

2024 - 2028 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 2023 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"> • 26% out of total financing are distributed for Sustainable Financing • 17% increase on sustainable palm oil portfolio
Internal Adjustments	Implementation of sustainability aspect in Bank's activities	<ul style="list-style-type: none"> • Together with CIMB Group, determined decarbonization target for several sectors, namely coal, cement, CPO and energy • Established climate risk stress test model • Issuance of Manufacture sector guide • Use of renewable energy through the purchase of Renewable Energy Certificate • Implementation of Internal Carbon Pricing

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"> Various sustainability trainings, such as <i>Cambridge Institute for Sustainability Leadership; Environment & Social Risk Analysis; Diversity, Equality & Inclusion, etc</i> The 2023 Cooler Earth Sustainability Summit in Jakarta was attended by more than 3,900 participants both online and onsite 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"> Economy empowerment & business mentoring to 50 SMEs in Eastern Indonesia Empowerment program to 172 bamboo farmers Barista & entrepreneurship training for 20 persons with disabilities Fundraising for Stunting Prevention Program in East Nusa Tenggara (NTT), together with UNICEF

2024 - 2028 Sustainable Finance Action Plan

Aspects	2024 - 2028 Sustainable Finance Action Plan
Development of Sustainable Finance Product and/or Service	<ul style="list-style-type: none">• To increase the portfolio of sustainable financing• 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• To arrange sustainability training to customers and vendors• To conduct trainings related to Climate Risk Assessment, Diversity, Equality & Inclusion, Environment & Social Risk Analysis
Internal Adjustments	<ul style="list-style-type: none">• To implement Energy efficiency initiatives to reduce carbon emission footprint• To integrate climate risk into risk library• To conduct climate risk stress test
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

Thank you