

2022 Sustainable Finance Action Plan Report

PT Bank CIMB Niaga Tbk



Background

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

Sustainable Finance Vision and Mission

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

VISION



MISSION

Conduct sustainable business activities that result in continuous and integrated growth

Realization of 2021 Sustainable Finance Action Plan ^(1/2)

	Programs	Output
Development of Sustainable Finance Product and/or Service	<ul style="list-style-type: none"> Identify financing facilities in Bank's focus sectors 	<ul style="list-style-type: none"> Portion of Sustainable Financing reached 25% out of total financing Launched Sustainable Finance Products and Programs, namely Sustainability-linked Waqf Savings, Sustainability-linked Loan, Green Mortgage, etc.
Capacity Building	<ul style="list-style-type: none"> Internal capacity building to increase sustainable finance awareness at all level of the Bank Internal capacity building (refreshment) on the implementation of sustainable finance in Bank's focus industry sectors Awareness and education on sustainable finance to customers/vendors 	<ul style="list-style-type: none"> Held several internal trainings on Renewable Energy, Sustainability-linked Loan, Sustainable Finance Procedure, etc. The 2021 Cooler Earth Sustainability Summit hosted by CIMB Group was attended by BOC, BOD, employees, and customers of the Bank Sustainability training for vendors

Realization of 2021 Sustainable Finance Action Plan (2/2)

	Programs	Output
Internal Adjustments	<ul style="list-style-type: none"> Implementation of sustainability aspect in Bank's activities 	<ul style="list-style-type: none"> Issuance of Sector Guide for Coal, Oil & Gas, Forestry, and Construction, Real Estate & Infrastructure Implementation of Sustainable Finance Procedure in Corporate Banking
CSR	<ul style="list-style-type: none"> Bamboo conservation and empowerment for the farmers program Capacity building for people with disabilities Financial literacy and inclusion programs 	<ul style="list-style-type: none"> Training on woven bamboo for 26 women in Flores, NTT Barista training to 20 people with disabilities, where participants experienced internship in Coffee Sunyi In 2021, AMDB reached 85 schools and 7,250 students, while TDB reached 66 schools and 3,178 students. All the programs were held online.

2022 Sustainable Finance Action Plan

Aspects	2021 Sustainable Finance Action Plan
Development of Sustainable Finance Product and/or Service	<ul style="list-style-type: none">• To increase the portfolio of sustainable oil palm plantation financing by 5%• To increase sustainable finance portfolio and products
Capacity Building	<ul style="list-style-type: none">• To conduct internal training (refreshment) on the implementation of sustainable finance at Bank's focus industry sectors• To arrange sustainability training to customers and vendors
Internal Adjustments	<ul style="list-style-type: none">• To implement Sustainable Finance Procedure and Sector Guidance in Commercial Banking segment• To practice energy efficiency to reduce carbon emissions footprint
CSR	<ul style="list-style-type: none">• To continue Bamboo Conservation Program at strategic locations• To conduct capacity building, development and empowerment program for people with disabilities• To continue Financial Literacy and Inclusion Program