



Sustainable Finance Services

Collaboratively, we can prepare your business for a sustainable future.



The investment, lending, and underwriting activities of financial institutions are associated with greenhouse gas (GHG) emissions that, on average, are over 700 times higher than direct emissions.

Carbon Disclosure Project

Financial institutions can no longer avoid sustainability issues, as such issues might affect their portfolios, financial risks, and performance. Regulators have also scrutinized these issues and established regulatory requirements to mitigate exposure to such risks and maintain the nation's financial stability.

As lenders and investors, financial institutions should ensure that capital flows toward a more sustainable economic environment and contributes to lower carbon emissions. Therefore, financial institutions should not only view sustainability as a commitment but also integrate it into corporate strategy, governance, products, risk management, reporting, and controlling processes.

Considering that sustainability is relatively new to the industry, market and regulatory developments continue to evolve. This requires industry players, including financial institutions, to continually assess their own capabilities and strategies to adapt to these changes and act accordingly. In this case, PwC can help financial institutions implement sustainability and comply with the regulatory requirements.

Our expertise at a glance

1

Sustainable finance

2

Green taxonomy

3

Climate-related risk management

4

Climate transition planning

1. Sustainable finance

We can support you with the following activities:

- Developing sustainable finance frameworks (green bonds/loans, social bonds/loans, sustainability bonds/loans, sustainability-linked bonds/loans)
- Creating sustainable finance procedures or documents to support implementation
- Performing gap analysis pertaining to regulatory and/or international standards related to sustainable finance
- Conducting capacity building for bank personnel and debtors in sustainability finance
- Developing a sustainability report or an impact assessment report to help debtors obtain a sustainable finance facility
- Providing assurance on the sustainability report or Environmental, Social and Governance (ESG) performance of debtors

2. Green taxonomy

We can support you with the following activities:

- Developing document processes and procedures to comply with the green taxonomy requirements
- Making system enhancements to accommodate the green taxonomy assessment and reporting process
- Developing a green taxonomy questionnaire
- Conducting capacity building for bank personnel related to green taxonomy implementation

3. Climate-related risks management

We can support you with the following activities:

- Identifying climate-related risks and opportunities
- Conducting scenario and quantitative analysis on climate-related risks and opportunities
- Performing climate-related stress testing
- Integrating climate-related risks into your existing risk management processes (e.g., refining risk appetite, loan acceptance processes, credit risk assessment processes, risk methodologies and tools, etc.)

4. Climate transition planning

We can support you with the following activities:

- Developing climate-related goals or commitments (e.g. net zero strategy)
- Integrating climate priorities with business strategy
- Creating a transition blueprint/roadmap
- Establishing a governance structure
- Developing relevant targets and metrics



Contacts

**Yuliana Sudjonno**

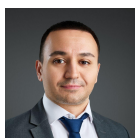
Sustainability and Risk Assurance Leader

yuliana.sudjonno@pwc.com

**Richard Ticoalu**

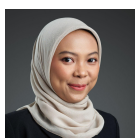
Partner

richard.ticoalu@pwc.com

**Maurice Shawndefar**

Advisor

maurice.shawndefar@pwc.com

**Cita Pratiwi**

Manager

cita.pratiwi@pwc.com

PwC Indonesia

WTC 3

Jl. Jend. Sudirman Kav. 29-31,
Jakarta 12920 - Indonesia

Tel: +62 21 5099 2901 / 3119 2901

Fax: +62 21 5290 5555 / 5290 5050

Email: id_contactus@pwc.com

www.pwc.com/id

Pakuwon Tower

Tunjungan Plaza 6, 50th Floor, Unit 02-06
Jl. Embong Malang No.21-31

Surabaya 60261 - Indonesia

Tel: +62 31 9924 5759

Email: id_contactus@pwc.com

This publication has been prepared for general guidance on matters of interest only, and does not constitute professional advice. You should not act upon the information contained in this publication without obtaining specific professional advice. No representation or warranty (express or implied) is given as to the accuracy or completeness of the information contained in this publication, and, to the extent permitted by law, PwC Indonesia, its members, employees and agents do not accept or assume any liability, responsibility or duty of care for any consequences of you or anyone else acting, or refraining to act, in reliance on the information contained in this publication or for any decision based on it.

The documents, or information obtained from PwC, must not be made available or copied, in whole or in part, to any other persons/parties without our prior written permission which we may, at our discretion, grant, withhold or grant subject to conditions (including conditions as to legal responsibility or absence thereof).

PwC Indonesia is comprised of KAP Tanudiredja, Wibisana, Rintis & Rekan, PT PricewaterhouseCoopers Indonesia Advisory, PT Prima Wahana Caraka, PT PricewaterhouseCoopers Consulting Indonesia, and PwC Legal Indonesia, each of which is a separate legal entity and all of which together constitute the Indonesia member firm of the PwC global network, which is collectively referred to as PwC Indonesia.

© 2024 PwC. All rights reserved.

PwC refers to the PwC network and/or one or more of its member firms, each of which is a separate legal entity.

Please see <http://www.pwc.com/structure> for further details.