

2023 Sustainable Finance Action Plan Report

PT Bank CIMB Niaga Tbk

 Kejar Mimpi

<Specify Data Classifications one of the following:

1) Highly Confidential 2) Confidential 3) Proprietary/Internal Use Only>



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 2022 Sustainable Finance Action Plan (1/2)

	Program	Output (YTD Sep 2022)
Development of Sustainable Finance Product and/or Service	Identify financing facilities in Bank's focus sectors	<ul style="list-style-type: none"> • 25% out of total financing are distributed for Sustainable Financing • Launching of several Sustainable Finance Products and Programs innovations, namely Sustainability-linked Loan & Sustainable Finance program, Giro Kartini, Sustainability Market Linked Deposit, Green Mortgage, and others • 8% increase on sustainable palm oil portfolio
Internal Adjustments	Implementation of sustainability aspect in Bank's activities	<ul style="list-style-type: none"> • Issuance of Mining & Quarrying Sector Guidance • Embedding Human Rights and NDPE into Oil Palm, Coal, Oil & Gas, Forestry and Natural Rubber Sector Guidances • Implementation of Sustainable Finance Policies and Procedures in the Corporate & Commercial Banking sector

Realization of 2022 Sustainable Finance Action Plan (2/2)

	Program	Output (YTD Sep 2022)
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"> Internal sustainability training, such as training on No Deforestation, No Peat, No Exploitation (NDPE) and socialization of Green Social Sustainability Impact Products & Services (GSSIPS) The Cooler Earth Sustainability Summit 2022 which attended by the Bank's Board of Commissioners, Board of Directors, employees and clients Sustainability training to vendors
Corporate Social Responsibility	<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"> Women Farmers Empowerment Program for 145 women bamboo farmers Barista training for 20 persons with disabilities, where participants had an internship opportunity at Café Sunyi In 2022 the AMDB program reached 37 schools and 3,913 students while the TDB program reached 31 schools and 2,681 students.

2023 Sustainable Finance Action Plan

Aspects	2023 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 Sector Guidance and Sustainability Due Diligence for corporate & commercial banking clients • To implement Energy efficiency initiatives to reduce carbon emission footprint
Corporate Social Responsibility	<ul style="list-style-type: none"> • To continue bamboo plantation program and to build farmers capacity to process bamboo products and its derivatives • To continue training, development and empowerment program for persons with disabilities • #JadiBerkelanjutan Community Link program to empower micro-entrepreneurs in Eastern Indonesia with a focus on women entrepreneurs & people with disabilities • To continue financial literacy and inclusion program

Terima kasih