

Sustainable Finance Action Plan 2026

(Rencana Aksi Keuangan Berkelanjutan or RAKB)

2025 Realization & 2026 Target

PT Bank CIMB Niaga Tbk



Background

- POJK No. 51/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies
- POJK No. 18/2023 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

In line with the updated Vision and Mission of Bank CIMB Niaga, the Vision and Mission for Sustainable Finance are also updated

Bank's Vision

CIMB Niaga is committed to empowering customers and the Indonesian society to achieve their dreams and aspirations

Bank's Mission

CIMB Niaga provides financial services tailored to the needs of individual and business customers, while advancing the Indonesian society through a sincere commitment to work from heart

CIMB Niaga is committed to empowering customers and the Indonesian society to achieve their dreams and aspirations, by ensuring harmonious alignment with sustainability aspects

VISI KEUANGAN BERKELANJUTAN

MISI KEUANGAN BERKELANJUTAN

CIMB Niaga provides inclusive and responsible financial services tailored to the needs of individual and business customers, while advancing the Indonesian society through a harmonious alignment with sustainability aspects and a sincere commitment to work from heart.

Sustainable Finance Action Plan Realization 2025 (1/2)

| | Program | Output (YTD Sep 2025) |
|--|---|---|
| Sustainable Finance Product/Program Development | Sustainable Finance Product/Program Development | <ul style="list-style-type: none"> • Sustainable Finance Financing accounted for almost 24% of the Bank’s total financing. Achievements in sustainable finance products/programs include: <ul style="list-style-type: none"> • SLL/F of more than Rp1,200 billion, • SF of more than Rp4,000 billion, • Green Mortgage of more than Rp350 billion, • Financing for Low-Income Customers of more than Rp2,500 billion • Launch of Sustainability-Linked FX & Derivatives program in August 2025 and GreenBizReady in October 2025 • Established strategic partnerships with UNEP and UN Women to expand financing access for women-owned SMEs while supporting climate action |
| Internal Adjustment | Implementation of sustainability aspects in the Bank’s activities | <ul style="list-style-type: none"> • Utilization of new and renewable energy through the installation of solar panels at the Yogyakarta branch office in June 2025 and the purchase of Renewable Energy Certificates. • Development of Climate Risk and Scenario Analysis (CRMS) models and methodologies in line with the expansion of CRMS assessment portfolio coverage to 100% of total retail and non-retail credit. • Issuance of the Sustainable Communication Procedure in June 2025 as one of the measures to mitigate greenwashing risk. • Expansion of Sustainability Due Diligence (SDD) in the Commercial Banking segment covering: (1) Agriculture & Forestry, (2) Livestock & Fisheries, (3) Construction, (4) Infrastructure, (5) Mining & Quarrying, (6) Oil and Gas, (7) Utilities. |

Sustainable Finance Action Plan Realization 2025 (2/2)

| | Program | Output (YTD Sep 2025) |
|--|---|---|
| Capacity Building | <ul style="list-style-type: none"> Internal training to enhance understanding of sustainable finance across all organizational levels Internal (refreshment) training related to the implementation of Sustainable Finance in the Bank's focus industry sectors Capacity building for the risk management team to execute and support the application of climate scenario analysis | <ul style="list-style-type: none"> Various sustainability-themed training sessions, such as: Building a Strategic Commitment to Sustainability, Climate Risk Training Session, Driving Project, Program, and Portfolio Success: The Sustainability Wheel, and others. Bank employees and leaders have participated in training related to diversity & inclusion. Capacity-building sessions on climate risk and scenario analysis, such as: Climate Dialogue by AXA Climate – Join APAC's Leading Climate Champions and Climate Risk Training Session. |
| Corporate Social Responsibility | <ul style="list-style-type: none"> Empowerment programs for farmers and bamboo planting Training for employees with disabilities Implementation of financial literacy and inclusion programs | <ul style="list-style-type: none"> Planting more than 24,000 bamboo trees in 2025, bringing the total number of bamboo trees planted to 84,400. Conducted training for stakeholders in planting areas, such as Bamboo Leaf Tea Making Training in Wogo Village and Bamboo Weaving Training in Rana Kolong Village Repurposed / upcycled unused cards totaling more than 380 kg Implemented financial literacy programs for school students in more than 20 cities |

Sustainable Finance Action Plan 2026

| Aspect | Sustainable Finance Action Plan 2026 |
|---|---|
| Development of Sustainable Financial Products and/or Services | <ul style="list-style-type: none"> • Increase the sustainable finance portfolio • Expand financing for low-income customers (financial inclusion) • Enhance products and/or programs that support sustainable finance |
| Capacity Building | <ul style="list-style-type: none"> • Training to improve understanding of sustainability topics • Training on diversity and inclusion • Training on climate risk analysis |
| Internal Adjustments | <ul style="list-style-type: none"> • Reduction of greenhouse gas emissions (from the 2019 baseline) • Integration of climate change risk into risk management functions • Monitoring the achievement of decarbonization targets from the sectoral financing portfolio that has been established • Gradual expansion of Sustainability Due Diligence (SDD) implementation coverage |
| Corporate Social Responsibility | <ul style="list-style-type: none"> • Bamboo planting and capacity building for farmers to process bamboo products and derivatives • Reuse/upcycling of office waste • Community Link #JadiBerkelanjutan program to empower micro-entrepreneurs in Eastern Indonesia, focusing on women entrepreneurs and persons with disabilities • Financial literacy and inclusion programs for school and university students |

Thank You

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