not include any terms.

Economic Sector	O/S Credit	Outstanding Per Tenor (millions of IDR)				Weighted Average Maturity (Years)
		≤5 Years <sup>4)</sup>	>5 Years, ≤10 Years <sup>4)</sup>	>10 Years, ≤20 Years <sup>4)</sup>	>20 Years <sup>4) 5)</sup>	
1 Agriculture, Forestry and Fisheries <sup>1) 2)</sup>	0					
2 Mining and Quarrying <sup>1)</sup>	0					
3 Procurement of Electricity, Gas, Steam/Hot Water and Cold Air <sup>1)</sup>	0					
4 Construction <sup>1)</sup>	0					
5 Transportation and Warehousing <sup>1)</sup>	0					
6 Processing Industry <sup>1)</sup>	0					
7 Property Ownership Consumer Credit <sup>2)</sup>	0					
8 Others that Aren't Part of Sector 1 to Sector 7 <sup>1)</sup>	0					
9 Other Sectors Outside the Scope of Climate Risk <sup>3)</sup>	0					
10 Total	0	0	0	0	0	0

## D.2. OPERATIONAL RISKS

(Millions of IDR)

Bank Operational Impact	Your Bank's Projected Operational Impact Loss Value for 2024
Damage to Buildings/Branch Offices	
Machine Damages	
Additional HR Costs	
...	
Please fill in with more details if you deem it necessary.	

## PART D

# PHYSICAL RISKS

### D.3. LOCATIONS VULNERABLE TO FOREST FIRES (AGRICULTURE, FORESTRY AND FISHERY SECTOR) AND FLOODING (PROPERTY OWNERSHIP AND CONSUMPTIVE CREDIT SECTOR)

(Millions of IDR)

<sup>5)</sup> Your bank is required to report changes in collateral value during stressful conditions in each region and for the reporting year.

City/Regency	Forest Fires			Flooding		
	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)
6111 Bulukumba Regency						
6112 Bantaeng Regency						
6113 Jeneponto Regency						
6114 Kepulauan Selayar Regency						
6115 Takalar Regency						
6116 Barru Regency						
6117 Sidenreng Rappang Regency						
6118 Pangkajene Kepulauan Regency						
6119 Soppeng (before Watansoppeng) Regency						
6121 Enrekang Regency						
6122 East Luwu (before South Luwu) Regency						
6124 North Luwu Regency						
6125 North Toraja Regency						
6191 Makassar City						
6192 Pare-Pare City						
6193 Palopo City						
6202 Minahasa Regency						
6203 Bolaang Mongondow Regency						
6204 Kepulauan Sangihe Regency						
6205 Kepulauan Talaud Regency						
6206 South Minahasa Regency						



## PART D

# PHYSICAL RISKS

City/Regency	Forest Fires			Flooding		
	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)
6207 North Minahasa Regency						
6209 Southeast Minahasa Regency						
6210 North Bolaang Mongondow Regency						
6211 Kepulauan Sitaro Regency						
6212 South Bolaang Mongondow Regency						
6213 East Bolaang Mongondow Regency						
6291 Manado City						
6292 Kotamobagu City						
6293 Bitung City						
6294 Tomohon City						
6301 Gorontalo Regency						
6302 Bualemo Regency						
6303 Bonebolango Regency						
6304 Pohuwato Regency						
6305 North Gorontalo Regency						
6391 Gorontalo City						
6401 Polewali Mandar Regency						
6402 Majene Regency						
6403 Mamasa Regency						
6404 North Mamuju Regency						
6405 Central Mamuju Regency						
6406 Mamuju Regency						
6901 Buton Regency						
6903 Muna Regency						
6904 Kolaka Regency						
6905 Wakatobi Regency						
6906 Konawe Regency						
6907 South Konawe Regency						

## PART D

# PHYSICAL RISKS

City/Regency	Forest Fires			Flooding		
	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)
6908 Bombana Regency						
6909 North Kolaka Regency						
6910 North Buton Regency						
6911 North Konawe Regency						
6912 South Kaloka Regency						
6913 Konawe Kepulauan Regency						
6914 South Buton Regency						
6915 Central Buton Regency						
6916 West Muna Regency						
6990 Bau-Bau City						
6991 Kendari City						
7101 West Lombok Regency						
7102 Central Lombok Regency						
7103 East Lombok Regency						
7104 Sumbawa Regency						
7105 Bima Regency						
7106 Dompu Regency						
7107 West Sumbawa Regency						
7108 North Lombok Regency						
7191 Mataram City						
7192 Bima City						
7201 Buleleng Regency						
7202 Jembrana Regency						
7203 Tabanan Regency						
7204 Badung Regency						
7205 Gianyar Regency						
7206 Klungkung Regency						
7207 Bangli Regency						
7208 Karangasem Regency						
7291 Denpasar Regency						

## PART D

# PHYSICAL RISKS

City/Regency	Forest Fires			Flooding		
	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)
7401 Kupang Regency						
7402 South Timor-Tengah Regency						
7403 North Timor-Tengah Regency						
7404 Belu Regency						
7405 Alor Regency						
7406 7406 East Flores Regency						
7407 Sikka Regency						
7408 Ende Regency						
7409 Ngada Regency						
7410 Manggarai Regency						
7411 East Sumba Regency						
7412 West Sumba Regency						
7413 Lembata Regency						
7414 Rote Ndao Regency						
7415 West Manggarai Regency						
7416 Central Sumba Regency						
7417 Southwest Sumba Regency						
7418 East Manggarai Regency						
7419 Nagekeo Regency						
7420 Sabu Raijua Regency						
7421 Malaka Regency						
7491 Kupang City						
8101 Central Maluku Regency						
8102 Southeast Maluku Regency						
8103 Southeast West Maluku Regency						
8104 Buru Regency						
8105 West Seram Regency						
8106 East Seram Regency						
8107 Kepulauan Aru Regency						

## PART D

# PHYSICAL RISKS

City/Regency	Forest Fires			Flooding		
	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)
8108 Southwest Maluku Regency						
8109 South Buru Regency						
8191 Ambon City						
8192 Tual City						
8201 Jayapura Regency						
8202 Biak Numfor Regency						
8210 Yapen-Waropen Islands Regency						
8211 Merauke Regency						
8212 Paniai Regency						
8213 Jayawijaya Regency						
8214 Nabire Regency						
8215 Mimika Regency						
8216 Puncak Jaya Regency						
8217 Sarmi Regency						
8218 Keerom Regency						
8221 Pegunungan Bintang Regency						
8222 Yahukimo Regency						
8223 Tolikara Regency						
8224 Waropen Regency						
8226 Boven Digoel Regency						
8227 Mappi Regency						
8228 Asmat Regency						
8231 Supiori Regency						
8232 Mamberamo Raya Regency						
8233 Dogiyai Regency						
8234 Lanny Jaya Regency						
8235 Central Mamberamo Regency						
8236 Nduga Regency						

## PART D

# PHYSICAL RISKS

City/Regency	Forest Fires			Flooding		
	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)	Total Collateral Value at the End of 2023	Total Collateral Value in 2024 <sup>5)</sup>	Delta (%)
8237 Yalimo Regency						
8238 Puncak Regency						
8239 Intan Jaya Regency						
8240 Deiya Regency						
8291 Jayapura City						
8302 Central Halmahera Regency						
8303 North Halmahera Regency						
8304 East Halmahera Regency						
8305 West Halmahera Regency						
8306 South Halmahera Regency						
8307 Sula Islands Regency						
8308 Morotai Islands Regency						
8309 Taliabu Islands Regency						
8390 Ternate City						
8391 Tidore Kepulauan City						
8401 Sorong Regency						
8402 Fak-Fak Regency						
8403 Manokwari Regency						
8404 South Sorong Regency						
8405 Raja Ampat Regency						
8406 Kaimana Regency						
8407 Teluk Bintuni Regency						
8408 Teluk Wondama Regency						
8409 Tembrauw Regency						
8410 Maybrat Regency						
8411 Pegunungan Arfak Regency						
8412 South Manokwari Regency						
8491 Sorong City						
Total	0	0		0	0	

## PART E

# CREDIT RISK CALCULATIONS

### Instructions:

1. Please fill in the information in the **YELLOW** colored cells.
2. Respondents are reminded not to change any part of this Excel format (for example, adding or removing rows, columns, or tabs; changing the order of tabs; or changing cell colors).
3. If you have any input or responses, please fill them in "Section A".

(Millions of IDR)		Actual	Projection						
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026		
			Baseline	Stress	Baseline	Stress	Baseline	Stress	
(a) Outstanding Credit Stage 1									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								
7	Property Ownership Consumer Credit								
8	Others that Aren't Part of Sector 1 to Sector 7								
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>								
10	Total	0	0	0	0	0	0		
(b) Outstanding Credit Stage 2									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air								

<sup>1)</sup> Assuming that there will be no influence from the physical risks of forest fire and transitions



## CREDIT RISK CALCULATIONS

\* Sharia Commercial Banks can directly fill in section E.2

0 0 0 0 0 0 0 0 0 0

## PART E

# CREDIT RISK CALCULATIONS

(Millions of IDR)		Actual	Projection					
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026	
			Baseline	Stress	Baseline	Stress	Baseline	Stress
4	Construction							
5	Transportation and Warehousing							
6	Processing Industry							
7	Property Ownership Consumer Credit							
8	Others that Aren't Part of Sector 1 to Sector 7							
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>							
10	Total	0	0	0	0	0	0	0
<b>(c) Outstanding Credit Stage 3</b>								
1	Agriculture, Forestry and Fisheries							
2	Mining and Quarrying							
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air							
4	Construction							
5	Transportation and Warehousing							
6	Processing Industry							
7	Property Ownership Consumer Credit							
8	Others that Aren't Part of Sector 1 to Sector 7							
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>							
10	Total	0	0	0	0	0	0	0

<sup>1)</sup> Assuming that there will be no influence from the physical risks of forest fire and transitions



PART E

# CREDIT RISK CALCULATIONS

Projection									
	2030			2040			2050		
	Orderly	Disorderly	Hot House	Orderly	Disorderly	Hot House	Orderly	Disorderly	Hot House
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0

## PART E

# CREDIT RISK CALCULATIONS

(Millions of IDR)		Actual	Projection						
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026		
			Baseline	Stress	Baseline	Stress	Baseline	Stress	
(d) Allowance for Impairment Losses Stage 1									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								
7	Property Ownership Consumer Credit								
8	Others that Aren't Part of Sector 1 to Sector 7								
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>								
10	Total	0	0	0	0	0	0	0	
(e) Allowance for Impairment Losses Stage 2									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								
7	Property Ownership Consumer Credit								

<sup>1)</sup> Assuming that there will be no influence from the physical risks of forest fire and transitions

## CREDIT RISK CALCULATIONS

## PART E

# CREDIT RISK CALCULATIONS

(Millions of IDR)		Actual	Projection					
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026	
			Baseline	Stress	Baseline	Stress	Baseline	Stress
8	Others that Aren't Part of Sector 1 to Sector 7							
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>							
10	Total	0	0	0	0	0	0	0
<b>(f) Allowance for Impairment Losses Stage 3</b>								
1	Agriculture, Forestry and Fisheries							
2	Mining and Quarrying							
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air							
4	Construction							
5	Transportation and Warehousing							
6	Processing Industry							
7	Property Ownership Consumer Credit							
8	Others that Aren't Part of Sector 1 to Sector 7							
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>							
10	Total	0	0	0	0	0	0	0

<sup>1)</sup> Assuming that there will be no influence from the physical risks of forest fire and transitions

PART E

# CREDIT RISK CALCULATIONS

Projection									
	2030			2040			2050		
	Orderly	Disorderly	Hot House	Orderly	Disorderly	Hot House	Orderly	Disorderly	Hot House
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0

## PART E

# CREDIT RISK CALCULATIONS

## E.2 BASED ON COLLECTIBILITY (PERFORMING LOANS/NON PERFORMING LOANS)

(Millions of IDR)		Actual	Projection						
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026		
			Baseline	Stress	Baseline	Stress	Baseline	Stress	
(g) Outstanding Performing Loan Credit									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								
7	Property Ownership Consumer Credit								
8	Others that Aren't Part of Sector 1 to Sector 7								
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>								
10	Total	0	0	0	0	0	0		
(h) Outstanding Non Performing Loan Credit									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								

## CREDIT RISK CALCULATIONS

This image shows a blank sheet of white paper with horizontal ruling lines. At the very top, there is a solid green horizontal band. Below this band, the page is filled with evenly spaced, thin grey horizontal lines, providing a template for writing or drawing. The lines extend across the entire width of the page.



## PART E

# CREDIT RISK CALCULATIONS

(Millions of IDR)		Actual	Projection					
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026	
			Baseline	Stress	Baseline	Stress	Baseline	Stress
7	Property Ownership Consumer Credit							
8	Others that Aren't Part of Sector 1 to Sector 7							
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>							
10	Total	0	0	0	0	0	0	0
<b>(i) Total Outstanding Credit</b>								
1	Agriculture, Forestry and Fisheries							
2	Mining and Quarrying							
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air							
4	Construction							
5	Transportation and Warehousing							
6	Processing Industry							
7	Property Ownership Consumer Credit							
8	Others that Aren't Part of Sector 1 to Sector 7							
9	Other Sectors Outside the Scope of Climate Risk <sup>1)</sup>							
10	Total	0	0	0	0	0	0	0

PART E

# CREDIT RISK CALCULATIONS

Projection									
	2030			2040			2050		
	Orderly	Disorderly	Hot House	Orderly	Disorderly	Hot House	Orderly	Disorderly	Hot House
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0

## MARKET RISK CALCULATIONS

1. Please fill in the information in the **YELLOW** colored cells.
2. Respondents are reminded not to change any part of this Excel format (for example, adding or removing rows, columns, or tabs; changing the order of tabs; or changing cell colors).
3. If you have any input or responses, please fill them in "Section A".

[illegible]

## MARKET RISK CALCULATIONS

## PART F

# MARKET RISK CALCULATIONS


In Millions of IDR	2023	Short-Term						
	Actual	2024		2025		2026		
		Baseline	Stress	Baseline	Stress	Baseline	Stress	
Category								
a. Capital Expenses Based on a Sensitivity Based-Method	0	0	0	0	0	0	0	
1) GIRR Risk Class								
2) CSR Risk Class (Non-Securitization)								
3) CSR Risk Class (Securitization: Non-CTP)			0		0		0	
4) CSR Risk Class (Securitization: CTP)			0		0		0	
5) Equity Risk Class			0		0		0	
6) Commodity Risk Class			0		0		0	
7) Exchange Rate Risk Class			0		0		0	
b. Default Risk Capital (DRC) Capital Charges								
c. Residual Risk Add-On (RRAO)								
MARKET RISK CAPITAL CHARGES								
RISK WEIGHTED ASSETS - PILLAR 1 ADDITIONS								

## PART F

# MARKET RISK CALCULATIONS

Position as of December 31, 2023 in Millions of IDR	Tenor (In Years)					TOTAL
	< 5	5 s.d 10	10 s.d 15	15 s.d 20	>20	
Government Securities						0
a. Retail						0
b. Government Debt Instruments						0
Corporations						0
TOTAL	0	0	0	0	0	0

Long-Term									
	2030			2040			2050		
	NZE 2050	Delayed	Current Policies	NZE 2050	Delayed	Current Policies	NZE 2050	Delayed	Current Policies
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0

## PART F

# MARKET RISK CALCULATIONS

In Millions of IDR	2023	Short-Term						
	Actual	2024		2025		2026		
		Baseline	Stress	Baseline	Stress	Baseline	Stress	
CREDIT VALUATION ADJUSTMENT								
TOTAL RWA MARKET RISKS	0	0	0	0	0	0	0	
CHANGES IN THE VALUE OF SECURITIES IMPACT ON CAPITAL								



PART F

# MARKET RISK CALCULATIONS

Long-Term									
	2030			2040			2050		
	NZE 2050	Delayed	Current Policies	NZE 2050	Delayed	Current Policies	NZE 2050	Delayed	Current Policies
	0	0	0	0	0	0	0	0	0

## PART G

# KEY FINANCIAL INDICATORS

### Instructions:

1. Please fill in the information in the **YELLOW** colored cells.
2. Respondents are reminded not to change any part of this Excel format (for example, adding or removing rows, columns, or tabs; changing the order of tabs; or changing cell colors).
3. If you have any input or responses, please fill them in "Section A".

		Actual	Projection						
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026		
			Baseline	Stress	Baseline	Stress	Baseline	Stress	
(a) Non Performing Loans (NPL, in %)									
1	Agriculture, Forestry and Fisheries								
2	Mining and Quarrying								
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air								
4	Construction								
5	Transportation and Warehousing								
6	Processing Industry								
7	Property Ownership Consumer Credit								
8	Others that Aren't Part of Sector 1 to Sector 7								
9	Other Sectors Outside the Scope of Climate Risk*								
10	Total								
(b) Allowance for Impairment Losses (in Millions of IDR)									
1	Agriculture, Forestry and Fisheries	0	0	0					
2	Mining and Quarrying	0	0	0	0	0	0	0	
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air	0	0	0	0	0	0	0	

## KEY FINANCIAL INDICATORS

## PART G

# KEY FINANCIAL INDICATORS

		Actual	Projection					
		For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026	
			Baseline	Stress	Baseline	Stress	Baseline	Stress
4	Construction	0	0	0	0	0	0	0
5	Transportation and Warehousing	0	0	0	0	0	0	0
6	Processing Industry	0	0	0	0	0	0	0
7	Property Ownership Consumer Credit	0	0	0	0	0	0	0
8	Others that Aren't Part of Sector 1 to Sector 7	0	0	0	0	0	0	0
9	Other Sectors Outside the Scope of Climate Risk*	0	0	0	0	0	0	0
10	Total	0	0	0	0	0	0	0
<b>(c) Risk Weighted Assets (RWA, in Millions of IDR)</b>								
1	Agriculture, Forestry and Fisheries	0	0	0	0	0	0	0
2	Mining and Quarrying	0	0	0	0	0	0	0
3	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air	0	0	0	0	0	0	0
4	Construction	0	0	0	0	0	0	0
5	Transportation and Warehousing	0	0	0	0	0	0	0
6	Processing Industry	0	0	0	0	0	0	0
7	Property Ownership Consumer Credit	0	0	0	0	0	0	0
8	Others that Aren't Part of Sector 1 to Sector 7	0	0	0	0	0	0	0
9	Other Sectors Outside the Scope of Climate Risk*	0	0	0	0	0	0	0
10	Total	0	0	0	0	0	0	0

## KEY FINANCIAL INDICATORS

[illegible]

## PART G

# KEY FINANCIAL INDICATORS

	Actual	Projection					
	For the Fiscal Year that Ended on December 31, 2023	2024		2025		2026	
		Baseline	Stress	Baseline	Stress	Baseline	Stress
(d) Risk Weighted Assets (Market RWA, in Millions of IDR)							
(e) Other Risk Weighted Assets (Other RWA, in Millions of IDR)							
(f) Total Capital (in Millions of IDR)							
Total Capital							
(g) Capital Adequacy Ratio							
CAR based on Total Capital							

\*Other sectors are sectors that are not included in the scope of this assessment

## KEY FINANCIAL INDICATORS

This image shows a blank sheet of white paper with horizontal blue or grey ruling lines. At the very bottom, there is a solid green horizontal band, likely representing a margin or a decorative element. The paper appears to be part of a notebook or a document template.



## PART H

# EXECUTIVE SUMMARY

### Instructions:

1. Please fill in the information in the **YELLOW** colored cells.
2. Respondents are reminded not to change any part of this Excel format (for example, adding or removing rows, columns, or tabs; changing the order of tabs; or changing cell colors).
3. If you have any input or responses, please fill them in "Section A".

Minimum Information included in the Executive Summary section should align with the previous section and include at a minimum the following things:

No.	Aspect	Information
1.	Organizational Structure for Climate Risk Management	<i>[Your bank is required to provide information about its implementation of POJK No. 17/2023, in particular, information regarding good governance in banks in managing climate-related risks, including information about the organizational structure of climate risk management work units, including Directorates, Divisions and Work Units]</i>
2	Development of Climate Risk Stress Tests	<i>[This is to be done in-house or by a third party, and the name of the third party has to be provided (your bank can have more than one)]</i>
3.	Data sources used	
	a. Transition Risks	<i>[If you use data sources other than those provided by OJK, please provide information on the type/name of data along with the sources used]</i>
	b. Physical Risks	<i>[If you use data sources other than those provided by OJK, please provide information on the type/name of data along with the source used]</i>
4.	4. Data Collection Methodology	
	<b>a. Transition Risk</b>	<i>[If your bank uses a third party's methodology, please provide information on the name of the third party along with the methodology that your bank used, such as the use of debtor emissions data reports, extrapolation, or other approaches, along with details of total debtor emissions data in each sector]</i>
	<b>b. Physical Risks</b>	<i>[If your bank uses a third party's methodology, please provide information on the name of the third party and the methodology that your bank used, such as the collecting of information through survey activities regarding the decline in the value of a debtor's collateral]</i>
5.	Assumptions used in your CRST	
	<b>a. Transition Risks</b>	<i>[If there are other assumptions than those established by OJK, please provide information]</i>
	<b>b. Physical Risks</b>	<i>[If there are other assumptions than those established by OJK, please provide information]</i>
5.	Credit Portfolio Profile exposed to Climate Risk	

## PART H

# EXECUTIVE SUMMARY

<b>a. Transition Risks</b>	<p><i>[This section should be filled with the following information:</i></p> <ol style="list-style-type: none"> <li><i>1. Total outstanding credit exposed to transition risk (for example: 4 trillion IDR)</i></li> <li><i>2. Portion of total credit with reference to Part E (for example: 40% of total credit)</i></li> <li><i>3. Segments, and</i></li> <li><i>4. Total number of debtors]</i></li> </ol>
<b>b. Physical Risks</b>	<p><i>[This section should be filled with the following information:</i></p> <ol style="list-style-type: none"> <li><i>1. Total outstanding credit exposed to transition risk (for example: 2 trillion IDR)</i></li> <li><i>2. Portion of total credit with reference to Part E (for example: 20% of total credit)</i></li> <li><i>3. Segments, and</i></li> <li><i>4. Total number of debtors]</i></li> </ol>
6. Profile of Securities Portfolio exposed to Climate Risks	
<b>a. Transition Risks</b>	<p><i>[Please fill in this section with your bank's total outstanding securities in IDR, the portion of securities to total assets in IDR, as well as the composition of outstanding state and corporate securities in %]</i></p>
<b>b. Physical Risks</b>	
7. Liquidity Risk Profile exposed to Climate Risks	
<b>a. Transition Risks</b>	<p><i>[Please fill in this section with your bank's total outstanding on the HQLA, Cash Inflow and Outflow components that are potentially affected by transition risks, including the LCR ratio]</i></p> <p><i>For Sharia Commercial Banks, liquidity ratio calculations refer to indicators regulated in the provisions of Sharia Commercial Banks.</i></p>
<b>b. Physical Risks</b>	<p><i>[Please fill in this section with your bank's total outstanding on the HQLA, Cash Inflow and Outflow components that are potentially affected by transition risks, including the LCR ratio]</i></p> <p><i>For Sharia Commercial Banks, liquidity ratio calculations refer to indicators regulated in the provisions of Sharia Commercial Banks.</i></p>
8. Operational Risk Profile exposed to Climate Risks	
<b>a. Transition Risks</b>	<p><i>[Please fill in this section with your bank's potential costs arising from operational adjustments in line with its decarbonization efforts towards net zero emissions]</i></p>

## PART H

# EXECUTIVE SUMMARY

b. Physical Risks	<i>[Please fill in this section with your bank's estimated losses due to disasters that result in asset damage and disruption of its operational activities due to physical risks]</i>
9. Evaluation Results and Action Plans for Managing Climate Risk in the Short and Long Terms	
a. Credit Risks	<i>[Please fill in this section with your bank's CRST evaluation results, along with your bank's action plans that it aims to carry out in mitigating climate risks as a form of implementing risk management]</i>
b. Market Risks	<i>[Please fill in this section with your bank's CRST evaluation results, along with your bank's action plans that it aims to carry out in mitigating climate risks as a form of implementing risk management]</i>
c. Liquidity Risks	<i>[Please fill in this section with your bank's CRST evaluation results, along with your bank's action plans that it aims to carry out in mitigating climate risks as a form of implementing risk management]</i>
d. Operational Risks	<i>[Please fill in this section with your bank's CRST evaluation results, along with your bank's action plans that it aims to carry out in mitigating climate risks as a form of implementing risk management]</i>
10. Constraints and Inputs on Policy Development Related to Climate Risks for the Banking Sector	<i>[Please fill in this section with any obstacles your bank faced in managing climate risks in general and CRST in particular, as well as your input on the development of climate risk policy in Indonesia]</i>

RESULT OF THE CREDIT RISK AND MARKET RISK CRST	Actual	Projection					
	As of December 31, 2023	2024		2025		2026	
		Baseline	Stress	Baseline	Stress	Baseline	Stress
(a) Non Performing Loans (NPL, in %)							
(b) LLP for Impairment Losses (In Millions of IDR)							
(c) Risk Weighted Assets (RWA, In Millions of IDR)	0	0	0	0	0	0	0
(d) Total Capital (In Millions of IDR)							
(e) Capital Adequacy Ratio							

## PART H

# EXECUTIVE SUMMARY

Total Emissions as of December 31, 2023	Metric tonnes CO <sub>2</sub> e
Scope 1	
Scope 2	
Scope 3	
Financed Emissions	
Non-Financed Emissions	
Total Scope 1, 2, and 3	0

If the Bank has a Non-Zero Emissions target	Total Emission Target (Metric Ton CO <sub>2</sub> e)
2023	
2030	
2040	
2050	
2060	

Projection									
	2030			2040			2050		
	Orderly	Disorderly	Hot House	Orderly	Disorderly	Hot House	Orderly	Disorderly	Hot House
	0	0	0	0	0	0	0	0	0



**Indonesia Financial Services Authority/  
Otoritas Jasa Keuangan (OJK)**

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