SUSTAINABLE DEVELOPMENT GOALS

PT Bank CIMB Niaga Tbk supports Sustainable Development Goals

CIMB NIAGA

2025 SUSTAINABILITY REPORT

KEJAR MIMPI,
TURNING INSPIRATION
INTO ACHIEVEMENT

PT BANK CIMB NIAGA Tbk



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#KEJARMIMPI
TURNING INSPIRATION INTO ACHIEVEMENT

Kejar Mimpi is about turning inspiration into achievement, much like Indonesia's traditional Nusantara weaving, which brings each strand of thread together into a creation rich with meaning. The beauty of Indonesia's decorative motifs has captivated the world, not only for their visual elegance, but for the values they carry: perseverance, togetherness, and a strong sense of national identity.

Across many regions, it is women's hands that keep weaving alive through patience, skill, and devotion, making it a symbol of empowerment and resilience. Together with CIMB Niaga, let's continue to unlock potential, weave our dreams, and move forward in building a future for Indonesia that is rich in color and hope.

Disclaimer and Limitation of Liability

In this Sustainability Report, CIMB Niaga presents information on operational activities, financial achievements, policy direction and plans and projections that support Bank's sustainability strategy. Information that is not a statement of historical fact is classified as forward-looking statements and is prepared in accordance with applicable regulatory requirements. As such statements rely on assumptions about current conditions and estimates of future business dynamics, they are subject to risks and uncertainties. These factors may cause actual results to differ materially from the projections set out in this Report. Accordingly, CIMB Niaga does not guarantee that verified documents or information will result in performance as projected.

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CIMB Niaga at a Glance [POJK51-C.2; C.3][GRI 2-1; 2-3; 2-6]

Company Name
PT Bank CIMB Niaga Tbk

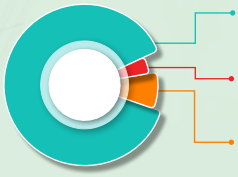
Date and Year of Establishment
26 September 1955

Line of Business
Banking Services

Website
www.cimbniaga.co.id

Subsidiaries
- PT CIMB Niaga Auto Finance (CNAF)
- PT CIMB Niaga Sekuritas (CNS)

Legal Entity and Share Ownership
- **Limited Liability Company**
- Listed on the Indonesian Stock Exchange (IDX) on 29 November 1989, with stock and bond code BNGA
- **Share Ownership**



91,44%
CIMB Group Sdn. Bhd

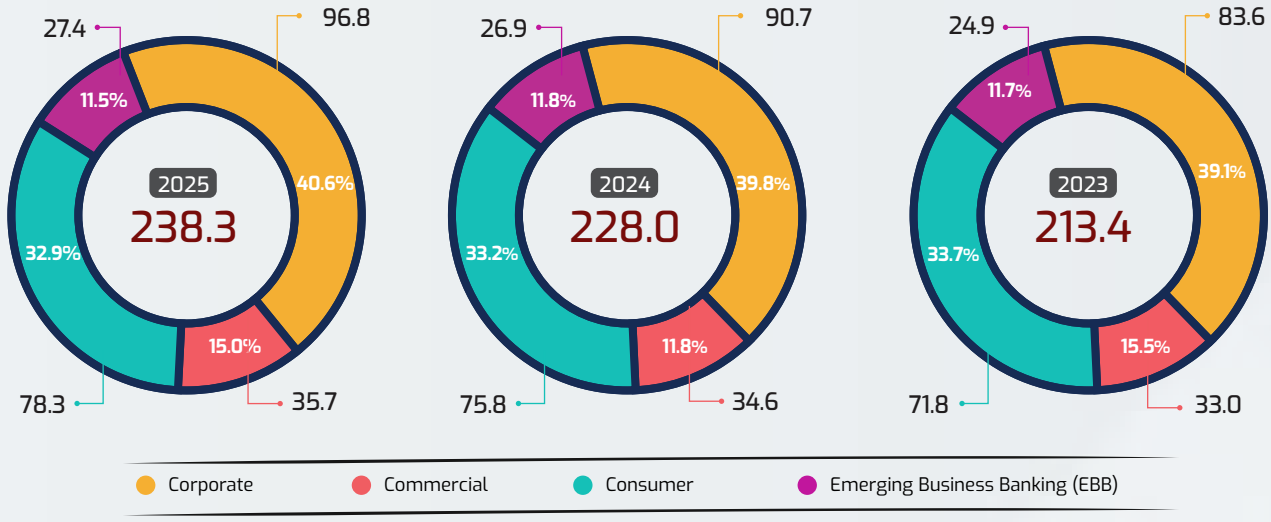
1,02%
PT Commerce Kapital

7,54%
Other Public Shareholders

Head Office Address
Graha CIMB Niaga
Jl. Jend Sudirman Kav. 58, Jakarta 12190, Indonesia
Telp: (+62-21) 250 5252, 250 5353

E-mail Address
- **Corporate Secretary:** corporate.secretary@cimbniaga.co.id
- **Sustainability:** sustainability@cimbniaga.co.id
- **Investor Relations:** investor.relations@cimbniaga.co.id

Financing Portfolio by Business Segment (Rp trillion) [FN-CB-000.B; FN-CB-240.a.2]



Non-Performing Loan (NPL) Rate

2025	2024	2023
1.81%	1.76%	1.96%



Significant Changes [POJK51-C.6][GRI 2-6]

There were changes in the composition of CIMB Niaga's Board of Directors in 2025. The Annual General Meeting of Shareholders (AGM) on April 14, 2025, accepted Tjioe Mei Tjuen's resignation from his position as Director due to personal reasons (retirement), effective as of the closing of the AGM, and appointed Rico Usthavia Frans as Director of the Bank. On 24 July 2025, Bank received the Financial Services Authority (OJK) Board of Commissioners' Decree No. KEPR-80/D.03/2025 dated 24 July 2025 regarding the results of the Fit and Proper Test for Rico Usthavia Frans as Director of Operations and Information Technology of PT Bank CIMB Niaga Tbk. Accordingly, the Board of Directors comprised 10 members.

CIMB Niaga Vision, Mission, and Values [POJK51-C.1]

VISION

CIMB Niaga is committed to empowering Customers and the Indonesian Society to achieve their Dreams and Aspirations.

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.

CORE VALUES [POJK51-C.1]

E

ENABLING TALENT

Our commitment is to empower and develop every employee and strive to be the best place for the best talent.



P

PASSION

We pursue excellence in all we do and deliver beyond the ordinary.

I

INTEGRITY & ACCOUNTABILITY

Our commitment is to act in an ethical and trustworthy manner and be accountable of all our actions.

C

COLLABORATION

We commit to team over individual success, as CIMB Niaga's success is my success as well as our collective success.

C

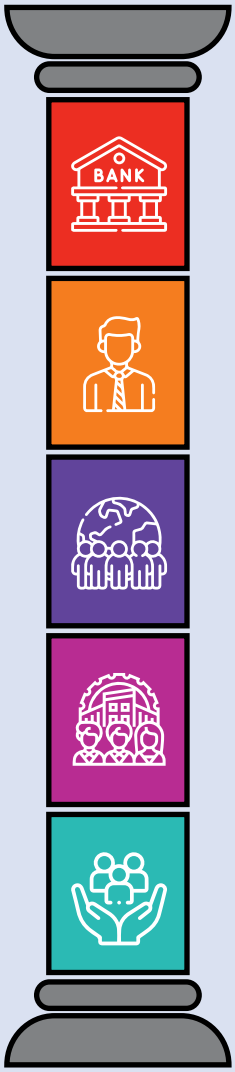
CUSTOMER CENTRICITY

Our determination is to put customers first and always do right by them.

Sustainability Strategy [POJK51-A.1]

By integrating environmental, economic, social and governance (EESG) aspects into its business strategy, CIMB Niaga seeks to ensure that sustainability becomes an inseparable part of improving Bank's operational performance. This effort is implemented in line with CIMB Group's 'Forward30' sustainability strategy and is supported by the purpose 'Advancing Customers and Society', where Bank seeks to help customers and Indonesian society realise aspirations and uphold the spirit of #SekarangUntukMasaDepan as a value direction in decision-making. Through an approach integrated with EESG principles, Bank can make a positive contribution to all stakeholders.

Sustainability Pillars



CIMB Niaga has five core sustainability pillars integrated into Bank's business strategy.

BANK
Sustainable Action
How we embed sustainability principles into all our activities and business processes to reduce negative impacts, such as our carbon footprint, while delivering positive impacts.

CUSTOMERS
Sustainable Business
How we generate profits responsibly, create positive impacts through the products and services we provide and help and support customers in their sustainability journey.

COMMUNITY
Corporate Social Responsibility
How we use a portion of profits to improve and deliver sustainable long-term positive contributions to the communities around us.

GOVERNANCE AND RISK
How we manage and communicate sustainability risks, including setting targets and tolerance levels and how we govern and operate to achieve the best outcomes.

ADVOCACY AND STAKEHOLDER ENGAGEMENT
How we advocate, engage, build capabilities and capacity, raise awareness and encourage participation in sustainability internally and externally.

CIMB Niaga Sustainability Journey

2018

- Issuance of the Sustainable Finance Action Plan (RAKB) 2019-2023

2019

- Establishment of the Sustainability Unit
- Development of the Sustainability and Sustainable Finance Policy
- CIMB Niaga became a member of the Indonesian Sustainable Finance Initiative (IKBI)

2020

- Sustainability Due Diligence (SDD) implementation for Corporate Banking
- Development of Sector Guidelines

2021

- Announcement of Sustainability Commitments
- Launch of Sustainability-Linked Loan and or Financing (SLL) and Sustainable Finance (SF) programmes
- Sustainability KPIs for the Board of Directors
- Implementation of internal carbon pricing (ICP)

2022

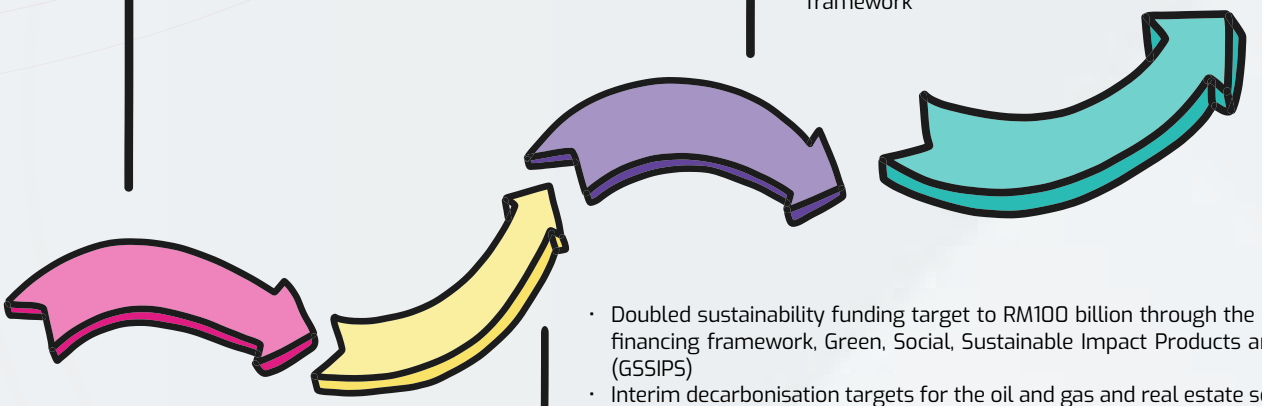
- Development and issuance of the Human Rights Policy
- No Deforestation, No Peat and No Exploitation (NDPE) commitment
- CIMB Niaga and CIMB Group implemented the Net Zero Strategy and Climate Risk Management project to support the achievement of organisational NZE 2050 by setting target decarbonisation sectors, namely Thermal Coal Mining and Cement
- Sustainability KPIs for all employees
- Employee volunteer Program
- Phased implementation of SDD for Commercial Banking

2023

- Interim decarbonisation targets for the palm oil and power generation sectors
- Establishment of the Integrated and Climate Risk Unit
- Development of the Climate Risk Management and Scenario Analysis (CRMS) model and methodology
- Participation in carbon unit purchases at the inauguration of the Indonesia Carbon Exchange (IDXCarbon)
- Use of renewable energy through the purchase of Renewable Energy Certificates (RECs)
- Issuance of the Sustainable Finance Action Plan (RAKB) 2024-2028

2024

- Doubled sustainability funding target to RM100 billion through the sustainable financing framework, Green, Social, Sustainable Impact Products and Services (GSSIPS)
- Interim decarbonisation targets for the oil and gas and real estate sectors
- Reporting to the Financial Services Authority (OJK) on: results of CRMS and TKBI results for the energy sector
- Began adopting the International Financial Reporting Standards Foundation (IFRS) S1 and S2 standards in the Sustainability Report
- Issuance of the Net Zero GHG Operational Policy
- Solar panel operations at Bintaro head office and purchase of Renewable Energy Certificates (RECs)
- Launch of the gender-responsive programmes "EBB Kartini Loan" and "Giro Kartini"
- Development of semi-automated SDD forms
- Sustainability Report assurance by a Top 4 public accounting firm





2025

- Launch of Sustainability-Linked FX and Derivatives programme
- Solar panel operations at the Yogyakarta Sudirman 50 Branch Office
- Received a grant from UNEP to support women-led SMEs for energy transition initiatives (the Perempuan Berkarya financing programme)
- Launch of GreenBizReady programme
- Launch of Sustainability-Linked Trade Finance and Green Trade Finance programmes
- Participation in the launch of international IDXCarbon and COP30
- Issuance of the Sustainability Communication Procedure and the Sustainable Procurement Procedure
- CIMB Group increases its sustainability financing target to RM300 billion based on the GSSIPS framework

Sustainability Awards & Ratings

Awards

- Main Award – Financial Services Sector: Impactful & Sustainable ESG Strategy Implementation, from IDX Channel Anugerah ESG Award 2025



- Woman and Independency: SDG 8 – Decent Work & Economic Growth, from Women in SDGs Action Awards 2025 by Bisnis Indonesia
- Platinum Award – Alignment through Empowering MSMEs in Eastern Indonesia: Community Link #JadiBerkelanjutan, from Asian Impact Awards 2025 by La Tofi School of Social Responsibility & Portman College
- Platinum Champion – "CIMB Niaga Sustainable Bamboo Conservation", from Bisnis Indonesia CSR Awards (BISRA) 2025
- Winner – State-Owned/Private Enterprise Category, from Mandaya Awards 2025 by the Coordinating Ministry for Community Empowerment of the Republic of Indonesia
- Best Green Loan – Automotive dari Triple A Sustainable Finance Deals South East Asia
- Best Public Relations 2025 in Promoting Impactful Sustainable Business (Conventional Bank Category), from Indonesia Public Relations Awards 2025 by Warta Ekonomi
- The Most Innovative Future Finance Awards 2025 for Strengthening the Implementation of Business Sustainability and Improving Operational Excellence, from Innovative Future Finance Award by Idea Komunika Plus (JAK TV)
- Best Social Bond dari The Asset Triple A Awards for Sustainable Finance
- Decent Work and Economic Growth: Community Link Programme from Nusantara CSR Awards

ESG Ratings

SUSTAINALYTICS
23,0 (Medium Risk)*

Moody's | ESG Solutions
CIS-2 (Neutral to Low)

S&P Global
54

ASEAN Corporate Governance (ACGS) Scorecard
Top 50 ASEAN *Public Listed Companies* (PLCs), Top 5 Indonesia PLCs.

*per 6 January 2026



Sustainability Performance Highlights [POJK5 1-C.2; C.3][GRI 2-1; 2-3; 2-4; 2-6]



Environmental Performance [POJK51-B.2.B; B.2.B.1; B.2.B.2; B.2.B.3]

Energy for Electricity and Fuel (GJ)

2025	**156,541**
2024	166,483
2023	165,080

Water (m^3)

2025	**127,797**
2024	125,274
2023	122,622

Waste Reduction (tonnes CO_2e)***

2025	**102**
2024	32
2023	17

GHG Emissions (Scope 1 + Scope 2) (ton setara CO_2)

2025	**21,158***
2024	26,720*
2023	30,004*

GHG Emissions (Scope 3) - business travel and activities not included in Scope 1 or Scope 2

2025	**1,263**
2024	1,239**
2023	1,368**

GHG Emissions (Scope 3) - investment (financing portfolio) (tonnes CO_2e)****

2025	**-**
2024	8,389,690
2023	3,609,858

Economic Performance [POJK51-B.1.A.5]

Local Business Partners

2025	**425**
2024	477
2023	620

Business partners that fulfil the Sustainability Due Diligence (SDD) criteria

2025	**100%**
2024	100%
2023	100%

Social Performance [POJK51-B.3]

Internal Customer Satisfaction Survey (Target >3)

2025	**3.35**
2024	3.32
2023	3.27

Notes:
*Total emissions in Scope 1 and Scope 2 decreased due to the use of Renewable Energy Certificates (REC).
**There is a restatement due to changes in the calculation methodology.
***Waste reduction is stated as the potential equivalent of GHG emissions that can be avoided through the Zero Waste to Landfill initiative. The 2023 calculation uses waste data from the CIMB Niaga Graha Head Office. The 2024 calculation uses waste data from the CIMB Niaga Graha Head Office, Griya Niaga Bintaro 1 & 2, Tebet Branch Office, and Gajah Mada Branch Office.
****The calculation was carried out in nine sectors identified as having high GHG emission intensity according to the Net Zero Banking Alliance (NZBA) using the Partnership for Carbon Accounting Financials (PCAF) method. The calculations for 2022, 2023, and 2024 use the 2022 edition of the PCAF method. Limited data availability caused a one-year gap in the Bank's reporting. Scope 3 emissions calculations for 2024 cover all sectors. For calculations in 2023 and 2022, calculations are limited to financing and investment in the Oil and Gas sector.

Sustainable Business

Economic Performance [POJK51-B.1; B.1.A.1; B.1.A.2; B.1.A.3; B.1.A.4][FN-CB-240.a.1]

Operating Income
(Rp billions)

2025	**19,436**
2024	18,918
2023	18,785

Total Assets
(Rp billions)

2025	**372,699**
2024	360,221
2023	334,369

Net Profit
(Rp billions)

2025	**6,935**
2024	6,899
2023	6,551

Total Products and Services

2025	**256**
2024	198
2023	175

Total Environmentally Friendly Products
[Products that meet and/or supporting the Sustainable Business Activity Categories (KKUB) criteria]

2025	**13**
2024	12
2023	8

Micro, Small, and Medium Enterprises (MSME) Financing
(Rp billions)

2025	**24,182**
2024	26,981
2023	22,753

KKUB Financing
(Rp billions)

2025	**59,516**
2024	59,123
2023	55,451





Corporate Social Responsibility

Social Performance [POJK 51-B.3]



Realisation of CSR Funds
(Rp million)

2025	**26,312**
2024	23,878
2023	24,946

Environmental Performance - Biodiversity [POJK 51-B.2.B.4]



Total Bamboo (Accumulated)

2025	**115,400**
2024	59,900
2023	49,400



Governance and Risk



Percentage of Whistleblowing Reports Investigated and Closed Out of Total Reports Received

2025	**21%**
2024	46%
2023	56%



Total Anti-fraud Training Participants

2025	**11,513**
2024	6,002
2023	6,942



Advocacy and Stakeholder Engagement



Customer Complaint Resolution Rate

2025	**99%**
2024	99%
2023	99%



Sustainable Finance Training for the Board of Directors (Senior Executive) and Board of Commissioners

2025	**100%**
2024	100%
2023	100%

Markets Served and Emission Footprint in 2025

[POJK51-C.3; C.4][GRI 2-6; FS13]

Total Offices

394 Branch Offices

E-channel network throughout Indonesia

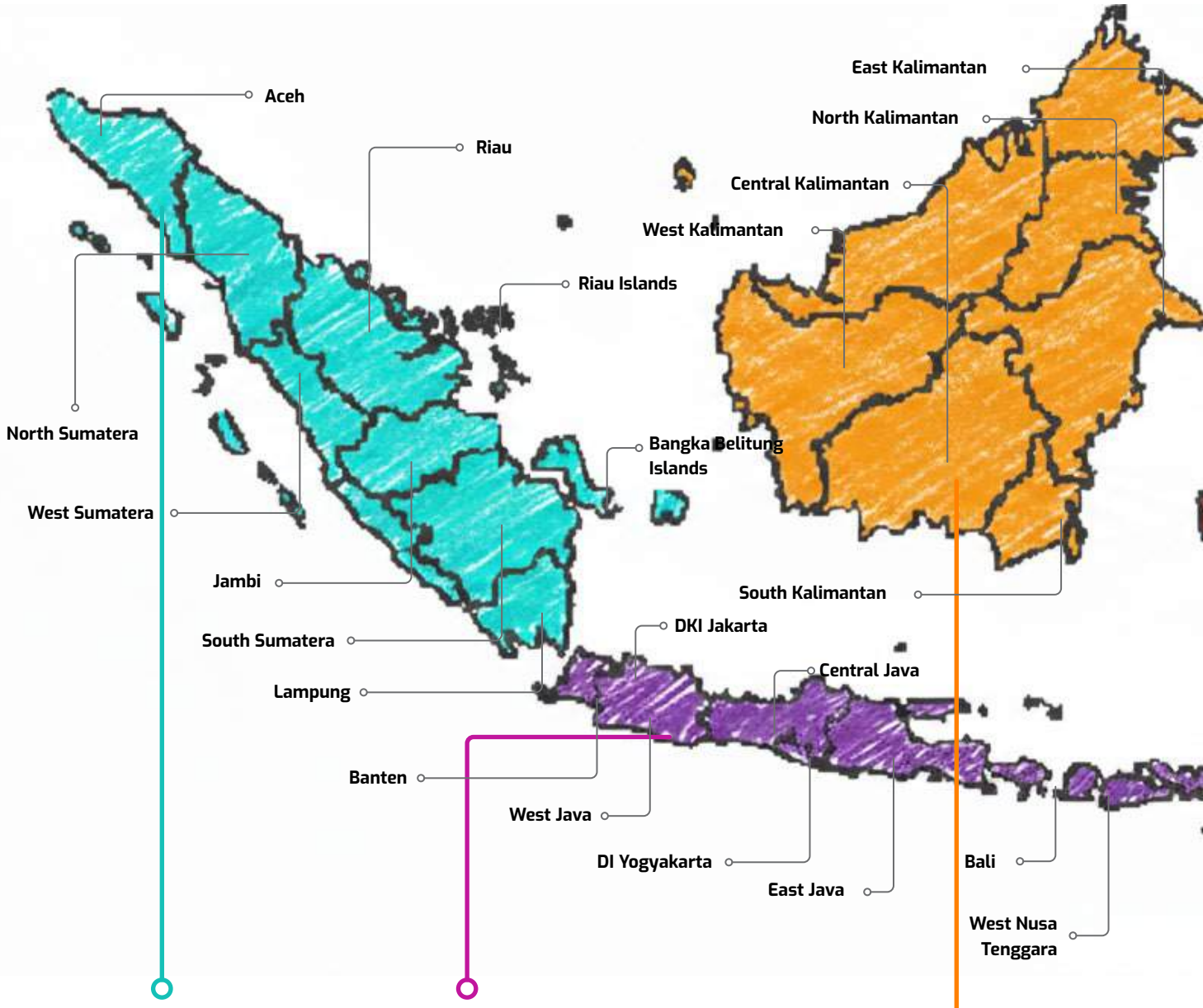
1,865 ATM

916 Cash Recycle Machine (CRM)

5 Multi Denom Machine (MDM)

11 ATM 1 CRM in Kuala Kencana, Mimika, Central Papua

Note: A comprehensive description of the scope of the e-channel network operating across various regions in Indonesia, the segmentation of sectors and markets served and the range of products and services provided by Bank is presented in the 2025 Annual Report.



3.220 tonnes CO_2e

SUMATERA

28.105 tonnes CO_2e

JAVA

1.095 tonnes CO_2e

KALIMANTAN

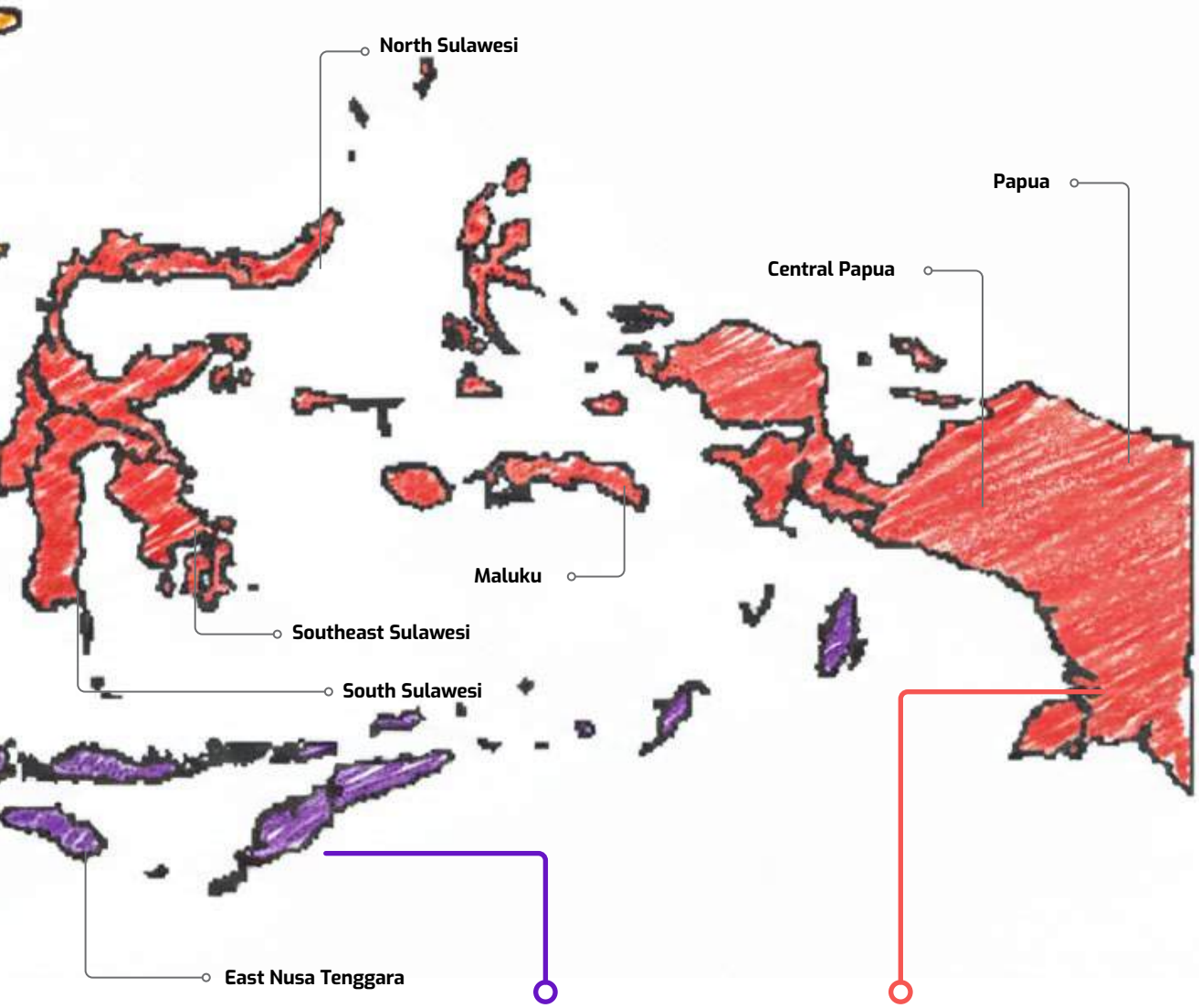
Year 2025

34.028
tonnes CO_2
Total GHG emissions (Scope 1 and 2)

21%
Percentage reduction of total Scope 1 and Scope 2 GHG emissions in 2025 compared to 2024 with climate change mitigation efforts

Contribution through Renewable Energy Certificates (RECs) amounted to 12,870 tons of CO_2e, or renewable energy equivalent to 53,255 GJ

Contribution through solar panels amounted to 569 tons of CO_2 equivalent, or renewable energy equivalent to 2,355 GJ



565
tonnes CO_2e
BALI & NUSA TENGGARA

1.044
tonnes CO_2e
SULAWESI - MALUKU - PAPUA

#SekarangUntuk MasaDepan

[POJK51-B.2] [GRI 305-5]

Throughout 2025, CIMB Niaga continues to strengthen its sustainability journey through five key pillars of sustainability, ranging from Sustainable Actions, Sustainable Business, Corporate Social and Environmental Responsibility, Governance and Risk, as well as Stakeholder Engagement and Advocacy. These efforts are reflected in various key achievements that affirm Bank's commitment to supporting a just transition towards a low-carbon future.

36%

Contribution of renewable energy to total energy use

23%

Reduction in operational GHG emissions intensity compared with 2024

[POJK51-B.2] [GRI 305-5]

± 209.000 tonnes CO_2e

Potential greenhouse gas (GHG) emissions that can be avoided through digital banking transactions

25%

KKUB financing as a percentage of Bank's total financing

19%

Palm oil plantations that have obtained or are in the process of obtaining ISPO and or RSPO certification

55%

Customers that completed sustainability Action Plans in line with 2025 targets



1,337

CIMB Niaga scholarship programme recipients from 2006 to 2025

>950 MSME

Eastern Indonesia receives entrepreneurship training from 2022 to 2025

> 107,000 students

> 1,150 schools

AMDB and TDB financial literacy activities from 2011 to 2025

> 15,000 tonnes CO_2e

Potential carbon sequestration from bamboo planting during 2012–2025

>75,000 hours

Total Employee Volunteer Program hours



Issued **Climate Risk Management Policy**

7

Total Sector Guidelines issued



99%

Customer complaint resolution rate



Palm Oil, Power Generation, Thermal Coal Mining, Cement, Oil and Gas, Real Estate

Sub-sectors currently targeted for decarbonisation towards the organisation's net zero GHG emissions



The decarbonisation performance of the **thermal coal mining, power generation, oil and gas, and palm oil sectors** is below the reference scenario pathway



100%

Board of Commissioners and Board of Directors that participated in sustainable finance training and climate risk and opportunity training

Potential Contribution to Avoided GHG Emissions from Climate Change Mitigation and Adaptation Actions

Potential avoided emissions or carbon sequestration equivalent to the number of trees:

1 tree = **167 kg CO_2** equivalent

1,517,251 trees



5%

Through Renewable Energy Certificates (RECs) in the Scope 1 and 2 GHG emissions footprint and solar panel operations



6%

Through bamboo planting





83%

Through digital banking activities





6%

Through the purchase of carbon units on the Indonesia Carbon Exchange (IDXCarbon), the Zero Waste to Landfill programme, issuance of e-statements and paper savings



Total renewable energy used by Bank comes from hydropower plants (PLTA) and solar panels, where the energy generated is equivalent to

2.9 kilotonnes coal

Message From The President Director

[POJK51-D.1][GRI 2-22]



Lani Darmawan
President Director

> **"The transition toward a low-carbon economy creates strategic space and opportunities for us to strengthen resilience and improve the quality of growth for businesses and society."**

DEAR RESPECTED STAKEHOLDERS,

In 2025, CIMB Niaga continues to strengthen its strategic role in creating long-term and sustainable positive impact. CIMB Niaga upholds this commitment by embedding sustainability as the guiding framework in decision-making, product development, risk management, and in building long-term relationships with all stakeholders.

CIMB Niaga has consistently implemented various sustainability aspects in line with environmental, social, and governance (ESG) principles. These sustainability aspects are carried out through five sustainability pillars. The five pillars are integrated as a unified long-term strategy that guides the Bank in running a responsible business.

In addition, in line with CIMB Niaga's updated vision and mission, alignment has also been made with the Bank's sustainable finance vision and mission. This alignment is a crucial step to ensure that all sustainability initiatives and/or programs remain relevant, adaptive, and agile in responding to current conditions as well as future challenges and opportunities.

POLICY TO ADDRESS CHALLENGES

Sustainability Values and Sustainable Finance

As part of CIMB Group, CIMB Niaga embeds sustainability values as a foundational element across all operational aspects and business strategies. Sustainability is understood as a long-term approach to creating balanced value between environmental preservation, economic performance, and social responsibility. This

approach also strengthens CIMB Niaga's role in promoting a just transition toward a low-carbon economy.

Furthermore, this framework is reflected through the values of **E**nabling Talent, **P**assion, **I**ntegrity & Accountability, **C**ollaboration, and **C**ustomer Centricity (EPICC) – which serve as behavioral and decision-making guidelines throughout the organization. These values guide CIMB Niaga to enhance internal capacity, foster innovation in sustainability solutions, ensure transparent governance practices, and strengthen multi-stakeholder collaboration, while consistently placing customer needs as the highest priority.

Response to Sustainability and Sustainable Finance Issues

CIMB Niaga recognizes the various global dynamics influencing sustainability issues, such as climate change, geopolitical tensions, technological disruption, and rising stakeholder expectations. These global dynamics have shaped a new landscape for the financial services industry. In addition, they have amplified multiple risks, including transition, physical, and reputational risks. However, the emergence of these risks also opens various business opportunities, including sustainable financing opportunities to support the energy transition. Therefore, sustainability can no longer be treated as a supporting agenda but must be positioned as a strategic imperative in safeguarding long-term business resilience.

To address these dynamics and opportunities, CIMB Niaga proactively integrates sustainability principles into governance, strategy, risk management, as well as metrics and targets. This integration is carried out with the aim of managing risks comprehensively while capturing opportunities related to sustainability and climate change, in alignment with the 2024–2028 Sustainable Finance Action Plan (RAKB).

Commitments, Achievements, and Challenges in Implementing Sustainability and Sustainable Finance

CIMB Niaga continues to uphold its sustainability commitments in supporting the achievement of the Paris Agreement, a just transition toward a low-carbon economy, Indonesia's Second Nationally Determined Contribution (SNDC), and the country's 2060 net-zero greenhouse gas (GHG) emissions target. Throughout 2025, various initiatives were implemented as part of the realization of sustainability strategy, including operational decarbonization efforts (GHG emission reductions in Scope 1 and 2) and the development of sustainable business and financing solutions that support a just transition toward a low-carbon and inclusive economy.

From a governance and risk management perspective, CIMB Niaga continues to strengthen data-driven analysis as a basis for decision-making. Various strategic initiatives are directed at enhancing resilience towards climate change-related risks, improving readiness for transition dynamics, and ensuring business growth remains aligned with prudent banking principles.

Nevertheless, CIMB Niaga recognizes that the implementation of sustainable finance still faces structural challenges, including varying levels of customer readiness, limitations in the availability and quality of ESG data, and the complexity of evolving regulations. Moving forward, CIMB Niaga is committed to balancing its sustainability ambitions with the strengthening of internal capacity to ensure more effective and consistent integration

of ESG principles. CIMB Niaga believes that success is measured not only by numerical achievements, but also by the ability to build an ecosystem that enables all stakeholders to grow together sustainably.

SUSTAINABLE FINANCE IMPLEMENTATION

Achievements and Recognitions

Throughout 2025, CIMB Niaga recorded several achievements and milestones in the implementation of sustainable finance. Through its sustainability action pillars, the Bank undertook operational decarbonization efforts by utilizing renewable energy and renewable energy certificates (RECs), enabling CIMB Niaga to achieve a 46% reduction in Scope 1 and 2 greenhouse gas (GHG) emissions compared with the 2019 baseline. These efforts were further strengthened by the operation of a solar panel installation at the Yogyakarta Branch Office starting June 2025, complementing the earlier installation at Griya Niaga Bintaro, which began operating in 2024. In addition, measurement and transparency of Scope 3 GHG emissions disclosures were expanded to include employee travel within its calculation boundaries. As a global citizen, CIMB Niaga also contributes to climate change mitigation and adaptation efforts by actively participating in the carbon market ecosystem through the Indonesia Carbon Exchange (IDXCarbon). As of 2025, CIMB Niaga holds 15,000 carbon units, with recent participation in the First Official Indonesia International Carbon Trading through IDX Carbon on 20 January 2025 and the Seller Meet Buyer forum at the Indonesia Pavilion during UNFCCC COP30 in Belem, Brazil in 11 November 2025.

Through the Sustainable Business pillar, CIMB Niaga launched various initiatives and/or programs, such as GreenBizReady (GBR) as an integrated solution to support SMEs in undertaking a sustainable transition, the development of Sustainability-Linked FX & Derivatives, Sustainability-Linked Trade Finance (SLTF), and Green Trade Finance (GTF), as well as leveraging US$250,000 grant from the United Nations Environment Programme (UNEP) and the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) to strengthen the empowerment of women-led small and medium enterprises (SMEs) or other vulnerable groups in Indonesia, while also providing access to financing for sustainable energy solutions through the Perempuan Berkarya program. Since its launch in October 2025, the GBR program has successfully facilitated SME actors, with committed financing reaching Rp117 billion. CIMB Niaga also continues to support sustainable financing. As of the end of 2025, CIMB Niaga successfully maintained the composition of its sustainable financing portfolio at Rp59.52 trillion or 25% of total financing. This portfolio includes financing for renewable energy, low-carbon transport, green buildings, and other sectors that meet the established criteria.

For the Corporate Social Responsibility pillar, CIMB Niaga implements its initiatives through four CSR pillars: Education, Community Health and Wellbeing, Economic Empowerment, and Climate and Environment. In 2025, under the Education pillar, CIMB Niaga delivered financial literacy and inclusion programs to more than 10,000 students, and awarded CIMB Niaga Scholarships, including the CIMB ASEAN Scholarship, to 51 university students. Under the Community Health and Wellbeing pillar, CIMB Niaga collaborated with United Nations Children's Fund (UNICEF) to support the early detection of malnutrition in East Nusa Tenggara

(NTT), reaching more than 3,300 beneficiaries, and carried out several humanitarian actions for disaster-affected communities. Through the Economic Empowerment pillar, CIMB Niaga continued the Community Link #JadiBerkelanjutan program, which to date has reached nearly 1,000 training participants, targeting women and/or persons with disabilities who run Micro, Small and Medium Enterprises (MSME)s. The Bank also provided interest-free loans to 150 MSMEs and facilitated the establishment of 3 MSME communities as part of efforts to strengthen the resilience of MSMEs in Eastern Indonesia. For the Climate and Environment pillar, CIMB Niaga continued its sustainable bamboo conservation program, which has now reached more than 115,000 bamboo plants, and initiated the development of eco-edutourism villages in two locations in West Nusa Tenggara (NTB) and NTT. As part of the collective contribution of CIMB Niaga employees, in 2025 the Bank recorded an average of 6.49 employee volunteer hours per staff, exceeding the target by 62%.

Through the Governance and Risk pillar, throughout 2025 CIMB Niaga completed its climate risk analysis through the Climate Risk & Management Scenario Analysis (CRMS) for submission to the Financial Services Authority (OJK). The CRMS model and methodology cover 100% of the Bank's financing portfolio. CIMB Niaga also began applying portfolio classification based on the Indonesia Taxonomy for Sustainable Finance (TKBI) version 2. This step aims to enhance decision-making quality, strengthen resilience to climate change-related risks, and improve CIMB Niaga's readiness in responding to global transition dynamics. In addition, CIMB Niaga, together with CIMB Group, continued to strengthen climate-related governance by monitoring progress against decarbonization targets across six priority sectors, which are thermal coal mining, cement, power generation, palm oil, oil and gas, and real estate. The monitoring results showed that 4 out of the 6 sectors or more than 50% were still below the reference pathway.

As a strategic step, the Bank also issued the Sustainable Finance Framework, the Climate Change-Related Information Disclosure Framework, the Climate Risk Management Policy, the Sustainable Procurement Procedure, and the Sustainability Communications Procedure, along with updates to several other internal documents. These developments and renewal are intended to ensure that CIMB Niaga's sustainability framework remains aligned with national and global developments, particularly those related to sustainability risks and opportunities as well as climate change.

CIMB Niaga, through the Advocacy and Stakeholder Engagement pillar, continues to encourage stakeholders to participate in sustainable finance ecosystem and engage in climate action. This is carried out through one of our flagship initiatives, The Cooler Earth Series, which comprises a series of interconnected and continuous events. The 2025 Cooler Earth Series comprised 21 media engagement sessions involving more than 460 journalists, 22 activities with customers and communities reaching more than 44,000 participants, and 6 Experiential Learning programs involving more than 440 participants.

In recognition of these various sustainability programs/initiatives, CIMB Niaga received several awards, including Platinum Champion for the CIMB Niaga Sustainable Bamboo Conservation program (Bisnis Indonesia CSR Awards 2025); Platinum Alignment through Community Link #JadiBerkelanjutan (Asian Impact Awards 2025); the Mandaya Award in the Private Sector category from the Coordinating Ministry for Community Financing of the Republic of Indonesia; the

Main Award for the Financial Services Sector (IDX Channel Anugerah ESG Award 2025); and Best Public Relations in Promoting Impactful Sustainable Business (Indonesia Public Relations Awards 2025). Furthermore, CIMB Niaga also received assessments from global rating agencies, such as the S&P Global Corporate Sustainability Assessment (CSA) with a sustainability score of 54 ("very high"), and Sustainalytics with a score of 22.6.

Challenges That Still Need to Be Addressed

Despite these various achievements, CIMB Niaga acknowledges that the implementation of sustainable finance continues to face several challenges, arising from both external factors and internal processes or capacity. One of the main challenges concerns the varying levels of readiness among customers to transition toward low-carbon and climate-aligned business practices, which are shaped by differences in capacity, capability, literacy, and access to low-carbon technologies. Another challenge lies in the availability and consistency of ESG data standards and methodologies, which remain non-uniform. To address these issues, the Bank has established strategic collaborations with various partners, such as renewable energy technology providers, emissions measurement platforms, training institutions, and ESG performance assurance service providers, through the GreenBizReady program.

From a regulatory perspective, the evolving policy landscape demands that the organization be prepared to adapt swiftly without compromising prudential banking principles. The Bank responds to this challenge by strengthening internal capacity, including enhancing employee competencies. CIMB Niaga has launched the Yellow Belt Sustainability Training for non-retail frontliners at relevant business units and branches, with more than 500 employees participating. This program was introduced to deepen sustainability understanding, strengthen functional capabilities, and build technical skills in support of the 2050 Net Zero Emissions target.

STRATEGY TO ACHIEVE SUSTAINABILITY PERFORMANCE TARGETS

Sustainable Finance Risk Management

The management of sustainable finance risk is one of the key drivers of CIMB Niaga's business resilience amid increasing global uncertainty, including climate risks and the energy transition that now directly impact asset quality and financial performance. The Bank's sustainability risk approach is applied not only for mitigation purposes but also as an integral part of strategic decision-making. Several initiatives undertaken by the Bank include establishing and monitoring the Bank's sustainability risk appetite, as well as tracking progress toward the decarbonization targets that have been set.

Utilization of Opportunities and Business Prospects in Sustainable Finance

The transition toward a low-carbon economy, with a particular focus on climate-related considerations, creates significant business growth opportunities in line with increasing financing needs for renewable energy, energy efficiency, sustainable transportation, and business process transformation. In addition, the Indonesian Sustainable Finance Taxonomy (TKBI) offers strategic opportunities as both a compliance instrument and a driver of commercial value, serving as a reference standard to raise awareness and educate industry players in Indonesia on the importance of transitioning to a low-carbon economy.

External Situation

The Bank considers external dynamics that

influence the direction of sustainable finance at both the national and global levels, including the implementation of TKBI version 2, Indonesia's commitments under the Second Nationally Determined Contribution (SNDC), the Indonesia Net Zero 2060 target, as well as developments in global reporting standards and frameworks. Indonesia's SNDC reflects a more ambitious approach compared with the Enhanced Nationally Determined Contribution (ENDC). This shift is driven by the transition from percentage-based targets referenced to the 2010 Business as Usual (BAU) scenario toward absolute emission targets for 2035, using the 2019 historical emissions baseline. When compared with the 'ENDC CM2' scenario, Indonesia's projected emissions under the SNDC are estimated to be at least 8% lower. Bank will continue to review its sustainability and climate-related metrics and targets based on both national and global frameworks and standards, including adjustment to external dynamics, to ensure the creation of sustainable business growth.

APPRECIATION

With the spirit of #SekarangUntukMasaDepan (Now for the Future), we extend our sincere gratitude and appreciation to all stakeholders and to #teamCIMBNiaga for the trust and strong collaboration throughout 2025. We remain committed to advancing the implementation of sustainable business practices across sectors through collaboration with stakeholders, ensuring that the transition toward a low-carbon economy and a just transition can take place inclusively and deliver positive impacts for both society and the environment. This is aligned with the Bank's purpose, "Advancing Customers and Society", which serves as our compass in creating long-term value for customers, communities, and the planet.

Jakarta, 17 March 2026



LANI DARMAWAN
President Director



Sustainability Report Responsibility Statement [ACGS B.1.6]

Board of Commissioners' Responsibility Statement for the 2025 Sustainability Report of PT Bank CIMB Niaga Tbk.

We, the undersigned Board of Commissioners of PT Bank CIMB Niaga Tbk, hereby declare that all information in the 2025 Sustainability Report of PT Bank CIMB Niaga Tbk is presented in its entirety, and that we take full responsibility for the correctness of the contents of this Sustainability Report.

This statement is made in all truthfulness.

17 March 2026

By the undersigned,

Didi Syafruddin Yahya
President Commissioner

Glenn M. S. Yusuf*
Vice President Commissioner (Independent)

Sri Widowati
Independent Commissioner

Vera Handajani
Commissioner

Farina J. Situmorang
Independent Commissioner

Dody Budi Waluyo
Independent Commissioner

Novan Amirudin
Commissioner

* Appointed as Senior Independent Commissioner of the Bank through CIMB Niaga Board of Commissioners Circular Decree No. 011/DEKOM/KP/V/2024 dated 6 May 2024.

Board of Directors' Responsibility Statement for the 2025 Sustainability Report of PT Bank CIMB Niaga Tbk.

We the undersigned Board of Directors of PT Bank CIMB Niaga Tbk, hereby declare that all information in the 2025 Sustainability Report of PT Bank CIMB Niaga Tbk is presented in its entirety, and that we take full responsibility for the correctness of the contents of this Sustainability Report.

This statement is made in all truthfulness.

17 March 2026

By the undersigned,



Lani Darmawan
President Director



Lee Kai Kwong
Director



John Simon
Director



Fransiska Oei
Director



Pandji P. Djajanegara
Director

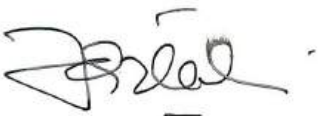


Henky Sulistyo
Director



Joni Raini
Director

Rusly Johannes
Director



Noviady Wahyudi
Director



Rico Usthavia Frans
Director

Board of Directors



Noviady Wahyudi
Director

Pandji P. Djajanegara
Director

Henky Sulistyo
Director

Rusly Johannes
Director

Fransiska Oei
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Lani Darmawan
President Director

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Independent Commissioner



Novan Amirudin
Commissioner

Sharia Supervisory Board



Dr. Yulizar D. Sanrego, M.Ec.
Member



Prof. Dr. M. Quraish Shihab, MA
Chairman

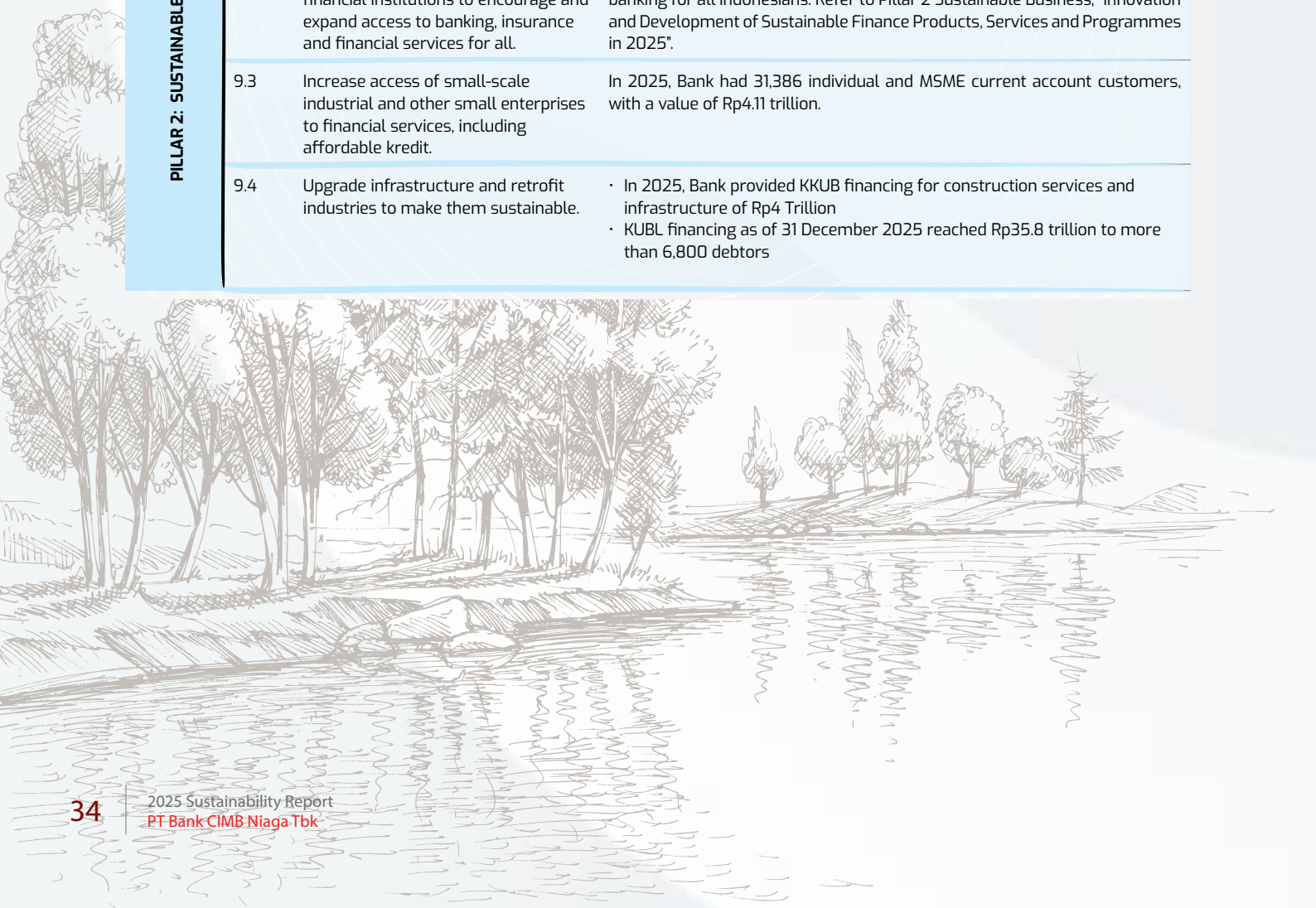


Prof. Dr. Fathurrahman Djamil, MA
Member

Our Support to the Sustainable Development Goals (SDGs)

Pillar	No	SDG Indicator	Achievements
PILLAR 1: SUSTAINABLE ACTION	8.2	Achieve higher levels of economic productivity through diversification, technological upgrading and innovation.	· Bank continued the HyWork way of working · Bank obtained ISO/IEC 27001:2022 Information Security Management System certification for IT operational functions, covering Cyber Security, Infrastructure System Management, Data Center Operation Management and Application Development
	8.4	Improve progressively global resource efficiency in consumption and production and endeavour to decouple economic growth from environmental degradation.	· Bank utilised renewable energy (NRE) through the purchase of renewable energy certificates (RECs) of -9,817 tonnes of CO2 equivalent or renewable energy equivalent to 40,622 GJ · Bank operated solar panels at the Griya Niaga Bintaro 1 and 2 Head Offices, contributing avoided emissions of -398 tonnes of CO_2 equivalent or renewable energy equivalent to 1,647 GJ · Through the two initiatives above, Bank avoided more than -10,200 tonnes of CO_2 equivalent or more than 42,200 GJ of renewable energy
	8.5	Achieve full and productive employment and decent work for all women and men, including young people and persons with disabilities and equal pay for work of equal value.	· Bank has relevant policies, including: a) the Human Rights Policy, which safeguards fundamental labour rights and upholds equality principles without discrimination based on ethnicity, religion, race, sex, group affiliation, social status or other discriminatory factors that may violate human rights b) the Diversity and Inclusion Principles Policy, under which recruitment and selection processes must uphold fairness regardless of candidates' backgrounds · Recruitment is conducted objectively in line with Bank's internal standards and equality principles · As of December 2025, employee composition was 50% women and 50% men
	8.7	Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour.	· Bank has a Human Rights Policy with commitments not to be involved in forced labour, modern slavery, migrant labour exploitation, human trafficking and child labour (under 18 in hazardous work and or under 15) and it applies to Bank, customers and partners · Bank added human rights-related criteria to vendor selection criteria (such as the availability of a human rights policy, human rights due diligence, a grievance mechanism and commitments on diversity, equity and inclusion) · Human rights aspects have been integrated into credit Sustainability Due Diligence (SDD) for customers and prospective customers
	8.8	Protect labour rights and promote safe and secure working environments for all workers.	· Bank is committed to fair treatment for employees in line with the Code of Ethics and Code of Conduct Policy and refers to UNGC Principle 3 on freedom of association and effective recognition of the right to collective bargaining, including forming labour unions and collective labour agreements · There were 719 female customers in Bank's MSME financing

	10.3	Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard.	Same as the achievements under 8.5.
	10.4	Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality.	Bank provides allowances, life insurance and healthcare in line with applicable provisions. The contribution to the BPJS Employment program paid by Bank is 6.24%, while the employee contribution is 3%.
	12.2	Achieve sustainable management and efficient use of natural resources.	· Bank has a net zero operational GHG emissions commitment for Scope 1 and 2 by 2030 · Bank installed solar panels at one of its head offices and CIMB Niaga branch offices. · Bank purchased 14,793 MWh of Renewable Energy Certificates (REC). · As of December 2025, Bank has 15,000 carbon units, equivalent to more than IDR 1,073.2 million, recorded as intangible assets.
	13.1	Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters.	· Graha CIMB Niaga is certified as a "Platinum" green building by Building and Construction Authority (BCA) Singapore · Bank contributed positively to bamboo conservation, with cumulative bamboo planting since 2012 of more than 115 thousand bamboo
PILLAR 2: SUSTAINABLE BUSINESS	8.3	Promote development-oriented policies that support productive activities, job creation, entrepreneurship and the growth of MSMEs.	· Bank channelled MSME financing of Rp24.18 trillion in 2025 · Bank provided financing to more than 7,891 MSME debtors with outstanding balances of Rp24.18 trillion, with a composition of 22% micro, 27% small and 51% medium enterprises. Further information can be found in Pillar 2 of Sustainable Business.
	8.10	Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.	Through digital banking innovation, Bank expands and implifies access to banking for all Indonesians. Refer to Pillar 2 Sustainable Business, "Innovation and Development of Sustainable Finance Products, Services and Programmes in 2025".
	9.3	Increase access of small-scale industrial and other small enterprises to financial services, including affordable kredit.	In 2025, Bank had 31,386 individual and MSME current account customers, with a value of Rp4.11 trillion.
	9.4	Upgrade infrastructure and retrofit industries to make them sustainable.	· In 2025, Bank provided KKUB financing for construction services and infrastructure of Rp4 Trillion · KUBL financing as of 31 December 2025 reached Rp35.8 trillion to more than 6,800 debtors

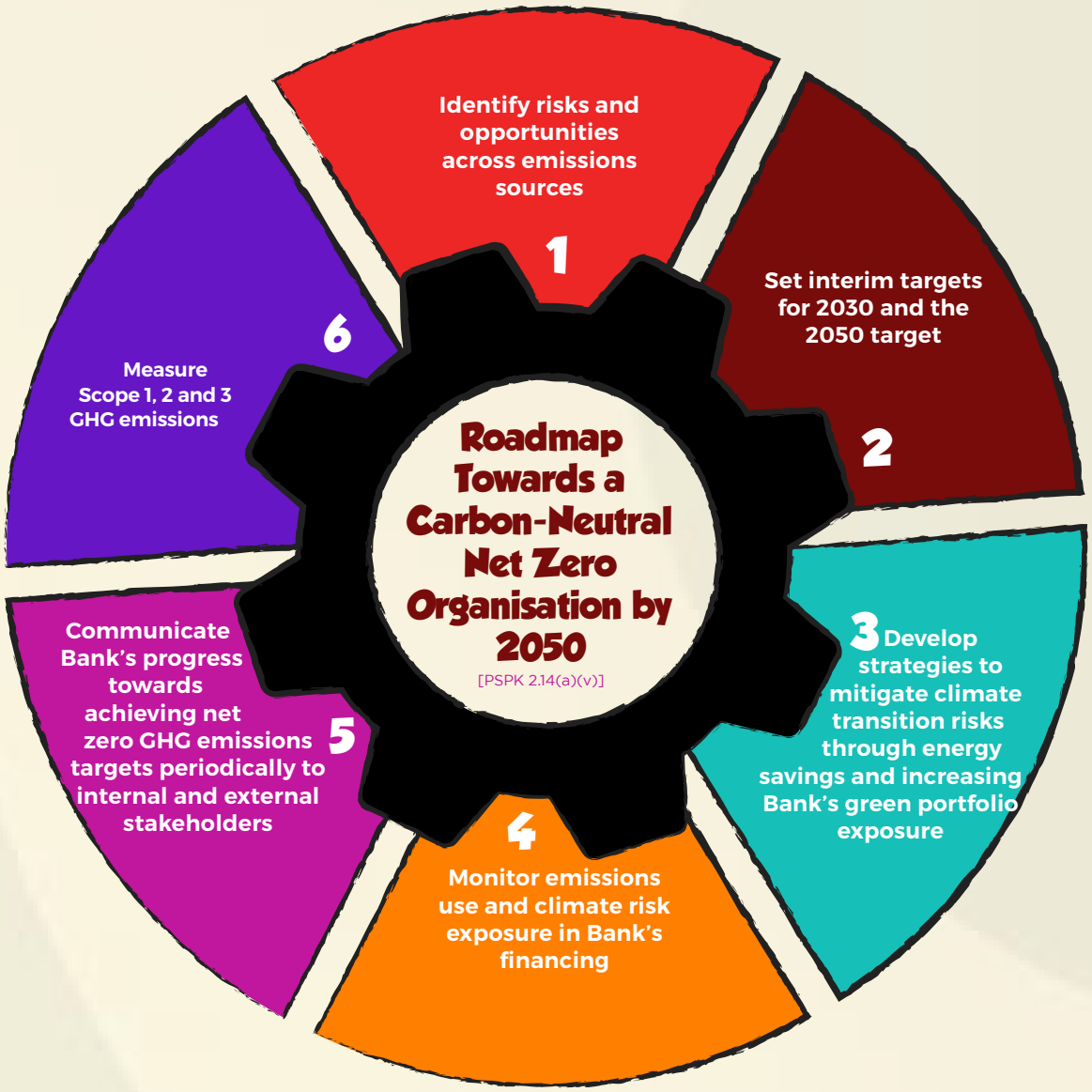


PILLAR 2: SUSTAINABLE BUSINESS	10.2	Empower and promote social, economic and political inclusion for all.	Bank provides banking services for all individuals without discrimination based on ethnicity, religion, race, sex, gender, group affiliation, social status or other discriminatory factors that may violate human rights.
	13.2	Integrate climate change measures into policies, strategies and planning.	· Bank has established Sustainability and Sustainable Finance Policies aligned with the national climate change strategy. · Bank established the Integrated and Climate Risk Unit. · Bank developed climate scenario analysis (CSA) methodology. · Bank, together with CIMB Group, implemented the Net Zero Strategy and Climate Risk Management project. The project produced strategies and interim targets for 2030 across six sectors. Further details are presented in the Climate Action Commitments section. · Bank implemented the Net Zero Operationalisation Programme (NZOP) to achieve Bank's interim decarbonisation targets. Bank will also incorporate financed emissions intensity from financed sectors as part of sustainability considerations. · Bank calculated GHG emissions from Bank's financing as of 31 December 2025 across nine sectors identified by the Net Zero Banking Alliance (NZBA) as high emissions intensity sectors. The results show 8.4 million tonnes of CO2 equivalent in Bank's financing portfolio.
	15.2	Promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally.	· Bank implemented the No Deforestation, No Peat and No Exploitation (NDPE) commitment for palm oil and forestry financing. The NDPE commitment has been required for all debtors since December 2023. · Financing to thermal coal mining companies and oil and gas exploration companies was less than 0.08% of Bank's total financing. In addition, there was no new financing for thermal coal mining expansion activities.
	15.a	Mobilize and significantly increase finansial resources from all sources to conserve and sustainably use biodiversity and ecosystem.	· Bank, together with CIMB Group, has a commitment to deliver sustainable financing of RM300 billion, equivalent to Rp1,232 trillion, in 2024 under the Green, Social, Sustainable Impact Products and Services (GSSIPS) framework. In 2025, CIMB Niaga contributed Rp15.8 trillion to support this achievement. · Bank held sustainable investment portfolios in Green Bonds and Green Sukuk issued by State-Owned Enterprises (SOEs) and or the Government of the Republic of Indonesia totalling Rp343,23 billion in 2025. · As of 31 December 2025, the Sustainability-Linked Loan and or Financing (SLL/F) programme was provided to 7 debtors totalling Rp1.79 trillion and the Sustainable Finance programme provided financing of Rp4.82 trillion to 16 debtors.

PILLAR 3: CORPORATE SOCIAL RESPONSIBILITY (CSR)	10.2	Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.	· Bank has the Community Link #JadiBerkelanjutan Programme supporting community social and economic activities, including empowerment programmes for women and persons with disabilities, particularly in Eastern Indonesia. · Through AMDB and TDB programs, Bank introduced special savings products for students to the younger generation. This initiative is a form of the Bank's support for the KEJAR (One Account per Student) program initiated by the OJK. In 2025, there were 4,125 new savings accounts opened with a total donation of Rp426.55 million.
	13.3	Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.	In line with the bamboo conservation programme, Bank also delivered capacity building activities for farmer groups on bamboo product processing, entrepreneurship and financial literacy.
PILLAR 4: GOVERNANCE AND RISK	13.2	Integrate climate change measures into	· Bank conducted a portfolio impact analysis to inform business strategy, almost 28% of Bank's total financing included in the sustainability sensitive sector.
	15.5	national policies, strategies and planning.	· Bank applied the NDPE commitment for palm oil and forestry financing and committed to cease financing for the thermal coal sector by 2040. · Through the Exclusion List, Bank prohibits financing for debtors directly and or indirectly involved in activities that adversely affect World Heritage sites and other sites, including but not limited to: a. Sites, resources, habitats or landscapes of global or national significance or significance for local and or indigenous communities, identified with community involvement b. National and or international protected areas, including peat conservation areas and wetlands in Ramsar sites
	15.7	Take urgent action to end poaching and trafficking of protected species of flora and fauna and address both demand and supply of illegal wildlife products.	Bank has an Exclusion List in which one of the prohibited activities is financing for illegal activities.
	16.2	End abuse, exploitation, trafficking and all forms of violence against and torture of children.	Under the Human Rights Policy, Bank is committed not to be involved in forced labour or bonded labour or debt labour, child labour (under 18 in hazardous work and or under 15), migrant labour exploitation, human trafficking and modern slavery.
	16.4	Reduce illicit financial and arms flows, strengthen the recovery and return of stolen assets, and combat all forms of organized crime.	Bank has an Exclusion List in which one of the prohibited activities is financing for weapons and ammunition and terrorism, aligned with the Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF) and Counter-Proliferation Financing of Weapon of Mass Destruction (CPFWMD) Program.

PILLAR 5: ADVOCACY AND STAKEHOLDERS ENGAGEMENT	16.5	Substantially reduce corruption and bribery in all their forms.	· Bank has a List of Prohibited Business Activities (Exclusion List) which includes financing for weapons & ammunition and terrorism. · Bank obtained ISO 37001:2016 Anti-Bribery Management System certification for the Strategic Procurement and Admin Property Management Sub-directorate. · Bank has signed the Integrity Pact, Code of Ethics & Anti-Bribery and Corruption Commitment by the Board of Commissioners and Directors, which was then published on CIMB Niaga's official website in 2020. This step reinforces Bank's commitment to upholding integrity and transparency. The signing of the Integrity Pact is also followed up throughout all levels of the organization through the annual attestation requirement for the Integrity Pact, Code of Ethics & Anti-Bribery and Corruption Commitment for all employees, both permanent and temporary, through the personnel system. · Through these efforts, Bank ensures that every CIMB Niaga employee renews their commitment to integrity and compliance consistently from year to year. In 2025, the signing will take place on June 2, 2025, and attestation by all employees will take place from May 5-16, 2025.
	12.6	Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.	Bank has Sustainable Finance Policies and Procedures that govern SDD mechanisms to encourage customers to adopt sustainability best practices in conducting business activities.
	12.8	Ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature.	· Bank has a dedicated sustainability website that can be accessed publicly. · Bank actively implements sustainability initiatives such as The Cooler Earth Sustainability Series to raise awareness of emerging sustainability issues, catalyse action from customers and stakeholders and build tangible momentum on sustainability.
	13.3	Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.	During 2025, Bank held more than 50 training sessions on climate change-related risks and opportunities.
	16.6	Develop effective, accountable and transparent institutions at all levels.	Bank upholds accountability and transparency in business activities, in line with the Company's Core Policies.

Brief Communication: CIMB Niaga and CIMB Group Towards Net Zero GHG Emissions by 2050



Strategy Towards NZE 2050

In 2025, CIMB Niaga continued to strengthen climate risk management through an integrated approach. As part of CIMB Group, Bank supports the net zero target by 2050, with interim targets set for 2030. To ensure the roadmap towards an NZE organisation is supported by measurable strategies and targets, Bank carried out the Net Zero GHG Emissions Strategy and Climate Risk Management project ("Net Zero Strategy & Climate Risk Management").

1



Optimising Business Location

- Optimisation of physical office facilities
- Reduction in the footprint of operational offices

2



Avoiding and Reducing Energy Consumption

- Investment in energy efficiency initiatives and lifestyle change campaigns
- Development of systems for recording Bank's operational GHG emissions data
- Replacement of air conditioners (AC) in several locations for energy savings
- Conversion to LED lighting at operational offices
- Energy-saving initiatives through switching off electrical equipment after operating hours at several head offices

3



Green Energy

- Transition to renewable energy sources through the purchase of verified renewable energy certificates
- Solar panel installation projects*
- Internal Carbon Pricing (ICP) initiative**

4



Green Sector Strategy

- Periodic measurement and monitoring of financed emissions from the financing portfolio
- Setting green financing targets and strategies for the palm oil, power generation, thermal coal mining and cement sectors
- Coordination with other business units on green financing strategies and opportunities

5



Carbon Offsets

Purchase of high-quality carbon units (with certifications) from local sources for unavoidable emissions, for example through the Indonesia Carbon Exchange (IDXCarbon)

Note:

* Solar panels are currently installed at the Griya Niaga Bintaro 1 & 2 Head Office and Yogyakarta Sudirman 50 Branch Office.
** Internal Carbon Pricing (ICP) is one of the initiatives to achieve net zero Scope 1 and 2 GHG emissions in operations by 2030 by applying a monetary value to Scope 2 GHG emissions generated by Bank. Since 2021, Bank has begun to set and implement the ICP framework.

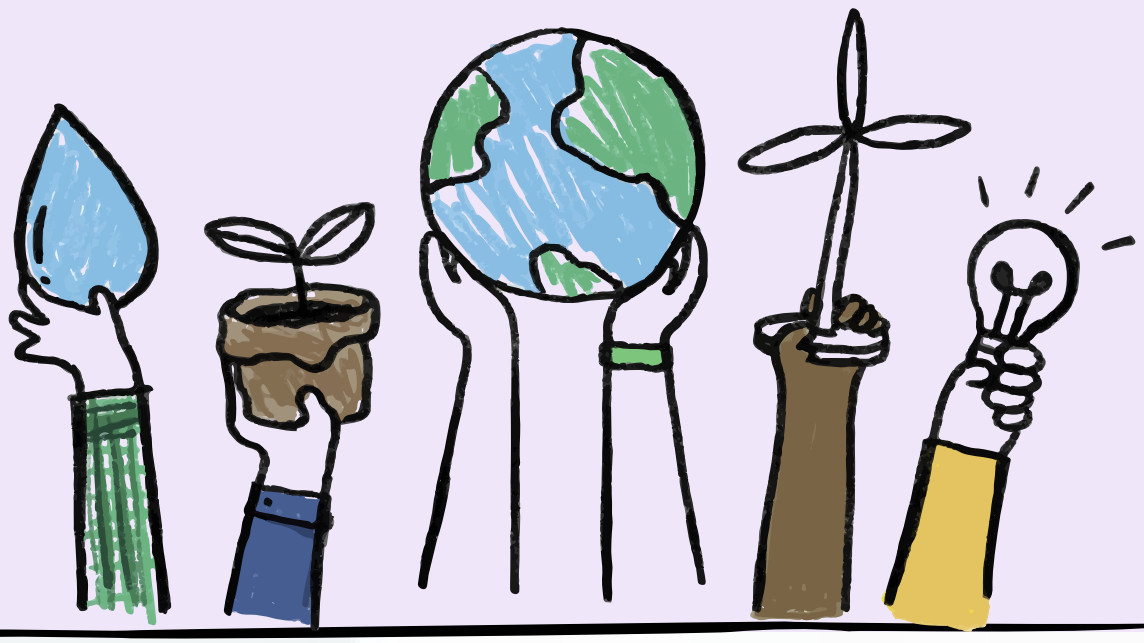
CIMB Niaga, together with CIMB Group, has set 2030 greenhouse gas (GHG) emissions reduction targets for six core sectors: palm oil, power generation, thermal coal mining, cement, real estate and oil and gas. In setting decarbonisation targets and strategies, Bank consistently considers sustainability and climate-related risks and opportunities that may arise. The net zero emissions (NZE) strategy is implemented through a just transition and in collaboration with customers to address decarbonisation challenges.

Key Design Principles for Setting Interim Targets Towards NZE 2050

Bank sets its 2030 targets in line with the NZE 2050 climate ambition through a science-based approach to keep global warming at or below 1.5°C and ensure a liveable planet. These targets serve as a basis for immediate action while preparing longer-term targets that support sustainable growth. All target setting uses credible scientific scenarios and will be reviewed in line with developments in science, methodologies and applicable laws and regulations.

To deliver a just transition, Bank balances environmental protection with inclusive development and food and energy security, while ensuring the journey towards net zero is undertaken together with customers as decarbonisation partners, including in sectors facing challenges.

Bank's primary focus is to set initial targets in the most material sectors that deliver the greatest decarbonisation impact and have significant exposure to GHG emissions in the financing portfolio, to support an economy that adopts sustainable practices and technologies. Further information is available in the whitepaper on Bank's website.



2030 Emission Reduction Targets

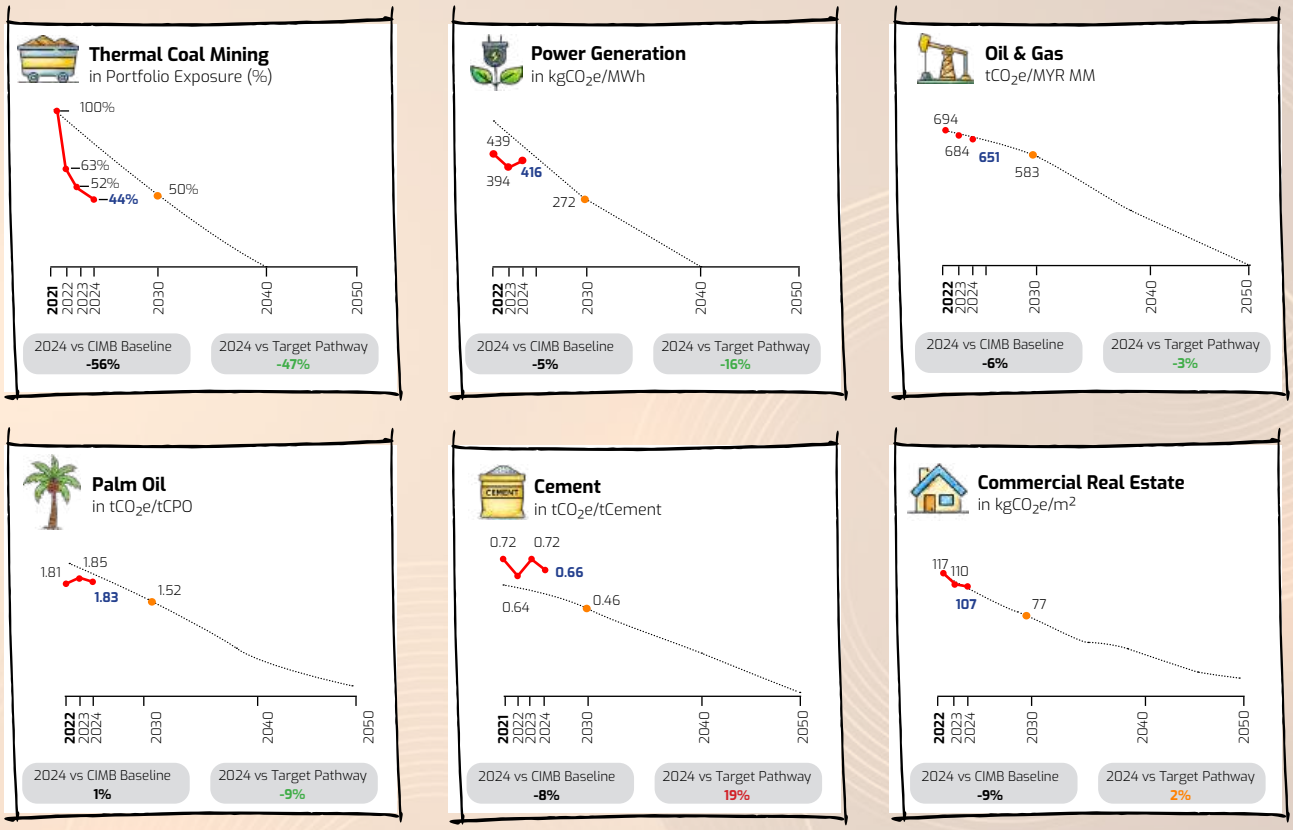
	Sector					
	Palm Oil	**Power Generation**	**Thermal Coal Mining**	**Cement**	**Oil and Gas**	**Real Estate**
Target Metrics	Physical emissions intensity, expressed as tonnes of CO_2 equivalent per tonne of crude palm oil	Physical emissions intensity, expressed as kg of CO_2 equivalent per megawatt hour (MWh)	Reduction in portfolio exposure, expressed as a percentage (%)	Physical emissions intensity, expressed as tonnes of CO_2 equivalent per tonne of cement	Financed Emissions Lending Intensity (FELI), expressed as tonnes of CO_2 equivalent per million Malaysian Ringgit (MYR)	Physical emissions intensity, expressed as kg of CO_2 equivalent per square metre (m^2)
Supply Chain Included in Target Setting	· Palm Plantations · Mills	Power Generators	Thermal Coal Mines	Cement Production	Upstream exploration and production (E&P) companies and integrated oil and gas companies	Developers, owners, operators and REITs (Real Estate Investment Trusts) across building types such as offices, retail, hotels, industrial and mixed-use buildings
GHG Emission Scope for Clients Included in Target Setting	· Scope 1 (including emissions from land use change and carbon sequestration) and Scope 2 for plantations, mills and integrated customers · Scope 3 from upstream activities (including sourcing of fresh fruit bunches) conducted by integrated customers	Scope 1 for power generation customers	Not available	Scope 1 and 2 for cement-producing customers	Scope 1, 2, and Scope 3	Scope 1 and 2 operational emissions from buildings
Asset Classes Included in Target Setting	· Financing portfolio to customers · Investment portfolio recorded as Available for Sale (AFS) and Hold to Maturity (HTM) · Facilitation of capital-raising activities for customers, including bond and sukuk issuance and initial public offerings (included in the portfolio of Bank's subsidiary, PT CIMB Niaga Sekuritas)					
Baseline	1,81 (per 2022)	439 (per 2022)	100% (per 2021)	0,72 (per 2021)	694 (per 2022)	117 (per 2022)
2030 Target	1,52	272	50%	0,46	583	77
Reference Scenario	Adjusted SBTi FLAG Commodity Pathway for palm oil (regional)	Adjusted IEA NZE 2050 (regional)	IEA NZE 2050 (regional)	SBTi Carbon Intensity Pathway for cement (global)	IEA NZE 2050 (regional)	IEA APS & CRREM v2 (regional)
NZE Plan	Adjusted SBTi FLAG Commodity Pathway for palm oil (regional)	Adjusted SBTi FLAG Commodity Pathway for palm oil (regional)	Phase out exposure to thermal coal mining by 2040	Aligned with the scenario reference by 2030	Aligned with the scenario reference by 2030	Aligned with the scenario reference by 2030

Note:
Further information on the setting of interim targets towards NZE 2050 is available in CIMB Group's official report, which can be accessed through the following page.

Sectoral Interim Decarbonisation Targets and Performance [IFRS S2 14c]

The 2024 regional analysis results show that decarbonisation performance varied across sectors. Thermal coal mining, power generation, oil and gas and palm oil were below the reference pathway. Real estate was recorded slightly above the set decarbonisation target but remained aligned with the direction of the reference pathway. In contrast, the cement sector showed performance that was not yet aligned with the reference pathway.

Bank performance reporting has a one-year interval to allow for comprehensive data collection, verification, and reconciliation in accordance with the reporting cycle. The Bank continues to strive to reduce this interval and improve the timeliness of its reporting.



The reduction in exposure to the Thermal Coal Mining sector continued throughout 2024, keeping the portfolio below the reference pathway. This trend was driven mainly by the natural amortisation of financing facilities and the consistent application of the strengthened Coal Sector Guidelines. While utilisation of previously approved facilities may create short-term fluctuations, additional controls through sector limits ensure that exposure is provided only for activities that support a transition or a structured phase-out.

In the Power Generation Sector, overall 2024 performance remained aligned with the reference pathway, although it weakened compared with the previous year. This change primarily reflects updates to data quality and power generation methodology, resulting in a more accurate representation of the portfolio. Beyond these technical adjustments, the strategic direction remained consistent through financing for renewable energy and limits on exposure to high-emission assets.

Meanwhile, the Oil And Gas Sector recorded improved financed emissions intensity in 2024, alongside lower exposure and improved emissions performance among key customers. The improvement largely reflected one-off operational adjustments and did not yet represent structural changes in the sector. With limitations in indirect emissions data persisting, the portfolio continued to be managed cautiously to remain aligned with the sector target towards 2030 through monitoring and transition-supportive financing.

For the Palm Oil Sector, the 2024 portfolio continued to track the reference pathway. Changes in emissions intensity were driven mainly by lower exposure, while comparability across customers remained a challenge due to differences in methodologies and frameworks used. As adoption of approaches more aligned with the GHG Protocol FLAG (Forest, Land and Agriculture) increases, customer engagement continued to focus on improving data quality, emissions disclosure and sustainability certification.

Customer operational progress was a key factor behind improvements in Cement Sector emissions intensity in 2024. Production efficiency improvements, increased use of alternative fuels and electrification contributed to lower emissions, further supported by the absence of a repeat of large-scale facilitated financing transactions recorded in the previous year. However, sector performance remained above the global SBTi Carbon Intensity Pathway for Cement reference pathway. Going forward, CIMB Niaga, together with CIMB Group, will review the regionalisation of the reference pathway as sector data availability improves.



In the Real Estate Sector, portfolio emissions intensity improved in 2024, although it remained slightly above the reference pathway used. A shift in exposure towards markets with stronger building energy efficiency standards and more mature disclosure quality was a key driver of this change. Given that operational emissions in this sector depend heavily on electricity consumption, transition efforts continued through financing and customer engagement to improve energy efficiency, adopt low-carbon technologies and strengthen emissions disclosure.

Emerging Focus Area: Data Centres

Data centres are a rapidly growing part of the real estate sector, driven by rising demand for digital services, cloud computing and data storage and characterised by high energy consumption. When the Real Estate Net Zero target was set, data centres were not explicitly included within the sector scope due to limited portfolio exposure. As this sub-sector grows, CIMB Niaga, together with CIMB Group, continues to monitor developments and will provide further disclosures in line with the development of data centre management and financing approaches aligned with Net Zero objectives.



Strategies to Achieve Sectoral Interim Decarbonisation Targets by 2030

Sector	Decarbonisation Strategy
Thermal Coal Mining 	· Ensure compliance with the Coal Sector Guidelines · Strengthen the Coal Sector Guidelines periodically, including by expanding scope and introducing revenue thresholds and or fuel mix thresholds for new and existing debtors · Proactively engage debtors to support their diversification plans · Ensure relevant controls are in place to manage socio-economic impacts arising from the transition
Power 	· Ensure compliance with the Coal Sector Guidelines · Progressively strengthen the Coal Sector Guidelines in line with the commitment to phase out thermal coal mining financing by 2040 · Increase the share of financing to renewable energy · Finance Carbon Capture, Utilization, and Storage (CCUS) technology as a long-term strategy beyond 2030 · Facilitate early retirement of fossil-fuel power plants on a phased basis and in line with regulatory requirements, particularly for debtors highly dependent on coal-fired power generation
Oil and Gas 	· Implement Bank's sector commitment by not providing new dedicated financing for new oil field projects whose development was approved after 31 December 2021 · Support and finance business diversification for oil and gas debtors into renewable energy, low-carbon fuels and related infrastructure · Actively support oil and gas debtors to reduce operational emissions intensity and improve production efficiency · Facilitate debtors in developing, meeting and accelerating net zero GHG emissions strategies
Palm Oil 	· Maintain the No Deforestation, No Peat and No Exploitation (NDPE) commitment · Support debtors to obtain certification under international and local schemes, namely the Roundtable on Sustainable Palm Oil (RSPO), Malaysian Sustainable Palm Oil (MSPO), Indonesian Sustainable Palm Oil (ISPO) and the International Sustainability and Carbon Certification (ISCC) and improve emissions data reporting · Provide facilities for newly certified sustainable palm oil debtors and support existing debtors to deliver and accelerate emissions intensity reduction efforts · Provide financing facilities for the installation of biogas power plants at palm oil mills · Increase financing and other forms of support to debtors and suppliers, focusing on economic inclusion and improving livelihoods for vulnerable groups, for example skills development, improved yields for smallholders in upstream activities and others
Cement 	· Encourage and support the adoption of technologies and production methods that reduce emissions · Provide financing options to support sector decarbonization · Work with debtors in the real estate sector to decarbonise in order to stimulate demand for low-carbon construction materials · Collaborate and engage with industry organisations and regulators to contribute ideas on decarbonisation efforts · Selectively onboard new cement debtors with clear transition plans aligned with net zero 2050
Real Estate 	· Financing the development, retrofit, and maintenance of more energy-efficient buildings, prioritising funding for properties with higher energy efficiency ratings and recognised green building certifications · Supporting energy transition initiatives within buildings, including electrification, on-site renewable energy installations, and the procurement of renewable energy through Power Purchase Agreements (PPAs) · Supporting borrowers in developing and achieving their net-zero Greenhouse Gas (GHG) emissions plans · Finance the development, retrofit and maintenance of more energy-efficient buildings, prioritising financing for buildings with higher energy efficiency ratings and green building certifications · Support energy transition in buildings, including electrification, on-site renewable energy capacity installation and renewable energy procurement through an Power Purchase Agreements (PPA) · Support debtors in developing and achieving net zero GHG emissions plans

Climate-Related Financing Opportunities in High Carbon Emissions Intensity Sectors

[IFRS S2 10c,d]

The table below outlines opportunities for Bank to strengthen performance and long-term competitiveness across different time horizons. This presentation focuses on selected key sectors that shape the transition landscape in the ASEAN region. While not exhaustive, it highlights sectors that are currently most material to Bank's transition engagement and strategy, aligned with Bank's climate-related risk and opportunity management approach.

Bank uses a short-term assumption up to before 2030, while the medium- and long-term horizons cover 2030 onwards, in identifying and assessing climate-related opportunities. In addition, Bank assesses opportunities in emerging green sectors, including green mobility, the circular economy and data centres, through the GSSIPS framework.

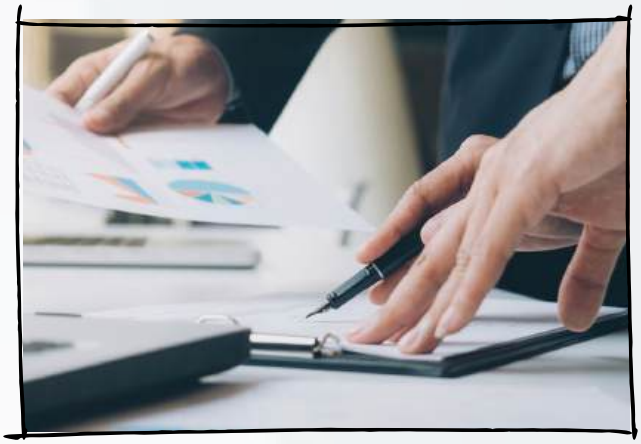
Sector	Short Term (up to 2030)	Medium to Long Term (2030 onwards)
Power Generation 	· Financing renewable energy projects (solar, wind, and hydropower) · Support a phased phase-out and accelerated early retirement of fossil power plants that do not have emissions capture technology	· Finance large-scale energy storage solutions and grid upgrades · Support cross-sector integration projects and the development of interconnected regional power grids (for example the ASEAN Power Grid (APG)) · Develop hydrogen and other zero-carbon energy solutions
Palm Oil 	· Support customers in achieving sustainable palm oil certifications such as MSPO, ISPO, RSPO and ISCC · Finance modern agricultural technologies that improve yields and resource efficiency · Promote biogas capture and circular waste solutions in mill operations	· Support the adoption of technology-based agriculture · Finance large-scale production of low-carbon palm derivatives such as biochar and Sustainable Aviation Fuel (SAF)
Oil and Gas 	· Reduce operational emissions through cost-effective measures · Finance diversification towards renewable and low-carbon fuels and decarbonisation research and development · Support downstream users, particularly in transport, heavy industry and power generation, to shift towards cleaner energy sources	· Develop hydrogen and other low-carbon fuels · Scale up carbon capture and storage (CCS) technology for industrial applications
Thermal Coal Mining 	· Help customers diversify towards sustainable businesses and alternative green income streams · Promote scalable and cost-effective technologies to accelerate the transition from coal to clean energy · Support a just transition for workers and surrounding communities	· Fully transition to renewable energy projects · Continue support for a just transition and regional energy transition infrastructure

Real Estate 	· Finance development and retrofit activities for lower-emissions building portfolios in commercial, mixed-use and industrial areas · Improve access to clean energy and energy-efficient systems · Promote adoption of innovative green technologies that reduce energy demand and waste	· Fully transition to renewable energy projects · Continue support for a just transition and regional energy transition infrastructure
Cement 	· Finance energy-efficient technologies such as electric kilns and alternative fuels · Promote the use of low-carbon materials through cross-value chain collaboration	· Finance carbon capture and storage (CCS) projects · Support the development of low-carbon cement formulations using environmentally friendly binders · Support the adoption of circular construction materials

About the Report

GRI 2-2; 2-3; 2-4; 2-5; 201-4][FN-CB-550a.1] [ACGS-B.1.3; (B)B.1.2] [PSPK 1.48; 1.49; 50(a),(c)]

CIMB Niaga periodically publishes a Sustainability Report that discloses environmental, social and governance (ESG) performance. The previous reporting period's Sustainability Report was published on 14 March 2025.



This Sustainability Report presents Bank's performance for the reporting period from 1 January to 31 December 2025. All data and information were compiled from CIMB Niaga's Head Office and all of Bank's operational activities in Indonesia. Financial information is sourced from the consolidated financial statements audited by a public accounting firm, while human resources is derived from the Bank's employee data. Electricity and fuel consumption data cover all operational offices of CIMB Niaga and its subsidiaries in Indonesia. There is a restatement of greenhouse gas emissions information from business trips due to an update in the calculation methodology.

To ensure reliability, consistency, and credibility of the information, the 2025 Sustainability Report has undergone independent verification (limited assurance) by the public accounting firm Rintis, Jumadi, Rianto & Rekan (PwC Indonesia). The verification process (limited assurance) was conducted with reference to applicable regulations, standards and frameworks, including International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information (ISAE 3000 (Revised)); and, related to greenhouse gas emissions, International Standard on Assurance Engagements 3410, Assurance Engagements on Greenhouse Gas Statements (ISAE 3410), issued by the International Auditing and Assurance Standards Board. The appointment of the verifier (assurance practitioner) was carried out in accordance with the Goods and Services Procurement Policy and Procedures, received approval from the Board of Directors and was confirmed to be free from conflicts of interest. The verification period (limited assurance) took place from August 2025 to March 2026. This process supports reporting that is ethical, transparent, and accountable, while strengthening stakeholder trust in long-term value creation.

Bank complies with Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 on the implementation of sustainable finance and the preparation of sustainability reports. In addition, the Bank also applies various reference metrics that adopt and align with other standards and frameworks, including the Global Reporting Initiative (GRI), the GRI-G4 Financial Services Sector Supplement, the early adoption of the International Financial Reporting Standards (IFRS) Foundation's IFRS S1 and S2, implemented in Indonesia through Sustainability Disclosure Standards (PSPK) 1 and 2, and the Bank's support for the achievement of the Sustainable Development Goals (SDGs). Where the Bank uses metrics derived from standards or frameworks other than the PSPK, the Bank clearly identifies the source and the metrics applied.

Material Topics [GRI 3-1; 3-2; 3-3] [PSPK 1.30(a); 1.32(a); 1.33(a); 1.44(a)(vi); 1.46(b)(i)-(ii); 1.51(b)] [ACGS B.1.1, B.1.2]

Bank determines material topics with reference to the CIMB Group materiality framework, which is then adjusted to Bank's operational context and strategic priorities. Material topics are determined using a double materiality approach, covering impact materiality to assess the impacts of CIMB Niaga's activities on the environment and society (inside-out) and financial materiality to map the potential impacts of ESG issues on Bank's performance and financial condition (outside-in). This financial materiality analysis is conducted through discussions and reviews together with expert teams from academia. Each topic is assessed using a scale of 1-4, with category 1 (not significant) to category 4 (most significant), to determine its priority level and relevance to Bank and stakeholders. Based on the double materiality concept, the Bank has identified that 4 out of the 13 material topics carry potential significant financial impacts. These topics are Sustainable and Responsible Finance, Cybersecurity and Data Privacy, Digitalisation and Innovation, and Welfare, Health, and Safety.

Material Topic

1 
Sustainable and Responsible Finance

2 
Cybersecurity and Data Privacy

3 
Risk Management and Business Resilience

4 
Climate Change

5 
Human Rights and Labour Standards

6 
Economic Inclusion and Literacy

7 
Governance and Ethics

8 
Inclusion & Diversity

9 
Customer Experience

10 
Digitalisation and Innovation

11 
Nature and Biodiversity

12 
Talent Acquisition, Development and Retention

13 
Welfare, Health and Safety

1 Sustainable and Responsible Finance



Impact Materiality: ●●●● **Financial Materiality: ●●●○**

Key Information

- Economic performance [GRI 201-1; 201-2; 201-3; 201-4]
- Product portfolio and loan quality
- Policies on social and environmental components and their implementation in business activities [GRI FS1]
- Percentage of business portfolio according to banking sector for individuals with limited access [GRI FS6]
- Approach to incorporating environmental and social factors into credit analysis
- Environmental and social risk assessment and mitigation at portfolio level
- Disclosure of environmental and social risk exposure and targets

Material Topic and Its Importance for Company Sustainability

Sustainable finance is essential in providing Bank's financing framework to support the achievement of the SDGs, including climate change action and mitigation and the development of a low-carbon economic ecosystem.

Impact

Financing activities involve sustainability risks. Debtors receiving financing from Bank may have issues related to deforestation, inland waters, marine matters, land use change, community social impacts, labour practices and human rights. These are material sustainability issues. As a responsible bank, Bank works with debtors to minimise negative impacts arising from financing activities. In addition, sustainable finance products and programmes support a just transition, a low-carbon economy and progress towards the Paris Agreement and the SDGs, while inclusively engaging customers, shareholders and investors, regulators and local communities.

Policies

- Sustainability Policy and Sustainability Procedure
- Sustainable Finance Policy and Sustainable Finance Procedure
- Sustainability Sensitive Sector List
- Sector Guidelines
- Sustainable Finance Framework

Performance Targets

- Issuance of sector guideline documents, including but not limited to land-based sectors, high GHG emissions sectors and Agriculture, Forestry, Other Land Use and Land Use Change (AFOLULUC)
- Increase sustainable financing portfolio in line with the Indonesia Taxonomy for Sustainable Finance (TKBI) and Bank's 2050 net zero GHG emissions target
- Begin studying the Indonesian Sustainable Finance Taxonomy (TKBI) (previously referred to as the Indonesian Sustainable Taxonomy (TBI))
- Improve sustainability and sustainable finance literacy
- Align sustainable financing with Indonesia's "FOLU Net Sink 2030" target (GHG emissions level of -140 million tonnes of CO_2 equivalent by 2030) and encourage initiatives that prevent biodiversity loss
- Increase sustainable financing portfolio in the palm oil sector

Achievement Strategies

- Conduct sustainability due diligence for customers and prospective customers, including through Sustainability Due Diligence (SDD), Enhanced Sustainability Due Diligence (ESDD) and Sector Guidelines screening
- Provide Action Plans for customers and prospective customers that do not yet meet minimum sustainability requirements
- Encourage customers and prospective customers to adopt and implement sustainability best practices in their sectors
- Identify and classify Bank's portfolio based on sustainability risk, sustainable business activity categories, product and service categories with environmental, social and sustainability impacts (Green, Social, Sustainable Impact Products and Services) and the TKBI
- Integrate and mainstream No Deforestation, No Peat and No Exploitation (NDPE) aspects implemented through Sector Guidelines

Achievements

- Total financing portfolio in the Sustainable Business Activity Category (KKUB) of Rp59.52 trillion
- MSME financing through channelling reached Rp290.72, billion. Rp233.90 billion or 80% was channelled to women debtors (50% of total MSME channelling customers)
- Total sustainable palm oil financing (customers who have ISPO and/or RSPO certification) reached more than Rp11 trillion
- Updating the Sector Guidelines for Palm Oil, Coal, and Oil & Gas
- Integration of Human Rights aspects and the NDPE commitment into SDD and ESDD
- Issuance of Sustainable Finance Framework

Responsible Directorates

- Business Banking Directorate
- Compliance, Corporate Affairs, and Legal Directorate, specifically the Sustainability Work Unit

Evaluation Method

Periodic internal audit, control effectiveness testing (CET) and ANIMUTAN Sustainability Due Diligence Analysis on sustainable finance implementation, including SDD and ESDD across relevant units.

2 Cybersecurity and Data Privacy



Impact Materiality: ●●●● **Financial Materiality: ●●●○**

Key Information

- Data security, privacy and governance [GRI 418-1]
- Policies for fair design and sales of financial products and services [FS15]
- Customer privacy [GRI 418-1]
- Use of AI in Bank operations

Material Topic and Its Importance for Company Sustainability

Technology plays an important role in measuring and reporting digital trust levels and digital experience scores.

Impact

The banking sector is highly vulnerable to cyberattacks and threats, which can cause losses for customers and Bank. In response, Bank continues to enhance and strengthen its operational systems. Technology can affect Bank's financial and operational performance, including its reputation.

Policies

- Cyber Resilience and Security Policy
- Personal Data Protection Policy
- Information Security Standard
- Infrastructure Network Security Device Standard
- Application Security Requirement (ASR) Standard
- SOP for Bank Data Protection by Third Parties
- SOP for Records of Processing Activities (ROPA) and Data Protection Impact Assessment (DPIA)
- SOP on Data Loss Prevention (DLP) Management
- SOP on Cyber Incident Response and Recovery

Performance Targets

- Maintain system security and protection of customer data to prevent critical incidents that have a material impact on services and public trust.
- Implement information security management, data privacy and the use of digital technology consistently and review them periodically throughout the reporting year.

Achievement Strategies

- Apply security and data protection principles in the development and operation of Bank's digital services.
- Strengthen security systems, cyber risk oversight and employee awareness on an ongoing basis.
- Ensure handling of data subject rights, including consent withdrawal and requests for data copies, is carried out in accordance with the Personal Data Protection Law (UU PDP).

Achievements

- Strengthened Bank's cybersecurity capability and resilience through an upgraded incident management platform and the implementation of automated application security testing, enhancing readiness to anticipate cyber threats, mitigate digital risks more effectively and ensure digital banking services remain secure, reliable and trusted for customers.
- Ensured the fulfilment of data subject rights, including consent withdrawal and requests for data copies, in accordance with UU PDP requirements by expanding handling channels across all assisted channels owned by Bank.

Evaluation Method

- Periodic monitoring and reporting of security and privacy risks and incidents
- Periodic review of the effectiveness of information security policies and controls to ensure alignment with applicable standards

Responsible Directorates

Operations, Technology, Analytics & AI Directorate

3 Risk Management and Business Resilience

Impact Materiality: ●●●● **Financial Materiality:** ●○○○

Key Information

- Risk management and business resilience
- Audit scope and frequency to review the implementation of social and environmental policies and risk review procedures [GRI FS9]
- Geopolitical risk

Material Topic and Its Importance for Company Sustainability

Robust and effective risk management practices are essential to maintaining the Bank's resilience and sustainable business growth. Risk management is implemented through the Enterprise-Wide Risk Management (EWRM) framework, which is proactive and forward-looking, enabling the Bank to anticipate and manage risks comprehensively. EWRM also serves as a guideline for all internal stakeholders in managing the Bank's significant risks. This framework takes into account changes in the risk profile in line with business strategy dynamics, external conditions such as geopolitical developments, and evolving regulations including climate-related risks. In line with its sustainability commitments, the Bank has fully integrated climate risk into its risk management framework.

Impact

Without adequate risk management, various external factors, such as geopolitical uncertainties, economic slowdown, and changes in regulations and environmental conditions including climate, together with internal factors related to resource readiness, infrastructure, and policies, may pose potential negative impacts on the Bank's asset quality, profitability, capital position, and business sustainability

Policies

- Sustainability Policy
- Sustainable Finance Policy
- Carbon Emission Inventory Procedure and Methodology.
- Risk Management Policy

Performance Targets

- Updating the risk management frameworks or policies
- Developing the Climate Risk Management Policy
- Establishing the Risk Appetite for Sustainability aspects (including Climate Risk)
- Submitting the results of the Climate Scenario Analysis (CSA)
- Setting the Net-Zero Greenhouse Gas (GHG) Emissions Target

Achievement Strategies

- Periodically updating risk management policies and frameworks, including the development of the Climate Risk Management Policy
- Integrating climate risk into the risk management framework through the development and reporting of Risk Appetite indicators for sustainability dimensions, including monitoring the concentration of credit exposure to high-carbon-intensity sectors, which is reported regularly to the Risk Management Committee and the Risk Monitoring Committee
- Developing and refining models and methodologies for climate scenario analysis (CSA), and conducting CSA to assess the potential impact of climate risks on the Bank's credit portfolio, profitability, and capital adequacy
- Implementing the net-zero operational program to ensure the Bank's interim decarbonization targets are achieved.
- Monitoring and evaluating activities and/or portfolios that may generate or relate to Scope 1, 2, and 3 greenhouse gas (GHG) emissions

Achievements

- Submission of Climate Risk Impact Analysis Results to the Financial Services Authority (OJK)
- The Bank has integrated climate risk management aspects into its overall risk management framework, developed the Climate Risk Management Policy, and conducted socialization sessions for all relevant units and designated PICs
- Further details can be found in Pillar 4 Governance and Risk, under the Governance Body section

Evaluation Method

- Reporting of GHG emissions and emissions reduction initiatives in line with established sustainability performance targets.
- Sustainability topics, including GHG emissions, are included in the scope of internal audit.

Responsible Directorate

- Risk Management Directorate
- Strategy and Finance Directorate
- Business Banking and Consumer Banking Directorate
- Compliance, Corporate Affairs, and Legal Directorate, specifically the Sustainability Unit

4 Climate Change [ACGS(B).B.1.1]

Impact Materiality: ●●●● **Financial Materiality:** ●○○○

Key Information

- Climate change-related opportunities and risks
- Physical and transition risks
- Climate Risk Management and Scenario Analysis (CRMS)

Material Topic and Its Importance for Company Sustainability

Climate change is a material topic as it can affect environmental, economic and social aspects, including banking performance. Climate change can also drive physical risks that threaten assets and customers' ability to meet their obligations. The majority of the Bank's climate-related exposures originate from its financing and investment portfolios. Inadequately managed climate risks may affect asset quality, risk profile, capital adequacy, and the Bank's long-term business resilience.

Impact

Climate change can affect financial stability. Physical impacts can result in asset damage, operational disruption and negative impacts on customers and stakeholders. In addition, companies that fail to respond appropriately to policy, technology and market changes aimed at addressing climate change may face regulatory, reputational and market risks. Bank's support for climate change mitigation and adaptation actions supports a just transition, a low-carbon economy and progress towards the Paris Agreement and the SDGs, while inclusively engaging customers, shareholders and investors, regulators and local communities.

Policies

- Sustainability Policies and Procedures
- Net Zero GHG Operational Policy
- Smart Spending Policy
- Carbon Emissions Inventory and Methodology Procedure
- Climate RIsk Management Policy

Performance Targets

- Net zero operational GHG emissions for Scope 1 and 2 by 2030
- Net zero GHG emissions overall (Scope 1, 2 and 3), or organisational net zero emissions (NZE), by 2050
- Setting 2030 decarbonization interim target for several sectors, as follows:
  a. Coal Sector. Reduce the thermal coal mining financing portfolio by 50% from the 2021 baseline
  b. Cement Sector. Reduce customers' physical emissions intensity in the cement sector by 36% from the 2021 baseline.
  c. Palm Oil Sector. Reduce palm oil portfolio emissions intensity by 16% from the 2022 baseline through customer engagement to shift production towards sustainable palm oil
  d. Power Generation Sector. Reduce power generation portfolio emissions intensity by 38% from the 2022 baseline, focusing on low-carbon and renewable alternative energy sources to accelerate customers' decarbonisation plans
  e. Housing and Residential Sector. Reduce customers' physical emissions intensity in housing and residential by 34% from the 2022 baseline by financing the development, retrofit and maintenance of more energy-efficient buildings
  f. Oil and Gas Sector. Reduce emissions intensity of financing for oil and gas customers by 16% from the 2022 baseline and no longer provide new financing for greenfield mining projects whose development was approved after 31 December 2021
- Submission of the Climate Scenario Analysis (CSA) results to OJK and enhancement of the methodology in alignment with OJK's Climate Risk Management and Scenario Analysis (CRMS) technical guidelines.
- Strengthening the integration of climate risk into the Enterprise-Wide Risk Management Framework, including the Risk Appetite Statement and Risk Appetite Dashboard, as well as enhancing the methodology for determining climate-risk metric thresholds.

Achievement Strategies

- Monitor and evaluate activities and or portfolios that generate and or are related to Scope 1, 2 and 3 GHG emissions
- Implement energy efficiency initiatives, including but not limited to LED lighting, energy audits and solar panel installation (refer to Pillar 1 Sustainable Actions, "Us and the Green Office")
- Implement the Net Zero Operationalisation Programme (NZOP)
- Develop CSA models and methodologies and participate in an OJK-requested climate risk stress test (CRST) pilot
- Implement the internal carbon pricing (ICP) framework and purchase instruments that can mitigate risks arising from operational GHG emissions
- Integrating climate-risk considerations into the Bank's risk management framework, including the Risk Appetite Dashboard, climate-risk mapping, and strengthening measurement processes through CSA.
- Implementing and gradually enhancing CSA capabilities, including expanding its scope and strengthening communication of results with business units.

Achievements

- Use of electricity generated by solar panels at one of the Bank's head offices and branch offices
- Purchase of carbon units through the Indonesia Carbon Exchange (IDXCarbon) and Renewable Energy Certificates from PLN
- Energy use intensity of 8.05 GJ per Rp billion
- Scope 1 and 2 GHG emissions intensity, including climate change mitigation efforts, of 1.09 tonnes of CO2 equivalent per Rp billion, down by almost 23% compared with 2024
- Water use intensity of 6.58 m^3 per Rp billion
- Paper use intensity of 0.99 kg per Rp billion, down 14% compared with 2023
- Strengthening the implementation of climate-risk management through enhanced CSA capabilities, integration of climate-risk measurement and reporting, and participation in industry-wide capacity-building initiatives related to CRMS

Evaluation Method

Evaluation is carried out using the same approach as under the Risk Management and Business Resilience topic

Responsible Directorate

- Strategy & Finance Directorate, particularly the Energy Sustainability Management Unit,
- Risk Management Directorate, particularly the Integrated & Climate Risk Unit, and
- Compliance, Corporate Affairs & Legal Directorate, particularly the Sustainability Unit



5 Human Rights and Labor Standards

Impact Materiality: ●●●● **Financial Materiality:** ●○○○

Key Information

- Equality and fair employment opportunities for employees and communities
- Freedom of association
- Leave entitlements [GRI 410-3]
- Human rights training for security personnel [GRI 410-1]
- Fairness, equity, and inclusion
- Grievance mechaism

Material Topic and Its Importance for Company Sustainability

Bank recognises that all human rights principles and related matters are indivisible and inalienable, making human rights a topic that requires sustained attention.

Impact

Businesses associated with human rights violations face financial, legal and reputational risks and weakened stakeholder relationships. As a responsible business, Bank is required to uphold applicable human rights laws and regulations and seeks to implement international human rights principles and frameworks across operational activities, supply chains and business relationships. This includes promoting fair labour practices and treating all people with respect. Ineffective management of human rights issues may disrupt operational stability, weaken sustainability performance and reduce Bank's contribution to long-term value creation for customers and society.

Policies

- Human Rights Policy
- CIMB Niaga Collective Labour Agreement (CLA)
- Recruitment and Selection Policy
- Diversity and Inclusion Principles Policy
- Diversity Policy for the Composition of the Board of Commissioners and Board of Directors
- CIMB Niaga Code of Ethics and Code of Conduct Policy
- Remuneration Policy

Performance Targets

- Implement human rights aspects in SDD for Bank financing and business relationships, including through Sector Guidelines
- Human rights awareness raising and socialisation on human rights principles

Achievement Strategies

- Implement sustainability and human rights principles, supported by good corporate governance, prudent banking principles, compliance and risk management
- Conduct SDD assessments using the Exclusion List that incorporates human rights aspects
- Provide whistleblowing and grievance channels through an independent third-party managed Whistleblowing System (WBS)
- Conduct human rights awareness raising, including through training for security personnel
- Implement the Code of Ethics and Code of Conduct Policy to ensure zero tolerance for human rights violations in Bank operations

Achievements

- No reports of human rights violations within Bank operations through the Whistleblowing System (WBS)
- Employment of employees with disabilities as part of equal employment opportunities
- No complaints or reports that recruitment processes were conducted unfairly
- 100% of security personnel participated in human rights-related training
- No cases of child labour, underage workers, forced labour, modern slavery, migrant labour exploitation or human trafficking within Bank and partners
- The wage structure and wage scale (SUSU) does not differentiate by gender and is 117% of the provincial minimum wage

Evaluation Method

Bank periodically assesses human rights risks arising from business activities and operations and determines required mitigation measures. Where human rights violation cases arise, Bank provides open updates on case developments and resolutions to stakeholders through various communication channels, including the Sustainability Report. Bank does not tolerate any form of discrimination, intimidation or harassment and, where human rights violations occur, Bank communicates progress and resolutions transparently to stakeholders, including through the Sustainability Report.

Responsible Directorate

- Human Resources Directorate
- Compliance, Corporate Affairs, and Legal Directorate, specifically the Sustainability Work Unit
- Strategy & Finance Directorate, particularly the Strategic Procurement, Facility Management & Financial Conglomeration Sub-Directorate

6 Financial Literacy and Inclusion

Impact Materiality: ●●●● **Financial Materiality:** ●○○○

Key Information

- Sustainable finance competency development
- Initiatives to improve financial literacy [GRI FS16]
- Small business promotion and community development programmes
- Equity and access to financial literacy
- Digital financial product literacy

Material Topic and Its Importance for Company Sustainability

Financial literacy and inclusion are important topics because banking institutions play a role in improving public understanding of financial matters.

Impact

High inclusivity of financial access for all segments of society can support economic growth, financial system stability, poverty alleviation initiatives and reduced economic inequality. In addition to improving financial inclusion, it is also necessary to strengthen financial literacy. Limited understanding of financial products can increase financial product risk.

Policies

- Corporate Social Responsibility Policy
- Corporate Social Responsibility Procedure

Performance Targets

- Improve public understanding of financial literacy
- Deliver financial education and literacy activities for secondary school students through the Ayo Menabung dan Berbagi (AMDB) Programme and for primary school students through the Tour de Bank (TDB) Programme and provide Simpanan Pelajar (SimPel) accounts for students from primary school (SD) through secondary school (SMP-SMA or SMK)
- Deliver financial education and literacy to various groups, including CIMB Niaga scholarship recipients, educators, MSME actors, women and persons with disabilities

Achievement Strategies

CIMB Niaga actively participates in financial education and literacy activities and openessavings accounts through the Ayo Menabung dan Berbagi (AMDB) and Tour de Bank (TDB) Programmes

Achievements

- The AMDB Programme was attended by 5,956 secondary school students (SMP–SMA or SMK) and the TDB Programme was attended by 4,604 primary school students (SD)
- Through AMDB and TDB, 4,125 new student savings accounts were opened
- The Teacher Financial Literacy Webinar was delivered to 56 teachers from schools participating in AMDB and TDB
- Financial literacy training on entrepreneurship and business was provided to 284 women MSME actors and persons with disabilities in Eastern Indonesia and to 49 MSMEs in community networks
- 83 CIMB Niaga scholarship recipients participated in the Be Smart programme
- Achievements across CSR programmes are presented in full under Pillar 3 Corporate Social (CSR)

Evaluation Method

- Pre- and post-tests for various programmes, particularly financial education and literacy programmes
- Periodic review of financial education and literacy materials
- Impact studies using the Social Return on Investment (SROI) method for various programmes implemented by the Community Development Unit

Responsible Directorate

Compliance, Corporate Affairs, and Legal Directorate, specifically the Community Development Work Unit

7 Governance and Ethics

Impact Materiality: ●●●● **Financial Materiality: ●○○○**

Key Information

- Corporate governance, ethics and compliance
- Anti-bribery and anti-corruption [GRI 205]
- Anti-competitive behaviour [GRI 206]
- Marketing and labeling [GRI 417]
- Strengthening Bank's values and workplace culture

Material Topic and Its Importance for Company Sustainability

Governance is the foundation of Bank's overall performance, including the implementation of environmental and social aspects.

Impact

Good governance is one of the keys to business continuity. Through good governance, relationships between management and stakeholders (customers, shareholders and investors, regulators, suppliers, employees, local communities and labour unions) affected by Bank's operations can be managed through clear rights and obligations, aligned with Bank's vision and mission while considering ESG issues.

Policies

- Governance Policy
- Anti-bribery and Corruption Policy
- Anti-Bribery Management System Policy
- Anti-Fraud Policy
- Whistleblowing Policy
- Customer Protection Policy
- Goods and Services Procurement Policy and SOP and Vendor Code of Ethics
- Creditor Rights Fulfilment Policy
- Fair Communication and Relationship Management Policy for Shareholders or Investors
- Conflict Management Policy
- Anti-Money Laundering and Counter Terrorism Financing Policy
- Anti-Proliferation Financing Policy
- Human Rights Policy
- Sustainability Policies and Procedures
- Sustainable Finance Policies and Procedures
- Net Zero GHG Operational Policy
- Commercial Credit Policy

Performance Targets

- Establish the Sustainability Unit and the Integrated and Climate Risk Unit
- Update charters and internal policies to remain aligned with applicable regulations and Bank's needs, considering stakeholder interests
- Apply corporate governance in line with applicable regulations and proactively develop governance practices beyond minimum requirements, particularly based on ACGS criteria, the Indonesian Corporate Governance General Guidelines (PUG-KI) and other sustainability-related standards and frameworks, including POJK No. 51/POJK.03/2017, GRI, the SDGs and PSPK 1 and 2
- Strengthen compliance, internal control and risk management functions on an ongoing basis
- Obtain governance-related procedure certifications aligned with international standards, including those of the International Organization for Standardization (ISO)
- Conduct awareness raising and training through Bank's communication channels to strengthen good governance awareness internally and externally
- Prioritise transparency, integrity and accountability in business processes to strengthen stakeholder trust

Achievements

- Implemented the Anti-Bribery Management System (SMAP) in line with SNI ISO 37001 at the Strategic Procurement and Admin Property Management Sub-Directorate
- Required Bank's business partners to sign the Business Partner Code of Ethics and Business Partner Integrity Pact
- Conducted due diligence for new and existing employees and business partners (Know Your Employee (KYE) and Know Your Customer (KYC))
- Internalised new corporate values and culture through three approaches: EPICC Communication, EPICC Cascading and EPICC Hardwiring
- Bank was assessed as "very excellent" in systems, infrastructure and GCG implementation, risk management and compliance
- Conducted compliance reviews using an aligned assurance approach, where the Compliance Unit liaised with Internal Audit in compliance reviews
- Maintained recognition as a Top 50 ASEAN Public Listed Company and Top 5 Indonesia Public Listed Company for the fourth consecutive time
- Maintained the "Leadership in Corporate Governance" distinction for three consecutive years

Achievement Strategies

- Embed a sustainability culture and integrate sustainability principles into business processes
- Strengthen the implementation of good corporate governance
- Achieve ESG and governance recognitions, including but not limited to the ASEAN Corporate Governance Scorecard (ACGS) and the Annual Report Award (ARA)
- Improve sustainability or ESG ratings

Evaluation Method

Evaluation of corporate governance implementation based on regulatory parameters, ACGS, PUG-KI and best practices

Responsible Directorate

Compliance, Corporate Affairs and Legal Directorate, particularly the Good Corporate Governance (GCG) and Sustainability Units, together with the Risk Management Directorate and the Human Resources Directorate

8 Diversity and Inclusion

Impact Materiality: ●●●● **Financial Materiality:** ●○○○

Key Information

- Diversity of governance bodies and employees [GRI 405-1]
- Gender pay ratio [GRI 405-2]
- Providing fair and inclusive opportunities for employees

Material Topic and Its Importance for Company Sustainability

Implementing diversity and inclusion principles is part of Bank's strategy to build an inclusive organisation. Bank provides equal opportunities for all employees to participate in various Company activities without discrimination based on age, ethnicity, religion, race, group affiliation, social status, gender, skills or other factors that may be discriminatory. A positive work environment is expected to support improved organisational performance.

Impact

Implementing diversity and inclusion principles is part of Bank's strategy to build an inclusive organisation. Bank provides equal opportunities for all employees to participate in various Company activities without discrimination based on age, ethnicity, religion, race, group affiliation, social status, gender, skills or other factors that may be discriminatory. A positive work environment is expected to support improved organisational performance.

Policies

- Employee Code of Ethics and Code of Conduct Policy
- Diversity and Inclusion Policy
- Human Rights Policy
- Diversity Policy for the Composition of the Board of Commissioners and Board of Directors

Performance Targets

Build a positive and inclusive workplace rooted in EPICC values, supporting Bank's role in helping customers and Indonesian society realise their dreams and aspirations (Advancing Customers and Society).

Achievement Strategies

- Set strategic objectives that prioritise diversity and inclusion (D&I), integrated into Bank's overall growth strategy through policy issuance
- Provide and deliver education to raise D&I awareness for all employees
- Monitor and report D&I implementation through a data-driven approach using D&I dashboards and reporting
- Ensure leaders consciously and responsibly support an inclusive cultural environment
- Support employees to access equitable development opportunities and well-being through enrichment and empowerment programmes
- Organise diversity and inclusion programmes involving leaders and employees across all organisational levels
- Provide supporting facilities and infrastructure (recreation and sports facilities across Indonesia, a podcast studio, VR, LOG and lactation rooms) to ensure D&I programmes run as planned

Achievements

- Provided employment opportunities for 12 persons with disabilities as outsourced employees as part of equal employment opportunities. Bank also built internal awareness through internal communication channels by sharing employee stories on how diversity and inclusion principles are experienced in daily activities.
- Implemented initiatives that recognise and support diversity, including gender diversity through the Perspektif Perempuan Spektakuler and Inspiratif programme (1,200+ participants), generational diversity through YOUNG@CIMB Niaga (700+ participants) and digital skills diversity through the Digital Leadership Conference (DLC) (3,100+ participants).
- Provided internal D&I training materials through internal learning platforms, both in-class and digital learning.
- Implemented the Flexible Benefit Programme, enabling employees to tailor benefits to their respective needs profiles.
- Held Employee Volunteering Day as a CSR event involving 1,200+ employees in Jabodetabek.
- Expanded employee activity and interest platforms through the SHINE employee club, which currently has 6,000+ active members across 15 activity branches.
- Maintained a balanced employee composition between men and women (50.06%:49.94%).

Evaluation Method

The Company evaluates each initiative implemented, both periodically and through annual organisational health surveys. This evaluation aims to measure the effectiveness of internalising diversity and inclusion principles.

Responsible Directorate

- Human Resources Directorate, specifically the Culture, Diversity, and Inclusion Work Unit
- Compliance, Corporate Affairs, and Legal Directorate, specifically the Sustainability Work Unit

9 Customer Experience

Impact Materiality: ●●●● **Financial Materiality:** ●○○○

Key Information

- Sustainable products and services
- Product and service security
- Customer data security and privacy [GRI 418-1]
- Policies for fair design and sale of financial products and services [GRI FS15]
- Assessment of health and safety impacts across product and service categories [GRI 416-1]
- Consumer health and safety
- Protection of customer information [GRI 418-1]
- Financial value of products and services designed to support social well-being [GRI FS7]

Material Topic and Its Importance for Company Sustainability

- Customer experience is important to ensure customers feel safe in conducting transactions and to enable Bank to deliver a positive experience that supports customer loyalty.
- Bank sets product and service KPIs by measuring customer loyalty using the Net Promoter Score (NPS).
- Customer satisfaction is one of Bank's core commitments. This is supported through the internalisation of EPICC values, where Customer Centricity is a value applied by all employees in their activities.

Impact

Customer trust and support are essential to Bank's continuity. Bank continues to deliver the best possible customer experience. Strong customer experience supports retention and enables Bank to attract new customers.

Policies

- Customer Protection Policy (Sharia)
- Customer Protection Policy (Conventional)

Performance Targets

- Improve customer satisfaction survey results
- Reduce the number of complaints received by Bank
- Improve customer experience by measuring NPS

Achievement Strategies

- Conduct periodic customer satisfaction surveys
- Provide multiple service channels, including branches, Digital Lounges, 24/7 Contact Centre, website, live chat, WhatsApp CIMB Niaga and social media accounts such as Facebook, Twitter and Instagram
- Strengthen Customer Care and Customer Experience functions through improved complaint handling quality
- Set product and service KPIs by measuring NPS
- Provide periodic education on secure transactions through service channels
- Monitor the implementation of consumer protection policies periodically

Achievements

- Bank is currently conducting customer satisfaction measurements, including the Net Promoter Score (NPS), for sustainable finance products and/or services. The NPS score for 2024 is 57% (The 2025 NPS is currently in progress)
- Maintained a customer complaint resolution rate of 99% from 2022 to 2025

Evaluation Method

Customer satisfaction surveys

Responsible Directorate

Consumer Banking Directorate, particularly the Customer Experience, Insight & Protection Unit

10 Digitalization and Innovation

Impact Materiality: ●●●● **Financial Materiality:** ●○○○

Key Information

- Digitalisation and innovation
- Delivering reliable digital service experiences for customers
- Digitalisation to support the low-carbon transition

Material Topic and Its Importance for Company Sustainability

In banking, rapid technological development requires banks to continuously pursue digitalisation and innovate products and services to deliver the best service to customers.

Impact

Rapid technological development has driven new innovations, particularly in banking, such as mobile banking and cashless transactions, making banking services more efficient, convenient and accessible. In line with Bank's commitment to deliver the best service and experience, Bank continues to digitalise and innovate products and services to meet evolving customer needs, strengthening reputation and competitiveness in service delivery.

Policies

- Information Technology (IT) Strategy and Organisation Policy
- IT System Development Policy
- IT Operations Policy
- IT Communications Network Policy
- IT Continuity Policy
- End User Computing Policy
- Digital Banking Policy
- IT Service Provider Use Policy
- IT Process, Risk and Compliance Policy

Performance Targets

Enhance digital capabilities and product innovation through technology-based banking services focused on customer needs. Progress can be measured through indicators such as growth in active digital platform users, increases in cashless transaction volumes, customer satisfaction levels for digital services and the annual launch of new innovative products or features.

Achievement Strategies

- Develop and periodically update digital service features to remain relevant to customer needs
- Strengthen technology infrastructure to support faster, secure and reliable transactions
- Analyse customer behaviour data to identify opportunities for new product and service innovations

Achievements

- Developed OCTO Biz as a replacement for BizChannel@CIMB, including the development of multiple new features
- Reached 235 million financial transaction hits via Application Programming Interface (API) channels as of December 2025, with total transaction value of Rp91 trillion
- Recorded strong growth in digital banking adoption, demonstrated by a 33% increase in transactions in 2025 compared with 2024
- Added cardless payment options through QRIS Tap and NFC Tap & Pay and launched QRIS Crossborder Japan to support overseas payments
- Digitalised service processes including Hajj registration, access to insurance product details and a gold printing feature via OCTO Web
- Rebranded and integrated OCTO by combining OCTO Mobile and OCTO Clicks into a single digital ecosystem with one user ID for a more seamless and consistent experience across the app and website

Evaluation Method

Evaluation is carried out through routine monitoring of digital platform performance and usage data analysis to ensure stability, reliability and service effectiveness. Periodic reviews are also conducted on operational efficiency of digital banking services to improve speed and accuracy and meet customer needs optimally.

Responsible Directorate

- Network and Digital Banking Directorate, particularly the Digital Banking and Contact Centre Sub-Directorate
- Business Banking Directorate, particularly the Transaction Banking Sub-Directorate
- Operations, Technology, Analytics & AI Directorate

11 Nature and Biodiversity

Impact Materiality: ●●●● **Financial Materiality: ●○○○**

Key Information

- Locations owned, leased, managed or adjacent to protected areas and areas of high biodiversity value outside protected areas [GRI 304-1]
- Significant impacts of activities, products and services on biodiversity [GRI 304-2]
- Biodiversity conservation efforts
- Approach to incorporating biodiversity factors into credit analysis

Material Topic and Its Importance for Company Sustainability

Bank ensures that its operational activities and business relationships, including financing customers, do not have negative impacts on biodiversity and ecosystem integrity.

Impact

Business activities depend on nature. Biodiversity degradation poses high risks to the continuity of debtor companies and can indirectly affect Bank through potential increases in default risk.

Policies

- Sustainability Policy
- Sustainable Finance Policy
- Bank's No Deforestation, No Peat, No Exploitation (NDPE) commitment
- Exclusion List
- Sector Guidelines

Performance Targets

- Implementation of SDD and or ESDD for business relationships
- Implementation of SDD and or ESDD for financing

Achievement Strategies

- Apply SDD and or ESDD mechanisms
- Through Sector Guidelines, Bank encourages customers and business relationships to adopt sustainability best practices, particularly NDPE principles in the palm oil sector and in forestry and natural rubber sectors

Achievements

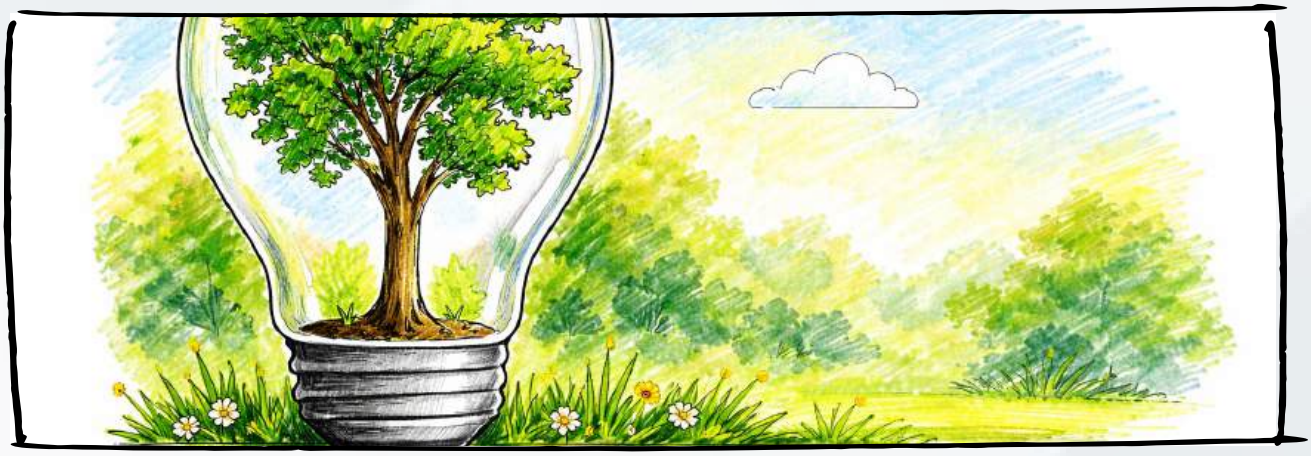
- 100% of debtors in the corporate banking segment underwent SDD and or ESDD
- 100% of business relationships underwent SDD
- The majority of Bank's debtors in the palm oil sector and in forestry and natural rubber sectors have NDPE commitments

Evaluation Method

Periodic internal audits and control effectiveness testing (CET) on sustainability and sustainable finance implementation, including SDD and or ESDD across relevant units.

Responsible Directorate

Compliance, Corporate Affairs and Legal Directorate, particularly the Sustainability Unit



12 Talent Acquisition, Growth, and Retention

Impact Materiality: ●●●● **Financial Materiality:** ●○○○

Key Information

- Employee training and capacity development
- Average training hours per employee [GRI 404-1]
- Skill development and retirement transition programmes [GRI 404-2]
- Regular performance and career development reviews [GRI 404-3]
- Strategic workforce planning

Material Topic and Its Importance for Company Sustainability

Compliance, Corporate Affairs and Legal Directorate, particularly the Sustainability Unit

Impact

Employees are a key asset for Bank. Bank therefore manages and improves employee quality, including through training and capability development. Improved employee capabilities can increase productivity and, in turn, support Bank performance.

Responsible Directorate

Human Resources Directorate, specifically the Learning & Development Work Unit

Policies

- Employee Learning Policy
- Employee Grade Promotion Policy
- Talent Management Policy
- Employee Transfer Policy
- LeLearning and Development, Board of Directors Orientation, Board of Commissioners and Sharia Supervisory Board Programme Policy

Achievement Strategies

- Implement human resources development focused on three core principles:
  - o Experience, competency development through expanded responsibilities, job rotations and structured, integrated talent development programmes to build capabilities aligned with the expected success profile
  - o Exposure, development through programmes such as coaching and mentoring, networking platforms, assignments in cross-country or cross-function strategic projects and assignments in subsidiaries or across CIMB Group in multiple countries
  - o Education, integrated programmes designed to develop individual, managerial and leadership competencies and the functional and technical competencies required to support key business objectives
- Integrate learning media into ARJUNA or HyLearn systems, enabling employees to access training easily, from registration through certification. This integrated digital learning accessed through HyLearn in ARJUNA includes the Learning Hub, Knowledge Management System (KMS) and Learning on the Go+ (LOG+). LOG+ is an enhancement of Learning on the Go, with additional Learning Experience Platform (LXP) features.
- Develop learning by integrating artificial intelligence (AI) into virtual reality (VR) modules.

Performance Targets

Provide effective and high-quality employee capability development programmes focused on three core principles, namely experience, exposure and education and aligned with Bank's needs, reflected in indicators such as the number and types of training, training hours, training participants and others.

Evaluation Method

Review participants' responses and knowledge outcomes for each training programme delivered.

Achievements

- In 2025, the average training hours per employee was 194 hours, with a total of 14,081 participants.
- Provision of VR devices at 325 branch locations across 95 cities in Indonesia and 12 VR Learning Centers (VR Corners), offering 25 training modules.
- This VR learning innovation received the "Best Use of AI" award from the HCM Brandon Hall Excellence Awards, recognizing Bank's pioneering use of VR technology in training.
- Offering more than 241,000 content items, including over 209,000 modules and 19,000 e-books on the LXP platform, featuring tools that facilitate learning such as Skill-based Benchmarking, Live Learning Events, and Self-scheduled Training. In 2025, LOG+ was accessed by over 200,100 participants.
- The Knowledge Management System (KMS) serves as a centralized platform to collect, store, manage, and share knowledge, aiming to enhance access, exchange, and utilization of information. Learners can access content across categories such as News & Talks, Training, Policies, Guidelines & Regulations, Products & Services, and Vendor Management. In 2025, KMS was accessed by over 1,600 learners.
- The Learning Hub was implemented to provide end-to-end access to the training process, enabling employees to view training catalogs, register for courses, record attendance, complete pre- and post-tests, evaluate sessions, download e-certificates, and review training history. In 2025, there were over 1,000 training catalog items, covering Internal Training, External Training, Business Learning Sessions (BLS), Team Building, and Workshops, accessed by over 58,000 learners.
- Average training hours per employee in 2025 were 194 hours, with total training participants of 14,081.
- VR devices were provided across 325 branch locations in 95 cities across Indonesia, supported by 12 VR learning centres (VR Corners) and 25 training modules.
- VR learning innovation received recognition as "Best Use of AI" from the HCM Brandon Hall Excellence Award, recognising Bank's innovation in using VR technology as a learning method.
- The LXP provides more than 241,000 content items, including more than 209,000 modules and 19,000 e-books, with features such as Skill-based Benchmark, Live-Learning Event and Self-scheduled Training. In 2025, LOG+ was accessed by more than 200,100 participants.
- The Knowledge Management System (KMS) serves as an integrated platform to collect, store, manage and share knowledge to improve knowledge access, exchange and utilisation. Through KMS, learners can access content including News and Talks, Training, Policy, Guidelines and Regulations, Products and Services and Vendor Management. In 2025, KMS was accessed by more than 1,600 learners.
- The Learning Hub is implemented to enable end-to-end access to training processes, including viewing training catalogues, registering for training, recording attendance, completing pre- and post-tests, completing evaluations, downloading e-certificates and viewing training history. In 2025, there were more than 1,000 training catalogues across Internal Training, External Training, Business Learning Sessions (BLS), Team Building and Workshops and the platform was accessed by more than 58,000 learners.

13 Welfare, Health and Safety

Impact Materiality: ●●●● **Financial Materiality:** ●○○○

Key Information

- Occupational health and safety management system (OHSMS) [403-1]
- Occupational health services [403-3]
- Worker participation, consultation and communication on OHS [403-4]
- OHS training for workers [403-5]
- Worker health promotion [403-6]
- Workers covered by the OHSMS [403-8]
- Safe and adequate working environment

Material Topic and Its Importance for Company Sustainability

Employee welfare, health and safety are factors that require sustained attention from Bank to create a decent, safe and comfortable working environment with positive impacts for employees and society.

Impact

Inadequate management of welfare, health and safety can pose reputational risks for Bank. Effective management supports a healthy and safe workplace, reducing the likelihood of workplace accidents and occupational illnesses that can lower motivation and productivity.

Policies

- Employee Safety and Occupational Health Risk Management Policy

Performance Targets

- Zero accidents in Bank's workplace operations
- Employee physical and mental health to support productivity

Achievement Strategies

- Develop integrated HyWork pillars (HySpace, HyLearn, HyTalks, HyTeam, HyLink and HyFit)
- Provide lactation rooms and health insurance benefits for each employee
- Provide clinic facilities, sports facilities and recreation and sports facilities across Indonesia to support physical, spiritual and mental health
- Provide support for disaster incidents or emergency conditions and deliver workplace safety education
- Implement pre-retirement training programmes to support employees in preparing for the end of service at Bank
- Continue the Hybrid Working (HyWork) programme, leveraging technology to strengthen collaboration and employee capability development effectively

Achievements

- No workplace accidents were recorded during 2025
- All employees and family members are covered by health insurance benefits for inpatient and outpatient care, dental, optical and maternity, in addition to government-mandated insurance programmes
- Bank provides the CIMB Niaga in-house clinic (IHC), offering health services for employees and their family members. Services operate six days a week and are supported by general practitioners, dental services, pharmacy services, vaccination programmes and others, including periodic health education delivered online and in person by experienced and competent speakers.
- Bank supports preventive health measures, including medical check-ups (MCU) and mass vaccination programmes such as influenza and dengue vaccinations and others.
- Provides training on fire extinguisher use through a VR "Fire Drill" module and an Earthquake module accessible via VR headsets available at VR Corners and branches across Indonesia.
- In the independently administered Employee Sentiment Survey (ESS) 2025, CIMB Niaga maintained its Organizational Health Index (OHI) in the Top Decile category, reflecting Bank's position among the top 10% of organisations by score.

Evaluation Method

Bank evaluates each initiative implemented to assess effectiveness.

Responsible Directorate

- Human Resources Directorate
- Strategy and Finance, particularly the Sub-Directorate

Sustainable Action



Pillar 01

8 DECENT WORK AND ECONOMIC GROWTH
10 REDUCED INEQUALITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
13 CLIMATE ACTION

0.04 : 1

Ratio of median income value to the compensation of the highest-paid employee [GRI 2-21]



0.94 : 1

Ratio of compensation growth for the highest-paid employee to the growth in median compensation for all employees [GRI 2-21]

5.3 %

Growth in median compensation for all employees

5 %

Growth in compensation for the highest-paid employee

2.93

Human Capital Return on Investment (HC ROI)

1.13 : 1 Male

1.20 : 1 Female



Ratio of compensation for the lowest-paid employee to that employee's Regional Minimum Wage (UMR) [POJK51-F.20]

0.87 : 1

Comparison of the lowest compensation between male and female employees [GRI 405-2]

0.98 : 1

Comparison of the average wages (gender pay gap) of female employees to those of male employees [GRI 405-2]

We Together with Employees

Employment and Employee Equality [POJK51-F.21] [ACGS B.6.1]

As part of its commitment to supporting the achievement of Forward30 long-term business objectives, CIMB Niaga understands that effective human resource management is a key factor. Bank believes that corporate sustainability grows from the quality and well-being of its people. Therefore, Bank continues to build an inclusive, safe and respectful work environment by upholding equality principles without discrimination based on ethnicity, religion, race, sex, gender, group affiliation, social status or other discriminatory factors that may violate human rights. Each employee is treated as a strategic partner in Bank's sustainability transformation journey.

Bank's EPICC cultural values (Enabling Talent, Passion, Integrity & Accountability, Collaboration and Customer Centricity) and Bank's purpose, "Advancing Customer and Society", serve as a foundation in shaping work behaviours, decision-making and collaboration among CIMB Niaga employees. In the 2025 Employee Sentiment Survey (ESS) conducted independently by a third party, CIMB Niaga once again succeeded in maintaining its Organizational Health Index (OHI) in the Top Decile category, reflecting the Bank's position among the top 10% of organizations with the highest scores. In addition, the employee Absentee Rate in 2025 was recorded at 0.27% of total scheduled working days.

Key Performance Indicators Related to Sustainability and Climate Change [PSPK 1.27(a)(v)] [PSPK 2.06(a)(v), 2.29(g)(i)-(ii)] [ACGS (B) B.1.6]

To strengthen governance, Bank integrates sustainability aspects into the Board of Directors' key performance indicators (KPIs) with a weighting of 5% of KPIs. Sustainability performance included in the assessment covers sustainability and climate change-related risks and opportunities. Achievement of this sustainability performance is also one of the parameters in determining the amount of bonus remuneration awarded to each member of the Board of Directors.

In addition, Bank provides equal opportunities for all employees to develop through an objective and transparent performance appraisal system. Performance appraisal is conducted based on KPIs that not only measure business outcomes but also consider sustainability performance achievements. Bank currently applies KPIs related to sustainability initiatives, including climate change-related indicators, such as:

1. Achievement of targets under sustainable finance programmes in line with the Sustainable Business Activity Category (KKUB) and aligned with the Green, Social, Sustainable Impact Products & Services (GSSIPS) framework
2. Reduction of greenhouse gas (GHG) emissions for Scope 1 and 2
3. Sustainability and climate change-related training
4. Corporate Social Responsibility (CSR) or the Employee Volunteer Program, where CSR activities may include climate change-related activities

Accordingly, each employee has the same opportunity to enhance competencies and receive recognition in line with the contributions made.

EPICC Work Culture

E – ENABLING TALENT
Our commitment to empower and develop every employee and strive to be the best place for the best talent to work.

P – PASSION
Our attitude is to give our best in everything we do and achieve maximum results.

I – INTEGRITY & ACCOUNTABILITY
Our commitment is to act ethically/ norms wisely, be trustworthy and responsible.

C – COLLABORATION
Our commitment to prioritizing team success over individual success, because CIMB Niaga's success is my success and ours together too.

C – CUSTOMER CENTRICITY
Our commitment is to put our customers first and always do the right thing for our customers.

Employment-Related Policies

1. Sustainability Policy No. M.08
2. Human Rights Policy No. M.13
3. Policy on Diversity of Composition of Members of the Board of Commissioners and Directors No. M.07
4. CIMB Niaga Bank Code of Ethics and Code of Conduct Policy No. A.07.01
5. Recruitment and Selection Policy No. A.02.01
6. Employee Learning Policy A.04.02
7. Talent Management & Succession Planning Policy A.04.06
8. BOD and BOC Learning and Development Policy A.04.08
9. Occupational Safety and Security Risk Management Policy A.11.01
10. Policy on Implementation of Diversity and Inclusion Principles No. A.07.12

Respecting Human Rights in Employment Aspects [POJK51-F.18; F.19] [GRI 2-23, 2-24] [GRI FS1]

100% of CIMB Niaga employees are covered under the Collective Labour Agreement (CLA)

29% female representatives in the Board of Commissioners and Board of Directors

38% female representatives in senior management

26% of the total CIMB Niaga employees are members of the Labour Union

12 employees with disabilities

50% of CIMB Niaga employees are male, and **50%** are female

0 cases related to forced labour or bonded labour or debt labour, child labour, underage workers, migrant workers, modern slavery and human trafficking in Bank

Employees who took maternity and paternity leave*

Male employees	Female employees
215	198

100% of security personnel have completed human rights training

787 employees, or **7%** of the total workforce, received promotions, including job level advancements and/or salary increases, comprising **3%** male and **4%** female employees

Employees who returned to work after maternity and paternity leave

Male employees	Female employees
202	180

Bank pays employees at least the applicable Regional Minimum Wage (UMR)

*Including miscarriage

Diversity, Equity and Inclusion

In line with Bank's purpose, Advancing Customers & Society, Bank not only focuses on progressive financial performance growth but also remains committed to creating a positive, open, collaborative and inclusive work environment by respecting differences, equity and ensuring inclusivity across the organisation. Bank supports this through various policies that help ensure effective operations, including the Code of Ethics and Code of Conduct Policy, the Diversity and Inclusion Principles Policy and the Human Rights Policy. Through these policies, Bank is committed to zero tolerance for unethical actions or behaviour, including discrimination, oppression, intimidation and harassment based on ethnicity, religion, race and intergroup identity (SARA), so that every employee can work safely and with mutual respect.

Bank believes that diversity of backgrounds, experiences and perspectives is a key asset and an important factor in driving innovation and strengthening corporate competitiveness. As part of its commitment to continuously enhance awareness and implementation of diversity and inclusion, Bank regularly organises various forums and internal communications, including focus group discussions (FGDs), and uses internal communications such as Galeri News and Portrait Magazine



Ensuring Employee Well-being [GRI 201-3; 401-2; 404-2][ACGS B.6.1]



Bank strives to provide a safe and healthy work environment and support work-life balance through various health programmes and long-term well-being development. Bank enrols all employees in the Employment Social Security Program (BPJS Ketenagakerjaan) programme, which covers work accident insurance, old-age security, pension security, job loss security and death benefits. Premium contributions for BPJS Ketenagakerjaan paid by Bank are 6.24%, while employee contributions are 3%.

Bank has an internal policy requiring a consultation period or notice period before the implementation of mass termination of employment. This aims to protect employee rights and ensure a fair and transparent process in accordance with the Procedure for Handling Employment Termination Disputes.

Bank also sets aside pension funds for employees' retirement at the age of 55. In addition, before retirement, Bank provides a pre-retirement training programme to help employees prepare for the transition to retirement, including psychological preparation, health and financial planning. As of the end of 2025, Bank had set aside Rp696.54 billion for pension and other long-term employee benefits, managed with the involvement of an independent actuary to ensure the sustainability and accuracy of pension funds.

In addition, Bank organises the Pre-retirement Training Programme to support employees in preparing for retirement so that the post-employment phase can be undertaken productively while maintaining happiness, health and well-being. The programme is designed comprehensively through a structured roadmap, beginning with a Survey Assessment to map participants' readiness levels, including planning post-retirement activities and potential business opportunities. The next stage is Awareness and Mindset, which aims to build understanding, motivation and a positive mindset in facing retirement, while formulating activity or business plans aligned with each participant's profile. The training is delivered through four core modules: Wisdom Living, Healthy Lifestyle, Financial Planning and Leveraging Assets. By the end of 2025, 122 employees and their spouses participated in the retirement training programme.

Bank also continued to apply a hybrid working model to strengthen Bank's image in attracting and retaining top talent by providing flexibility to work in the office or at home depending on job type, thereby improving work-life balance. Bank applies best practices on reasonable working hours in accordance with applicable laws and regulations, namely 40 hours per week, and where overtime is required, it is limited to a maximum of 18 hours per week (in accordance with Government Regulation No. 35 of 2021).

To support holistic well-being, Bank also developed various employee well-being initiatives covering physical, mental, social and financial aspects. Programmes such as SHINE (Sports, Hobby, Interest, and Enlightenment), community activities and various self-development initiatives form part of efforts to create a supportive and sustainable work environment.



Physical, Spiritual & Mental Wellbeing: SHINE (Sports, Hobby, Interest, and Enlightenment) is an Employee Club that serves as a platform for employees to collaborate through various positive activities. The programme includes sports activities such as basketball, football, badminton, futsal and tennis, as well as spiritual activities to accommodate employees' religious needs.



Community Wellbeing: Bank implements corporate social responsibility (CSR) as Bank's commitment to building harmonious and mutually beneficial relationships with the environment, communities, society and all other stakeholders. Bank has formulated CSR programmes based on four core pillars: Education, Community Health and Well-being, Economic Empowerment and Climate and Environment. The selection of these pillars aims to align Bank's CSR programmes with the purpose Advancing Customers & Society.



Financial Wellbeing: Flexible options for employee benefits programmes (lifestyle benefits) and scholarships for employees' children.



Team Wellbeing: Employees are encouraged to build collaborative relationships based on EPICC values through activities that increase engagement between employees and the workplace, such as office outings, potlucks and brainstorming.



Career Wellbeing: Provides resources, motivation and opportunities for employees to achieve their goals and manage their careers for the present and future (such as EPICC Star, Opera Innovation Awards, Kejar Mimpi Employee Warrior, CIMB Niaga Has Talent and others).

Bank conducts the Internal Customer Satisfaction Survey (ICSS) annually to evaluate collaboration levels and the quality of cooperation between work units that interact frequently. In 2025, ICSS results showed a score of 3.35, reflecting an improvement compared with the previous year and indicating progress in collaboration quality and internal services.

Innovations in Employee Wellbeing

Throughout 2025, Bank continued to introduce various innovations to support holistic employee well-being, covering physical, mental, social and financial aspects. The following initiatives are designed to create a healthy and inclusive work environment, while promoting sustained employee engagement and productivity.

1. Flexible Benefit Programme Optimisation

Bank provides the Flexible Benefit Programme, which enables employees to select benefits based on their individual needs and priorities. The programme is designed to offer flexibility and personalisation in meeting well-being needs, enabling employees to better manage work-life balance.

2. Special Rate Programme for Employees on Financial Products

As part of efforts to support employees' financial well-being, CIMB Niaga provides the Special Employee Rate for Financial Products Programme, offering more competitive interest rates and fees compared with public offerings. This initiative is designed to help employees manage financial needs more healthily, encourage sustainable long-term financial planning and strengthen a sense of financial security.

3. Employees Wellness Supporting Facilities

Bank provides relaxation facilities for employees located in several HySpace (coworking space) areas. These facilities are expected to help improve work comfort and support employees' mental and physical well-being during their work activities.

4. Free Vaccination Programme

Bank implemented the Free Vaccination Programme covering influenza and dengue fever vaccines. This programme is a preventive step to protect employees from the risk of infectious diseases, while supporting productivity and continuity of work activities. By providing easy, safe and standardised access to vaccination, the Company aims to increase employee awareness of the importance of disease prevention and foster a healthy and sustainable work environment.

5. Launch of the New Employee Club – SHINE

To expand platforms for employee activities and interests, the Company launched two new SHINE (Sport, Hobby, Interest and Enlightenment) communities: **SHINE Jelajah** and **SHINE Billiard**. These communities provide alternative informal activities that support work-life balance, strengthen social interaction and enhance employee engagement through activities that reflect diverse interests.





6. Spin Wheel Competition

The Company also initiated the Spin Wheel Competition, an internal sports competition designed to promote an active lifestyle, strengthen team collaboration, cross-unit teamwork and foster a more positive and enjoyable work environment. Throughout 2025, five Spin Wheel Competition matches were held in table tennis, badminton, futsal, basketball and padel.







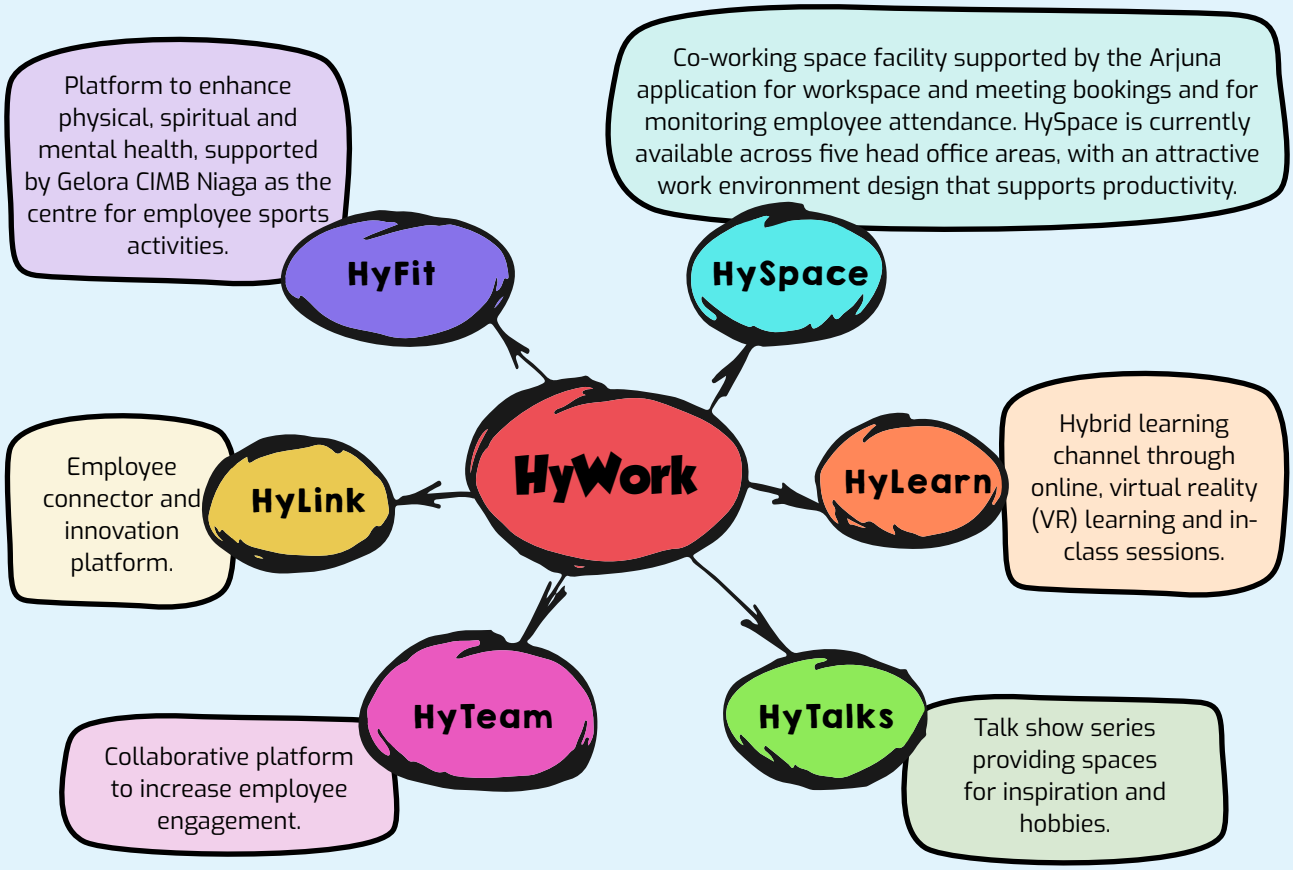




HyWork

Bank continues to implement and conduct ongoing reviews of the HyWork way of working, namely Hybrid Working and Happy Working, as a collaborative approach for employees working in the office or at home, to provide the best employee experience through flexible yet effective working arrangements based on job type (Flex and Non-Flex). This implementation aims to promote workplace wellness to improve productivity, flexibility and engagement, while considering customer service, organisational and employee needs, operational risks and information security. To support the smooth implementation of HyWork, Bank also provides HySpace as a coworking space facility. In 2025, the HySpace (coworking space) area was equipped with relaxation facilities, which is expected to improve workplace comfort and support employees' mental and physical health during work activities.

In its implementation, HyWork is supported by 6 integrated pillars:



Implementing a Fair Wage and Remuneration Structure [GRI 202-1]

Bank has communicated its wage structure and wage scale (SUSU) in accordance with applicable requirements and evaluates it periodically without distinguishing gender. Bank also ensures remuneration and benefits for all employees, both permanent and non-permanent (temporary) employees, with components such as salary, allowances, leave and insurance. In addition, employees on leave continue to receive salary in accordance with the provisions set out in the Leave Facilities Policy.

Occupational Health and Safety (OHS)

[POJK 51-F.21] [GRI 403-1; 403-2; 403-3; 403-4; 403-5; 403-6; 403-7; 403-8; 403-9; 403-10]

Bank consistently implements occupational health and safety standards through policies, operational procedures and periodic training for employees. Throughout 2025, there were no workplace accident incidents and no types of work with high health risks. Bank also provides supporting facilities such as health services, lactation rooms, sports facilities, disability-friendly toilets and prayer facilities to create a safe and comfortable work environment for all employees.

On the health aspect, Bank provides various health facilities for permanent and non-permanent (temporary) employees, including medical check-ups, health insurance and participation in the BPJS Kesehatan programme. For permanent employees, Bank also provides additional benefits in the form of general health insurance, reimbursement for glasses and dental care services. Through these programmes and facilities, Bank seeks to create a work environment that supports physical and mental well-being so employees can work in safe and comfortable conditions.

Workplace accident risk prevention efforts are carried out through:

- Occupational health and safety (OHS) training facilitated by building management, conducted once a year;
- Training and information on evacuation from high-rise buildings, conducted once a year;
- Virtual training through Virtual Reality (VR) LOG Earthquake;
- Basic training on the use of fire extinguishers and;
- Training on rescuing victims from within a building attended by building security personnel

We and Green Office

Greenhouse Gas (GHG) Emissions Footprint [POJK51-F.5;F.12] [PSPK 2.14(a)(ii)]



CIMB Niaga consistently strengthens the implementation of the green office concept as a tangible manifestation of Bank's commitment to improving resource efficiency while minimising environmental impacts. As part of its long-term sustainability transition agenda, Bank sets an ambitious target to achieve net zero greenhouse gas (GHG) emissions or net zero emissions (NZE) for Scope 1 and 2 by 2030. Furthermore, Bank is committed to achieving net zero GHG emissions for Scope 1, 2 and 3 by 2050, reflecting strong dedication to supporting the global climate agenda and ensuring responsible operations for future generations.

To reinforce this commitment, Bank has established a Net Zero GHG Operational Policy as a framework for monitoring, reporting and assuring GHG emissions data. The policy also governs the application of an internal carbon pricing (ICP) mechanism and the use of carbon instruments that can support the achievement of Bank's NZE targets. The policy is managed by several work units, including but not limited to the Sustainability Unit together with the Energy Sustainability Management Unit, the Cost Management Unit, and the Centralised Operational Accounting Unit, to ensure consistent, accurate and accountable GHG emissions management across all of Bank's operational activities. Through this framework, management has a strong basis for strategic decision-making and for refining transition steps towards achieving net zero targets.

In line with this policy, Bank continues to implement various energy efficiency and renewable energy utilisation initiatives, such as optimising electricity consumption, using energy-efficient technologies and strengthening an environmentally friendly work culture. These initiatives not only support GHG emissions reduction targets but also encourage responsible and sustainable operational practices, including:



Turning off unused electrical equipment outside working hours, including lights, air conditioners, computers and photocopiers.



Using energy-saving features such as screen savers or power save modes on computer equipment.



Optimising the use of teleconference/ video conference facilities for meetings with participants in distant locations.



Using LED lights at branches for more efficient electricity use.



Installing solar panels to utilise renewable energy as an alternative power source for buildings.



Using motion sensors to reduce electricity wastage from lights left on in empty rooms.



Replacing older air conditioning units in several branches to reduce electricity consumption.



Using recycled materials for some head office furniture such as tables or chairs made from recycled credit cards.

Utilization of Renewable Energy in the Bank's Operational Activities

[PSPK 2.14(b)-(c); 2.16(c)-(d); 2.22(a)(iii)(3); 2.29(e)]



In June 2025, Bank expanded its solar panel operations by installing solar panels at its Yogyakarta Sudirman 50 Branch Office as part of its efforts to increase the use of renewable energy and support its emission reduction strategy. Throughout 2025, the use of these solar panels successfully avoided greenhouse gas (GHG) emissions of 569 tons of CO_2 equivalent, which is equivalent to energy cost savings of around Rp677 million.

Bank currently operates solar panels at the Griya Niaga Bintaro Head Office 1 and 2 and the Yogyakarta Sudirman 50 Branch Office. The solar panels at Griya Niaga Bintaro Head Office 1 are mainly used to supply electricity for the data centre, supporting Bank's technology operations with renewable energy.

Solar panel installation at the Griya Niaga Bintaro Head Office 1 and 2 took into account spatial efficiency and employee benefits. A total of 28% of the solar panel area is used as a roof for employee motor vehicle parking areas. This approach not only supports the transition to renewable energy use but also fosters a sustainability culture.

By the 2025 reporting year, Bank had spent more than Rp10 billion on the purchase of solar panels as a first step towards implementing the plan. Bank has also set aside Rp1.5 billion in investment costs for the installation of solar panels in 2026, which will be sourced from the building installation budget. These investment costs are part of Bank's climate adaptation plan, which is in line withBank's commitment to achieve net zero GHG emissions in its operational activities by 2030.

Analysis of the Impact of Climate-Related Risks and Opportunities on Bank's Emission Footprint [PSPK 2.13(a)]

Bank has identified various impacts, risks, and opportunities related to climate change that are already being experienced and those that are expected to arise in the future, particularly in relation to Scope 1, 2, and 3 greenhouse gas (GHG) emissions. This identification process includes an evaluation of direct emissions from operational activities and indirect emissions from Bank's entire value chain. Through this analysis, Bank can map potential physical and transition risks that could affect its operational performance and business strategy, while identifying opportunities to improve energy efficiency, accelerate the use of renewable energy, and promote low-carbon practices across all lines of business.

GHG Emissions Scope	Climate-Related Risks	Climate-Related Opportunities
Scope 1 and 2	**Carbon Price & Regulatory Costs:** Higher carbon taxes and regulatory compliance costs can increase operational costs related to fuel use and electricity consumption. **Energy Supply & Reliability Risk:** Disruptions to grid reliability due to extreme weather can disrupt operations, resulting in higher energy costs or power outages. **Technology Transition Risk:** The shift towards low-carbon technologies may require additional capital investment in energy efficiency upgrades and renewable energy procurement.	**Increased Operational Efficiency:** Investment in energy-efficient systems and low global warming potential (low-GWP) refrigerants can reduce emissions and lower long-term costs. **Renewable Energy Procurement:** The use of green energy sources, including entering into an Electricity Purchase Agreement (PJBTL) or Power Purchase Agreement (PPA) and purchasing renewable energy certificates (RECs), can help reduce a company's carbon footprint.
Scope 3	**Supply Chain Disruption:** Climate change (for example floods and extreme weather) can affect suppliers, disrupting operations, continuity and procurement costs. **Stakeholder Expectations**: Investors, regulators and customers demand greater transparency and accountability for value chain emissions. **Higher Business Travel & Commuting Emission Costs:** Potential carbon costs for air travel and transport fleets can affect business travel policies and mobility strategies.	**Sustainable Sourcing & Suppliers** - **Involvement:** Collaboration with suppliers to reduce emissions from purchased goods and services and support circular economy initiatives can improve supply chain resilience. - **Digitalisation:** The use of virtual collaboration tools can reduce business travel and employee mobility, lowering Scope 3 GHG emissions while improving efficiency. - **Sustainable Transportation Solutions:** Investment in electric vehicles (EVs), green mobility programmes and low-carbon logistics can reduce transport-related Scope 3 emissions.

Bank has also identified current and anticipated impacts of climate-related risks and opportunities on Bank's business model and value chain, structured based on Bank's Scope 3 emissions categories.

Scope 3 GHG Emissions Category	Current Impact	Anticipated Impact
Category 1: Purchased Goods and Services	• Higher costs for sustainable products • Transition to suppliers aligned with ESG principles	• Further supplier screening for climate impacts • Potential new partnerships with green suppliers • Higher reporting requirements
Category 5: Waste Generated in Operations	• Waste reduction through increased recycling • Collaboration with low-carbon waste managers	• Implementation of waste-to-energy initiatives • Higher costs for non-compliance with waste regulations • Regulatory incentives for zero-waste programmes
Category 6: Business Travel	• Transition to virtual meetings • Exploration of low-emission travel partnerships	• Reduced travel budgets • Exploration of low-carbon travel incentives
Category 7: Employee Commuting	• Exploring incentives for public transportation or electric vehicles	• Investing in bicycle parking infrastructure in the workplace
Category 8: Upstream Leased Assets	• Energy efficiency initiatives in leased spaces • Negotiations for green-certified buildings	• Supporting the transition to net zero emission buildings • Potential rent premiums for high-performing buildings
Category 13: Downstream Leased Assets	• Green financing for low-emission buildings • Energy efficiency improvements on leased assets such as ATMs/CDMs	• Optimisation of the number of leased assets

Internal Carbon Pricing [PSPK 2.29(f)(i)-(ii)]

As part of strengthening its transition strategy towards a low-carbon economy, Bank has implemented an internal carbon pricing (ICP) mechanism since 2021. This mechanism aims to assign an economic value to greenhouse gas (GHG) emissions generated from Bank's operational activities, thereby encouraging decision-making that considers environmental impacts. Bank applies a proxy ICP price of Rp230,000 per tonne of CO_2 equivalent.

Internal carbon pricing is determined by calculating GHG emissions that exceed Bank's annual emissions reduction targets, with reference to a carbon price that reflects the external costs of climate change, including mitigation and adaptation costs. The ICP budget may then be allocated to support various GHG emissions reduction initiatives, such as solar panel installation, renewable energy utilisation and the purchase of carbon units. This approach is one of the important instruments supporting the achievement of Bank's climate action ambitions.



Carbon Instruments [PSPK 2.36(e)(i)-(iv)]

As part of its efforts to reduce GHG emissions, Bank uses credible and verified carbon instruments. Throughout 2025, the use of carbon instruments was limited to the parent entity and did not yet include subsidiaries. In 2025, Bank purchased renewable energy certificates (RECs) of 14,793 MWh or 12,870 tonnes of CO2 equivalent, valued at Rp575 million, using the ICP budget. Bank ensures that the renewable energy certificates purchased comply with RE100 guidance on purchasing electricity sourced from renewable energy.

As of 2025, Bank holds 15,000 carbon units obtained through IDXCarbon. In 2025, Bank also participated in various global events, including the inauguration of Indonesia's first international trading of carbon units and Indonesia's carbon trading at COP 30 in Brazil.

Bank Carbon Unit Ownership

Project	Project Description	Project Manager	Validation/Verification Agency	Validation criteria	Number of Carbon Units
Lahendong Geothermal Project Units 5 and 6, capacity 2 x 20 MW	Technology-based carbon units with an underlying that will reduce emissions through upstream to downstream geothermal development activities, including drilling, construction and operation of new power plants in the Tompaso Field, North Sulawesi, supplying low-emission electricity to the North Sulawesi and Gorontalo (Sulutgo) interconnection grid.	PT Pertamina Geothermal Energy Tbk	PT Superintending Company of Indonesia – SBU SERCO (Sucofindo International Certification Services - SICS)	• ISO 14064-2:2019 • Minister of Environment and Forestry Regulation No. 21 of 2022 concerning the Implementation of Carbon Economic Value • ACM0002 ver 21.0	7,000 units
New Liquefied Natural Gas (LNG) Power Plant, Priok Block 4 Combined Cycle Power Plant	Technology-based carbon units with an underlying that will reduce emissions through the development of the LNG-fuelled PLTGU Priok Block 4 using the latest gas turbine technology, contributing to reduced GHG emissions in the on-grid electricity system of Java, Madura and Bali (JAMALI).	PT PLN Indonesia Power Priok Combined Cycle Power Plant		• ISO 14064-2:2019 • MSEP009 • Minister of Environment and Forestry Regulation No. 21 of 2022 concerning the Implementation of Carbon Economic Value • Indonesian GHG Emission Reduction Certification Guidelines	3,000 units
Sei Mangkei 2.4 MW Biogas Power Plant (PLTBg) from Biogas Recovery in POME Waste Processing	Technology-based carbon units that will reduce GHG emissions through the utilisation of biogas from POME waste as power plant fuel to supply electricity to the captive power grid of a palm oil mill within the Sei Mangkei Special Economic Zone (KEK).	PT Pertamina Power Indonesia (PNRE)	PT TÜV Rheinland Indonesia	• ISO 14064-2:2019 • ISO 14064-3:2019 a • Minister of Environment and Forestry Regulation No. 21 of 2022 concerning the Implementation of Carbon Economic Value • Indonesian GHG Emissions Reduction Certification Guidelines	5,000 units

Carbon units are recognised as intangible assets and are planned to be utilised to support the achievement of Bank's NZE targets, particularly to offset residual emissions that cannot be avoided. This will be undertaken after Bank has implemented avoidance, reduction, and substitution measures for emissions generated from its activities.

Greenhouse Gas (GHG) Emissions and Energy [POJK51-F.6; F.11][GRI 302-1; 302-2; 302-3; 302-4; 305-1; 305-2; 305-3; 305-4; 305-5; 305-7][ACGS B.1.4; B.1.5] [PSPK 2.29(a)(ii)-(iii); 2.34(b); 2.36(b)]

Bank consistently manages and monitors GHG emissions as part of its commitment to the transition towards a low-carbon economy. Bank has set a net zero emissions target for Scope 1 and 2 by 2030 and net zero GHG emissions overall (Scope 1, 2 and 3) by 2050. This serves as a strategic foundation for operational planning and decision-making related to energy efficiency, renewable energy use and GHG emissions management.

To support the achievement of these targets, Bank conducts periodic measurement and monitoring of GHG emissions across Scope 1, 2 and 3 in line with the Greenhouse Gas (GHG) Protocol.

As part of transparency and accountability, Bank's GHG emissions Scope 1 and 2 categories calculations obtained limited assurance from KAP Rintis, Jumadi, Rianto & Rekan (PwC Indonesia). Further information on the independent verification results is presented in the Independent Verification Appendix section.

GHG Emissions Operational

Bank is committed to improving the quality of energy use reporting as part of efforts to support the achievement of the Company's sustainability targets. To deliver this commitment, Bank collaborates with third parties to obtain fuel consumption data digitally through the implementation of a non-cash fuel purchasing mechanism. In addition, Bank collaborates with third parties through an electricity usage monitoring application to obtain electricity consumption data more easily, accurately and in a more structured manner. The calculation of the Bank's Scope 1 and Scope 2 GHG emissions covers all CIMB Niaga operational offices in Indonesia using the operational control approach. This approach was selected as it reflects the assets and activities over which the Bank has the authority to implement decarbonization policies and strategies. To enhance transparency and support users of our disclosures, the Bank also provides additional GHG emissions information based on the financial control boundary, covering entities whose financial and operational policies can be directed by the Bank. This additional disclosure aligns with the Bank's financial reporting boundary and with evolving sustainability disclosure practices.

a. Scope 1 GHG emissions arise from the use of diesel and petrol for transportation activities and generator operations, as well as refrigerant refills for cooling systems at Bank's operational offices. In 2025, Bank updated fuel conversion emission factors using a combination of methods, including sources from the Ministry of Energy and Mineral Resources (2023), the IPCC Global Warming Potential (GWP) Assessment Report 6th and the IPCC Guidelines for National Greenhouse Gas Inventories (2006). The conversion factor values for mobile diesel sources are 27.2 x 10-4 and for petrol are 23.4 x 10-4, while for stationary diesel sources they are 26.9 x 10-4 and for petrol are 23.0 x 10-4. In addition, refrigerant conversion factors were updated based on the IPCC Global Warming Potential (GWP) Sixth Assessment Report.

   The emissions factor update did not have a material impact as the differences were below the 5% materiality threshold. Therefore, the updated emissions factors began to be applied to 2025 data, while emissions data for prior years were not restated using the latest factors.

b. Scope 2 GHG emissions arise from purchased electricity from third parties. Scope 2 GHG emissions calculations use both location-based and market-based approaches. For the location-based approach, the electricity emissions factor uses a modified method from the Ministry of Energy and Mineral Resources (2019). There were no changes to the emissions factors applied in the 2025 reporting period. Accordingly, the methodology for measuring GHG emissions remained consistent with the prior reporting period.

Indirect GHG Emissions

Scope 3 GHG emissions are indirect emissions arising from activities in Bank's value chain. In 2025, Bank updated emissions factors in accordance with the latest reference sources. The emissions factor update did not have a material impact on emissions calculations and there were no changes to the emissions measurement methodology. Therefore, emissions data for prior years were not restated unless stated otherwise. Scope 3 GHG emissions categories relevant to Bank include:

- **Category 1:** Purchased goods and services are calculated based on Bank's water purchases using emission factors from GHG Conversion Factors for Company Reporting 2025 (UK Department for Energy Security and Net Zero, 2025).
- **Category 3:** Fuel and energy-related activities not included in Scope 1 or Scope 2, calculated from upstream activities of fuel consumption purchased for transportation and generators in Scope 1 emissions. The emission factors used are sourced from GHG Conversion Factors for Company Reporting 2025 (UK Department for Energy Security and Net Zero, 2025).
- **Category 5:** Waste generated in operations is calculated based on waste at offices where waste is managed by third parties using emission factors from Emission Factors for Greenhouse Gas Inventories (Environmental Protection Agency, 2025).
- **Category 6:** Business travel is calculated from business trips managed by third parties using emission factors from Emission Factors for Greenhouse Gas Inventories (Environmental Protection Agency, 2025).[BA1] Bank also updated the methodology for measuring GHG emissions from air travel by increasing calculation precision through separating flight categories into short-, medium- and long-haul travel. Due to this methodological difference, Bank restated data for prior years. Bank also updated the methodology for measuring GHG emissions from air travel by increasing calculation precision through separating flight categories into short-, medium- and long-haul travel. Due to this methodological difference, Bank restated data for prior years.
- **Category 7:** Employee commuting is calculated from employee travel between home and office based on an employee survey using emission factors from GHG Conversion Factors for Company Reporting 2025 (UK Department for Energy Security and Net Zero, 2025).
- **Category 8:** Upstream leased assets are calculated based on electricity consumption at the Bumi CIMB Niaga Gunung Geulis learning centre and estimated electricity consumption at offices where electricity costs are included in rent.
- **Category 13:** Downstream leased assets are calculated based on Bank's ATM and CRM or MDM machines located outside offices.
- **Category 15:** Investment – Financing Portfolio is calculated using an attribution method aligned with the Global GHG Accounting and Reporting Standard for the Financial Industry developed by the Partnership for Carbon Accounting Financials (PCAF, 2022). Portfolio financed emissions are measured across nine high-carbon intensity sectors in line with the UN Environment Programme Finance Initiative (UNEP FI) Guidelines for Climate Target Setting for Banks. The calculations cover asset classes financed by Bank, including bond investments, business financing, commercial property and residential property financing, as well as vehicle financing asset classes provided by PT CIMB Niaga Auto Finance.

  The GHG emissions measurement process is carried out based on the collection of emissions data and financial data from debtors obtained through publicly available customer reports and internal and external databases. Limitations in data availability result in a one-year reporting lag for Bank. Where required data is not yet available, Bank uses the most recently reported emissions data or financial data to estimate emissions from financing and investment activities. In addition, in 2025 Bank calculated emissions for gross exposure (the financing portfolio or funded carrying amount of Rp140.5 trillion, or around 62% of the total financing portfolio) and this included full gross exposure for financing from the relevant asset classes. Bank has not calculated emissions for financing portfolios from undrawn loan commitments. Further information on GHG emissions from the financing portfolio, presented by industry classification and asset class, is provided in the Appendix to Pillar 1 Sustainable Actions.

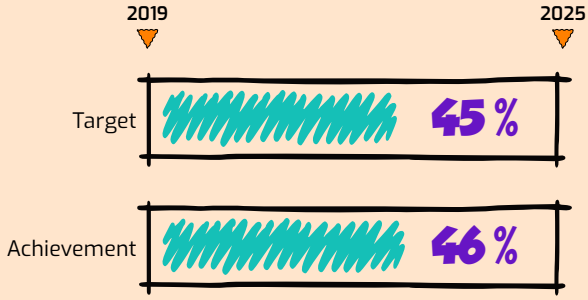
GHG Emissions Inventory Expansion [PSPK 2. 29(a)(i)-(iii); 2.29(a)(iv)(2)]

As part of the transition to meet PSPK 2 requirements, Bank disclosed Scope 1 and 2 GHG emissions covering the parent entity and owned subsidiaries, namely PT CIMB Niaga Sekuritas and PT CIMB Niaga Auto Finance, for the first time. Throughout 2025, Bank had no other investees such as associates, joint ventures and unconsolidated subsidiaries, therefore no GHG emissions calculations were carried out for those groups. The assumptions and methodology for calculating GHG emissions for subsidiaries are aligned with the methods used by CIMB Niaga and the GHG Protocol and cover all operational offices owned by the subsidiaries. As of the end of the reporting period, Bank had not calculated Scope 3 GHG emissions for subsidiaries, except for emissions from investment and financing activities.



In 2025, GHG emissions contributions from these subsidiaries accounted for less than 5% of total operational GHG emissions of PT Bank CIMB Niaga Tbk. To maintain year-on-year comparability, emissions from subsidiaries are disclosed separately, while total Scope 1 and Scope 2 GHG emissions of PT Bank CIMB Niaga Tbk are presented on a consolidated basis, including emissions from subsidiaries.

Achievement of Scope I & 2 GHG Emission Reduction Target in 2025 [PSPK 2. 34(c)-(d)]



Note: Against 2019 baseline

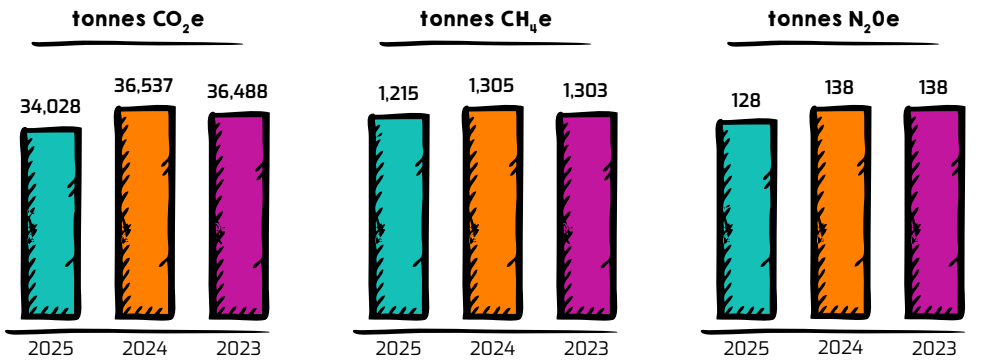
In 2025, the Scope 1 and 2 GHG emissions reduction target was adjusted from 50% to 45%. This was because Bank needed to ensure that costs incurred are aligned with the positive impact generated by GHG emissions reduction initiatives.

Target Scope I & 2 GHG emissions (absolute) [ACGS B.1.4;B.1.5] [PSPK 2. 36(a)-(d)]

	2030	2029	2028	2027	2026	2025	2024	2023
Target reduction compared to 2019 baseline study	100%	89%	78%	67%	55%	45%	25%	22%
Achievement including climate change mitigation efforts through Renewable Energy Certificates	In progress					Achieve the 46% target	Achieve the 32% target	Achieve the 24% target
Gas Types Within the Scope	The 2030 net zero GHG emissions target covers four relevant greenhouse gases: carbon dioxide (CO_2), methane (CH_4), nitrogen dioxide (N_2O) and hydrofluorocarbons (HFCs).							
Target Type	Net GHG emissions target. Bank does not have a gross GHG emissions target.							
Basis for Target Setting	A forward-looking linear projection, taking into account potential future changes based on technological progress, government policy changes or new energy schemes emerging in the market.							

Bank CIMB Niaga Total Scope 1 and 2 GHG Emissions Equivalent of Other Gases

Based on the Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report



Amount and Intensity of GHG Emissions Bank CIMB Niaga [POJK51-F.11] [GRI 305-1; 305-2; 305-3; 305-4; 305-5] [PSPK 2. 29(a)(i),29(v)-(vi)]

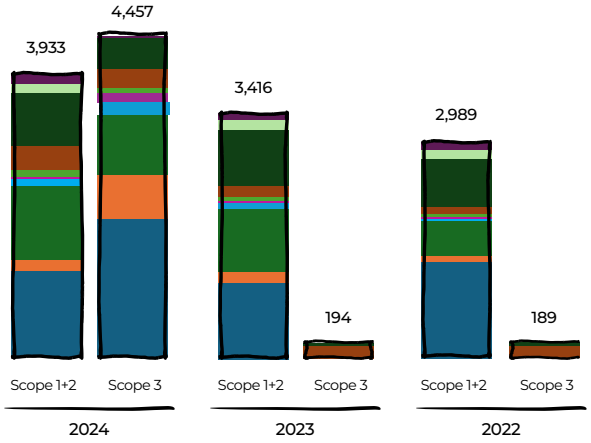
No	Description	Unit	2025	2024	2023
1.	**GHG Emissions – Scope 1**				
1.1.	Transportation – Solar	tonnes of CO_2e	120	128	112
1.2.	Transportation – Gasoline		1,374	1,476	1,452
1.3.	Generator - Diesel		101	110	85
1.4.	Generator - Gasoline		140	154	132
1.5.	Refrigerant		377	340	-
2.	**GHG Emissions - Scope 2**				
2.1.	Electricity – PLN (Location Based)	tonnes of CO_2e	31,916	34,329	34,707
3.	**Climate Change Mitigation Efforts**				
3.1.	Renewable Energy Certificate (REC)	tonnes of CO_2e	(12,870)	(9,817)	(6,484)
3.2.	Solar Panel*		(569)	(398)	
4.	**Total GHG Emissions**				
4.1.	Scope 1	tonnes of CO_2e	2,112	2,208	1,781
4.2.	Scope 2		31,916	24,512	28,223
4.3.	Scope 1 + Scope 2		34,028	36,537	36,488
5.	**The Amount of GHG Emissions with Climate Change Mitigation Efforts**				
5.1.	Scope 1	tonnes of CO_2e	2,112	2,208	1,781
5.2.	Scope 2 - REC (Market Based)		19,046	24,512	28,223
5.3.	(Scope 1 + Scope 2) - REC		21,158	26,720	30,004
6.	**Operating Income**				
6.1.	Operating Income	Rp billion	19,436	18,918	18,785
7.	**GHG Emission Intensity**				
7.1.	Scope 1 + 2	tonnes of CO_2e/ Rp billion	1.75	1.93	1.94
7.2.	(Scope 1 + Scope 2) - REC		1.09	1.41	1.60

No	Description	Unit	2025	2024	2023
1.	**GHG Emissions - Scope 3**				
1.1.	Category 1: Purchase of Goods and Services	tonnes of CO_2e	24	19	19
1.2.	Category 3: Fuel and energy-related activities not included in Scope 1 or Scope 2		443	458	437
1.3.	Category 5: Waste from Operational Activities		53	15	5
1.4.	Category 6: Business Travel		1,263	1,239	1,368
1.5.	Category 7: Employee Travel		6,380	7,915	-
1.6.	Category 8: Upstream leased assets		585	612	459
1.7.	Category 13: Downstream leased assets		4,041	5,664	-
1.8.	Category 15: Investment – Financing Portfolio**		-	8,389,690	3,609,858

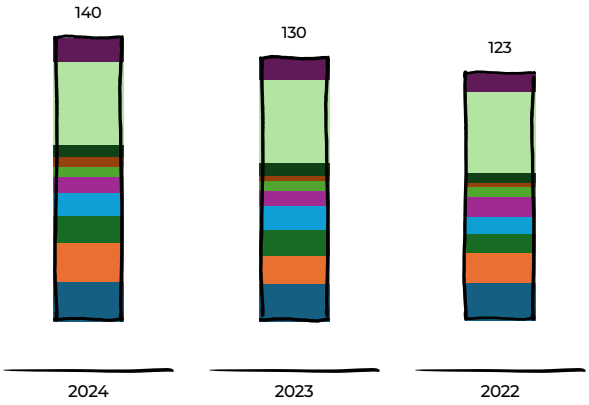
Notes:
Numbers written in brackets '( )' indicate decreases
*The electricity generated from solar panels has been integrated with the PLN electricity network in section 2.1.
** Limited data availability has resulted in a one-year delay in reporting by Bank. Scope 3 emissions calculations for 2024 will cover all sectors. Calculations for 2023 and 2022 will be limited to financing and investment in the oil and gas sector.

Financed Emissions by Economic Sector

Emissions from Financing or Investment Portfolios by Economic Sector (thousands tCO_2e)



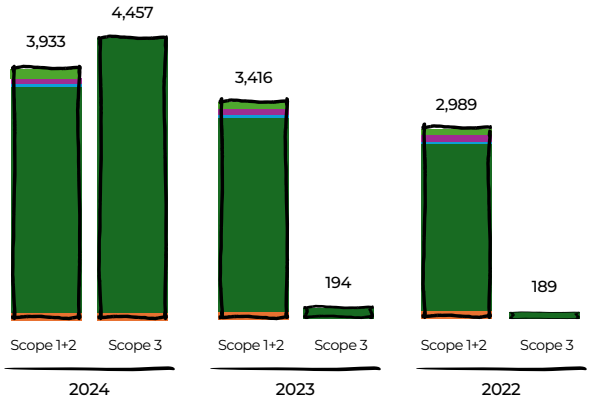
Total In-Scope Exposure by Economic Sector (Rp trillion)



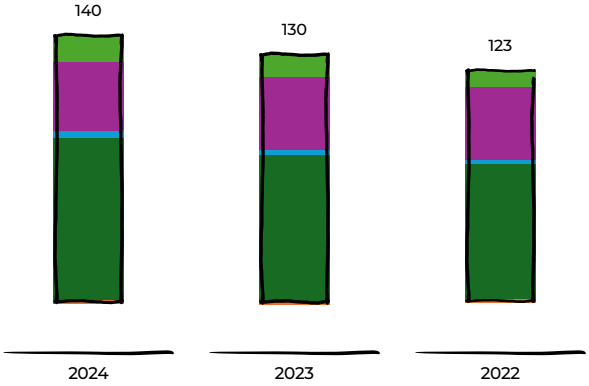


Financed Emissions by Asset Class

Emissions from Financing or Investment Portfolios by Asset Class (thousands tCO_2e)



Total In-Scope Exposure by Asset Class (Rp trillion)



* The Scope 3 Emissions Calculation for 2024 covers all sectors. For the calculations in 2023 and 2022, the calculation is limited to financing and investment in the Oil and Gas sector.



Total GHG Emissions of Subsidiaries [PSPK 2.29(a)(i)(iv)]

No.	Description	Unit	2025		
			CIMB Niaga Securities	CIMB Niaga Auto Finance	Total Emissions of Subsidiaries
1.	**Total Scope 1 Emissions**				
1.1.	Transportation – Solar	tons of CO_2 equivalent	9	-	9
1.2.	Transportation – Gasoline		8	2	9
1.3.	Generator - Diesel		-	2	2
1.4.	Generator - Gasoline		-	1	1
1.5.	Refrigerant		-	36	36
2.	**Total Scope 2 Emissions**				
2.1.	Electricity – Location Based	tons of CO_2 equivalent	7	1,612	1,619
2.2.	Electricity – Market Based		7	1,612	1,619
3.	**Total GHG Emissions**				
3.1.	Scope 1	tons of CO_2 equivalent	16	40	56
3.2.	Scope 2		7	1,612	1,619
3.3.	Scope 1 + Scope 2		23	1,652	1,675

Consolidated GHG Emissions [PSPK 2. 29(a)(i)(iv)]

No	Description	Unit	2025	2024	2023
1.	**Total GHG Emissions Scope 1, 2, and 3**	tons of CO_2 equivalent	35,702	36,567	36,488
1.1	Scope 1		2,167	2,208	1,781
1.2	Scope 2		33,535	34,329	34,707

Notes:
GHG emissions originating from the activities of subsidiaries will be calculated starting in 2025.

Total Operational GHG Emissions based on Financial Control [PSPK 2.29(a)(i)]

Indicator	Unit	2025	2024	2023
Total GHG emissions (Scope 1 + 2 Market-Based)	tons of CO_2 equivalent	25,198	32,384	30,004
Total GHG emissions (Scope 1 + 2 Market-Based + Scope 3)		33,947	42,644	32,293
Direct GHG emissions (Scope 1)		2,112	2,208	1,781
Indirect GHG emissions (Scope 2, Market-Based)		23,087	30,176	28,223
Indirect GHG emissions (Scope 2, Location-Based)		35,957	39,993	34,707
Other indirect GHG emissions (Scope 3) Category 1: Purchase of Goods and Services		24	19	19
Other indirect GHG emissions (Scope 3) Category 3: Fuel and energy related activities not included in Scope 1 or Scope 2		443	458	437
Other indirect GHG emissions (Scope 3) Category 5: Waste from Operational Activities		53	15	5
Other indirect GHG emissions (Scope 3) Category 6: Business Travel		1,263	1,239	1,368
Other indirect GHG emissions (Scope 3) Category 7: Employee Travel		6,380	7,916	0
Other indirect GHG emissions (Scope 3) Category 8: Upstream leased assets		585	612	459
Scope 3 Category 13 GHG emissions fall into Scope 1 and 2 based on operational controls				
Other indirect GHG emissions (Scope 3) Category 13: Downstream leased assets	tons of CO_2 equivalent	4,041	5,664	0

Comparison of GHG Emissions with Previous Year [POJK51-F.11] [GRI 305-1; 305-2; 305-3; 305-4; 305-5]

No	Comparison	2025 vs 2024	2024 vs 2023	2023 vs 2022
1.	**Business as usual (BAU) scenario**			
1.1.	The amount of GHG emissions (Scope 1 and 2) is expressed in			
	a. tons of CO_2 equivalent	(2,509)	48	(18)
	b. %	(6.87)	0.13	(0.05)
1.2.	GHG Emission Intensity is expressed in			
	a. tons of CO_2 equivalent/Rp billion	(0.18)	(0.01)	0.01
	b. %	(9.35)	(0.57)	0.38
2.	**Scenarios with climate change mitigation efforts**			
2.1.	The amount of GHG emissions (Scope 1 and 2) – RECs is expressed in			
	a. tons of CO_2 equivalent	(5,562)	(3,285)	(6,502)
	b. %	(20.82)	(10.95)	(17.81)
2.2.	GHG Emission Intensity (Scope 1 and 2) – REC is expressed in			
	a. tons of CO_2 equivalent/Rp billion	(0.32)	(0.18)	(0.34)
	b. %	(22.93)	(11.57)	(17.46)

Energy Based on Source, Amount of Use, and Intensity of Energy Used

[POJK51-F.6] [GRI 302-1; 302-2; 302-3; 302-4]

No	Description	Unit	2025	2024	2023
1.	**Banking Support Activities**				
1.1.	PLN electricity	GJ	129,758	139,728	141,136
1.2.	Solar Panels		2,355	1,647	-
1.3.	Diesel Generator		1,377	1,473	1,143
1.4.	Gasoline Generator		2,018	2,107	1,808
2.	**Transportation Support Activities**				
2.1.	Solar	GJ	1,614	1,689	1,480
2.2.	Gas		19,419	19,840	19,513
3.	**Total Energy Usage**				
3.1.	Energy Usage	GJ	156,451*	166,483	165,080
4.	**Operating Income**				
4.1.	Operating Income	Rp billion	19,436	18,918	18,785
5.	**Energy Usage Intensity**				
5.1.	Energy Usage Intensity	GJ/Rp billion	8.05	8.80	8.79

Notes:

*Including new renewable energy (EBT) of 36%.

Energy Comparison with Previous Year [POJK51-F.6] [GRI 302-1; 302-2; 302-3]

No	Comparison	2025 vs 2024	2024 vs 2023	2023 vs 2022
1.1.	The amount of energy used is expressed in			
	a. GJ	(9,942)	1,404	3,173
	b. %	(5.97)	0.85	1.96
1.2.	The intensity of the amount of energy use is expressed in			
	a. GJ/Rp billion	(0.75)	0.01	0.21
	b. %	(8.48)	0.15	2.40

Waste Management [POJK51-F.13; F.14; F.15] [GRI 306-1; 306-3; 306-4] [PSPK 2.16(d)]

Bank implements responsible waste management principles with third-party partners through the implementation of the zero waste to landfill concept and waste segregation at the Graha CIMB Niaga Head Office, the Griya Niaga Bintaro 1 and 2 Head Offices, the Tebet Branch Office and the Gajah Mada Branch Office. Through this initiative, in 2025, Bank generated 222 tons of waste consisting of 28% organic waste and 72% inorganic waste, with 12% of it being paper waste and 34% residual waste. During the reporting year, Bank managed solid waste through several measurable methods, namely organic waste treatment using composting and Black Soldier Fly (BSF) treatment totalling 63,235 kg and inorganic waste treatment through mechanical recycling, including shredding, washing, drying and crushing processes totalling 83,873 kg. By category, total waste that was recycled or reused reached 147,108 kg, while waste managed through non-incinerator burning that still produced energy recovery totalled 75,242 kg.

Inorganic waste is sorted and then sent to waste management partners and waste banks for recycling. Through this initiative, Bank has succeeded in reducing the amount of waste sent to landfills by 222 tons and has the potential to avoid 102 tons of CO_2 equivalent GHG emissions. If this program is expanded to cover all of Bank's operations, it has the potential to avoid more than 284 tons of CO_2 equivalent GHG emissions. In 2025, Bank allocated Rp 333 million to support the implementation of the zero waste to landfill initiative as part of the Bank's operating budget.

Organic waste is managed through two methods, namely composting and Black Soldier Fly (BSF) treatment. Through the BSF method, organic waste is processed into organic slurry which is then utilized by cultivation partners in the Setu area, Bekasi, as maggot feed. The cultivated maggots are used as alternative feed for chicken and fish farmers, thereby creating a new value chain in the application of circular economy. This approach reduces potential methane formation and supports a more sustainable waste management system. In addition, the programme also delivers positive social and economic impacts. Operational waste management activities involve empowering surrounding communities through job creation, skills development and opportunities for additional income. The use of maggots as alternative feed also helps reduce conventional feed costs for poultry and aquaculture businesses, thereby strengthening the economy for managers and communities involved.



In addition, Bank also collaborates with third parties that have the competence and official licences for managing electronic waste (e-waste) and effluent. Bank's operational activities do not generate hazardous and toxic waste (B3) in significant quantities or spills that have environmental impacts.

Paper Savings [POJK 51-F.5]

As part of digital transformation and its commitment to resource efficiency, CIMB Niaga continues to reduce paper use through the implementation of digital services, e-statements, digital databases and the use of digital banners at branches. These efforts not only support operational efficiency but also contribute to reducing emissions and the use of natural resources.



In 2025, Bank issued 4.4 million e-statements, which is equivalent to a reduction in paper use of around 20 tons. This initiative also contributed to the avoidance of greenhouse gas emissions of 19 tons of CO_2 equivalent, along with a reduction in paper consumption and the supporting printing process.

Several initiatives to reduce paper use include:

- Shifting document archiving and report submission from hardcopy to softcopy
- Reusing used paper for double-sided photocopying for draft letters or internal memos
- Optimising multi-function printers for scanning and faxing to reduce document printing
- Optimising the use of e-channels and mobile banking for customers
- Replacing paper statements with e-statements
- Formless transactions to replace transaction slips and forms with validation footprints
- Bank ensures that paper is sourced responsibly.

Paper Usage Intensity

Description	Unit	2025	2024	2023
Volume of Paper Used	Rim	7,717	12,320	14,160
	Kg	19,293	30,800	35,400
Paper procurement cost	Rp million	276.20	487.87	486.85
Operating Income	Rp billion	19,435.69	18,917.54	18,785.52
Paper Use Intensity	Kg/Rp billion	0.99	1.63	1.88

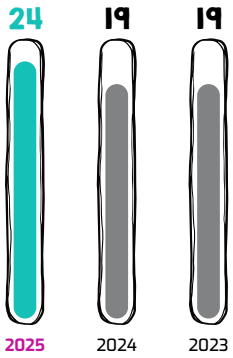
Notes:
Paper use calculations cover head office activities. The conversion from reams to kilograms is 1 ream = 2.5 kg.

Water Management and Use [POJK 51-F.8][GRI 303-1; 303-3]

CIMB Niaga manages water use responsibly by prioritising efficiency and conservation principles. Water used in Bank's operations is sourced through purchases from third parties and is used for office activities such as sanitation, building cleaning and the operation of supporting facilities.

As part of its efficiency efforts, CIMB Niaga has implemented various water management initiatives, including reusing water from wudu for toilet flushing and plant maintenance around the Graha CIMB Niaga building. The bank also ensures that wastewater management by the Graha CIMB Niaga building management is carried out in accordance with environmental standards. Although there was no significant increase in water usage in 2025, GHG emissions from water usage increased compared to the previous year due to the updating of emission factors in accordance with the latest references.

GHG Emissions from Water Use (tCO_2e)



Water Use

Description	Unit	2025	2024	2023
Water Purchase	m^3	127,797	125,274	122,622
Operating Income	Rp billion	19,436	18,918	18,785
Water Use Intensity	m^3/Rp billion	6.58	6.62	6.53

We Together with Business Partners [GRI 2-6; 308-1; 308-2; 414-1; 414-2] [ACGS B.4.2; B.4.3]

CIMB Niaga ensures that all partners implement responsible business practices aligned with sustainability principles. Bank prioritises partnerships for the provision of goods and services that meet ethical standards, human rights protection and sound environmental management. In 2025, 93% of goods and services needs were met by local partners.

In the procurement process, Bank applies Non-Credit Sustainability Due Diligence (SDD Non Credit). This process includes assessments of environmental, social and governance (ESG) aspects, including labour practices, human rights protection and management of environmental impacts. Through the Sustainable Procurement Procedure, ESG aspects are one of the criteria in the vendor selection process, with a weighting of 6% of the total assessment.

To support transparent and accountable procurement governance, Bank applies a Vendor Code of Ethics as a code of conduct that must be complied with by all partners. Procurement is coordinated by the Strategic Procurement and Admin Property Management (SPAPM) Sub-Directorate with support from related units, including Legal, Finance, Operational Risk Management and other relevant work units, to ensure all processes comply with applicable laws and regulations.



13 new vendors

were assessed using SDD Non Credit and all new vendors had no environmental and or social issues

45 vendors

participating in sustainability practices socialization for the first time in 2025.

Sustainable Business



Pillar 02

Responsible Banking [POJK51-F.17; F.27; F.28; F.29] [GRI 2-27; 206-1; 416-1; 416-2; 417-1; 417-2; 417-3; FS15] [FN-CB-510a.1]



As part of implementing responsible banking practices, CIMB Niaga places customer protection as a top priority in the development and provision of products and services. These processes are carried out with reference to the Financial Services Authority's (OJK) Standard Guidelines for Product and Service Information Summaries in the Financial Services Sector, enabling Bank to ensure equitable access and the delivery of clear, relevant and easily understood information.

As part of quality control, all (100%) products and services undergo a post-implementation review (PIR) before being marketed to assess technology security aspects and implementation readiness. This process is carried out by the relevant work units and is governed by the New Product and Activity Policy. Bank through its Customer Protection Policy, also ensures that all information related to its products and services including but not limited to information on product features, benefits, costs, and risks is communicated accurately, honestly, clearly, and in an accessible manner, and does not have the potential to mislead customers.

During the 2025 reporting period, Bank recorded no withdrawals of marketed products and or services. Bank was also not involved in any legal cases related to non-compliance with regulations on product and service labeling, information disclosure, and marketing communications, nor in any legal cases or complaints related to fair competition.

Protecting Customer Data Security and Privacy

[GRI 418-1] [FN-CB-230a.1; FN-CB-230a.2] [PSPK 1.30(a)]

The accelerating pace of digital transformation in the banking industry encourages Bank to continue innovating in providing services that are fast, secure and easily accessible. At the same time, this acceleration also increases risk complexity, particularly in relation to cybersecurity and personal data protection. In response, Bank places information security and customer privacy as fundamental elements in the development of all digital products and services.

Accordingly, Bank continues to strengthen systems and enhance controls over customer data security and management. Bank has an Information Security Unit responsible for building, managing and maintaining Bank's overall information security posture, covering the Cyber Security function and the Data Protection Office. This scope of responsibility includes threat monitoring and detection, timely prevention and handling of security incidents, strengthening security awareness across Bank and overseeing the implementation of information security policies and controls.

In its implementation, the Information Security Unit ensures that all personal data processing activities within Bank are carried out in accordance with personal data protection principles and applicable laws and regulations in Indonesia, and submits periodic monitoring and evaluation reports to the Director of Operations, Technology, Analytics and AI as part of strengthening governance, risk control and continuous improvement in information security and data protection.

Bank considers that data protection and information security do not depend solely on system strength but also on the awareness and behaviour of all Bank employees. Therefore, throughout 2025, Bank consistently strengthened employees' cybersecurity and personal data protection literacy through various learning programmes, including modules on Learning on The Go+ (LOG+) and awareness campaigns through internal communication channels such as Gallery News, with the aim of building a culture of vigilance towards cyber risks across all organisational levels. In line with this objective, Bank also issued an AI Risk Management Policy as guidance to ensures that artificial intelligence (AI) technologies are developed, utilized, and governed responsibly. The policy outlines the Bank's commitment to respecting data privacy, safeguarding cybersecurity, preventing bias, ensuring transparency in AI-generated content, and clearly defining the roles and responsibilities of all stakeholders in AI governance.

In addition, Bank consistently expanded protection efforts for customers through various educational initiatives on secure financial transactions. Through the #KonsumenCerdasPeKaBetransaksi movement initiated by Bank Indonesia together with associations and financial services industry participants, education is delivered through social media, focusing on raising awareness of various digital fraud methods such as phishing, social engineering, skimming and SIM card swap. Customers are also encouraged to understand the importance of safeguarding security codes, from creating to maintaining PINs, passwords and OTP codes, as well as recognising the methods used by fraudsters to steal such information. Bank also emphasises personal data protection by providing an understanding of the types of data that must be kept confidential and how such data can be misused by irresponsible parties. Through these efforts, Bank not only builds reliable systems but also promotes secure behaviour as part of a sustainable digital ecosystem.

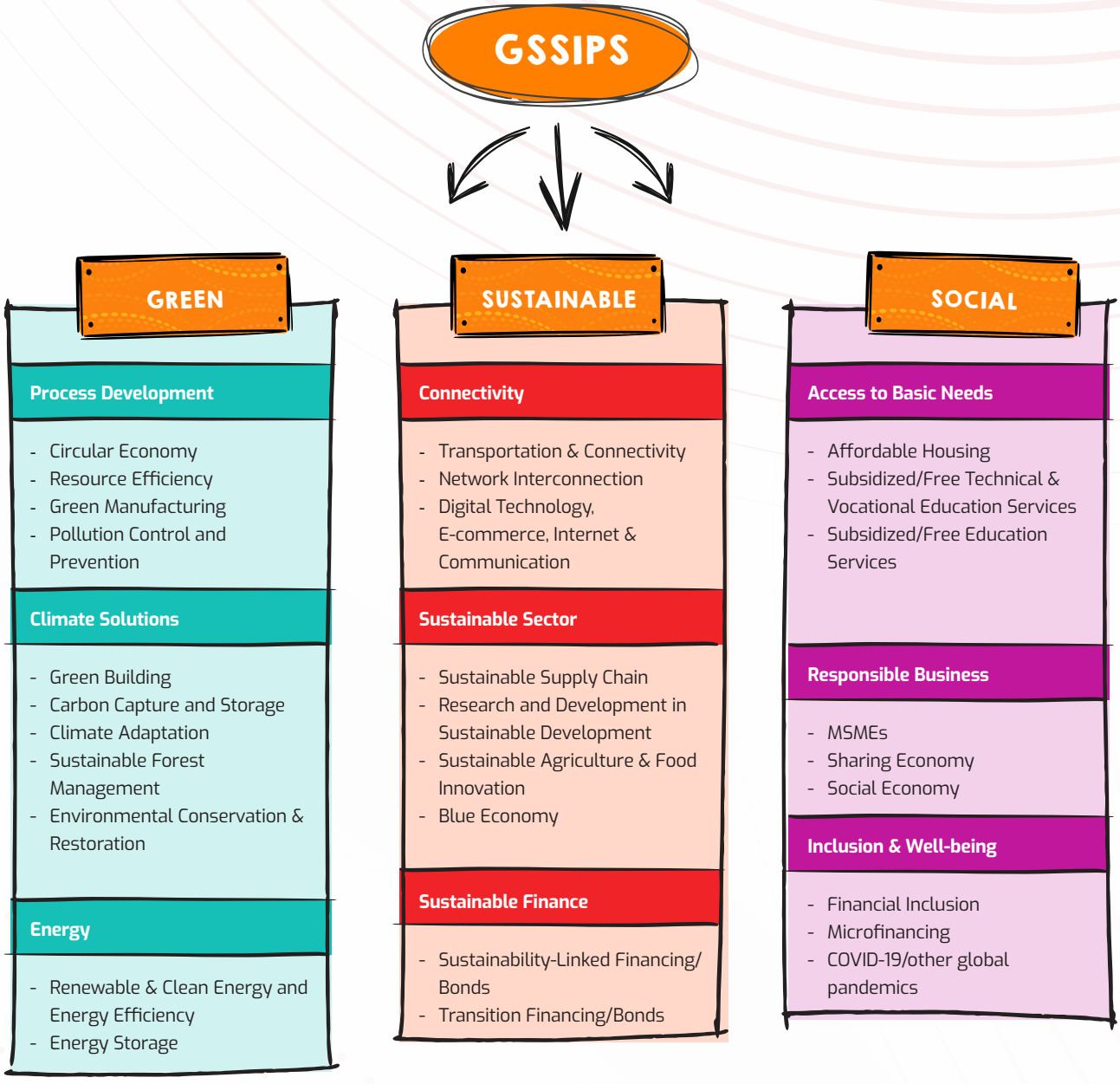
Innovation and Development of Sustainable Finance Products/Services/Programmes

[POJK51-F.26] [FS7; FS14] [PSPK 2.15(a), 2.16(a)-(c), 2.22(a)(iii)(3)] [ACGS (B).B.1.1]



Through the Green, Social, Sustainable Impact Products and Services (GSSIPS) sustainable financing framework, CIMB Niaga directs all product, service and programme innovation to align with Bank's sustainability objectives and climate action. The framework serves as a basis for responding to evolving customer needs and the accelerating adoption of technology in the banking sector. In 2025, Bank issued Sustainable Finance Framework, which can be accessed through Bank's website link. The framework provides stakeholders with information on how Bank implements sustainable financing and offers insights into how Bank manages risks and captures sustainable finance opportunities, including climate change-related opportunities.

In 2025, through the GSSIPS framework, Bank also channelled climate action-related financing of Rp10.2 trillions. During the reporting period, this was reflected in current financial impacts, including increased income from the green portfolio of Rp293.6 billions and more stable cash flows from sectors with lower climate risk profiles. Bank has not conducted an analysis of the anticipated financial impacts from climate-related opportunities.



Target and Realization of Sustainable Finance Financing Facilities Based on the GSSIPS Framework

The target and realization of sustainable finance financing facilities based on the GSSIPS framework represent the target and realization of additional facilities booked during the current year, originating from the Corporate Banking, Commercial Banking, Emerging Business Banking, and Consumer Banking

Year	Target (Rp billion)	Realization (Rp billion)
2025	13,927.03	13,807.04
2024	12,597.07	13,635.81
2023	7156.64	9,349.80

Innovation and Development of Sustainable Finance Products/Services/ Programmes in 2025 [PSPK 1.32(a); PSPK 2.14(a)(ii)]

Sustainability-Linked Trade Finance (SLTF) and Green Trade Finance (GTF)

As a tangible form of its support for sustainability and the transition towards a green economy, CIMB Niaga launched Sustainability-Linked Trade Finance (SLTF) and Green Trade Finance (GTF) for customers committed to green and or sustainable business practices, while strengthening Bank's position as a strategic partner in achieving environmental, social and governance (ESG) targets.

SLTF facility is intended for trade finance customers that demonstrate a commitment to sustainability through the establishment of sustainability performance targets that have been mutually agreed upon with the Bank.
Meanwhile, GTF is intended for trade finance customers operating in the green economy sector, or for customers whose financing facilities from the Bank are utilized to support green and/or environmentally friendly projects. Through these programme, Bank provides transaction incentives to customers in the form of competitive fees and special SLTF and GTF interest rates. In this way, Bank ensures that sustainability is not only an option but also a tangible benefit for customers' businesses.

EBB Perempuan Berkarya



As part of its commitment to promoting sustainable financing, Bank launched the Perempuan Berkarya programme in December 2025. The programme is designed to support women MSME entrepreneurs in developing sustainable businesses through the adoption of clean and environmentally friendly energy solutions. Through Perempuan Berkarya, CIMB Niaga aims to foster an inclusive ecosystem, support the energy transition and deliver tangible contributions towards a greener future.

The programme is a strategic collaboration between CIMB Niaga in collaboration with United Nations Environment Programme (UNEP) and UN Women, positioning CIMB Niaga as a pioneer bank in Indonesia in launching a dedicated initiative to support women in the towards sustainable energy transition. In addition to financial support, the programme also promotes broader social and environmental impact. The strategic collaboration is coordinated by the Basel Agency for Sustainable Energy (BASE Foundation), a Swiss non-profit organization and a specialized partner of the United Nations Environment Programme (UNEP).

Perempuan Berkarya complements the suite of women's empowerment programmes implemented previously, such as Giro Kartini and Kartini Loan, and strengthens Bank's contribution to the achievement of the Sustainable Development Goals (SDGs), particularly SDG 5 (Gender Equality), SDG 7 (Affordable and Clean Energy), SDG 13 (Climate Action) and SDG 17 (Partnerships for the Goals).

Leading Gender-Responsive Solutions

At CIMB Niaga, Bank believes that every woman has the potential to create change. Through three gender-responsive flagship solutions, namely Kartini Loan, Perempuan Berkarya and Giro Kartini, Bank supports women entrepreneurs to continue growing and contributing to a sustainable future. Kartini Loan provides flexible financing that can be used for working capital and investment, helping them strengthen their business foundations. Perempuan Berkarya focuses on financing the green energy transition, such as installing solar panels and replacing machinery with energy-efficient alternatives, enabling MSMEs to contribute to emissions reduction. In addition, each opening of a Giro Kartini account delivers tangible social impact through donations to empower women entrepreneurs in Eastern Indonesia. Through this step, we not only support businesses but also create a greener, more inclusive and more equitable future for Indonesian women.



Financial Inclusion Through Digital Banking [PSPK 1.33(b)]

Through strengthened digital services, CIMB Niaga continues to expand inclusive, accessible and relevant banking access for various customer segments. Throughout 2025, Bank provides a range of digital channels, including OCTO (formerly OCTO Mobile and OCTO Clicks), OCTO Biz and other e-channels, as the primary platforms for customers to conduct financial transactions practically and efficiently. To maintain the quality of the user experience, Bank regularly monitors performance and updates digital service features and systems.

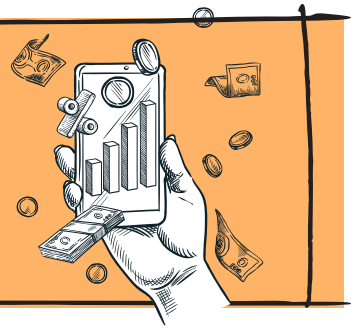
In the context of strengthening digital services through 2025, CIMB Niaga recorded digital channel transaction volumes of around 800 million transactions, which are estimated to contribute to greenhouse gas (GHG) emissions avoidance of approximately 209 thousand tonnes of CO_2 equivalent. This achievement reflects the role of digital services not only in enhancing customer convenience but also in supporting the transition towards lower-emission banking operations.

Total Financial Transactions Through Digital Platforms (million transactions)

OCTO *Mobile*	OCTO *Clicks*	API Access and OCTO Biz		ATM, CDM/ MDM, and CRM
510.34 2025	5.15 2025	234.89 2025	51.24 2025	66.64 2025
340.02 2024	8.70 2024	112.15 2024	112.34 2024	80.88 2024
217.00 2023	51.05 2023	62.21 2023	90.97 2023	94.03 2023

Collaboration Through OCTO Biz Internet Banking

OCTO Biz offers a range of new features that further simplify customer transactions, such as improved service quality and stronger security, a personal dashboard tailored to individual needs, a more attractive interface and other features that make transactions easier. OCTO Biz is designed with features that will continue to expand over time, and Bank will communicate updates on a regular basis.



Cash Waqf Linked Sukuk (CWLS)

Cash Waqf Linked Sukuk (CWLS) forms part of a strategic initiative of the Ministry of Finance of the Republic of Indonesia through the Directorate General of Budget Financing and Risk Management (DJPPR), in collaboration with the Sharia Business Unit (SBU) of CIMB Niaga as a Sharia Financial Institution Receiving Cash Waqf (LKS-PWU) and as a Distribution Partner (Midis). This product is a form of cash waqf that uses returns from Sharia-based investment management, State Sharia Securities (SBSN), to support social programmes and economic empowerment for the community.

In distributing the returns, Sharia Business Unit (SBU) works with the Dompet Dhuafa Foundation as the appointed nazhir to help manage and distribute returns from Cash Waqf Linked Sukuk (CWLS) optimally. The primary focus of these returns is on the Education and Health sectors, such as scholarships for the dhuafa, provision of learning facilities, development of education facilities, provision of free ambulances and provision of medical equipment.

CIMB Niaga's Integrated Digital Solutions

Rebranding OCTO

Throughout 2025, Bank strengthened digital transformation through the OCTO rebranding by integrating OCTO Mobile and OCTO Clicks into a single integrated digital ecosystem, OCTO. This integration enables customers to access services through the application and website using one user ID, delivering a more seamless, practical and consistent banking experience.

Bank also enhanced OCTO features through various innovations, including cardless payments using NFC via QRIS Tap and NFC Tap & Pay for overseas transactions, as well as the launch of QRIS Crossborder Japan. In addition, several services previously carried out offline are now available online through OCTO, such as digital Hajj registration, access to insurance product details and the gold printing feature in Tabungan Emas, which enables gold collection at Pegadaian.

Through these innovations, Bank not only improves transaction convenience and efficiency but also strengthens its position as a bank that adapts to technological developments and customers' needs in the digital era.

Fraud Detection System (FDS) Implementation on BizChannel@CIMB 2025

To enhance the security of non-retail transactions, including BI-Fast Single and Bulk, BizChannel implemented a Fraud Detection System (FDS) integrated with the Predator system. This solution supports transparent governance and regulatory compliance through real-time monitoring, transaction pattern analysis and automated notifications to relevant parties when high-risk indicators are detected. Transaction data is transmitted periodically in batch format via Secure File Transfer Protocol (SFTP) every 1–2 minutes, enabling faster, more accurate and more effective monitoring for fraud risk mitigation. This implementation not only strengthens customer confidence but also reflects the Company's commitment to operational sustainability, customer protection and governance with integrity.

Financial Inclusion Through Micro, Small, and Medium Enterprise (MSME) Financing [ACGS B.4.1]

In 2025, CIMB Niaga recorded total MSME financing of almost 40% of Bank's total KKUB financing portfolio.



Through various distribution schemes, CIMB Niaga expands access to financing for MSME actors in line with their needs and business scale. Distribution is carried out through two main segments, namely Emerging Business Banking (EBB) and Commercial Banking through the micro linkage programme. Under these schemes, Bank provides financing for working capital, investment and supply chain needs. This approach complements financing programmes included in the Sustainable Business Activity Category (KKUB).

Emerging Business Banking (EBB)

CIMB Niaga channels financing to MSME actors through the Emerging Business Banking (EBB) segment using a direct customer approach. This model enables Bank to better understand business characteristics and tailor financing solutions to the needs of each business actor. EBB service coverage spans various areas in Indonesia, supporting wider access to financing for MSMEs across regions.



Micro Linkage

The linkage scheme is an indirect financing programme implemented by Bank through collaboration with Plasma Cooperatives and Rural Banks (BPR) to expand inclusive access to financing. Financing to Plasma Cooperatives, particularly in the palm oil sector, is delivered through the Nucleus-Plasma Scheme, where Bank channels financing to farmers through partner cooperatives that collaborate with Nucleus Companies. Meanwhile, collaboration with BPR partners focuses on end-user financing in the MSME sector and individuals with fixed income through executing or channelling schemes.

Bank has not set specific regional coverage targets for micro linkage services. However, Bank has partnered with 140 Plasma Cooperatives and BPRs across Indonesia, with most using the executing scheme.

In 2025, under the channelling scheme, Bank recorded six debtors with outstanding balances of Rp290 billion, with most financing channelled to women totalling Rp233 billion to three debtors. This distribution reflects Bank's contribution to supporting economic empowerment and the achievement of the Sustainable Development Goals (SDG) 8 (Decent Work and Economic Growth), through expanding access to responsible and sustainable financing.

Financial Inclusion Through Financing for Low-Income Communities [POJK51-F.23] [GRI 203-2] [PSPK 1.33(a)]

CIMB Niaga considers financial inclusion as the foundation for fair and sustainable growth. In line with CIMB Group's commitment to economic inclusion, health and financial literacy, Bank targets adding 1 million new active customers from low-income communities during 2025–2026 as an effort to improve the financial health of this segment. In 2025, the Bank recorded the addition of more than 350,000 new active customers from the low-income segment.

To support this target, Bank provides accessible and inclusive products, including savings, investment and financing, with fee structures and requirements tailored accordingly. For savings products, OCTO Savers Payroll and OCTO Savers are available to facilitate account opening and transactions. On the investment side, Bank offers mutual funds with a minimum investment starting from Rp10,000. For financing, CIMB Niaga provides KPR XTRA with a competitive debt burden ratio (DBR) scheme. Through these solutions, Bank expands access to relevant and sustainable financial services while supporting the achievement of the Macroprudential Inclusive Financing Ratio (RPIM).

Sustainable Finance [GRI FS9] [PSPK 1.44(a)(v); PSPK 2.14(a)(i)]

To ensure consistent application of sustainable finance principles, CIMB Niaga routinely conducts evaluations through internal audit mechanisms. The Internal Audit Unit carries out reviews of sustainable finance implementation using a risk-based approach and comprehensive internal controls, with reference to the international COSO – Internal Control Integrated Framework standard.

From an operational perspective, Bank integrates sustainability aspects into financing processes and portfolio management. Assessments cover not only environmental and social risks but also consider human rights, biodiversity and climate change-related risks and opportunities. This process is supported by several instruments, including Sustainability Due Diligence (SDD), Enhanced Sustainability Due Diligence (ESDD), and the Indonesia Taxonomy for Sustainable Finance (TKBI). Further details on SDD and ESDD are presented in Pillar 4 Governance and Risk. This approach forms part of Bank's commitment to promoting sustainable finance practices and supporting a just transition towards a low-carbon economy.

Indonesian Taxonomy for Sustainable Finance (TKBI) [PSPK 1.44(a)(vi)]

In line with strengthening the sustainable finance framework, Bank applies financing classification based on the taxonomy established by the Financial Services Authority (OJK). In February 2025, Otoritas Jasa Keuangan (OJK) issued the Indonesia Taxonomy for Sustainable Finance (TKBI) Version 2. Since the financing reporting for the position as of September 2025, the Bank has reported to OJK in accordance with the criteria set out in TKBI Version 2.

TKBI identification and reporting results as of December 2025 show that 2 of 104 customers (30% of Bank's total Non-MSME portfolio and the Top 100 MSME debtors) are in TKBI v2 sectors (Energy, Construction and Real Estate, Transportation and Storage and part of Agriculture, Forestry and Other Land Use (AFOLU), namely Forestry and Oil Palm Plantations) and are reported as Green, with an equivalent total portfolio of Rp3.19 trillion based on outstanding balances.



KKUB or Environmental and Social-Themed Financing

[GRI FS7; FS8; FS11] [PSPK 1.34(a)]

Description	Unit	2025	2024	2023
Products that Meet KKUB Criteria				
a. Sustainability-Linked Loan/Financing (SLL/F) Program	Rp billion	1,786.91	1,588.15	1,033.45
b. Sustainable Finance (SF) Programme		4,823.08	3,183.92	2,745.47
c, Green Auto Financing or Environmentally Friendly Vehicles*		1,486.36	814.51	359.57
d. Green Mortgage Financing		412.66	281.36	273.96
e. Solar Panel Financing via Credit Card		0.22	0.56	0.63
f. Motorbike & Electric Bikes Financing via Credit Card		2.01	2.47	1.14
g. Kartini Loan		92.12	1.50	-
Total Productive Assets of KKUB				
a Total KKUB Credit	Rp billion	59,515.68	59,122.94	55,451.29
b. Total Non-Credit KKUB – Green Sukuk Investment**	Rp billion	1.32	32.99	32.99
c. Total Non-Credit KKUB – Green Bond Investment**	Rp billion	341.91	527.76	548.01
Percentage of KKUB Financing to Total Credit	%	25	26	26

*Financing provided by subsidiary, PT CIMB Niaga Auto Finance (CNAF).
**The Government of Indonesia issues Green Sukuk and or Green Bonds globally, which are used to support projects targeting climate change mitigation and adaptation.

KKUB Financing Composition and Quality [GRI FS7; FS8] [PSPK 1.34(a)]

A quarter of Bank's total financing is allocated to drive climate action and sustainable development initiatives.

No	Sustainable Business Activity Category (KKUB)	Non-MSMEs (Rp trillion)	MSMEs (Rp trillion)	Amount (Rp trillion)	NPL (%)*
1.	Renewable Energy	0.01	-	0.01	38.57%
2.	Energy Efficiency	0.85	-	0.85	0.00%
3.	Pollution Prevention and Control	0.05	-	0.05	0.00%
4.	Sustainable Management of Biological Natural Resources and Land Use	10.10	0.42	10.52	0.00%

No	Sustainable Business Activity Category (KKUB)	Non-MSMEs (Rp trillion)	MSMEs (Rp trillion)	Amount (Rp trillion)	NPL (%)*
5.	Conservation of Land and Water Biodiversity	-	-	-	0.00%
6.	Environmentally Friendly Transportation	2.13	-	2.13	0.00%
7.	Sustainable Water and Wastewater Management	0.16	-	0.16	0.00%
8.	Climate Change Adaptation	-	-	-	0.00%
9.	Products that Reduce Resource Use and Generate Less Pollution	6.21	0.06	6.26	0.00%
10.	Environmentally Friendly Buildings that Meet National, Regional, or Internationally Recognised Standards and or Certifications	0.89	-	0.89	1.10%
11.	Other Environmentally Friendly Business Activities and or Other Activities	14.95	-	14.95	0.00%
12.	MSME Activities	-	23.69	23.69	5.49%
Total		35.35	24.18	59.52	2.21%

*Gross NPL percentage is calculated based on the total portfolio of each KKUB category.

Sustainable Finance Products/Programmes [PSPK 2.10(a)]

In line with the GSSIPS framework, Bank continues to expand its sustainable finance portfolio through the development of various products and programmes that integrate sustainability principles. This initiative also reflects Bank's response to climate-related risks and opportunities that may affect business prospects, including through programmes such as Sustainability-Linked Loan and or Financing (SLL/F) and Sustainable Finance (SF), which are designed to support customers' transition towards sustainable business practices and contribute positively to climate change mitigation and adaptation.

Sustainability-Linked Loan and or Financing (SLL/F) and Sustainable Finance (SF)

Through the SLL/F scheme, Bank encourages customers to integrate sustainability targets into their business strategies through an incentive mechanism based on the achievement of sustainability indicators agreed from the outset. The SF programme is directed specifically at business sectors included in KKUB, enabling financing to deliver measurable environmental and social impacts. During the 2025 reporting period, Bank recorded financing disbursements of Rp1.79 trillion under the SLL/F scheme, while financing through the SF programme reached Rp4.82 trillion.

Green Mortgage Financing

To support the development of environmentally friendly housing, Bank provides Green Mortgage financing facilities for customers to purchase properties that have obtained green certification, such as from the Green Building Council Indonesia (GBCI) and or Excellence in Design for Greater Efficiencies (EDGE). As of December 2025, Green Mortgage financing disbursements totalled Rp412.66 billion.

Eco Financing for Environmentally Friendly Vehicles

CIMB Niaga Finance (CNAF), a subsidiary of Bank, developed the Eco Financing programme for battery-based electric vehicles and hybrid vehicles. This initiative not only responds to growing market potential but is also aligned with government policies to promote the transition towards an environmentally friendly transport system. As of December 2025, financing in this segment reached Rp1.49 trillion, representing growth of 82% compared with the previous year.

E-bike Financing Through Credit Cards at Green Merchants

Bank provides financing for e-bikes (electric motorcycles and bicycles) using CIMB Niaga credit cards and CIMB Niaga EDC at registered green merchants. By the end of 2025, e-bike financing disbursements totalled Rp2.01 billion.

Inspired by CIMB Niaga's sustainability movement and commitment, one of Bank's debtors, PT Indo Porcelain (part of the Gunung Sewu Group), also took tangible steps to support the clean energy transition. Through sustainable financing facilities provided by Bank, the company realised the development of a solar panel installation at its operational facility. This investment resulted in installed capacity of around 430 kWp, which is expected to contribute significantly to reducing fossil-based energy consumption while also reducing operational carbon emissions.

Produk/Program yang Mendukung Keuangan Berkelanjutan

Products and programs that support sustainable finance are initiatives designed to enhance understanding and awareness of sustainable finance, while also generating positive impacts on environmental and/or social aspects.

4.58	382.51	8,577	59,181
Rp billion	Rp billion	Account	Card
Credit card financing through Green Merchants	**Giro Kartini**	**One House One Tree**	**Digital Credit Card**

Giro Kartini

As a current account product designed using a gender-responsive approach, Giro Kartini was developed to support the business growth of women entrepreneurs while contributing to the achievement of Sustainable Development Goal (SDG) 5 on gender equality. The product includes various features, such as competitive current account interest and a transaction fee refund mechanism in accordance with the applicable programme terms. Beyond financial benefits, each Giro Kartini account opening is also followed by a Rp25,000 donation to the Yayasan Inklusif dari Timur (Tenoon) to support traditional weaving training for women with disabilities in Sulawesi. As of the 2025 reporting period, total third-party funds (TPF) raised through this product reached Rp382.51 billion.

One House One Tree

Launched in 2023, the One House One Tree programme invites customers to contribute to environmental conservation through a scheme of planting one tree for each CIMB Niaga mortgage booking. The initiative is designed to integrate environmental action into housing financing activities. As of the 2025 reporting period, the programme supported the planting of more than 4,600 plants, dominated by bamboo (42%) and coffee (42%), with the remainder comprising other economically valuable plant types.

Green Merchants - Other Sustainable Financing Through Credit Cards

Through the Green Merchants initiative, Bank expands access to sustainable financing by using CIMB Niaga credit card and EDC facilities, particularly for transactions at merchants registered as environmentally friendly partners. As of December 2025, financing disbursements through the green merchants network reached Rp4.58 billion, reflecting the role of credit cards as an instrument supporting the transition towards more responsible consumption.

Digital Credit Cards

Through OCTO Mobile, Bank provides the OCTO Card Digital Credit Card and OCTO Card Syariah Digital Card, enabling customers to transact without using a physical card. Features include various conveniences such as payments via QRIS Scan, e-commerce transactions and conversion of purchases into fixed instalments of up to 24 months. In addition, Bank continues to optimise the use of cardless cash deposit and withdrawal features as part of efforts to expand adoption of digital banking services. This initiative is aligned with Bank Indonesia's policy direction in promoting a more practical and inclusive financial transaction ecosystem. Bank provides financing through CIMB Niaga digital credit cards. By the end of 2025, a total of 59,181 new cards had been issued.

GreenBizReady

In supporting a just transition towards a low-carbon economy, CIMB Niaga introduces and promotes collaboration among stakeholders on various sustainable finance solutions and programs. One of these initiatives is GreenBizReady, a collaborative platform designed to support SME and Commercial Banking customers in adopting more environmentally friendly business practices.

Through GreenBizReady, the Bank connects customers and prospective customers with a range of sustainability solution providers, including services for GHG emissions measurement, renewable energy and energy efficiency technologies, capacity building, as well as environmental and social consulting and performance assurance services.

To strengthen this ecosystem, the Bank collaborates with several partners, including Jejakin through the CarbonIQ platform, Masdar Mitra Solar Radiance (MMSR), PLN IconGreen, iForte Energi Nusantara, ATW Solar Indonesia, Surveyor Indonesia, Bureau Veritas Indonesia, Tri Hita Konsultan (Trihita Consulting), and GIZ Energy Indonesia, with opportunities to add more strategic partners in the future to support customer needs.

Bank provided a Sustainability-Linked Loan (SLL) facility of IDR 117 billion to Primarajuli Sukses while also delivering added value through the GreenBizReady program, the Bank's sustainability support initiative that strengthens customers' capabilities in the green transition. Through this collaboration, Primarajuli not only obtained financing linked to Scope 2 GHG emissions reduction targets but also gained access to GreenBizReady's solutions and strategic partnerships. This initiative demonstrates how GreenBizReady supports industry players in accelerating decarbonization and enhancing sustainability readiness, while reinforcing the Bank's commitment to expanding green financing and supporting the national agenda towards a low-carbon economy.

Challenges, Developments and Impacts of Sustainable Finance Implementation [POJK51-E.5]



Several challenges in implementing sustainable finance include customers' limited understanding of the Paris Agreement, the Sustainable Development Goals and the Indonesian Sustainable Finance Taxonomy (TKBI), as well as economic and technical constraints in meeting sustainability best practices and the existence of regulations that are not yet mandatory, resulting in low compliance levels. In addition, ongoing changes in laws and regulations, limited availability of green projects and supporting data have also slowed implementation progress.

In response, Bank consistently adopts sustainability best practices at national and global levels through participation in various training programmes, active roles as speakers and the ongoing development of sustainability-based products and services, such as Sustainability-Linked Loan and or Financing, Sustainability-Linked FX and Derivatives and Kartini Loan, to encourage customer engagement in the sustainability agenda. Further details on training programmes and stakeholder engagement are presented in Pillar 5 Advocacy and Stakeholder Engagement.

Financing in Sectors with High Sustainability Risk or Sustainability Sensitivity [POJK51-F.3] [GRI FS8] [FN-CB-410a.2; FN-CB-550a.2]

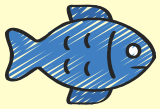
Bank's financing is delivered through systematic assessments of the potential environmental, social and governance (ESG) impacts of each business activity of customers and prospective customers. This approach is supported by mapping sectors with high sustainability risk levels to ensure financing decisions adequately consider non-financial aspects. For the corporate banking segment and part of the commercial segment, Bank requires Sustainability Due Diligence (SDD) as part of the initial evaluation process.

Bank has also developed Sector Guidelines covering minimum sustainability performance requirements, prohibited practices and aspects encouraged to improve customers' ESG performance. These guidelines cover various sustainability-sensitive sectors or those related to Agriculture, Forestry, Other Land Use and Land Use Change (AFOLULUC), for example palm oil, coal, oil and gas, forestry and natural rubber, construction and infrastructure services, mining and quarrying and manufacturing.

If SDD results indicate that a customer or prospective customer does not meet minimum sustainability criteria, Bank requires Enhanced Sustainability Due Diligence (ESDD) as the basis for further decision-making. Detailed explanations of these due diligence mechanisms are presented in Pillar 4 Governance and Risk, while a summary of the sector guidelines can be accessed through Bank's website.

KKUB Financing in Land-Based Sectors

In distributing financing in land-based sectors, particularly those included in the AFOLULUC category, Bank actively encourages the adoption of more responsible business practices through the holding of sustainability certifications. This approach aims to strengthen environmental and social risk management while enhancing the credibility of customers' sustainability performance. As of the 2025 reporting period, 19 customers in the fisheries and forestry sectors held sustainability certifications, with total financing disbursed reaching Rp3,991.47 billion.

Sector	Certification	Number of Customers	Total Financing (Rp billion)
 Fishery	• Best Aquaculture Practice • Aquaculture Stewardship Council • Good Hatchery Practice • Good Aquaculture Practice	3	146.73
 Forestry	Timber Legality Verification System (SVLK)	7	3,135.52
	FSC COC & SVLK	8	675.04
	FSC COC	1	34.18

Sustainability Commitments for Palm Oil Customers [PSPK 1.27(a)(iv); PSPK 1.33(c); PSPK 2.06(a)(iv)]

The palm oil sector is one of the main economic drivers in Indonesia and the ASEAN region. However, this commodity also carries high environmental and social (L&S) risks, including deforestation, biodiversity loss and violations of labour rights. For Bank, managing these risks responsibly is essential to protect communities and safeguard long-term financial stability. The Bank considers the trade-off between the economic opportunities presented by financing the palm oil sector and the sustainability- and climate-related risks associated with it.

As part of sustainability risk management in the palm oil sector, Bank requires customers to demonstrate the application of responsible business practices. These requirements include implementing No Deforestation, No Peat and No Exploitation (NDPE) principles, applying Free, Prior and Informed Consent (FPIC) and protecting areas with High Conservation Value (HCV) and or High Carbon Stock (HCS). In addition, customers are expected to hold relevant sustainability certifications, such as Indonesia Sustainable Palm Oil (ISPO) in accordance with Presidential Regulation (Perpres) No. 16 of 2025 on the Indonesian Sustainable Palm Oil Certification System, the Roundtable on Sustainable Palm Oil (RSPO) and or the International Sustainability and Carbon Certification (ISCC), as evidence of compliance with sustainability standards recognised nationally and globally.

Commitment	Number of Debtors	Financing Amount (Rp trillion)
NDPE	38	9.88
FPIC	49	11.18
NKT and/or SKT	10	7.17

NDPE = No Deforestation, No Peat, No Exploitation, FPIC = Free, Prior and Informed Consent; HCV = High Conservation Value (HCV); HCS = High Carbon Stock (HCS).

Financing Based on ISPO, RSPO, and ISCC Certifications

Certification	Number of Debtors	Financing Amount (Rp trillion)
RSPO* dan ISPO**	8	6.40
RSPO*	2	0.77
ISPO**	39	4.01
ISCC***	6	3.65

RSPO = Roundtable on Sustainable Palm Oil; ISPO = Indonesia Sustainable Palm Oil; ISCC = International Sustainability and Carbon Certification. *Based on the national interpretation of the RSPO Principles and Criteria (2018), oil palm plantations that have obtained RSPO certification are considered to meet the No Peat principle within NDPE. **ISPO is the sustainability standard for oil palm plantations applicable in Indonesia in accordance with applicable laws and regulations. ***ISCC is one of the leading certification systems for sustainability and greenhouse gas emissions. In July 2011, the European Commission recognised ISCC as one of the first certification schemes to demonstrate compliance with the European Union Renewable Energy Directive (RED) requirements.

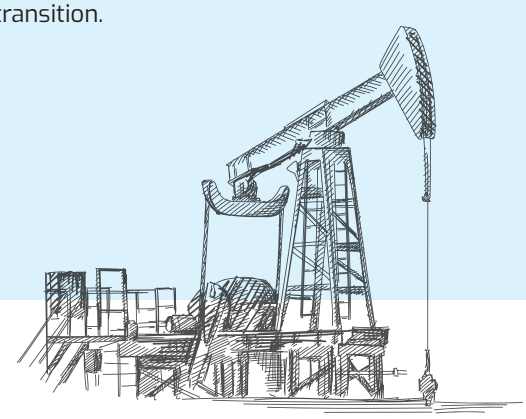
Managing the Phase-Out of Thermal Coal Mining Financing by 2040 [PSPK 2.06(a)(iv)]

Within the roadmap towards Net Zero Emissions (NZE) 2050, Bank positions the reduction of exposure to the coal sector as part of its climate action strategy. A full phase-out of financing for thermal coal mining is targeted for 2040, with an interim target to reduce the financing portfolio for this sector by 50% by 2030 compared with the 2021 baseline. To ensure policy consistency, Bank also applies an Exclusion List, which prohibits financing for expansion and greenfield projects for thermal coal mining, coal-fired power plants and the use of the Mountain Top Removal (MTR) method.

At the same time, Bank recognises that the energy system in Indonesia and the ASEAN region remains highly dependent on fossil fuels, meaning the transition requires a gradual and just approach. Accelerating the phase-out of fossil energy sources without adequate readiness may affect energy security, economic stability and job availability. Therefore, Bank supports the government agenda through transition financing towards a low-carbon economy, although in the short term this may affect the dynamics of achieving interim decarbonisation targets. Challenges such as limited access to funding, grid infrastructure readiness, energy storage capacity and the need to modernise transmission systems also influence the pace of renewable energy integration.

A Just Transition for the Oil and Gas Sector [PSPK 2.06(a)(iv)]

Referring to the regional IEA NZE 2050 scenario, new oil and gas projects are assessed as no longer required beyond commitments up to 2021 because existing capacity is sufficient to meet global needs. However, the IEA 2023 update notes that long-lead exploration may still be needed to safeguard energy security, particularly in response to short-term geopolitical risks. In line with this, Bank applies an Exclusion List, including a prohibition on financing for new oil fields that received a Final Investment Decision (FID) after 31 December 2021. On the other hand, Bank recognises the role of natural gas as a transition fuel in ASEAN and will continue to review developments in climate science, technology, regulation and power sector dynamics to ensure financing policies remain adaptive and support a just transition.

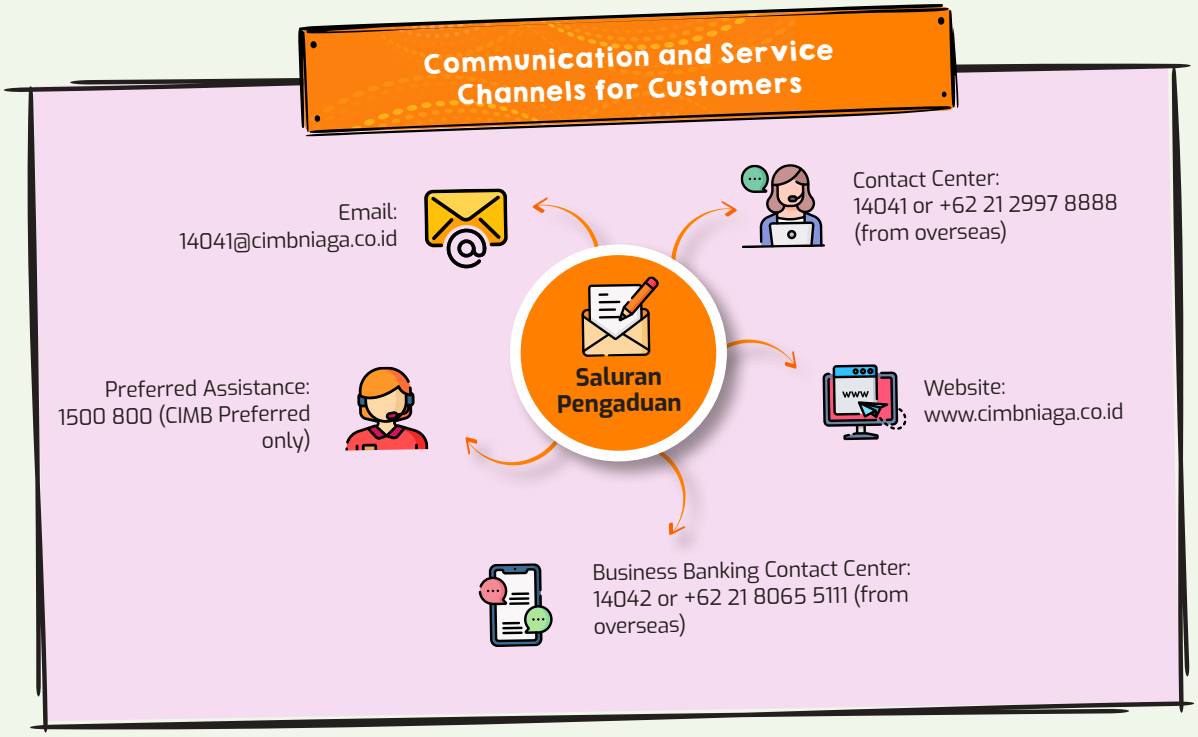


Customer Satisfaction Levels and Complaint Resolution [POJK51-F.16; F.30] [GRI 2-25][ACGS B.5.1]



To maintain service quality, Bank provides various channels for customers to submit questions, complaints and feedback related to products and services. These channels can also be used by other stakeholders to submit suggestions or complaints, which are then handled by the relevant units. In 2025, Bank recorded no customer complaints regarding the environmental impacts of Bank's operations or non-compliance with laws and regulations. Further details on complaint types and resolution levels are presented in the 2025 Annual Report.

In addition, Bank is currently conducting customer satisfaction measurements, including the Net Promoter Score (NPS), for sustainable finance products and/or services. The NPS score recorded in 2024 was 57%.The survey covers various aspects, including product quality, service channels and the effectiveness of customer service. Customer complaint resolution rates in 2025, 2024 and 2023 was successfully maintained at 99%.



Corporate Social Responsibility

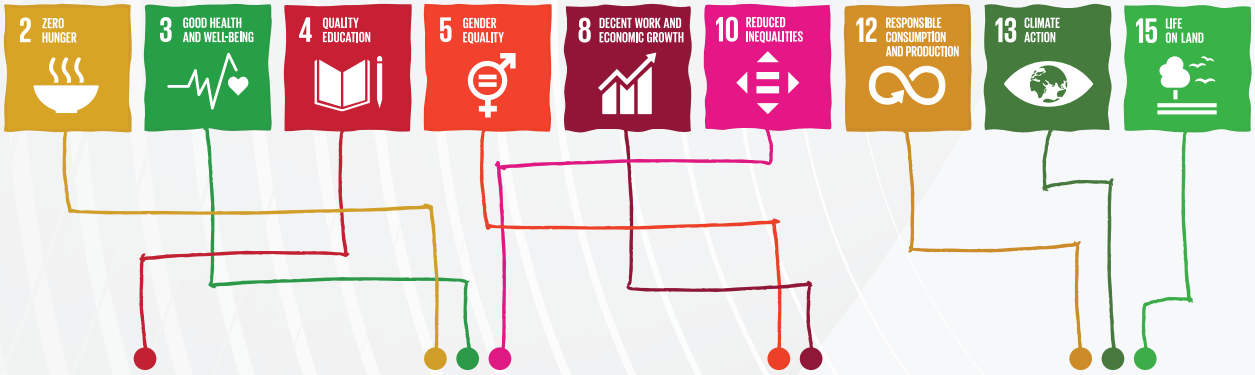


Pillar 03

Corporate Social Responsibility (CSR) Pillar

[POJK51-F.4; F.25] [GRI 413-1] [ACGS B.4.3; B.4.4; B.4.7]

CIMB Niaga implements corporate social responsibility (CSR) programmes as Bank's commitment to supporting the Sustainable Development Goals (SDGs) through four core CSR pillars. [POJK51-F.25] [ACGS B.4.3]



CSR Pillar 1: Education

CSR pillars that focus on supporting improving access to quality education through financial literacy activities, scholarship programmes and support for educational facilities.

CSR Pillar 2: Community Health and Well-being

CSR pillars that focus on supporting programmes to improve community health and well-being.

CSR Pillar 3: Economic Empowerment

CSR pillars that focus on supporting programmes that strengthen community empowerment with the aim of improving economic outcomes.

CSR Pillar 4: Climate and Environment

CSR pillars that focus on supporting environmental conservation programmes that also create added value for stakeholders.

Realization of CSR Funds (Rp million) [POJK51-F.4]

	Education	Community Health and Well-being	Economic Empowerment	Climate and Environment	Others
2025	10,582	1,987	8,000	4,656	1,087
2024	8,873	1,823	8,179	4,746	257
2023	8,440	1,956	8,131	6,169	250

	2025	2024	2023
Total Realization of CSR Funds	26,312	23,878	24,946

The reported values include both the costs that have been actually disbursed and the costs that have been allocated (provisioned) during the current year.

Employee Volunteer Program [ACGS B.4.4]

CIMB Niaga engages employees through the Employee Volunteer Program to support Bank's CSR implementation. The programme aligns with the four CSR pillars: Education, Community Health and Well-being, Economic Empowerment and Climate and Environment, and aims to create a positive collective contribution.

During 2025, Bank required each employee to participate in volunteer activities in accordance with its CSR pillars, with a minimum target of four hours per year, which was counted as one of the key performance indicators (KPIs). By the end of 2025, the Employee Volunteer Program recorded a total of 75,678 hours, or an average of 6.49 hours per employee. The programme serves not only as a platform for engaging employees in achieving their KPIs, but also in fostering awareness and a sense of responsibility toward their surroundings, as well as demonstrating how the Bank, together with its management and employees, strives to deliver a positive impact on the environment and the surrounding communities



As in the previous year, Employee Volunteer Program activities were carried out individually and bankwide. Individual activities included waste processing, charity runs and walks, teaching, cleaning rivers/schools/places of worship, donating usable items and blood donation. Meanwhile, bankwide activities that involved all Bank employees in the Employee Volunteer Program included:

1. **A Better Climate anD Environment (ABCDE) Challenge Programme**
   Bank encourages employee participation in household waste management through the collection of inorganic waste from each employee's local neighbourhood. Sorted waste is then handed over to waste banks, local collectors or non-governmental organisations engaged in environmental initiatives near employees' places of residence. In 2025, the programme collected 6.9 tonnes of waste, comprising 42% paper, 22% plastic, 7% used cooking oil, 19% electronic waste and 11% metal waste.





2. **Ciliwung River Clean-Up Action**
   Bank supports environmental conservation efforts by organising Employee Volunteer Day 2025 at Pangkalan Komunitas Ciliwung Depok. This activity involved more than 500 employees from various Bank work units across Jabodetabek, who took part in three main activities: river clean-up, eco-brick making as an environmentally friendly approach to plastic waste management and the release of endemic fish fry. Volunteers collected 2.2 tonnes of waste and processed some plastic waste into eco-bricks. As part of ecosystem restoration efforts, 3,000 endemic fish fingerlings were released into the Ciliwung River. Volunteers also received education on responsible conservation practices. Bank built two new sanitation facilities to support long-term and sustainable river conservation.





3. **Community Forward: Real Action, Real Leaders, Real Impact**
Bank hosted and organised volunteer activities as part of the Regional Directors' Sharing Session (RDSS), a strategic forum that brings together Regional Directors and CIMB Group leaders to share experiences, best practices and leadership strategies in driving sustainable business performance. The session was attended by 60 delegates and took place at the Bumi CIMB Niaga Learning Center. The event also engaged the local community by inviting 150 students from SDN Pasirangin 04 and 50 parents from the surrounding area. It was implemented through several initiatives, namely:

a) Learn Forward, under which students participated in various educational activities, including financial literacy sessions, environmental education, and a hands-on Tour de Bank (TDB) CIMB Niaga experience to gain a better understanding of how banking operations work. Meanwhile, parents attended educational sessions focused on stunting prevention, where they received practical guidance on providing nutritious and balanced meals for their families;
b) Goods Forward, through which wearable clothing items collected from delegates were distributed to beneficiaries; and
c) Food Forward, which involved the distribution of nutritious food packages and basic necessities.







4. **Mission Possible: Charity Against Stunting**



Bank organised a charity activity as part of the 2025 Year-End Senior Leaders Conference (SLC), Bank's annual strategic forum that brings together senior leaders to review Bank's performance in the current year and formulate strategies for the year ahead. The charity activity was held at Taman Hutan Raya (TAHURA) Djuanda, Bandung, with a focus on stunting prevention. This initiative represents Bank's support for the Government's programme and further strengthens the ongoing collaboration between CIMB Niaga and the United Nations Children's Fund (UNICEF) in combating malnutrition and stunting. Fundraising was carried out through collaborative games and a bidding concept, engaging senior leaders in an interactive and meaningful way. The activity raised Rp126 million in donations from more than 100 senior leaders, which were then channelled to UNICEF. This initiative also the commitment of Bank's senior leaders to deliver the purpose of 'Advancing Customers and Society'.





5. **Aksi Peduli**

This initiative is part of the activities to mark CIMB Niaga's 70th anniversary and aims to strengthen employee awareness and care for the environment and the community. The programme works with donation distribution partners (Barang Berkah and Sedekah Barang Bekas Berkualitas) and invites all employees to participate in collecting donations of usable clothing, books and worship items. The activity was carried out in seven cities: Jakarta, Malang, Yogyakarta, Bandung, Makassar, Surabaya and Bali. A portion of the donated clothing and books was subsequently managed through a thrifting process by a third party. All proceeds generated from the thrifting activities were then donated to support CIMB Niaga's stunting alleviation programme implemented in collaboration with the United Nations Children's Fund (UNICEF).



Pillar 1: Education

Scholarship Programme

CIMB Niaga organises a Scholarship Programme that focuses on expanding access to quality education for high-achieving young people from diverse backgrounds. The programme is designed to help scholarship recipients complete their education optimally through education funding support and capacity building, while also promoting equal opportunities in accessing higher education. During 2025, Bank awarded scholarships to 51 students from public and private universities in Indonesia and opened opportunities for Indonesian students to obtain scholarships to universities located across the ASEAN region.



In addition to the scholarship programmes that have been awarded, the Bank continues its efforts to strengthen alumni networks. Since its establishment in 2024, the CYNERGY Scholarship Alumni Association has consistently demonstrated its commitment to providing a platform for collaboration and capacity building among alumni, while encouraging sustainable contributions to society. Entering 2025, CYNERGY launched a number of strategic initiatives aimed at expanding its positive impact and strengthening the community's contribution. These initiatives included:

a) Digital Marketing Training for Financial Literacy Ambassadors (part of the Ayo Menabung dan Berbagi (AMDB) programme),
b) Mentoring Programme for prospective scholarship recipients,
c) Public Speaking Workshop and
d) Fun Run in collaboration with the Kejar Mimpi Tangerang Selatan community.

CIMB ASEAN Scholarship 2025

1 Scholarship grantee

CIMB Niaga Scholarship Programme 2025

50 Students

24 Universities in Indonesia

Savings and Investment Programme [GRI FS16] [FN-CB-240A.3; 240A.4]

Bank implements various financial literacy and inclusion initiatives, including the Ayo Menabung dan Berbagi (AMDB) Programme, Tour de Bank (TDB) and Be Smart, which are delivered across multiple areas in line with Bank's operational coverage. These initiatives are designed to align with national policy direction, particularly the National Strategy for Financial Inclusion (SNKI) as set out in Presidential Regulation No. 114 of 2020, which targets increasing the national financial inclusion rate to 90%. In addition, the programmes support Financial Services Authority Regulation (POJK) No. 3 of 2023 on Enhancing Financial Literacy and Inclusion in the Financial Services Sector and contribute to the Financial Services Authority's (OJK) agenda through the Financial Inclusion Month (BIK) Programme and the One Account One Student (KEJAR) Programme.

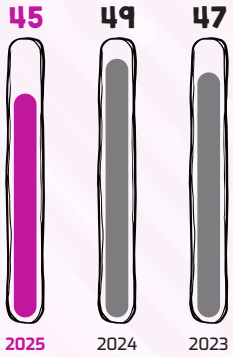
Ayo Menabung & Berbagi



Ayo Menabung dan Berbagi (AMDB)

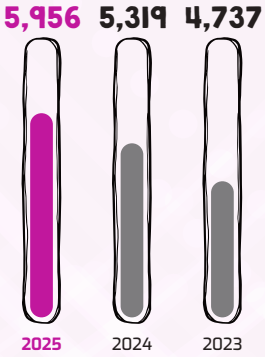
AMDB Programme is Bank's initiative to raise financial literacy awareness among young people. Bank implements various educational programmes and promotes the utilisation of financial products to support communities in making more informed financial decisions. These efforts encompass both short- and long-term financial planning, expanded access to savings and investment products, as well as the strengthening of financial resilience. The initiatives are aligned with Bank's CSR pillar in promoting inclusive and sustainable economic growth. As part of Bank's continued commitment to collaboration and to keeping pace with trends in financial crime, Bank continues its collaboration with the Financial Transaction Reports and Analysis Center (PPATK) to provide education to students on the importance of understanding money laundering activities.

Number of Schools



676
Accumulation until 2025

Number of Students



80,325
Accumulation until 2025

Participant Understanding

25%

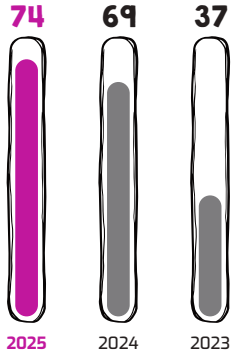
Participant understanding in the 2025 AMDB Programme based on post-test results compared with the pre-test.

Tour de Bank (TDB)

TDB Programme is a financial literacy initiative designed to build primary school children's basic understanding of banking through a hands-on learning approach. During OJK's Financial Inclusion Month in September 2025, Bank supported the programme by delivering financial literacy and inclusion activities to 248 students from five primary schools in Medan simultaneously through visits to the CIMB Niaga Syariah Medan - Ring Road Branch.

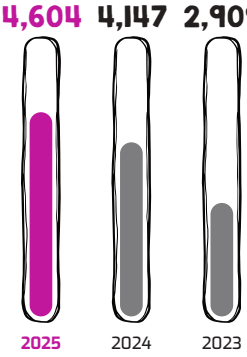


Number of Schools



478
Accumulation until 2025

Number of Students



26,974
Accumulation until 2025

Participant Understanding

20%

Participant understanding in the 2025 TDB Programme increased based on post-test results compared with the pre-test. The passing standard for this programme is an improvement of more than 10%.

Savings for Students

Through the AMDB and TDB Programmes, Bank introduces student savings products to the younger generation. This serves as Bank's support for the OJK-initiated KEJAR Programme (One Account One Student). In 2025, 4,125 new savings accounts were opened, with donations of Rp426.55 million.

Savings Habit Competition

In 2025, the financial literacy programme introduced a new initiative, the Savings Habit Competition. The initiative aims to encourage sustained improvements in children's financial behaviour. The competition does not focus on the size of savings balances but on participants' consistency and the saving habits they build. The competition targets primary and secondary school students and selected 30 winners. Each winner will receive an additional savings reward to encourage them to continue building their savings balance and develop a regular saving habit for a better future.

Provision of Educational Facilities

In 2025, Bank provided support to strengthen the Education pillar through the provision of educational support facilities to 84 schools across Indonesia participating in the AMDB and TDB Programmes.

Financial Literacy for Teachers: Investment for Prosperity and Smart Tactics for Managing Finances



Furthermore, the Bank not only focuses on delivering financial literacy programmes to students, but also extends the benefits to educators. A total of 56 teachers from 18 schools participating in the AMDB and TDB Programmes attended online financial literacy sessions conducted across two training sessions. The programme is expected to strengthen teachers' capacity as agents of change who not only teach financial literacy, but also demonstrate and apply sound financial practices in their daily lives.

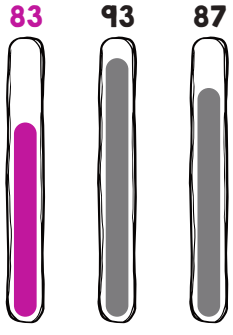
Be Smart Program

The Be Smart Programme is a financial literacy programme that aims to improve the younger generation's understanding of personal financial management, investment and the use of digital banking services and technologies. In 2025, Bank provided financial literacy training to 83 CIMB Niaga scholarship recipients across two levels:

1. Basic financial literacy, covering financial planning for the future and an introduction to the financial services industry, particularly financing, supported by speakers from CIMB Auto Finance (CNAF).
2. Advanced financial literacy, covering an introduction to investment and an understanding of money laundering, supported by speakers from the Financial Transaction Reports and Analysis Center (PPATK).



Beneficiaries



Number of Training Sessions



2 times 2025
2 times 2024
2 times 2023

Participant Understanding

25%
for the advanced module

16%
for the basic module

Participant understanding in the 2025 Be Smart Programme increased based on post-test results compared with the pre-test. The passing standard for this programme is an improvement of more than 10%.

The Complete Intern

As part of Bank's commitment to supporting the development of national young talent, Bank continues to implement The Complete Intern Programme. The programme is designed to provide students from diverse educational backgrounds with opportunities to gain first-hand work experience in the banking industry, in line with their talents, interests and areas of expertise. Participants are not only involved in professional work activities within the relevant units and directorates but are also equipped with a range of soft skills development activities, for example through character building, volunteering and team building.

Furthermore, in 2025, Bank expanded its collaboration with the Ministry of Manpower of the Republic of Indonesia through the MagangHub National Apprenticeship Programme. The programme aims to expand access to employment opportunities and improve work readiness for newly graduated students, while supporting efforts to reduce the young workforce competency gap in Indonesia.

The Complete Intern Programme successfully selected 241 students from a total of more than 10,000 applicants. The selected students were placed in 131 internship positions across various directorates. In addition, interns also had the opportunity to continue their contribution as CIMB Niaga employees through the Graduates Programmes, such as The Complete Banker and CIPTA.

Kejar Mimpi Talks

Kejar Mimpi Talks is Bank's inspirational platform that combines financial literacy with inspirational talks to foster the spirit of pursuing dreams in a tangible and sustainable way. Through Kejar Mimpi Talks, Bank is positioned as a partner that accompanies the community in planning, preparing for and realising their dreams. The programme is designed to equip participants with relevant and practical financial understanding, from personal financial management and future planning to making more informed financial decisions.





Kejar Mimpi Talks also features inspirational speakers, including public figures, professionals and local heroes, who share real-life stories of struggle, failure and success in pursuing their dreams. These stories are expected to foster a positive mindset, the courage to dream big and the belief that every dream can be achieved with the right preparation. In 2025, Kejar Mimpi Talks was held in two cities, Ambon and Yogyakarta, reaching more than 1,300 young people.

Pillar 2: Community Health and Well-Being [GRI 203-1]



Peduli Gizi Anak #CegahStunting

Since 20 November 2023, Bank has partnered with the United Nations International Children's Emergency Fund (UNICEF) in support of the Government's Early Detection and Management of Children with Malnutrition Programme to prevent stunting in East Nusa Tenggara (NTT) Province. The programme delivers a significant impact in strengthening prevention, early detection and management for children at risk of wasting in Kupang City through strengthening the role of Early Childhood Education (PAUD) and community engagement. In 2025, activities were carried out with four main focus areas.

1. Strengthening early detection and timely referral

A total of **452** PAUD teachers from **100** PAUD received capacity building on child wasting, including the use of the MuAC (Mid-Upper Arm Circumference) tape, nutritional oedema checks and referral mechanisms.

100% of the **1,119** children registered at participating PAUD underwent routine wasting screening.

Routine screening practices have now been integrated sustainably across all participating PAUD.

2. Enhancing family and community capacity

A total of **1,755** parents and caregivers participated in parenting classes and were equipped with skills for early wasting detection.

Early detection practices were expanded and replicated, reaching an estimated more than **370,000** children across NTT Province.

3. Strengthening community-based systems

A total of **150** Posyandu cadres were trained to strengthen screening, referrals and nutrition education at the community level.

The programme introduced two innovations, namely Posyandu Kader Peduli Wasting and Kampus Peduli Wasting, expanding early detection reach through the engagement of community volunteers and university students.

4. Promoting preventive nutrition behaviour ("From Farm to Fork")

100 PAUD established school gardens as a platform for nutrition education and sustainable food.

89 PAUD held cooking demonstrations using produce from school gardens and local foods to encourage balanced nutrition practices in households.



In addition to programme implementation, in 2025 Bank continued to facilitate fundraising #CegahStunting through several internal and external activities. Internal activities included, for example, the HR Info channel, Galeri News and WhatsApp blasts, while external activities included Media Gathering, Ngobiz, Travel Fair, Wealth & XTRA XPO, Kejar Mimpi Festival and The Cooler Earth Exhibition. To expand the reach of donations to the public, Bank also provided a donation channel on the OCTO application. A total of 14 activations were carried out, raising Rp235.54 million in donations from 1,002 donors. Bank also linked Peduli Gizi Anak #CegahStunting with other CSR activities by providing attractive souvenirs for Peduli Gizi Anak #CegahStunting donors, sourced from products supported under the Community Link#JadiNyata and #JadiBerkelanjutan Programme. This aimed not only to recognise donors' contributions but also to introduce products supported by Bank.

Philanthropic Activities

Bank provides donations to support improvements in community health and well-being. Philanthropic activities organised by Bank throughout 2025 included Ramadan 1446H activities, which involved providing Ramadan packages to people in need and persons with disabilities around Bank branches in selected cities: Jakarta, Tangerang, Bogor, Bekasi and Yogyakarta. Bank also carried out Qurban Donation activities, which were distributed around CIMB Niaga branches in Malang, Jakarta, and Bandung. In addition, Bank provided Christmas Donation to foundations in Bekasi, Medan and Kolbano, NTT. Bank also carried out disaster response activities by providing assistance to victims of natural disasters, including those affected by flooding in Cisarua, Sukabumi, Aceh and North Sumatra. In 2025, Bank's philanthropic activities directly reached more than 6,700 beneficiaries.



Pillar 3: Economic Empowerment [ACGS B.4.4]

Bank directs a range of social and economic initiatives to strengthen the foundations for inclusive and long-term growth, particularly through strengthening MSME capacity, expanding financial inclusion and community development. The implementation of these programmes has delivered tangible benefits, including increased economic activity, stronger business self-reliance and improved quality of life for beneficiaries and communities around programme locations.

Community Link Programme

Community Link is one of Bank's programmes that involves customers and/or the community in addressing or empowering environmental, economic and social (EES) issues. The Community Link Programme is divided into three: #JadiPeduli, #JadiNyata and #JadiBerkelanjutan.

Community Link #JadiPeduli Programme

The Community Link #JadiPeduli Programme is an initiative that encourages the Bank's employees to actively participate in the Bank's CSR activities.

Throughout 2025, the Community Link #JadiPeduli Programme was implemented across 70 branches and work units, encompassing activities such as financial literacy programmes, tree planting, beach and river clean-up initiatives, school renovations, as well as social outreach activities for orphanages and nursing homes.



Community Link Program #JadiNyata

The Community Link #JadiNyata Programme aims to encourage innovation and active participation from the wider community in addressing environmental, economic and social issues. In 2025, Bank continued to implement the Community Link #JadiNyata Programme, which involved 515 applicants. Through this programme, Bank selected three best social ideas and two social ideas that received special recognition, namely:

3 Best Social Ideas



Achmad Adias Wijaya (Artdias Gallery) - Pasuruan

Artdias Gallery is an innovation that uses teak wood waste, combined with high creativity, to produce a range of educational children's toys and authentic artworks with aesthetic value. Beyond creating creative products, Artdias is also committed to shifting the mindset of furniture craftsmen to view wood waste as a resource with economic value, rather than merely a production leftover.



Budi Anggoro (Bank Sampah Pa-Q-One) - Yogyakarta

This social idea focuses on an upcycling project, namely processing inorganic waste and mineral water bottles into recycled products with economic value. Through the involvement of waste bank communities, local youth organisations and environmental activists, the project aims to expand the reach of recycled products so that more people are encouraged to participate in managing inorganic waste, particularly mineral water bottles.



Prayogi Harry Widharta (Maringrang Arts) - Probolinggo

This social initiative focuses on innovation that uses shell waste by optimising the involvement of pre-prosperous women who are part of the KUBE (Kelompok Usaha Bersama) in Wonorejo Village throughout the production process, resulting in unique and creative products.

2 Special Social Award Ideas:

Outstanding in S.T.E.M (Social. Technology. Engineering. Mathematics)



Daniyah Deluca (Kakarobot) - Semarang

An educational social movement that focuses on equitable access to education and technology, particularly in Frontier, Outermost and Least Developed regions (3T), with modules, materials and approaches tailored to the Indonesian curriculum and schools' needs.

Outstanding in Circular Economic



Riska Fadilla Sari (Seed Paper Indonesia) - Jakarta

An innovation that processes paper waste into recycled paper embedded with plant seeds (seed paper). After use, the paper can be planted to grow into a plant and, over time, it decomposes into compost. The paper can be used as greeting cards, invitation cards and calendars.

As in the previous year, Bank also provides mentoring and development support to the three winners of the 2024 Community Link #JadiNyata Programme, with progress as follows:

Arka Irfani (Bell Living Lab) - Bandung

Arka Irfani established Bell Living Lab, a social enterprise that focuses on the utilisation of coffee waste and the empowerment of coffee farmers in Cilengkrang, Bandung Regency. Through mentoring under the Community Link #JadiNyata Programme in 2025, Bell Living Lab processed coffee husk waste into various authentic products and works. In parallel, empowerment efforts were delivered for coffee farmer groups through education and by supporting the supply of coffee husk waste. Bank also provided marketing support by showcasing Bell Living Lab products at various events, including experiential learning activities on making lanyards using coffee waste materials.

Throughout the 2025 mentoring period, Bell Living Lab recorded a turnover of Rp587.6 million, empowered eight coffee farmers and one farmer group comprising 100 members, and utilised waste sourced from 61 coffee shops. Through active engagement on social media and its website, Bell Living Lab continued to expand its outreach and social impact.

One of the flagship innovations resulting from the mentoring programme is Cfoam, a coffee waste-based material that experienced significant growth in 2025, with product development increasing by 100%. These initiatives reaffirm Bell Living Lab's commitment to integrating innovation, sustainability, and local community empowerment.

@bell_livinglab belllivinglab.com

Cahyo Febri Wijaksono (Metasekerta) - Surabaya

Cahyo preserves Wayang by leveraging developments in the digital space. He began by creating an educational game, Metasekerta, which features wayang characters as an effort to preserve wayang culture in an engaging and interactive way, aligned with technological developments. Through mentoring under the Community Link #JadiNyata Programme, Cahyo further developed Metasekerta beyond an educational game. Metasekerta has since grown into an animation brand that highlights Wayang art through educational animated content on social media platforms such as Instagram, TikTok and YouTube. The published content combines various elements, including financial literacy, comedy and other issues. In addition, Metasekerta developed a range of wayang animations that were adapted into other products such as tote bags and tumblers.

In addition to preserving Wayang culture and art, Metasekerta can generate social and economic impact for young people involved in the production process. In 2025, Metasekerta recorded more than 128 thousand viewers over six months and generated approximately Rp7 million in revenue over two months through merchandise sales. This achievement demonstrates the significant potential of collaboration between local culture and digital innovation in driving growth within the creative economy.


@metasekerta.official


@metasekerta.official


@metasekerta

Siti Nurul Adhimiyati (Decoco Luminer) - Bali

Decoco Luminer is a decorative lighting brand that combines coconut shell waste with carved craftsmanship by local artisans in Tampak Siring Village, Bali, and integrates sustainability through solar panels as the power source. Through mentoring under the Community Link #JadiNyata Programme, Decoco Luminer was further developed with improvements across several areas, including product quality, artisan production stability, operational flow, and quality control. To expand branding and market reach, Decoco Luminer leverages social media and e-commerce, builds engagement with various stakeholders, participates in MSME exhibitions and collaborates with strategic partners.

In 2025, Decoco Luminer successfully sold more than 100 solar-powered decorative lamps and over 200 electric decorative lamps. The company also secured a partnership with an Australian partner through a contract for the regular shipment of 40 products per month over a one-year period. This progress also supported social growth through community empowerment by involving local artisans and housewives in solar panel production and female workers in the finishing process. Economically, Decoco Luminer recorded revenue of Rp124 million.


@decocoluminer

Concurrently with the final judging session of the 2025 Community Link #JadiNyata Programme, the Annual Workshop Community Link #JadiNyata was also held as a platform for continued mentoring, bringing together programme alumni to foster collaboration and knowledge sharing. The annual workshop also featured speakers with expertise in social business development, namely Jemi Ngadiono, Founder of 1000 Guru, and Dina Dellyana, a business development expert.

In addition, the 2025 Community Link #JadiNyata Programme also organised Pasar #JadiNyata, an exhibition platform to expand branding for products created by alumni and finalists. This reflects CIMB Niaga's efforts to provide ongoing mentoring under the Community Link #JadiNyata Programme. Pasar #JadiNyata featured innovative products from the 10 finalists in 2025 and 10 programme alumni since 2018. Pasar #JadiNyata also generated sales from selected products, with the proceeds channelled to CIMB Niaga's stunting programme in collaboration with UNICEF.



On another occasion, as part of a campaign to promote and enliven The Cooler Earth at the Kejar Mimpi Festival (KM Fest) event, Bank featured innovative products from 12 sociopreneurs drawn from the programme's winners and finalists of the Community Link #JadiNyata Programme. In addition to the products, visitors could also enjoy hands-on experiences by trying the direct practice of making innovative products at almost every booth. Proceeds from product sales were channelled as donations to #CegahStunting programmes in NTT and for post-disaster recovery in areas around Aceh and North Sumatra. For further information on The Cooler Earth, please refer to Pillar 5 Advocacy and Stakeholder Engagement.



Community Link #JadiBerkelanjutan Programme



Through Community Link #JadiBerkelanjutan, Bank continues its collaboration with BerdayaBareng Programme to deliver sustainable economic empowerment training. The programme aims to strengthen capacity and improve readiness to access financial services for women MSME actors and persons with disabilities in Eastern Indonesia. Since 2022, the programme has focused on several areas in Eastern Indonesia, including Mamminasata (Makassar, Maros, Gowa and Takalar), Toraja, Kupang, Samarinda, Balikpapan and Manado. As a sustainability step, in 2025 the Community Link #JadiBerkelanjutan Programme was implemented and further developed through:



1. Akademi UMKM – a regular training and development programme entering its 4th season. This season focuses on expanding impact to four new areas, namely Banjarmasin, Kendari, Lombok, and Pontianak, and reached 438 MSMEs. This was followed by 284 participants in online training on business financial literacy, which will be filtered into 50 MSMEs that receive access to interest-free financing for business development.
2. Jaring Komunitas UMKM – Bank established MSME Communities in three areas, namely Balikpapan, Makassar and Manado, as part of supporting sustainability in empowering MSME entrepreneurs in these areas.
3. Tumbuh UMKM – an alumni development programme for Seasons 1 to 3 with low non-performing loan (NPL) values and strong business growth potential, which will then be supported through thematic training, mentoring and wider market access.



438
MSMEs that registered

284
Selected participants for Phase 1 training

244
Women

40
Men

4
Participants' city of origin

Persons with disabilities

4 Female
3 Male



Empowerment and Training for Persons with Disabilities

As part of the implementation of Law of the Republic of Indonesia No. 8 of 2016 on Persons with Disabilities, Bank continues to strive to build a positive and inclusive work environment by providing employment opportunities for a total of 12 persons with disabilities, comprising outsourced employees (Contact Center, Admin Support for the Risk Control Unit and Human Resources) and direct contract employees (Frontliner as Teller, Desk Collection and Development Program).

Meanwhile, since 2023, Bank has continued its collaboration with Alunjiva and, in 2025, appointed three persons with disabilities as beneficiaries following a series of training programmes conducted in the previous year. As a result, Bank now has six partners with disabilities under the Kemitraan Seraya initiative. Furthermore, starting in 2025, the programme has focused on mentoring and capacity building for these six partners, including facilitating the participation of Seraya partners with disabilities in opening booths at various events supported by Bank.

Empowerment Training for Bamboo Farmers

As part of efforts to sustain the socio-economic benefits of the Bamboo Conservation Programme implemented with Yayasan KEHATI, Bank continues to build the capacity of bamboo farmers through various training initiatives. In 2025, Bank provided training to 965 participants, comprising bamboo farmers and local communities across Bank's bamboo programme locations. The training aims to encourage environmentally friendly bamboo cultivation practices, improve productivity and output quality and expand opportunities for sustainable income growth for communities around the programme areas.



Pillar 4: Climate and Environment [POJK51-F.10]

Bamboo Conservation



Through a long-term partnership with the Indonesian Biodiversity Foundation (KEHATI) and several other strategic partners, Bank has consistently implemented bamboo conservation initiative, which has been running for more than ten years. The programme focuses on planting several selected bamboo varieties, including Black Bamboo (Gigantochloa atroviolacea), Tabah Bamboo (Gigantochloa nigrociliata Buse-Kurz) and Betung Bamboo (Dendrocalamus asper). These are developed across various areas, including Lombok (West Nusa Tenggara), Tabanan and Gianyar (Bali), Flores (East Nusa Tenggara), Magelang (Central Java) and others new location in Manggarai Raya (East Nusa Tenggara).

In 2025, Bank, together with the Indonesian Biodiversity Foundation (KEHATI), planted 55,500 bamboo in Magelang (Central Java), Lombok (NTB), Manggarai Raya (NTT) and Flores (NTT). As a result, since 2012 Bank has planted a total of 115,400 bamboo. In addition, Bank also planted more than 6,000 economically valuable plants that can be utilised in the short term by surrounding communities in Manggarai Raya and Lombok.



In addition, Bank is also beginning to develop eco-educational tourism villages at two locations that have implemented the bamboo conservation programme, namely the Forest Area with Special Purpose (KHDTK) Rarung in Lombok (NTB) and Wogo Village in Flores (NTT). Various activities that deliver ecological, economic and social impact are beginning to be felt by communities in both locations, making eco-edu-tourism village development one of the emerging development opportunities.

Eco-educational tourism villages integrate three key components: nature conservation, empowerment of local communities to improve economic outcomes and increased environmental awareness. This approach is intended not only for visitors but also actively involves local communities. The eco-educational tourism concept encourages learning through direct interaction, understanding and appreciation of the culture and customs of the tourism village visited. Community empowerment is the core spirit in developing tourism villages, with the expectation that it can improve communities' quality of life and well-being when managed accountably.

Furthermore, Bank regularly conducts periodic analyses of the carbon sequestration potential of planted bamboo. Calculations in 2025 show that the carbon sequestration potential from planted bamboo reached more than 3,700 tonnes of CO_2 equivalent, with cumulative sequestration since 2019 reaching more than 15,000 tonnes of CO_2 equivalent.

Inorganic Waste Management

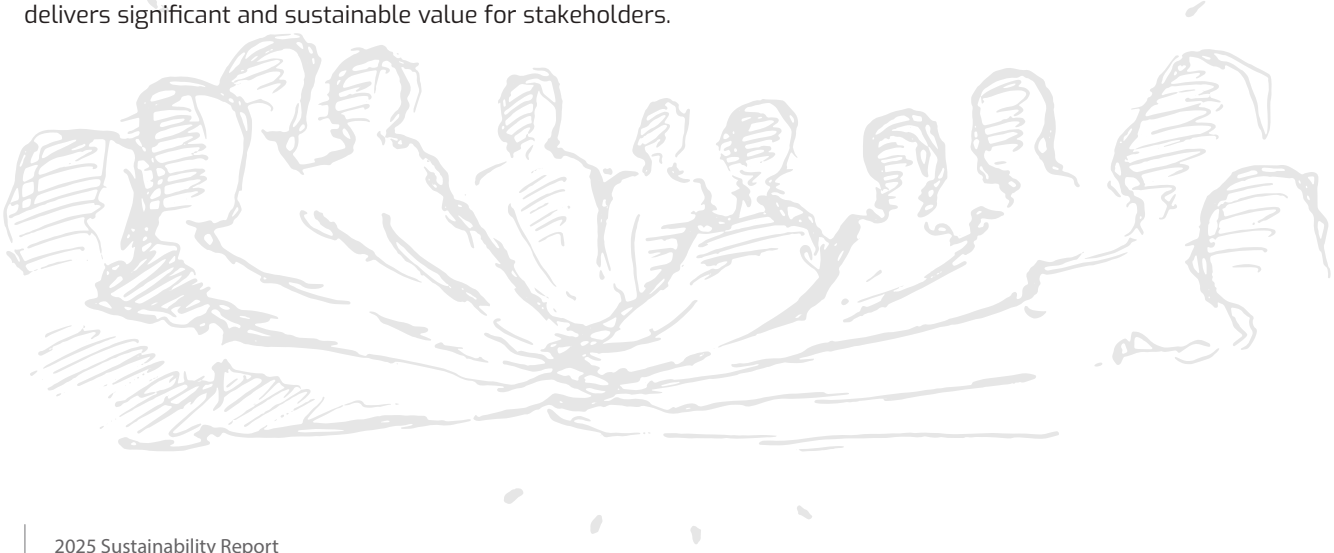
As part of its commitment to responsible environmental management, Bank integrates a circular economy approach through the application of the 3R principles (reduce, reuse and recycle) across various operational activities, supported by third-party partners. This initiative is implemented through a range of programmes and activities, including the ABCDE Challenge, Experiential Learning Workshops and the application of the Zero Waste to Landfill concept at various Bank events. In 2025, Bank managed 770 kg of unused debit and credit cards and 78 kg of recyclable waste.



Creating Meaningful Impact for Communities

As part of its sustainability commitment, CIMB Niaga continues to ensure that all corporate CSR programmes deliver tangible and sustainable benefits for the community, the environment and stakeholders. Bank measures the social impact value of its CSR programmes through the Social Return on Investment (SROI) approach, which enables the Bank to assess the effectiveness of social interventions holistically and in a measurable manner.

The SROI approach helps Bank understand the extent to which LES value is created from each Bank investment across the four core CSR pillars. SROI calculations are conducted by iDNa Solutions, an independent third-party research and consulting firm with expertise in management, customer behaviour, innovation and digital transformation, which has served various public and private sector clients since 2016. SROI calculations show that every Rupiah invested can be converted into the value of social benefits received by beneficiaries and the environment. An SROI ratio of more than 1 indicates that the social value created exceeds the investment made, meaning the programme is assessed to have a positive and effective impact. The SROI analysis results for the four pillars show that CIMB Niaga's social investment delivers significant and sustainable value for stakeholders.



Social Return on Investment (SROI) results for the four pillars of CSR

CSR Pillar	Programs under the CSR Pillar	Sub-Program	SROI of Programs under the CSR Pillar	SROI by Pillar	Overall SROI
Education	Financial Literacy Programme	AMDB	3.76	5.75	5.22
		TDB	1.78		
		SimPel	2.00		
	Scholarship Programme	Local	15.33		
		CIMB ASEAN Scholarship	7.21		
Public Health and Welfare	#CegahStunting Programme		5.84	5.84	
Economic Empowerment	Community Link	#JadiNyata	11.3	6.39	
		#JadiPeduli	5.26		
		#JadiBerkelanjutan	3.22		
	Disability Programme	Kemitraan Seraya	14.55		
Climate and Environment	Sustainable Bamboo Programme	Planting, Carbon Sequestration and Community Empowerment	3.25	3.38	
	Waste Management	ABCDE Challenge, Zero Waste to Landfill	5.31		
Others	Employee Volunteer		3.61	3.61	

100% of partners, including vendors, business partners, notaries and CSR beneficiaries, passed sustainability due diligence (SDD). Therefore, none of Bank's CSR partners had environmental and or social and ethical issues over the past three years and none were included in Bank's Exclusion List.

Testimony



Kairos Abinaya Susanto – CIMB Niaga Scholarship Awardee of 2024
Computer Science and Statistics – BINUS University Jakarta

I am very happy to be one of the recipients of the CIMB Niaga Scholarship. In addition to financial support, I also receive various educational and beneficial activities, one of which is a financial literacy program that provides insights into financial planning and investment, helping me manage my finances better.

Moreover, being part of the CIMB Niaga scholarship recipient community allows me to gain many friends, share knowledge, and build relationships that help us grow together.

I hope the CIMB Niaga Scholarship Program will continue to grow and reach even more students across various regions in Indonesia

Muhammad Basair - Disaster Donation Distribution Partner
Director of Department Philanthropy Network – ASAR Humanity



We feel that our collaboration with CIMB Niaga is more than just a programme partnership, it is a genuine expression of care that brings hope to many people. The support provided enables the programme to run more optimally, reach a wider audience, and deliver deeper benefits to the community. This has been a truly valuable experience and strengthens our belief that cross sector collaboration is key to creating sustainable social impact.

We appreciate CIMB Niaga's commitment, which not only offers support but also demonstrates genuine concern and trust in implementing partners to bring about meaningful change

Siti Nurul Adhimiyati – Decoco Luminer
Winner of Community #JadiNyata Programme of 2024



The mentoring provided through the 2025 Community Link #JadiNyata Program has had a truly significant impact on the development of Decoco Luminer. Through this program, we not only received technical and managerial guidance but also encouragement to see the potential of coconut shell waste from a new perspective—as an economic opportunity that can empower the community.

The program facilitators consistently provided clear direction, steady support, and motivation that strengthened our confidence in developing an environmentally based business that empowers carving artisans in Tampak Siring Village, Bali. This mentoring process has helped us improve production governance, enhance product quality, and expand our marketing networks.

We are proud and grateful to be part of this program. Community Link #JadiNyata has not only benefited our business but has also opened pathways for the surrounding community to grow together through creativity and sustainability.

Uji Achmad Ridwan – Desa Pemepek, Kecamatan Pringgarata, Lombok Tengah – NTB



We express our gratitude to CIMB Niaga and the KEHATI Foundation for their consistent efforts in supporting bamboo cultivation in Pemepek Village, which has raised awareness and enabled the community to care for the environment and utilize forest products responsibly.

Together with the Mitra Tani group, we have been able to plant bamboo along riverbanks and critical lands within KHDTK Rarung. From seedling preparation, land clearing, planting, to maintenance, the community is now able to harvest Tabah bamboo shoots, bamboo leaves, and bamboo stems to be processed into various products and sold.

In addition, through bamboo cultivation, we have begun to see positive environmental impacts, such as landslide-prone areas that are no longer experiencing landslides and the emergence of new natural springs.

Our hope is that this program will continue to grow, so that the community becomes increasingly aware of the importance of preserving our forests.

Governance and Risk



Pillar
04

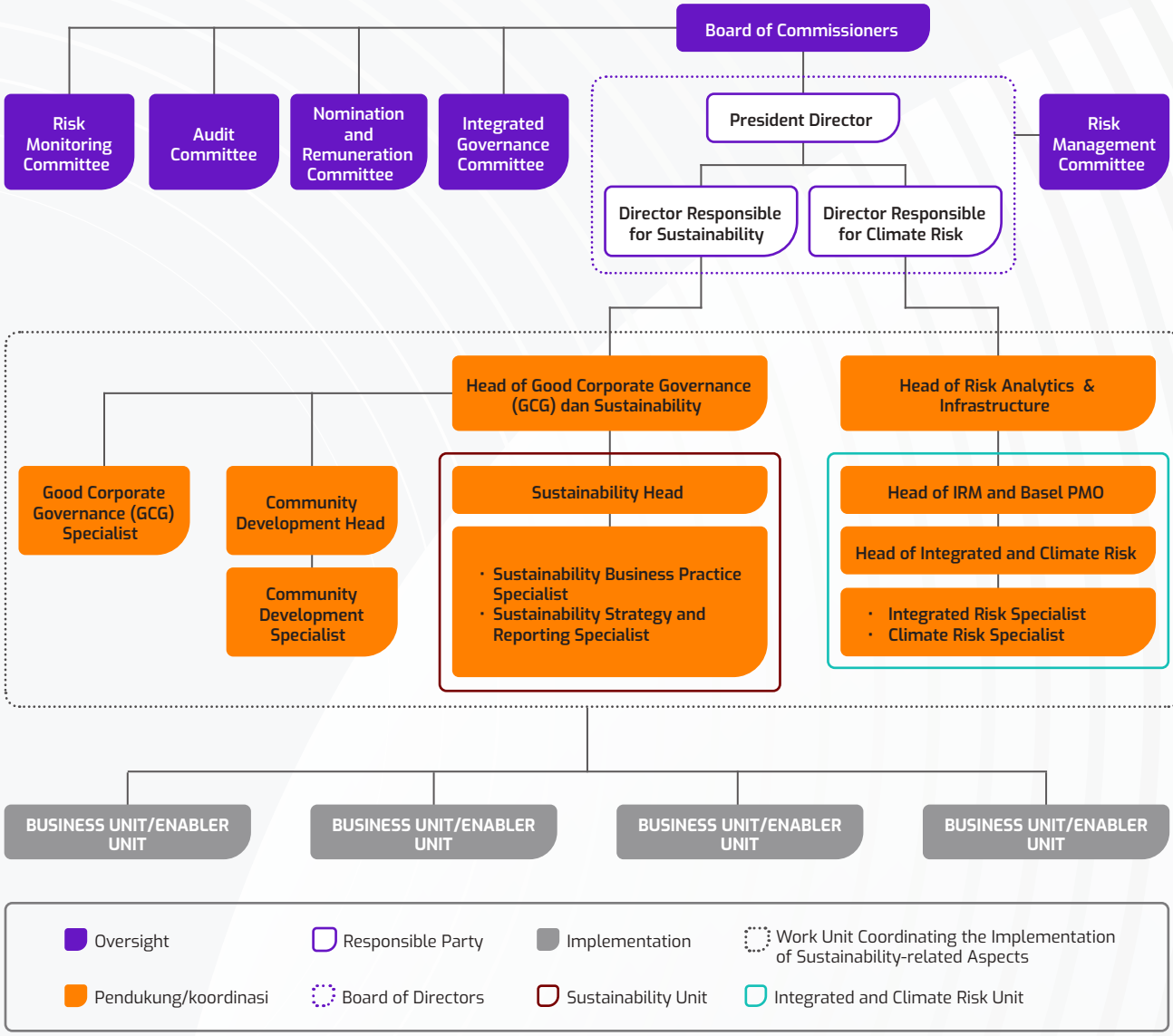
Sustainability Governance [POJK51-E.1] [GRI 2-9] [ACGS (B).B.1.4] [PSPK 1.27(a)(i)] [PSPK 2.06(a)(i)]



To support climate change mitigation and adaptation efforts, CIMB Niaga has integrated climate change-related risk, or climate risk, into its strategic and risk management frameworks as part of sustainability governance. Bank has set a target to achieve net zero greenhouse gas (GHG) emissions across Scope 1, 2 and 3 by 2050, or organisational net zero emissions (NZE) 2050. Since 2023, Bank has initiated the Net Zero GHG Emissions Strategy and Climate Risk Management project ("Net Zero Strategy & Climate Risk Management") to ensure the target is supported by a structured and measurable roadmap. The project identified six sectors with high carbon or GHG emissions intensity and set interim decarbonisation targets for each sector. As a follow-up, Bank implemented the Net Zero Operationalisation Programme (NZOP) to support the phased implementation and operationalisation of these decarbonisation targets.

Bank's sustainability management, including climate change-related risks and opportunities, is carried out by the Sustainability and Integrated and Climate Risk functions. Bank has submitted Climate Scenario Analysis (CSA) reporting to the Financial Services Authority (OJK) since 2024, referring to the OJK Climate Risk Management and Scenario Analysis (CRMS) 2024 Technical Guidelines for Banking. Bank also played an active role in strengthening industry capability and refining the CRMS methodology by participating in OJK focus group discussions (FGDs) on the development of Indonesian policy scenarios and the Industry-Wide Stress Test in November–December 2025.

Sustainability Governance Body [POJK51-E.1] [GRI 2-11; 2-14] [ACGS B.1.6;(B)B.1.5] [PSPK 1.27(a)(i)] [PSPK 2.06(a)(i)]



The Board of Commissioners serves as the highest governance body, followed by the Board of Directors led by the President Director. The Board of Directors has collective responsibility for implementing sustainability principles, sustainable finance and climate action and mitigation efforts. Specifically, the Director of Compliance, Corporate Affairs and Legal serves as the Director in Charge of Sustainability, while the Director of Risk Management serves as the Director in Charge of Climate Risk. In relation to sustainability governance, particularly climate risk, Bank has established the Integrated and Climate Risk Unit under the Risk Management Directorate. Oversight of sustainability performance coordination, including climate change-related risks, is carried out by the Board of Commissioners through the Audit Committee and the Risk Monitoring Committee, in accordance with the guidance set out in the relevant Committee Charters.

In addition, opportunities and risks of sustainability and climate change issues were among the key focus areas discussed in committee meetings at both the Board of Directors and Board of Commissioners levels in 2025. Further details on the main discussion topics are presented in the table below.

Sustainability Governance Agency Forum on Risks and Opportunities Related to Sustainability and Climate Change [PSPK 1.27(a)(i),(iii); 1.27(b)(i)-(ii)] [PSPK 2.06(a)(i),(iii); 2.06(b)(i), 2.25(b)(i)-(ii)]

Category	Committee	Frequency per Year*	Main Discussion Topics
Climate Change	Forum: **Board of Commissioners Level**		
	Risk Monitoring Committee	5	Progress reports on initiatives and projects related to climate change risks: a. Reporting on the results and methodology of the climate scenario analysis submitted to OJK under OJK Climate Risk Management and Scenario Analysis (CRMS) 2025. b. Periodic reporting and monitoring of the risk appetite dashboard, including quantitative matrices for the sustainability dimension (including climate risk). c. Reporting on risk hotspots and emerging risks, including sustainability issues and climate risk.
	Forum: **Board of Directors Level**		
	Risk Management Committee	5	1. Progress reports on initiatives and projects related to climate change risks: a. Periodic reporting and monitoring of the risk appetite dashboard, including quantitative matrices for the sustainability dimension (including climate risk). b. Reporting on risk hotspots and emerging risks, including sustainability issues and climate risk. 2. Establishment and approval of Bank's Climate Risk Management Policy, to guide and ensure a consistent approach to climate risk management (including definitions, scope, principles, governance, risk appetite, management processes and data).
	Board of Directors Meeting	1	Submission of the results and methodology of the climate scenario analysis to OJK under OJK Climate Risk Management and Scenario Analysis (CRMS) 2025.
Sustainability	Forum: **Board of Commissioners Level**		
	Audit Committee	4	Submission of the Sustainable Finance Action Plan (RAKB) and updates on performance, opportunities, and risks related to sustainability and climate change, including but not limited to: a. Scope 1 and 2 GHG emissions b. GHG reduction initiatives c. financing composition in high sustainability risk sectors d. sustainable finance portfolio, including the Sustainable Business Activity Category (KKUB), Indonesian Sustainable Finance Taxonomy (TKBI) and other sustainable finance products, services and programmes e. corporate social responsibility (CSR) performance
	Risk Monitoring Committee	4	
	Board of Commissioners Meeting	4	
	Forum: **Board of Directors Level**		
	Board of Directors Meeting	4	

*The meeting frequency reflects the number of meetings in a year in which sustainability and climate change-related risk and opportunity topics were discussed.

Duties and Responsibilities of the Highest Governance Body for Sustainability, Sustainable Finance, Risks and Opportunities Related to Climate Change [GRI 2-9; 2-10; 2-12; 2-13; 2-14; 2-15; 2-17; 2-18; 2-19; 2-20][ACGS B.3.1; (B)B.1.5] [PSPK 1.27(a)(ii),(iv); 1.27(b)(i)] [PSPK 2.06(a)(ii)]

Bank has aligned roles and responsibilities that support sustainability principles, sustainable finance, and the implementation of the Sustainable Finance Action Plan (RAKB) within the Charters of the Board of Commissioners, Board of Directors, Audit Committee and Nomination and Remuneration Committee. Climate change-related risks and opportunities have also been integrated into the Charters of the Board of Directors and Board of Commissioners. A full description of the roles of the Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee in supporting sustainability implementation is provided in Appendix Pillar 4 Governance and Risk. To ensure the effectiveness of governance bodies in monitoring sustainability risks and opportunities, including climate change, as part of the assessment process for candidates for the Board of Commissioners and Board of Directors. Appointment of members of the Board of Commissioners, Board of Directors and/or committees also takes into account Bank's strategic needs in strengthening governance and sustainability capacity. Each year, Bank also regularly identifies and provides sustainability capability development for members of the Board of Commissioners and Board of Directors.

Duties and Responsibilities of the Sustainability Governance Body [PSPK 1.27(a)(iv); 1.27(b)(i)-(ii)] [PSPK 2.06(a)(iv); 2.06(b)(i)]

Board of Commissioners

1. Ensuring the alignment of environmental (including climate change), economic, social and governance (LEST) aspects in the preparation of business strategies and implementation of business activities by the Board of Directors, as a form of implementing sustainable banking business, while paying attention to the risks and opportunities of sustainability and climate change.
2. Provide approval for RAKB and monitorits implementation.

Board of Directors

1. Ensure the sustainability strategy is aligned with Bank's strategy.
2. Approve sustainability and sustainable finance policies and procedures.
3. Review and approve the RAKB and ensure its implementation after approval by the Board of Commissioners.
4. Evaluate sustainability and sustainable finance performance periodically.
5. Ensure the alignment of environmental (including climate change), economic, social and governance aspects in business strategy and business activities as part of sustainable banking practices, while considering sustainability and climate-related risks and opportunities.

Director in Charge of Sustainability, held by the Director of Compliance, Corporate Affairs and Legal

1. Lead and ensure the RAKB is prepared in line with Bank's vision and mission.
2. Coordinate, evaluate and follow up on RAKB implementation periodically.
3. Ensure adequate frameworks, policies, methodologies and procedures are in place to mitigate sustainability risks (environmental, social and human rights risks).
4. Ensure sustainability activities and initiatives are aligned with Bank's strategy.
5. Review and provide input on the Sustainability Report.
6. Direct strategies for managing sustainability and climate-related opportunities.

Director in Charge of Climate Risk, held by the Director of Risk Management

1. Direct Bank's climate risk management strategy and ensure strong oversight by the Board of Directors and Board of Commissioners.
2. Develop understanding of climate risk and integrate it effectively into internal controls to strengthen Bank's resilience to climate change impacts, in line with regulatory requirements and best practices.

Sustainability Work Unit

1. Propose and ensure the sustainable finance vision and mission are reviewed periodically and aligned with Bank's vision and mission.
2. Develop sustainability and sustainable finance policies, including but not limited to Sustainability, Sustainable Finance and Human Rights Policies.
3. Prepare the RAKB and submit it to regulators.
4. Monitor RAKB implementation.
5. Map business segments with climate change risk exposure and classify financing into risk groups included in the Sustainability Sensitive Sectors List.
6. Implement and oversee internal sustainability initiatives and corporate social and environmental responsibility (CSR).
7. Strengthen awareness of sustainable finance practices and culture.
8. Ensure communication on sustainable finance implementation to stakeholders.
9. Coordinate strategies for managing sustainability and climate-related opportunities.

Integrated & Climate Risk Work Unit

1. Develop, implement and periodically review the Climate Risk Management Policy to remain aligned with sustainability regulations and Bank policies.
2. Ensure climate risk considerations are integrated into relevant frameworks and procedures.
3. Support and monitor the implementation of climate risk management policy across all business units and enabling units and submit climate risk issues, updates or proposals to the Risk Monitoring Committee (KIPER) and the Risk Management Committee (RMC) quarterly.
4. In implementing climate risk management processes, the unit is responsible, among others, for: identifying and assessing climate risk through a climate risk heatmap; measuring and reporting climate risk through CSA, due diligence and sector limit sustainability overlays; monitoring and reporting risk through the Risk Appetite Dashboard and PSPK 2 reporting.

Bank implements the Integrated Sustainability Operating Model (ISOM) through the appointment of Sustainability Champions to strengthen cross-unit coordination and support the implementation of sustainability initiatives, including the management of climate change-related risks and opportunities. This model encourages other work units to enhance sustainability innovation and to integrate sustainability culture, values and accountability across all business lines.

As part of strong sustainability governance, the Board of Directors and Board of Commissioners annually undertake a data-driven process to plan, discuss and monitor Bank's capital needs and funding structure. This process takes into account economic projections, the potential for sustainable business growth, risk appetite, stress testing results and capital ratio targets in line with regulatory requirements. These considerations form the basis for setting responsible capital structure and funding policies, to ensure Bank's resilience in responding to economic change while capturing growth opportunities that support the transition towards a low-carbon economy.
In line with sustainability governance principles, at all levels of decision-making, the Board of Directors and Management actively evaluate various trade-offs between risks and opportunities related to sustainability and climate change aspects. This evaluation includes analysis of potential financial, operational, environmental and social impacts to ensure that every strategic decision remains consistent with Bank's long-term objectives and within the established risk tolerance limits. Through this approach, Bank ensures that the integration of ESG aspects and climate-related risks forms an inseparable part of the strategic planning and risk management process.

A full description and disclosure of information on Corporate Governance, the nomination and remuneration criteria for members of the Board of Directors and Board of Commissioners, GMS authority, the duties and responsibilities of the Board of Directors and Board of Commissioners, the Audit Committee Charter and the Nomination and Remuneration Committee Charter, as well as the basis for determining management policies on capital and debt structure, are presented in the 2025 Annual Report. The report is published separately but complements and reinforces this Sustainability Report, thereby providing a comprehensive picture of Bank's commitment to and implementation of sustainability governance.

In line with the launch of the Forward30 strategic plan as a six-year roadmap to accelerate growth and prepare the organisation for the future, Bank has adjusted its Sustainable Finance Vision and Mission. This adjustment reaffirms Bank's commitment to ensuring that its sustainability direction is aligned with its strategic transformation and strengthens its core purpose of advancing customers and Indonesian society.



Management Review of Sustainability Performance [GRI 2-12; 2-13; 102-34]

[ACGS B.1.6; (B)B.1.5] [PSPK 2.06(b)(i)]



Within the sustainability governance structure, the Director of Compliance, Corporate Affairs and Legal is designated as the person responsible for managing sustainability-related risks and opportunities, including climate change aspects, as well as the implementation and evaluation of the Sustainable Finance Action Plan (RAKB). In this role, the Director receives and reviews Bank's sustainability performance reports, which include, among others, reports on the Sustainable Business Activity Category (KKUB) portfolio, reports on the portfolio under the Green, Social, Sustainability Impact Products and Services (GSSIPS) framework and reports on sector risk management based on the Indonesian Sustainable Finance Taxonomy (TKBI). Bank's sustainability performance reports are submitted periodically, at least twice a year, to the Board of Directors, the Audit Committee and the Board of Commissioners. In addition, the results of sustainability risk identification in Bank's financing portfolio and various sustainability recommendations for debtors are periodically reported to the Risk Management Committee and the Risk Monitoring Committee.

Furthermore, the Director in Charge of Climate Risk, held by the Director of Risk Management through the Integrated and Climate Risk Unit, also reports on the implementation of the climate-related risk framework, including CSA results showing the impacts of transition and physical risks from climate change on Bank's portfolio. Further explanation of reporting areas and discussion topics on sustainability and climate-related risks and opportunities at the Board of Directors and Board of Commissioners levels can be found in the table Sustainability Governance Forums with Sustainability and Climate-Related Risks and Opportunities Topics.

Evaluation of RAKB implementation is conducted periodically and reported to the Board of Directors and the Board of Commissioners. Through the Audit Committee, the Board of Commissioners reviews the results of RAKB implementation submitted by the Board of Directors, while the Risk Monitoring Committee focuses on high-risk sectors, sustainable finance risks, human rights risks and climate risks, both physical and transition. This evaluation mechanism ensures that the direction of the sustainability strategy, growth of the KKUB portfolio, risk mitigation and the capture of opportunities remain on track. The review of the 2025 RAKB showed no significant issues requiring special attention. The sustainability performance report, including the RAKB and its implementation, received approval from the Board of Directors and the Board of Commissioners before submission to OJK.

The Bank's Management ensures readiness to comply with SPK 1 and SPK 2 by conducting a gap assessment and strengthening the competencies of the Board of Commissioners, Board of Directors, Committees, and relevant working units. The Bank is also in the process of developing and adjusting policies, procedures, and reporting information systems. These efforts are undertaken to ensure that considerations of sustainability and climate-related risks and opportunities are integrated into the Bank's business activities—from strategy development and budgeting processes to management decision-making.

These preparations have been internalized into the reporting process based on the four pillars—Governance, Strategy, Risk Management, and Metrics & Targets—as described in Pillar 4 Governance and Risk Sub-Chapter Duties and Responsibilities of the Highest Governance Body for Sustainability, Sustainable Finance, Risks and Opportunities Related to Climate Change, as well as the Sub-Chapter on Management Review of Sustainability Performance.

Sustainability Risk and Opportunities Approach Framework [POJK51-E.3]

1 Sustainability Policy

2

- Sustainable Finance Policy and Procedures
- Kerangka Kerja Keuangan Berkelanjutan
- Exclusion List
- Sustainability Sensitive Sectors List
- Sector Guidelines
- Human Rights Policy
- Net Zero GHG Emissions Operations Policy
- Sustainable Procurement Procedure
- Sustainable Communications Procedure

3 Integration of Sustainability Aspects in Bank's Policy

Company Charter
- Company Policy Manual
- Board of Commissioners
- Board of Directors
- Audit Committee
- Nomination and Remuneration Committee
- Risk Oversight Committee
- Operational Risk

Operational Risk
- Whistleblowing Policy
- Anti-fraud Policy
- Anti-Bribery and Corruption Policy
- Anti-Bribery Management System Policy
- Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation of Weapons of Mass Destruction Policy (AML, CTF, and PPPWMD)
- Risk and Credit Management
- Commercial Credit Policy
- AI Risk Management Policy
- Climate Risk Management Policy

Corporate Social Responsibility (CSR)
Corporate Social Responsibility (CSR) Policy

Strategic Procurement & Admin Property Management
- Goods and Service Procurement Policy and Procedure
- Carbon Emission Inventory and Methodology Procedure
- Third-Party Risk Management Policy and Procedures

Human Resources
- Company Code of Ethics and Code of Conduct
- Nomination of Members of the Board of Commissioners, Board of Directors, and Independent Members of the Board Committees Policy

Finance
Smart Spending Policy

4 Sustainability Scope

Business Solutions
- Bank subsidiaries
- Corporate Social Responsibility (CSR) program partner or beneficiary
- Suppliers, vendors, merchants and outsourcing partners
- Business partners
- Members of the Board of Commissioners, Sharia Supervisory Board, Board of Directors and Independent members of Bank's Board of Commissioners Committee
- Non-Individual Financing Customers

Non-Individual Financing
- Corporate Banking Segment
- Commercial Banking Segment
- Emerging Business Banking (EBB) segment
- Financial Institution Group Segment

Environmental and Social Risk Approach [PSPK 1.44(b),(c)]

As part of its risk management approach, Bank recognises that environmental and social risks can result in adverse impacts, including climate change (physical and transition risks), environmental degradation, biodiversity loss, deforestation, land use change and issues related to water, marine and air, human rights, local and indigenous communities and labour. These impacts may also arise from the activities of debtors within Bank's financing portfolio. Accordingly, Bank applies Sustainability Due Diligence (SDD) to mitigate risks and to encourage the adoption of sustainability best practices through Sector Guidelines, to support positive environmental and social outcomes.

Key Environmental and Social Considerations for Risk Assessment [POJK51-F.9; F.23] [GRI 201-2; 304-1; 304-2; 304-4] [ACGS (B).B.1.1]



Within its risk management framework, Bank treats sustainability risks, including deforestation, inland waters and marine matters, land use, community social aspects, labour, biodiversity and human rights as key focus areas. Assessment of sustainable finance risk is conducted periodically through the application of Sustainability Due Diligence (SDD) and or Enhanced Sustainability Due Diligence (ESDD). This process is supported by Sector Guidelines and the use of adequate data and information from internationally recognized ESG data platform, to identify potential sustainability risks comprehensively. Through these Sector Guidelines, Bank also encourages customers to adopt sustainability best practices, including but not limited to contributing to carbon emissions reduction plans aligned with the Paris Agreement and Indonesia's Second Nationally Determined Contribution (SNDC).

A full description and disclosure of information on environmental and social risks is presented in Appendix Pillar 4 and on Bank's website.

Bank Strategy for Managing Environmental Risk

ENVIRONMENTAL RISKS


Climate Change (Physical and Transition Risks)


Deforestation


Biodiversity Loss


Aquatic Environments


Energy Use


Water Scarcity


Waste and Pollution

1. Bank has a long-term commitment to become an NZE organisation by 2050.
2. Bank has begun adopting the International Financial Reporting Standards (IFRS) Sustainability Disclosure (S1) and Climate-related Disclosure (S2) frameworks issued by the International Sustainability Standards Board (ISSB), as well as biodiversity-related aspects based on the Taskforce on Nature-related Financial Disclosures (TNFD). In Indonesia, the main principles in IFRS S1 and S2 have been adopted through Sustainability Disclosure Standards (PSPK) 1 and 2 issued by the Indonesian Institute of Accountants (IAI).
3. Bank has established a Sustainability Sensitive Sectors List (previously known as the List of Sectors with High Sustainability Risk) by identifying sectors potentially affected by climate change, including Agriculture, Forestry, Other Land Use and Land Use Change (AFOLULUC). The document was prepared using scientific methods and refers to international literature, including the Intergovernmental Panel on Climate Change (IPCC), the United Nations Framework Convention on Climate Change (UNFCCC) and the Science Based Targets initiative (SBTi).
4. Bank has implemented its No Deforestation, No Peat and No Exploitation (NDPE) commitment, particularly in AFOLULUC sectors. This commitment is reflected, among others, through requirements that new land clearing be carried out using the High Conservation Value (HCV) approach, prohibitions on land conversion in areas identified as having HCV, a zero burning policy and prohibitions on activities that adversely affect World Heritage sites and other sites, including but not limited to:
   a. sites, resources, habitats or landscapes with global or national significance or significance for local communities and or indigenous peoples, identified with the involvement of those communities
   b. national and or international protected areas, including peat conservation areas and wetlands within Ramsar sites
5. Through its Exclusion List, Bank has committed not to finance:
   a. thermal coal mining and coal-fired steam power plants (PLTU) for expansion or greenfield projects, as well as the use of the Mountain Top Removal (MTR) extraction method in mining activities
   b. new oil fields
6. Bank has set interim decarbonisation targets for six sectors to be achieved by 2030. Further information on these targets is presented in the section Sectoral Interim Decarbonisation Targets and Progress.
7. To achieve these interim decarbonisation targets, Bank implement the Net Zero Operationalisation Programme (NZOP). In addition, Bank incorporate financed emissions intensity from financed sectors as part of its sustainability considerations.
8. Through its Sector Guidelines, Bank continuously encourages and advocates debtors, for example in sectors sensitive to environmental or social issues, to adopt sustainability best practices in their sectors, including but not limited to applying principles from the Marine Stewardship Council, the Alliance for Water Stewardship and others.
19. Bank has several documents related to energy use and GHG emissions, including:
   a. Net Zero GHG Operationalisation Policy
   b. Smart Spending Policy, which promotes responsible energy consumption in Bank operations
   c. Carbon Emissions Inventory and Methodology Procedure, covering Scope 1 and 2 GHG emissions
   d. Technical Guidance for Calculation of Scope 1, 2 and 3 GHG Emissions
10. Bank has identified 15 Scope 3 GHG emissions sources and has measured 8 of them based on the Greenhouse Gas (GHG) Protocol.
11. Bank has purchased carbon units from the Indonesia Carbon Exchange (IDXCarbon) and Renewable Energy Certificates from PLN to mitigate risks arising from GHG emissions generated by Bank's operations.
12. Bank ensures that no operational activities directly disturb or affect biodiversity, including rare protected flora and fauna according to the International Union for Conservation of Nature and Natural Resources (IUCN).

Bank's Strategy for Managing Social & Human Rights Risk

SOCIAL & HUMAN RIGHTS RISKS

- Institutional Integrity
- Human Rights and Labour Issues
- Health and Safety
- Adverse Impacts on Communities

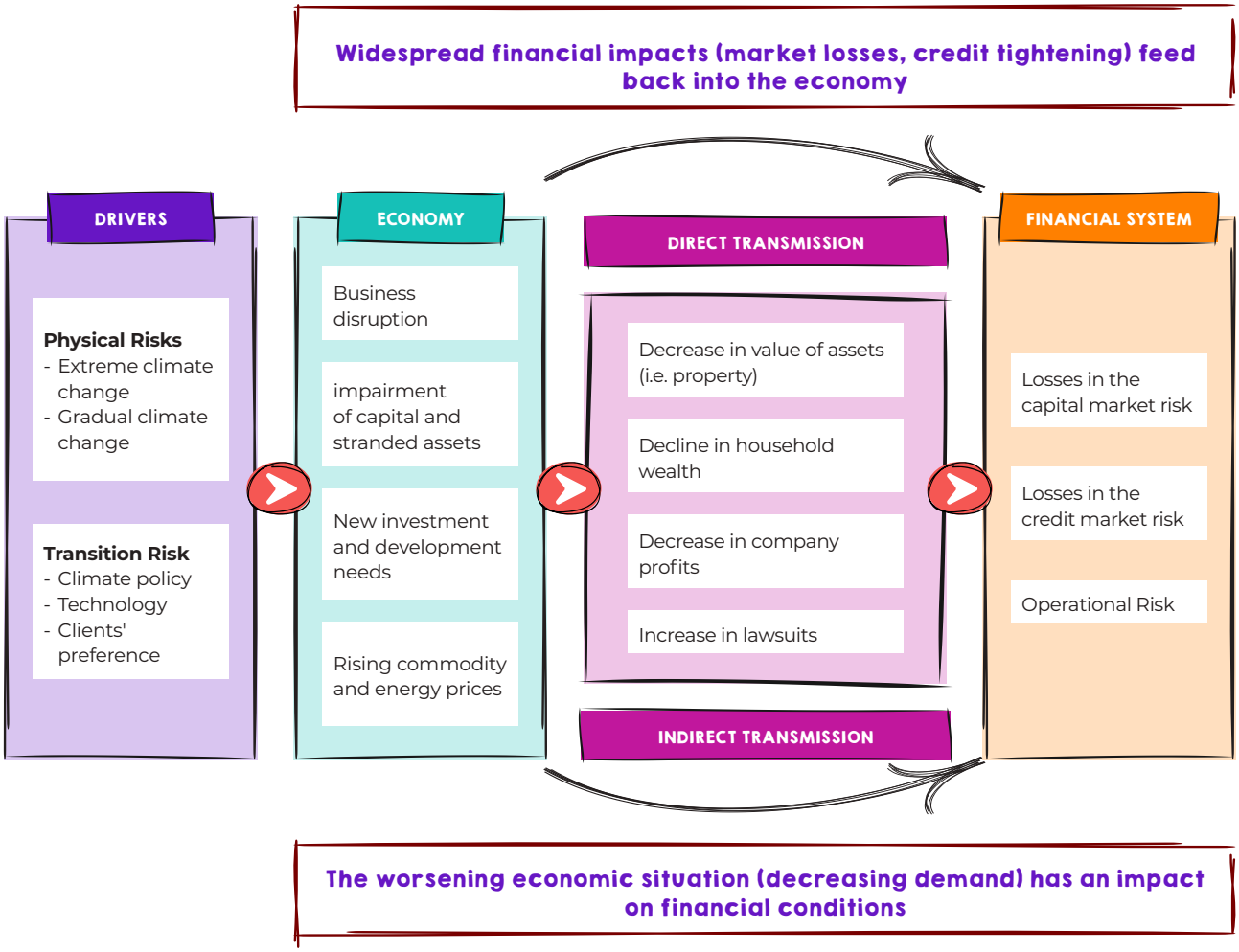
1. Bank has a Human Rights Policy and has integrated these social risk aspects into Sustainability Due Diligence (SDD).
2. Bank has adopted best sustainability practices from the NDPE commitment, particularly the No Exploitation element, and this has become part of SDD in sustainability assessments. Bank also requires debtors in certain sectors to apply Free, Prior and Informed Consent (FPIC) in their community social engagement approach.
3. Through its Exclusion List, Bank has committed to prohibit financing for debtors directly and or indirectly involved in activities related to violations of human rights, labour laws and regulations and activities that negatively affect UNESCO World Heritage Sites, such as damaging sites, resources, habitats or landscapes with global or national significance or significance for local communities and or indigenous peoples, identified with the involvement of those communities, as well as other sites including but not limited to cultural heritage sites, national and or international protected areas, including peat conservation areas and wetlands within Ramsar sites.
4. Through its Sector Guidelines, Bank requires debtors to have policies and or commitments related to human rights, including but not limited to grievance mechanisms, occupational health and safety (OHS) policies and respect for human rights aligned with the principles of the United Nations Guiding Principles (UNGP) on Business and Human Rights.
5. Through one of its Sustainability Pillars, namely the Corporate Social and Environmental Responsibility (CSR) Pillar, Bank seeks to consistently deliver positive contributions from its operational activities to surrounding communities through four CSR pillars.

Sustainability Due Diligence Process Views Risks from Two Perspectives:

Environmental and social risks faced by customers and their activities may arise from, among others, the nature of the activities, geographical location, supply chain and raw material production impacts. The main aspects considered include physical and transition risks related to climate.

Environmental and social risks may also arise from financing activities. These include project-specific risks and impacts from the surrounding landscape, as well as assessment of the client's sustainability commitments, policies, performance, track record and reputation.

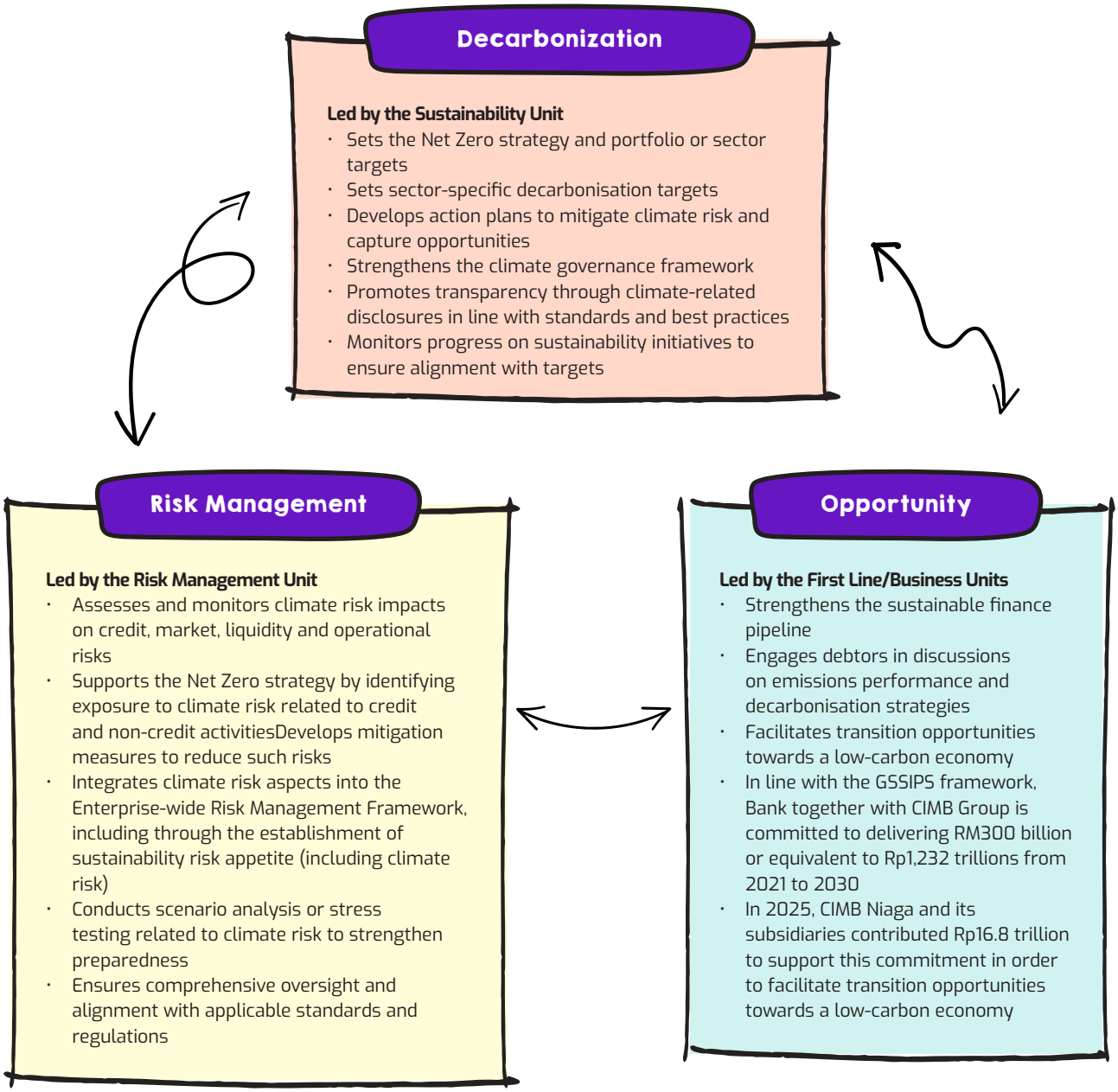
Bank's Approach and Strategy in Responding to Climate Change Challenges and Opportunities [PSPK 2.06(a)(i)(iii), 2.06(b)(i), 2.08, 2.14(a)(i),2.25(a)(v)]



A full explanation of the definitions and aspects of climate change-related risks is provided in the Climate Risk Disclosure section under the Table of Risk Types and Impacts.

Delivering Climate Action Through Bank's Operations and Strategy [PSPK 2.06(b)(ii), 2.25(c)]

The Bank has integrated climate action into its governance, risk management and business strategy, in line with its NZE 2050 commitment. The Bank's approach to several key focus areas, including risk management, Net Zero strategy and climate action opportunities is presented in the figure below.



Furthermore, to support mitigation and adaptation initiatives in response to climate risk and to achieve decarbonisation targets, Bank allocates the necessary resources as disclosed in the Sustainability Report. Internal adjustments have been made to integrate climate risk considerations into the risk management function, including strengthening the Integrated and Climate Risk Unit through additional personnel, fulfilment of data requirements and capability building. These measures ensure that climate risk initiatives are implemented in line with applicable best practices.

Development of Sustainability Policies and Strategies

[GRI 2-23, 2-24] [GRI FS1]

As a demonstration of support for the sustainable finance vision, Bank develops policies and procedures aligned with its five sustainability pillars. This approach supports the achievement of the Sustainable Development Goals (SDGs), the Paris Agreement, Indonesia's contribution through the Second Nationally Determined Contribution (SNDC) and the principles of a just transition towards a low-carbon economy. These five pillars form the basis for the development of Bank's sustainability roadmap to achieve net zero greenhouse gas (GHG) emissions across Scope 1, 2 and 3 by 2050. The roadmap includes frameworks, strategies and implementation mechanisms to ensure the management of climate change risk and environmental, social and governance (ESG) risks, both credit and non-credit, including financing and business relationships.

Sustainability Policy and Sustainability Procedure

These policy and procedure documents relate to non-credit activities, covering business relationships with: a) Bank's subsidiaries; b) partners or beneficiaries of Corporate Social and Environmental Responsibility (CSR) programmes; c) suppliers, vendors, merchants and outsourcing partners; d) business partners; e) members of the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors and Independent Parties serving as members of the Board of Commissioners' Committees; and f) non-individual funding customers. The Sustainability Policy and Sustainability Procedure, particularly the Exclusion List, have been implemented 100%.

Sustainable Finance Policy and Sustainable Finance Procedure

The Sustainable Finance Policy forms the basis for implementing Sustainable Business (Pillar 2). Through this policy, Bank prepares supporting documents, namely the Sustainability Sensitive Sectors List and the Sector Guidelines. The Sustainable Finance Procedure serves as guidance for conducting Sustainability Due Diligence (SDD) and Enhanced Sustainability Due Diligence (ESDD). This reflects Bank's efforts to identify, measure, monitor and control ESG risks. In 2025, the Sustainable Finance Policy and Procedure were updated, including but not limited to the expansion of the scope of SDD or ESDD implementation, TKBI provisions and the addition of SDD and ESDD assessment aspects such as climate risk (physical and transition) and human rights (migrant workers and Free, Prior and Informed Consent or FPIC). Updates to the Sustainable Finance Policy and Procedure are carried out at least once every two years in accordance with the provisions of the Policy Manual Framework.

Human Rights Policy

This policy sets out Bank's commitment to recognising that all human rights principles and related matters are indivisible and inalienable. In addition, Bank supports and seeks to uphold the principles set out in the United Nations Global Compact (UNGC), the International Labour Organization (ILO) and applicable human rights laws and regulations. Bank has an SDD mechanism to identify risks related to social and human rights aspects of customers and business relationships. Bank is committed to responding promptly and effectively to human rights violations in its operational activities. Bank provides a whistleblowing system (WBS) managed by an independent and professional third party. If a human rights violation occurs, Bank openly informs stakeholders of case developments and resolutions through various communication channels, including Bank's Sustainability Report. At present, in alignment with the pillars of the United Nations Guiding Principles (UNGP) on Business and Human Rights and the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP), Bank plans to begin developing a Human Rights Procedure, including Human Rights Due Diligence (HRDD).

Sustainability Communication Procedure

The Sustainability Communication Procedure establishes a framework to ensure that all communications related to sustainability initiatives, products and commitments are delivered transparently, accurately and responsibly, in order to minimise greenwashing risk and safeguard Bank's reputation. The procedure governs communication governance across all channels, including campaigns, advertising materials, social media, events, reporting and internal and external communications, with emphasis on credible evidence, data transparency, clarity of language, sustainable event practices and honest visual representation. The procedure also outlines review and approval mechanisms, as well as the roles of each unit, to ensure consistency and compliance with sustainability principles and applicable regulations.

Sustainable Procurement Procedure

Bank's Sustainable Procurement Procedure establishes a framework for integrating sustainability principles into the entire procurement process through the application of Environmental, Economic, Social and Governance (EESG) criteria in the evaluation of vendors and goods and or services, including assessment through the Core Checklist, allocation of a minimum weighting of 6% in technical evaluations for sustainability scores and vendor selection mechanisms aligned with applicable procurement policies. The procedure reinforces Bank's commitment to ethical procurement, resource efficiency, fair labour practices, human rights protection, good governance and vendor transparency, while also supporting the achievement of Bank's sustainability objectives and the SDGs.

Sector Guidelines

The Bank has currently published seven sector guidelines, namely the Palm Oil Sector Guidelines, Coal Sector Guidelines, Construction and Infrastructure Sector Guidelines, Forestry and Natural Rubber Sector Guidelines, Manufacturing Sector Guidelines, Mining and Quarrying Sector Guidelines, and Oil and Gas Sector Guidelines. Through these sector guidelines, the Bank has established minimum sustainability requirements and best sustainability practices.

Several sector guidelines that will be updated in 2025 are Palm Oil, Coal, and Oil and Gas.

Palm Oil Sector Guidelines

Bank requires debtors in the palm oil sector to hold Indonesia Sustainable Palm Oil (ISPO) certification in accordance with applicable laws and regulations, identify and establish mitigation plans related to environmental and social risks and implement sustainability best practices, including the No Deforestation, No Peat and No Exploitation (NDPE) principles.

Debtors are also required to manage and monitor greenhouse gas (GHG) emissions for Scope 1, Scope 2 and upstream Scope 3 (supplier and third-party plantations), including the implementation of occupational health and safety (OHS) policies and methane capture in accordance with applicable laws and regulations. Debtors generating more than 30% of revenue from exports to the European Union, the United States and or the United Kingdom are also required to have a traceability mechanism.

Bank also encourages customers to commit not to undertake new development in High Carbon Stock (HCS) forest areas, adopt Best Management Practices for peat and sustainable production, address gender equality issues, encourage farmer participation in the palm oil supply chain and demonstrate that operations and business practices comply with all applicable laws and regulations. Debtors are also encouraged to have a code of ethics or policy prohibiting all forms of bribery and corruption, establish traceability systems for external Fresh Fruit Bunch (FFB) suppliers and applicable assurance mechanisms to ensure that FFB is sourced legally, engage external FFB suppliers in NDPE policies and commitments, have a grievance mechanism and implement global best practices, such as the Roundtable on Sustainable Palm Oil (RSPO) and International Sustainability and Carbon Certification (ISCC).

Bank reaffirms its sustainability commitment by not providing financing to palm oil companies involved in irresponsible practices, such as illegal logging, illegal burning, human rights violations or violations of labour-related laws and regulations.

Coal Sector Guidelines

This policy applies to customers involved in coal mining (hard coal, including thermal coal and lignite), transportation, contractors, infrastructure, power generation companies and coal-fired power plants, with an obligation to comply with all applicable laws and regulations, including but not limited to holding relevant permits, implementing occupational health and safety (OHS) principles, environmental approval documents, mine closure plans, commitments to No Deforestation, No Peat and No Exploitation (NDPE) and diversification and transition plans with defined timelines.

Bank also encourages the adoption of sustainability best practices such as Environmental and Social Management Systems (ESMS), waste management, Emergency Response and Preparedness Plans, monitoring of environmental and social metrics and sustainable sourcing policies and or processes.

In line with its sustainability commitment, Bank does not provide financing for greenfield projects or expansion of thermal coal mines and coal-fired power plants. CIMB Niaga, as part of CIMB Group, which is a member of the United Nations Principles for Responsible Banking (UN PRB) and the Collective Commitment to Climate Action (CCCA), is committed to supporting the transition towards a low-carbon economy, with a target to phase out financing to the thermal coal mining sector by 2040.

Accordingly, Bank is not permitted to invest in or provide any form of financing for new asset-level activities, general corporate financing or refinancing, including project financing and or specifically designated capital-raising activities or advisory services related to coal business activities prohibited under Bank's policy. Therefore, use of proceeds is prohibited for greenfield and or existing thermal coal mines, coal-fired power plant projects, acquisitions of thermal coal mines and or coal-fired power plants, expansion of thermal coal mines, expansion, refurbishment and or modification projects for coal-fired power plants, greenfield coal infrastructure projects primarily built for thermal coal mining activities or mining using the Mountain Top Removal (MTR) method anywhere.

Oil and Gas Sector Guidelines

Bank requires debtors to meet minimum requirements related to environmental and social risk management and occupational safety in accordance with applicable laws and regulations. Debtors conducting extraction and supporting activities are required to have relevant environmental documents, such as AMDAL or UKL-UPL, adequate environmental management plans to identify and mitigate environmental and social impacts and implementation of occupational health and safety (OHS) policies.

In managing greenhouse gas (GHG) emissions, debtors whose main business activities involve extraction of crude oil or natural gas are required to manage and disclose Scope 1 and 2 GHG emissions inventories. Meanwhile, for debtors in other parts of the value chain, such as manufacturing, trading, transportation and other oil and gas supporting activities, GHG reporting and disclosure requirements are applied selectively.

Bank encourages customers to strengthen sustainability practices across environmental, social and governance aspects. From an environmental perspective, customers are encouraged to monitor and manage GHG emissions, including indirect Scope 3 emissions from end-user product use, develop credible transition plans aligned with national targets and global climate commitments, take steps to reduce methane emissions, reduce and eliminate routine venting and flaring and implement global best practices in offshore facility management. From a social perspective, customers are encouraged to ensure compliance with core internationally recognised labour standards and apply Free, Prior and Informed Consent (FPIC) principles for activities that may affect indigenous peoples or local communities. From a governance perspective, Bank encourages customers to have policies and public commitments on climate change, environmental and social risk management, ethical business practices, anti-corruption and anti-gratuity policies, stakeholder engagement mechanisms and transparent disclosure of relevant information, with reference to relevant international standards and guidelines such as those of the International Finance Corporation (IFC) and the International Petroleum Industry Environmental Conservation Association (IPIECA).

Bank reaffirms its commitment to responsible financing practices by not providing financing or investment to business activities that are not aligned with applicable laws and regulations. This includes, among others, oil and gas exploration and production activities without permits from relevant authorised authorities and business activities that violate national labour laws and regulations and human rights. Furthermore, Bank is also not permitted to provide new financing intended for projects related to new oil fields that received Final Investment Decision (FID) after 31 December 2021.

Further information regarding the Sector Guidance and Exclusion List can be accessed through Bank's website.

Net Zero GHG Emissions Operations Policy

Bank's policy drives commitment and articulates strategies to achieve net zero GHG emissions by applying effective control measures, setting measurable targets and promoting continuous improvement.

Maintaining Data Integrity

Monitoring

Bank seeks to collect accurate and comprehensive data on Scope 1 and 2 GHG emissions. This includes applying robust data collection methods, using reliable emissions factors and ensuring appropriate data management and internal review.

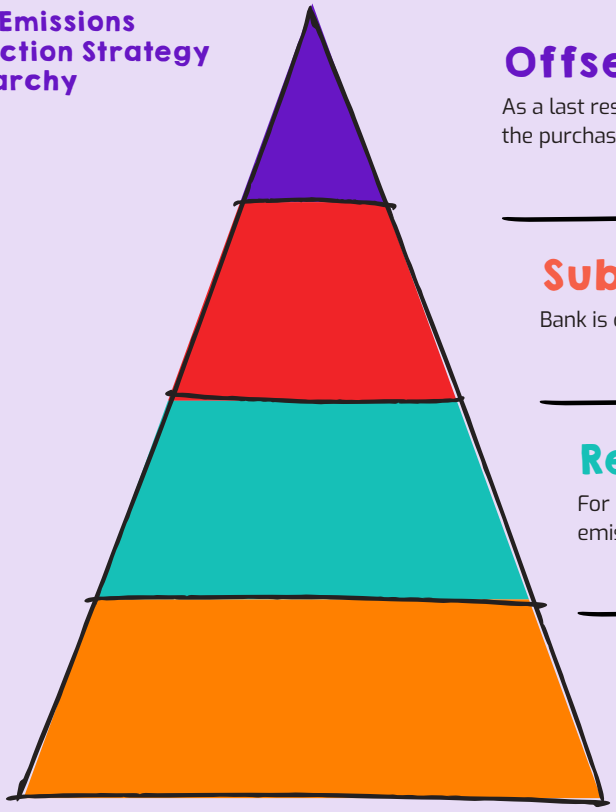
Reporting

Bank's GHG emissions reporting is prepared in accordance with recognised standards, with clear definitions of reporting scope and boundaries, and consistent and timely communication of Bank's progress.

Assurance

Bank engages third parties to independently verify the accuracy and completeness of Bank's GHG emissions reporting. Independent verification enhances data credibility and builds stakeholder trust.

GHG Emissions Reduction Strategy Hierarchy



Offset

As a last resort, Bank will address unavoidable GHG emissions through the purchase of carbon credits from verified offset projects.

Substitute

Bank is committed to switching to cleaner energy alternatives.

Reduce

For unavoidable GHG emissions, Bank applies strategies to reduce emissions intensity or total emissions.

Avoid

Bank prioritises activities and practices that minimise or eliminate GHG emissions.

Internal Carbon Pricing

Bank applies Internal Carbon Pricing (ICP) to incentivise efficient operations and accelerate Bank's journey towards net zero GHG emissions for Scope 1 and 2 by 2030.

Use of ICP is directed to support GHG emissions reduction through:

Investment in Sustainable Solutions

ICP influences investment decisions, directing resources towards energy efficiency improvements, renewable energy procurement and other initiatives that reduce GHG emissions.

Cost Allocation and Budgeting

Integrating ICP into cost allocation mechanisms ensures the environmental impacts of activities are reflected in budgets, supporting responsible resource allocation.

Performance Assessment and Incentives

Linking ICP to performance metrics and incentives motivates the prioritisation of GHG emissions reduction.

Carbon Instruments

Energy Attribute Certificates

Energy Attribute Certificates (EACs), or Renewable Energy Certificates (RECs), serve as important tools to demonstrate Bank's commitment to renewable energy use.

The purposes of using RECs include:
a. Supporting renewable energy development
b. Building trust and credibility
c. Encouraging collective action

Voluntary Carbon Credit

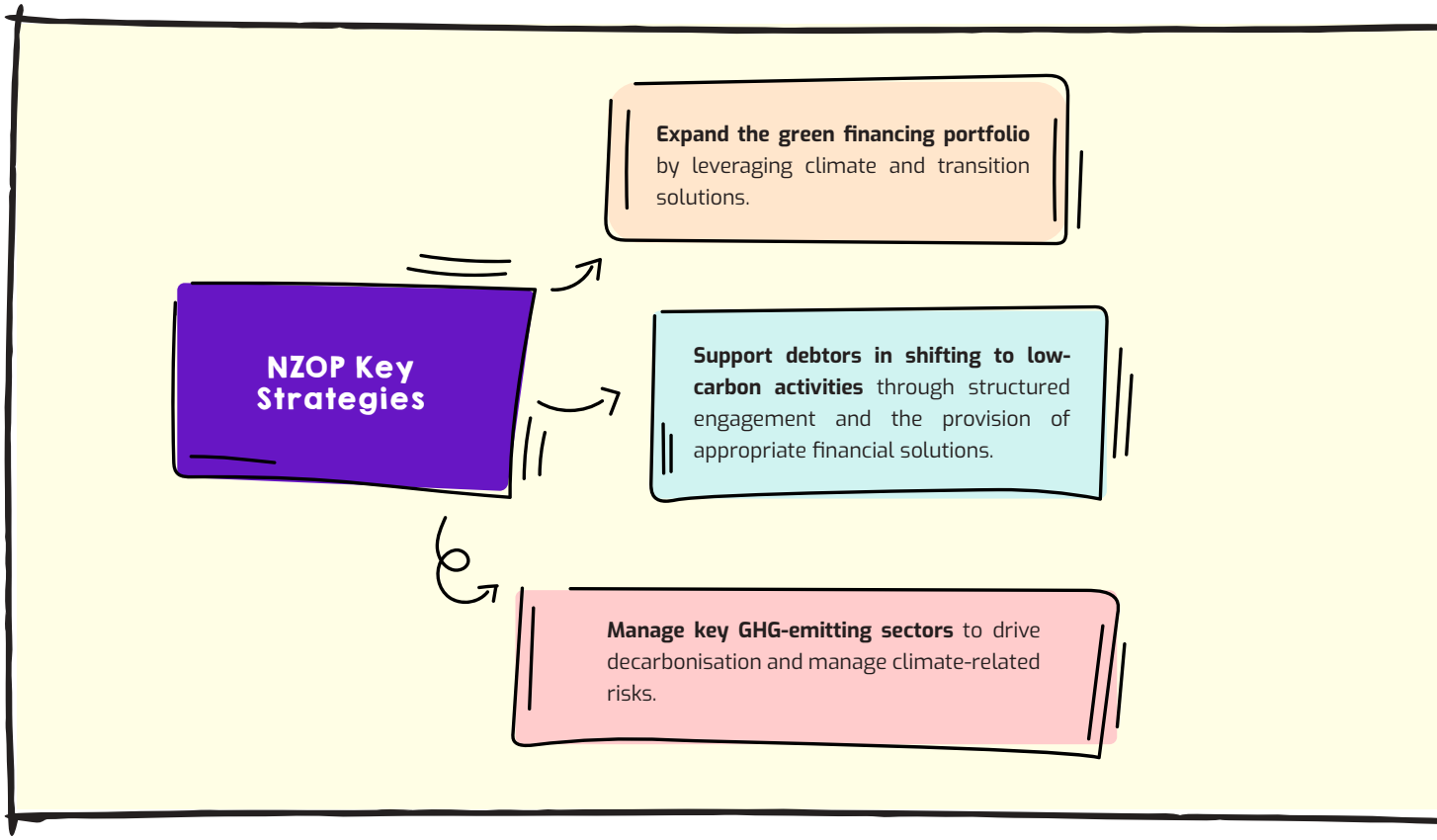
Bank recognises that reducing internal greenhouse gas (GHG) emissions is only one aspect of its overall efforts. To address residual carbon emissions, particularly Scope 1 emissions that are difficult to abate, and to contribute to wider climate action, Bank strategically uses Voluntary Carbon Credits (VCCs) as an integral part of a comprehensive sustainability strategy.

Bank's approach to VCCs includes:
a. Project selection
b. Focus on the SDGs
c. Community development
d. transparency and reporting

Net Zero Operationalisation Programme to Deliver Climate Action Ambitions [PSPK 2.14(a)(v)]

Following the establishment of sectoral decarbonisation targets, CIMB Niaga, as part of CIMB Group, implemented the Net Zero Operationalisation Programme (NZOP) to integrate climate change and sustainability considerations into Bank's business activities. The programme is designed to ensure the effective delivery of Bank's climate action targets and commitments. NZOP is a long-term initiative implemented in phases through to 2030 across multiple work units, with the aim of aligning Bank's processes, tools and ways of working with the achievement of the 2030 interim decarbonisation targets. From a governance perspective, NZOP is managed by the Sustainability Unit with oversight through the Sustainability Governance Body. The programme involves both business and enabling units and is structured around five workstreams, as follows:

Main Workstreams	Objective
Portfolio Guidelines	Establish clear rules and limits at the portfolio level to enable effective monitoring.
Commercialization	Strengthen decision-making capabilities at the transactional level while prioritising commercial viability and robust risk management.
Credit Underwriting	
Enabler Workstreams	
Target Operating Model (TOM)	Enhance internal capabilities through training, improve collaboration and promote accountability with clear incentives.
Data Infrastructure	Develop a data system to support the collection, analysis and monitoring of climate-related data while ensuring regulatory compliance and addressing stakeholder needs.



Sustainability Due Diligence Mechanism [GRI 2-16; 102-33] [FS 2; 3; 10; 12]

Sustainability Due Diligence (SDD) has been fully implemented in the corporate banking segment since 2020, with the scope expanded gradually each year to selected sectors within the commercial banking segment. To support a more comprehensive sustainability risk assessment process, in 2025, Bank developed a semi-automated SDD form. The development includes, among others, greenhouse gas (GHG) emissions calculations and adjustments to minimum sustainability requirements for the palm oil, coal and oil and gas sectors.

SDD Implementation Mechanism
[ACGS B.4.6]

1. SDD is conducted by completing a series of questions in the semi-automated form covering environmental, economic, social and governance (EESG) aspects, including human rights (for example grievance handling mechanisms), nature-related risks (deforestation and biodiversity), climate-related risks (physical and transition), checks against the Exclusion List, the Sustainability Sensitive Sectors List, the Sustainability Watchlist and the Sector Guidelines.
2. The SDD outcome generates sustainability recommendations and may be accompanied by a time-bound Action Plan. An approved Action Plan is incorporated into the credit agreement and must be fulfilled by the debtor or prospective debtor. This is to protect the Bank and the debtor/prospective debtor regarding their respective rights and obligations, including in the event of issues related to sustainability and/or climate change. The resulting recommendations and Action Plan are reported to the Risk Management Committee and the Risk Monitoring Committee.
3. Bank monitors and evaluates all issued Action Plans periodically in conjunction with the annual credit review. Reviews are conducted periodically and on an ad hoc basis depending on the debtor's circumstances. Where non-compliance with an Action Plan is identified, Bank applies mitigation steps in accordance with applicable procedures and requirements.
4. All financing decisions are made by the authorised limit holder or credit approver in line with relevant delegated authorities, based on both credit and sustainability considerations. Decisions are based on the review of financing proposals conducted by the Credit Unit.
5. If the sustainability recommendation and/or Action Plan is not approved by the relevant Business Unit, an escalation to the Board of Directors Meeting is required and the decision will be made through voting, prioritizing the principle of deliberation and consensus.

2025	2024	2023	2022	2021
Target for evaluating debtors using SDD with climate change-related adjustments				
Corporate and Commercial Banking				Corporate Banking
Achievement				
Full implementation in corporate banking and phased implementation in commercial banking (including sector scope expansion)		Full implementation in corporate banking and phased implementation in commercial banking		Implementation commenced

Summary of ESDD Results and Sustainability Risk Categories in the Agriculture, Forestry, Other Land Use, and Land-Use Change (AFOLULUC) Sectors*

Recommendation	AFOLULUC			Outside the AFOLULUC sector		
	Sustainability Risk					
	Low	Medium	High	Low	Medium	High
Recommended**	16%	40%	0%	4%	12%	0%
Recommended with Action Plan	9%	17%	0%	0%	2%	0%
Not Recommended	0%	0%	0%	0%	0%	0%

*Based on the number of proposals that underwent SDD and or ESDD.
**Includes Recommended with notes.

Bank encourages the implementation of sustainability recommendations through action plans, including Indonesian Sustainable Palm Oil (ISPO) and or Roundtable on Sustainable Palm Oil (RSPO) certification for palm oil sector debtors, as well as improvements in environmental performance ratings through the PROPER programme. These action plans are aligned with Presidential Regulation (Perpres) No. 16 of 2025 on the Indonesian Sustainable Palm Oil (ISPO) Certification System, the GHG emissions reduction targets under the Paris Agreement and Indonesia's Second Nationally Determined Contribution (SNDC).

Sustainability Risk Management [POJK51-E.3] [GRI 102-11]

The Enterprise-Wide Risk Management (EWRM) approach is applied proactively to align risk appetite with business strategy and support the delivery of optimal performance. The application of governance principles, including the four-eyes approach, strengthens transparency in risk management processes. Risk management is embedded in operational activities, organisational culture and day-to-day decision-making, supported by the three lines of defence model, which covers the management of environmental and social risks across all levels of the organisation, from the Board of Commissioners and Board of Directors through to management and employees. To ensure compliance with the Sustainable Finance Policy, Bank conducts internal audits and control effectiveness testing on a periodic basis. The following table outlines the tools and methodologies used by Bank to mitigate risks and support its sustainability strategy.

Tool and Assessment Level	Type of Climate Change-Related Risk	Explanation	Achievements and Future Plans
Sustainability Risk Dashboard *at the portfolio level*	Transition Risk and Physical Risk	• Bank reports financial exposure to sectors assessed as having high sustainability risk as a proxy indicator for Bank's transition risk vulnerability. • In addition, sustainable financing performance aligned with the GSSIPS framework is reported as part of the dashboard to provide a comprehensive view of climate-related risks and opportunities.	Bank has incorporated a sustainability dimension into its Risk Appetite Statement (RAS).
Risk Appetite Statement (RAS)	Transition Risk	• Bank develops an RAS that reflects the level and types of risk Bank can and is willing to take in pursuing its strategy and business targets. • To analyse and monitor sustainability impacts, including climate-related risks, the RAS is supported by two quantitative matrices: Sustainability High Risk Cases and credit exposure to high carbon-intensity sectors.	• Bank has considered sustainability aspects (including climate change) and integrated these into the RAS. • Going forward, Bank will continue to enhance and strengthen monitoring and analysis of these RAS matrices, including by setting upper thresholds for the quantitative metrics.
Climate Scenario Analysis	Transition Risk and Physical Risk	Refer to the Climate Risk Disclosure Chapter - Climate Scenario Analysis (CSA)	Refer to the Climate Risk Disclosure Chapter - Climate Scenario Analysis (CSA)
Sustainability Due Diligence *(non-retail customers / transaction level)*	Transition Risk and Physical Risk	• Bank ensures the relevance of climate-related risk assessments (including physical and transition risks) through SDD and alignment with the Sector Guidelines. Sector Guidelines set minimum sustainability requirements in line with sustainability best practices for relevant sectors, including but not limited to applicable laws and regulations and other public policies. • Further details on the SDD mechanism are provided in Pillar 4 Governance and Risk.	• Bank has implemented SDD, which includes climate-related risk considerations. • Customers that do not meet minimum sustainability requirements are required to implement an Action Plan. • Further details on Action Plans are provided in Pillar 4 Governance and Risk.
Scope 3 GHG emissions, Category 15: Investments *(financing portfolio) (debtor / portfolio level)*	Transition Risk and Physical Risk	Refer to Pillar 1 Sustainable Action and Pillar 2 Sustainable Business	• Bank has disclosed Scope 3 GHG emissions, Category 15: Investments (financing portfolio) using the Global GHG Accounting and Reporting Standard for the Financial Industry developed by the Partnership for Carbon Accounting Financials (PCAF). • Further disclosure is provided in Pillar 1 Sustainable Actions.

Tool and Assessment Level	Type of Climate Change-Related Risk	Explanation	Achievements and Future Plans
TKBI/GSSIPS Tool *(debtor/ transaction level)*	Transition Risk and Physical Risk	• Bank applies criteria to identify climate-supporting assets for periodic reporting. • The criteria follow the Sustainable Business Activity Categories (KKUB) and the Indonesian Sustainable Finance Taxonomy (TKBI). In addition, Bank uses the Green, Social, Sustainable Impact Products and Services (GSSIPS) framework for sustainable financing to support the strategy towards net zero emission (NZE) 2050.	• Bank reports the results of portfolio identification based on KKUB, THI and TKBI periodically to the Financial Services Authority (OJK). • Bank also identifies financing aligned with the GSSIPS framework on an annual basis.

Climate Risk Management [PSPK 2.10(a)]

CIMB Niaga's Approach to Climate Risk Management

Climate change is a significant risk that can affect Bank's ability to create long-term value. In response, Bank identifies, assesses and manages climate risk holistically through qualitative and quantitative analysis, taking into account regulations, standards, guidelines and best practices. Climate risk is evaluated across relevant scenarios and time horizons to understand transmission pathways and impacts on operational and financial performance.

Climate Risk Management [PSPK 1.43] [PSPK 2.6(b)(i)-(ii), 2.10(c)-(d), 2.25(a)-(c)]

Integrating Climate Change through the Climate Risk Management Policy

In 2025, through the Integrated and Climate Risk Unit, Bank prepared a Climate Risk Management Policy. The policy aims to integrate climate change considerations into Bank's risk management processes and to complement other related policies, ensuring a holistic and consistent approach to identifying, assessing, measuring, managing, monitoring and reporting climate risk, including its cross-sector impacts on other risk types.

Dual Materiality Perspective

"Inside-out" refers to Bank's impacts on customers, the planet and climate and society, including Scope 3 emissions from Bank's financing activities.

"Outside-in" focuses on climate-driven risks to Bank arising from its interactions with customers, the planet and climate and society, such as potential credit losses, reputational damage and other financial and non-financial risk impacts.

Management Policy Climate Risk

Basis for Policy Development

This policy strengthens the integration of climate risk considerations into Bank's governance and control framework, in line with applicable laws and regulations, including:

- POJK No. 17/2023 on Implementation of Governance for Commercial Banks
- POJK No. 51/POJK.03/2017 on Sustainable Finance
- POJK No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks
- SEOJK No. 14/SEOJK.03/2025 on Implementation of Governance for Commercial Banks
- SEOJK No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks
- OJK Climate Risk Management & Scenario Analysis (CRMS 2024) Guidebooks 1-6
- Indonesian Green Taxonomy / Indonesian Sustainable Finance Taxonomy

Policy Summary

Requirements, rules, criteria and operational guidelines that apply specifically to climate risk management, include:

- Concepts, definitions and cross-cutting nature of climate risk
- Bank's governance approach to managing climate risks, including the roles and responsibilities of key stakeholders
- Bank's risk appetite for climate risk
- The climate risk management process includes the key tools the Bank uses to identify, assess, measure, manage, control, monitor and report climate risks.

Integration of Climate Risk Aspects into Bank Policies

Charter

- Risk Management Committee Charter
- Board of Commissioners Charter
- Board of Directors Charter

Risk Management

- Risk Management Policy
- Head Office and Branch Operational Management Policy
- Business Continuity Management Policy

Sustainability

- Sustainability Policy
- Sustainable Finance Policy
- Net Zero Greenhouse Gas (GHG) Emissions Operational Policy
- Climate-related Disclosure Framework

Scope of Climate Risk

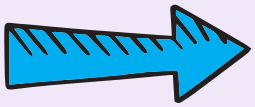
- Business relationships and their operations
- Bank's operations and employees

To support integrated management, Bank strengthened its risk management processes and controls by embedding climate risk into existing frameworks. Various tools and methodologies are applied to identify, measure, monitor and report climate risk, including CSA, as summarised in the table below.

Methodology	Timeframe Considerations
Risk Identification and Assessment	
Climate Risk Mapping to identify and visualise "pockets of risk" using quantitative and or qualitative methods, for example the percentage of credit exposure to carbon-intensive sectors.	Short-term to long-term
Risk Hotspot and Emerging Risk Assessments to enable early detection of emerging or evolving climate risks that are difficult to measure but may have a material impact on Bank.	Short-term
Financing Portfolio GHG Emissions Calculations to measure the carbon footprint of Bank's financing and investment assets, with results used as a proxy for the scale of transition risk.	Short-term to medium-term
Net Zero 2030 Target Alignment to measure alignment between Bank's performance and the Net Zero 2030 target, with results used as a proxy for transition risk and reputational risk.	Short-term to medium-term
Risk Measurement	
Climate Scenario Analysis (CSA) to evaluate climate-driven impacts on credit and non-credit parameters using quantitative or qualitative methods.	Short-term to long-term
Risk Management	
Sustainability Due Diligence (SDD) to assess, among others, the level of climate risk associated with Bank's customers and transactions and to develop an action plan for customers to mitigate and or adapt to climate change, where required.	Short-term to long-term
Sustainable Finance to implement Bank's commitments through a sustainable finance portfolio and transition financing towards a low-carbon economy, referring to OJK's Sustainable Business Activity Categories (KKUB) and Bank's Green, Social, Sustainable Impact Products and Services (GSSIPS) framework.	Short-term to medium-term
Sector Appetite & Limit Methodology to manage Bank's exposure to climate risk through a sustainability overlay.	Short-term to medium-term
Operational Risk Management to manage operational risk issues arising from physical and transition risk events.	Short-term to medium-term
Risk Monitoring and Reporting	
Risk Appetite Dashboard to monitor Bank's performance against the defined Climate Risk Appetite metrics and facilitate mitigation plans.	Short-term to long-term
Regulatory Disclosures to prepare and publish disclosures in line with regulatory requirements and policies (for example OJK regulations, CRMS, TKBI, RAKB, IFRS S2 and PSPK 2).	Short-term to long-term

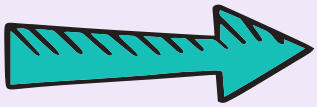
Bank defines the short-, medium- and long-term time horizons as set out in the table below, taking into account the timeframes relevant to the assessment of climate risks (CSA) and climate-related opportunities.

[PSPK 2.22(a)(i)]



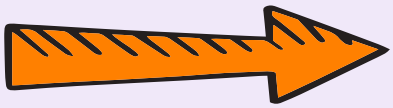
Short-term

Bank defines the short-, medium- and long-term time horizons as set out in the table below, taking into account the timeframes relevant to the assessment of climate risks (CSA) and climate-related opportunities.



Medium Term

Four (4) to ten (10) years, to measure the medium-term impacts of climate change over Bank's strategic planning horizon.



Long-term

More than ten (10) years up to at least 30 years, to capture uncertainty and the structural impacts of climate change on the economy and the financial system.

Impacts of Climate Risk on Other Risk Types [PSPK 1.35, 2.25(a)(iv)-(v)]

Climate change-related risks are complex and evolving, with potential cross-sector impacts. In response, Bank prioritises strengthening understanding and developing comprehensive methodologies. In line with Bank's material topic priorities, climate change has been designated as a priority area requiring particular attention, given its potential to affect other risk types. As part of its approach, Bank has undertaken an evaluation to analyse how climate change-related risks influence other categories of risk.

Climate Risk Drivers

Transition risk

- Policy and legal changes (carbon unit prices, sectoral limits)
- Technological changes
- Changes in market sentiment

Physical risks

- Chronic
- Acute

Risk Type	Impacts
Credit Risk	• Reduced customers' ability to repay, potentially resulting in default. • Declining collateral values due to stranded assets that are not aligned with climate transition.
Market Risk	Higher volatility and potential declines in the value of securities held by Bank.
Operational Risk	Operational disruption arising from physical risks, which may lead to lost income. In addition, new climate-related regulations may require changes to internal policies and procedures to remain aligned with regulatory requirements.
Liquidity and Funding Risk	• Customers' inability to repay credit or financing facilities, which may affect Bank's cash flows. • Large-scale deposit withdrawals to fund capital expenditure in low-carbon technologies or to recover from damage caused by extreme events.
Reputational Risk	• Adverse reputational impacts arising from Bank's financing of high carbon-intensity sectors. • Reduced stakeholder confidence in Bank's sustainability efforts and its ability to manage exposure to climate risks.
Strategy Risk	Loss of competitiveness, market share and investor appeal due to an inability to transition from a brown financing portfolio to a green financing portfolio.
Legal Risk	Risk of litigation and or legal weaknesses arising from climate-related laws and regulations.
Compliance Risk	Inability to comply with climate change- and sustainable finance-related laws and regulations.
Modeling Risk	Impaired ability to quantify climate risk impacts accurately due to inherent uncertainty and limitations in climate risk modelling, the assumptions and scenarios used and inappropriate model implementation.
Capital Risk	Inadequate capital levels to withstand climate-related risks, which may reduce Bank's ability to absorb losses, maintain public confidence and support competitive business growth.

Potential Impacts of Climate Risks, Management Strategies and Opportunities [PSPK 2.10(a)-(d), 2.25(a)(iii)]

Bank has identified a range of climate-related risks that may affect business prospects, including physical and transition risks. For each risk, Bank analyses how climate risk drivers may affect Bank across the short, medium and long term. Bank also identifies potential opportunities arising from climate change and outlines relevant management initiatives. The definitions of short, medium and long term are aligned with the time horizons used for climate risk and opportunity assessment.

Climate-related Risk Driver	Examples of Potential Impacts	Time Horizon	Related Management and Opportunities
Transition Risk			
Rising stakeholder expectations and scrutiny	• Negative reputational impacts arising from financing high-emission sectors • Reduced stakeholder confidence in Bank's sustainability efforts and its ability to manage climate exposure	Short-, Medium- & Long-Term	• Decarbonisation targets and portfolio alignment: implementing interim sectoral decarbonisation targets for 2030 • Governance and risk: climate risk management policy, enterprise risk management, sustainability risk appetite and safeguarding policies, including financing restrictions aligned with the Exclusion List • Sustainable finance solutions to support customer transition • Strengthening customer and investor confidence through climate risk management • Climate-related disclosures through the Sustainability Report, maintaining climate disclosures aligned with IFRS S2 or PSPK 2
Carbon pricing and regulatory change	• Reduced customers' repayment capacity, potentially leading to default • Declining collateral values for stranded or high-emission assets • Potential increases in compliance and operating costs • Higher financing risk for carbon-intensive sectors	Medium- & Long-Term	• Identification through CSA to 2030/2040/2050 to assess potential impacts on Bank's exposure • Considering sustainable finance solutions for customers with sustainability targets, including sustainable financing for the power, cement, real estate, oil and gas and palm oil sectors in line with sector pathways; monitoring portfolio alignment to 2030 targets; progressive expansion of low-carbon products and services
Market shift towards a low-carbon economy	• Lower demand for high-emission activities • Reputational sensitivity and margin pressure	Medium- & Long- Term	• Monitoring market signals and using scenario analysis to test market shocks and identify sectors facing demand decline • Engaging customers on transition readiness and expanding sustainable products; increasing exposure to renewable energy and energy efficiency financing (power and real estate) • Supporting customer diversification (coal and oil and gas) and a just transition; collaborating across value chains, for example by supporting demand for low-carbon cement
Technological change	• Loss of competitiveness if unable to support customers' technology transition • Legacy technologies becoming obsolete or stranded	Long-term	• Integrating technology transition pathways into CSA • Supporting customers' technology upgrades through sustainable financing
Physical Risks			
Extreme weather events	Liquidity impacts due to customers' inability to repay facilities, deposit withdrawals or sudden and large credit drawdowns following extreme events	Short- & Medium-Term	• CSA and exposure mapping: using CSA results and location-based exposure identification to measure potential liquidity stress from extreme events • Funding strategy: monitoring funding concentration by sector and diversifying funding sources

Climate-related Risk Driver	Examples of Potential Impacts	Time Horizon	Related Management and Opportunities
Floods / extreme rain	Disruption to branches, ATMs and customers' business operations, resulting in lost income	Short- & Medium-Term	• Assessing the vulnerability of branch assets or customer collateral • Updating internal policies and procedures in line with regulatory developments • Identifying exposure through CSA
Forest fires	Primarily affecting agriculture, plantations and forestry, potentially damaging customer assets and placing pressure on productivity and cash flows, with impacts on customers' repayment capacity	Medium- & Long-Term	Using CSA to identify sector and regional sensitivities and diversifying exposure

Managing Sustainability and Climate Risk Through the Risk Appetite Dashboard Statement [PSPK 2.29(b)-(c)]

In 2024, Bank formulated its Risk Appetite Statement for Sustainability Risk (Sustainability RAS) for the first time, translating it into quantitative metrics within the Risk Appetite Dashboard to strengthen and support the monitoring and management of sustainability and climate risks.

In 2025, Bank developed a threshold-setting methodology for climate risk sub-metrics under the Sustainability RAS to strengthen monitoring of credit exposure to sectors vulnerable to climate transition risk and conducted socialisation with business units. These thresholds are to be implemented in 2026 in parallel with the periodic review of the Risk Appetite methodology.

To support climate risk management and the achievement of Bank's sustainability commitments, metric performance is monitored consistently using internal data and reported periodically to the Risk Management Committee (RMC) and the Risk Monitoring Committee (KIPER).



Sector Appetit eand Limits

As part of integrating climate risk into other risk areas and managing climate risk exposure, Bank applies a Sustainability Overlay covering sectors vulnerable to climate transition risk, referring to the United Nations Environment Programme Finance Initiative (UNEP FI) Transition Risk Heatmap in the process of setting and reviewing sector limits.

Climate Scenario Analysis (CSA)

Building Internal Capability in Climate Scenario Analysis

Bank continues to strengthen resilience to climate risk, including by developing internal capability in CSA across plausible climate scenarios. This is undertaken progressively to ensure Bank can assess potential physical and transition impacts on the credit portfolio, while integrating CSA results into risk management processes. Capability development is not only oriented towards regulatory compliance but also towards strengthening Bank's readiness to respond to long-term climate dynamics, supported through learning, collaboration and the year-on-year expansion of analytical coverage across sectors and credit segments. The following summarises Bank's CSA capability development over time.

2023

Since 2023, Bank has strengthened resilience to increasingly dynamic climate risks by enhancing internal capability in climate scenario analysis (CSA). These efforts include building CSA understanding and methodologies to assess the impacts of transition risks on credit risk across key sector portfolios, such as agriculture, power generation and oil and gas, taking into account diverse business characteristics and geographic profiles.

2024

In 2024, Bank conducted CSA as part of its participation in the OJK CRMS pilot project with 18 of the largest banks in Indonesia, covering priority sectors in line with regulatory direction set out in the OJK CRMS Technical Guidance. The pilot provided important learning in methodology development, data processing and the analysis of results across eight sectors that were the focus of the CSA.

2025

In 2025, Bank expanded the scope of CSA modelling for the productive non-retail credit segment to 14 industry sectors, improved debtor representation and added CSA coverage for the consumer credit segment, bringing the analysis to 100% of the credit portfolio. Bank also deepened end-to-end CSA analysis and strengthened communication of results with business units.

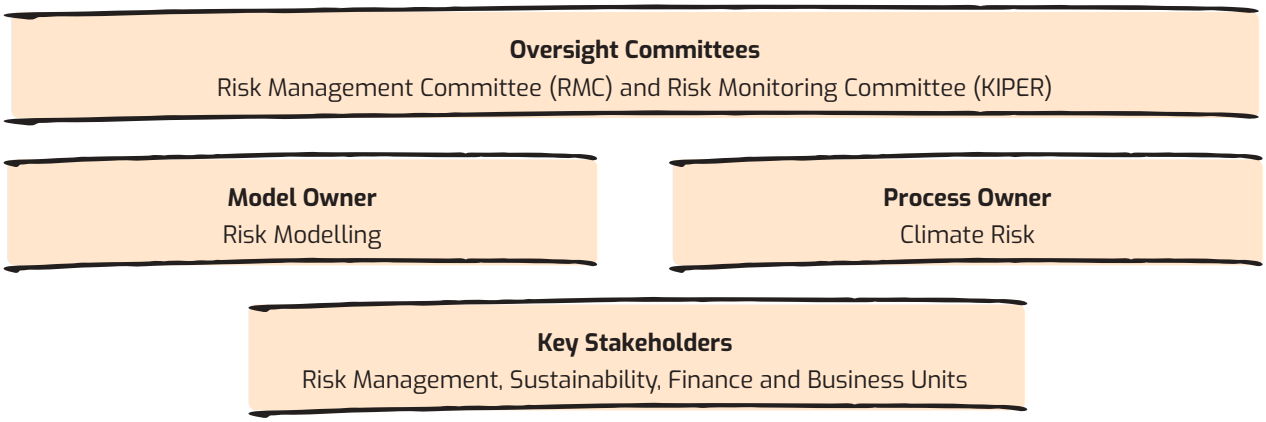
Enhanced Climate Scenario Analysis Capabilities [PSPK 2.25(a)(vi)]

Building on climate scenario analysis (CSA) experience from the 2023 proof of concept and the 2024 OJK CRMS pilot, Bank made several improvements in 2025, including:

- **Scenario Adjustment**
  Bank applied the OJK CRMS 2025 scenarios based on the Network for Greening the Financial System (NGFS) for CSA across both non-retail and retail segments.
- **Expanded Coverage**
  Bank expanded the analytical scope by adding six new sectors to the non-retail portfolio CSA modelling.
- **Improved Sample Representation**
  Bank increased the number of representative companies used as samples in the CSA process.
- **Quantification of additional provisions and Bank capital levels**
  Bank quantified the credit risk impacts from CSA across 100% of the credit portfolio.

Climate Scenario Analysis Governance

CSA requires strong collaboration across stakeholders. In 2025, Bank strengthened internal governance by clarifying the roles and responsibilities of key business units and supporting functions under the Climate Risk Management Policy. The governance arrangements for CSA implementation below support coordination, oversight and accountability.



Climate Scenario Analysis Framework and Process

In broad terms, Bank carries out CSA through a series of stages, from data preparation through to submission of results. The process flow is presented in the diagram below:



For further detail on each step undertaken, please refer to the Climate Scenario Analysis Methodology Appendix.

Climate Scenario Analysis Implementation in Bank's Credit Portfolio

Following the establishment of the CSA methodological framework, Bank applied it to the credit portfolio to assess potential climate risk impacts, as outlined below.



For details of the methodology applied by Bank in line with the OJK CRMS Technical Guidance as well as internal enhancements, please refer to the Climate Scenario Analysis Methodology Appendix.

Climate Scenarios

Sector-specific and sector-agnostic risk parameters from OJK CRMS scenarios based on the Network for Greening the Financial System (NGFS) are integrated and translated into the key transition risk drivers within Bank's CSA models. Bank then simulates CSA impacts on the performance and financial position of debtors assessed over the 30-year projection period. Further information on the scenarios is available in the Climate Scenario Analysis Methodology Appendix.

Climate Scenario Analysis Uncertainty and Limitations

CSA is essential in assessing the potential impacts of and resilience to climate risks, but it remains subject to uncertainty. Understanding these limitations is important for refining risk management processes amid complex real-world challenges. More detailed discussion of modelling, data, and capital adequacy calculation uncertainties and limitations is provided in the Climate Scenario Analysis Methodology Appendix.

OJK Climate Risk Management and Scenario Analysis [PSPK 2.22(b)(i)(1),(3),(5),(6); 2.22(b)(iii); 2.25(a)(i))]

In 2024, Bank participated for the first time in the Otoritas Jasa Keuangan (OJK) pilot project for climate scenario analysis (CSA) to assess the impacts of transition and physical risks using climate scenarios in line with the OJK Climate Risk Management and Scenario Analysis (CRMS) 2024 Technical Guidance. In 2025, in line with regulatory direction, Bank expanded the CSA modelling scope to cover 100% of the portfolio, including both retail and non-retail segments.

Bank also plays an active role in building industry capability and refining CRMS methodologies by participating in OJK focus group discussions on the development of Indonesia policy scenarios and the Industry-Wide Stress Test in November–December 2025.

Credit Exposure to Climate Risk-vulnerable Sectors [PSPK 2.13(a)-(b), 2.29(b)]



Bank has mapped the concentration of credit exposure across business activities and economic sectors that are vulnerable to climate transition risks. These sectors are identified based on the priority sector classification set out in the OJK CRMS 2025 Technical Guidance, enabling Bank to understand the business areas most likely to be affected by regulatory changes, technological developments and market dynamics associated with the transition to a low-carbon economy.

Climate Risk-Vulnerable Priority Sectors Based on the OJK CRMS 2024 Technical Guidelines	Total Exposure*	Share of Credit Exposure**
1. Agriculture, Forestry and Fisheries	11,670	5.1%
2. Mining and Quarrying	5,783	2.5%
3. Electricity, Gas, Steam/Hot Water and Air Supply	5,075	2.2%
4. Construction	7,306	3.2%
5. Transportation and Warehousing	4,593	2.0%
6. Manufacturing/Processing Industry	44,522	19.5%
Total	**78,950**	**34.6%**

Notes:
* Total credit exposure for climate risk-vulnerable sectors is based on the 2025 financial statements position.
** Share of credit exposure for climate risk-vulnerable sectors is based on the 2025 financial statements position relative to Bank's total loans.

OJK CRMS 2025 Climate Scenario Analysis Results [PSPK 2.22(a)(i); 2.22(b)(i)(7), 2.22(b)(iii); 2.25(a)(i)]

To understand the potential impact on portfolios that are vulnerable to climate transition risks, Bank conducted a climate scenario analysis (CSA) of credit risk in line with the OJK CRMS 2025 Technical Guidance. The analysis was performed on portfolios within the assessment scope and illustrates the impacts under the Net Zero 2050 scenario, with the distribution of results as follows:

Sector Scope under the OJK CRMS 2024 Technical Guidelines	Impact of Climate Risk on Credit Risk: Long-Term 2050
1. Agriculture, Forestry and Fisheries	Credit Risk Increase
2. Mining and Quarrying	Credit Risk Increase
3. Electricity, Gas, Steam/Hot Water and Air Supply	Credit Risk Reduction
4. Construction	Credit Risk Reduction
5. Transportation and Warehousing	Credit Risk Increase
6. Manufacturing/Processing Industry	Credit Risk Increase
7. Productive Sectors other than Sectors 1 to 6	Neutral impact on Credit Risk

Based on the OJK CRMS process and results, Bank continues to strengthen the integration, management, and mitigation of climate risk under the Climate Risk Management Policy through risk identification, assessment, measurement, management, monitoring, and reporting. As part of the climate risk management process, Bank has begun integrating climate risk considerations into other risk frameworks, including the setting of sector limits for the non-retail credit portfolio through a Sustainability Overlay. Concentration monitoring of credit exposure to sectors that are vulnerable to climate risk is also conducted regularly through Risk Appetite reporting. Further details are provided in the Governance and Risk Management pillar, under the sub-chapter Integrating Climate Change Considerations through the Climate Risk Management Policy.

In general, the climate scenario analysis indicates limited movement due to the constraints of climate scenarios, which tend to assume a smooth implementation of transition technologies and do not yet capture non-linear risks, as well as their reliance on internal data availability and third-party models. Further discussion is provided in the Climate Scenario Analysis Methodology appendix.

Looking ahead, Bank will continue to strengthen its data infrastructure, modelling, and analytical capabilities to deepen the integration of climate risk into the risk management framework and ensure a more consistent and relevant CSA process, with the aim of delivering added value to Bank's business processes and risk management.

Retail Portfolio Transition Risk [PSPK 2.22(b)(i)(3)]

In line with the OJK CRMS 2025 technical guidance, the transition risk scope for KBMI 3 and 4 banks also applies to the retail portfolio. To measure the impact of transition risk on the retail portfolio, Bank applies a financial stress testing methodology and model, where the primary drivers are movements in macroeconomic indicators under the NGFS-based OJK CRMS scenarios.

Physical Risk [PSPK 2.10(a)(b), 2.22(b)(i)(3)]

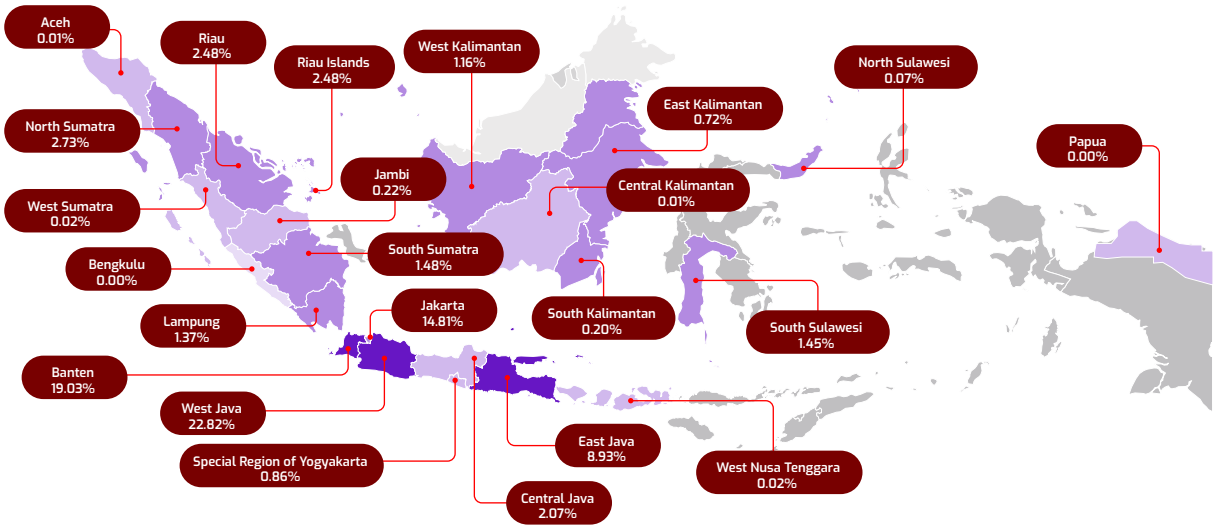
Bank performs a separate assessment in accordance with the assumptions set out in the CRMS 2024 technical guidance for physical risk. Bank applies a bottom-up approach to assess wildfire risk for the Agriculture, Forestry, and Fisheries portfolio, and flood risk for the consumer mortgage portfolio. The stages of Bank's climate risk impact assessment are set out in the Climate Scenario Analysis Methodology appendix.

Distribution of Credit Exposure by Collateral Location [PSPK 2.13(b); 2.29(c)]

For the physical risk impact assessment as set out in the OJK CRMS 2024 Technical Guidelines, the distribution of Bank's collateral is presented in the map illustration below. The distribution covers Bank's credit portfolio with collateral located in areas classified as high risk under the Indonesian Disaster Risk Index (IRBI) for the two specified climate hazards.

Floods

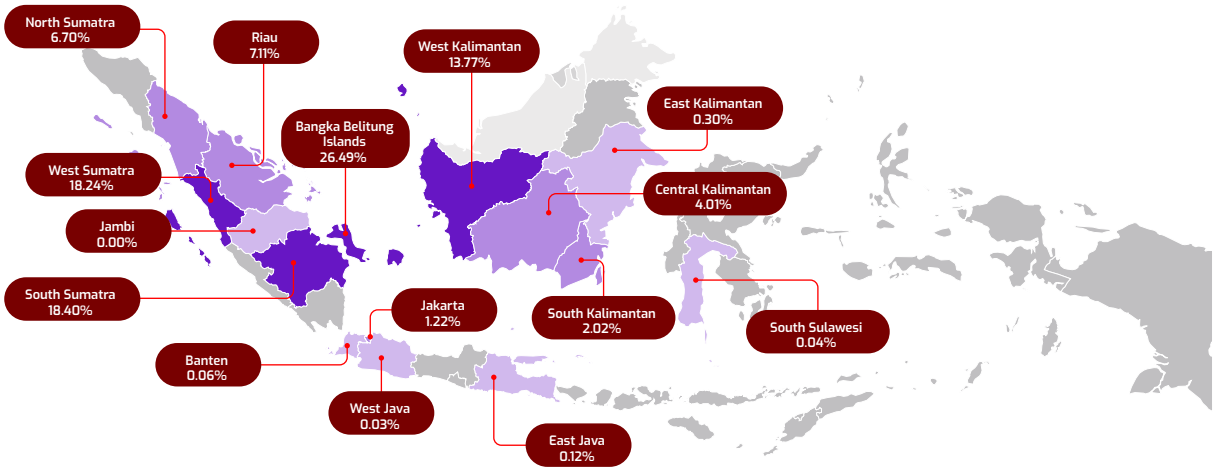
As illustrated in the map below, the concentration reflects the consumer mortgage portfolio within the OJK CRMS 2024 scope (high IRBI flood risk) relative to the overall consumer mortgage portfolio, including exposures outside high-risk areas. As one mitigation measure for flood physical risk, Bank ensures adequate provisioning levels.



Notes:
The colour gradient represents the concentration level of credit exposure. The darker the colour, the higher the concentration.

Wildfires

As illustrated in the map below, exposure to wildfire physical risk is reflected by the geographic distribution of collateral locations for Bank's productive credit in the Agriculture, Forestry, and Fisheries sector within the OJK CRMS 2024 scope (high IRBI wildfire risk). This concentration is presented as a share of the total collateral value for productive credit in the Agriculture, Forestry, and Fisheries sector.



Notes:
The colour gradient represents the concentration level of credit exposure. The darker the colour, the higher the concentration.

Socialisation of CSA Results [PSPK 2.25(a)(ii)]

As part of efforts to strengthen understanding and integration of climate risk within Bank, the Integrated & Climate Risk Unit conducted a socialisation session on the results of the 2025 climate scenario analysis (CSA) with the business units and Sustainability to communicate scenario-based transition risks related to FY2024 credit exposure. In addition, scenario-based opportunity estimates derived from the 2025 CSA outputs were also discussed to align climate risk considerations with opportunity identification.

Ethical Business

As a reference for professional conduct, Bank applies the Code of Ethics and Code of Conduct Policy No. A.07.01 to all CIMB Niaga employees to ensure the performance of duties upholds integrity. A full description of the policy is presented in the 2025 Annual Report.



Anti-Fraud [GRI 205-1; 205-2; 205-3] [FN-CB-510.a.1]

Bank implements an Anti-Fraud Policy as part of its internal control system to build a culture of compliance and strengthen awareness of the risk of fraud and its potential impacts. In accordance with Financial Services Authority Regulation (POJK) No. 12 of 2024 on the Implementation of Anti-Fraud Strategies for Financial Services Institutions, Bank has established a dedicated unit to manage fraud, the Anti-Fraud Management (AFM) Unit, to implement Bank's anti-fraud strategy comprehensively. The strategy covers four main pillars: prevention, detection, investigation, and fraud monitoring. In addition, Bank submits a report on the implementation of its anti-fraud strategy to OJK every semester through APOLO (OJK Online Reporting Application), in line with the POJK requirements. To foster an integrity-driven and anti-fraud culture, Bank applies a zero-tolerance approach to fraud. Accordingly, all perpetrators of fraud are subject to firm action without exception, including criminal prosecution.

Bank enforces its anti-fraud commitment through several efforts:

- Developing an Anti-Fraud Policy in line with POJK No. 12 of 2024 on the Implementation of Anti-Fraud Strategies for Financial Services Institutions.
- Annual signing of the Integrity Pact Declaration and Code of Ethics by all members of the Board of Directors, Sharia Supervisory Board, and Board of Commissioners, and publication on the CIMB Niaga website.
- Attestation of the Integrity Pact and Code of Ethics by all employees through the ARJUNA platform, including the signing of the Integrity Pact Declaration and Code of Ethics by outsourced employees.
- "Tone from the Top" commitment, reflecting leadership's commitment to take firm action against all forms of fraud, or Zero Tolerance to Fraud, including messaging in mandatory training and Anti-Fraud Awareness socialisation delivered by the Anti-Fraud Management Unit in collaboration with other relevant units.
- Anti-fraud awareness socialisation for employees through a speak-up culture, mandatory training, sharing sessions or business learning sessions, e-learning, and internal communications such as email blasts, internal bulletins, and posters.
- Anti-fraud awareness socialisation for customers via social media, WhatsApp, SMS, email, account reports or billing statements, and screen displays on e-channels (ATM, CDM, CRM, OCTO App), as well as Call Centre IVR, including website channels accessible to the public.
- To mark International Anti-Corruption Day on 9 December, Bank held Anti-Fraud, Bribery & Corruption Campaign Weeks. Over two weeks (8-19 December 2025), daily email blasts were sent to all employees containing messages and senior management commitments on anti-fraud, bribery, and corruption, alongside short refreshers to reinforce employees' understanding of fraud, bribery, and corruption.
- In 2025, Bank held an Anti-Fraud Awareness Webinar for Bank partner vendors under the theme "A Culture of Business Integrity". The programme aimed to strengthen understanding of anti-fraud requirements that vendors must comply with. As parties working with Bank, vendors are also expected to support fraud prevention efforts and uphold a speak-up culture, including reporting if they find, hear, or become aware of any Bank party engaging in fraud, bribery, or corruption, and understanding the consequences for vendors involved in, supporting, or committing such acts.
- Socialisation of POJK No. 28 of 2024 on the Management of Perpetrators' Track Record Information through the Information System for Perpetrators in the Financial Services Sector.

Based on the evaluation conducted by the Anti-Fraud Management (AFM) Unit on fraud and corruption prevention, during 2025 there were 10 fraud cases, with fraud amounts exceeding Rp100 million per case.

Fraud Detection

Fraud detection is a key pillar of the Anti-Fraud Strategy, aimed at identifying and detecting indications of misconduct at an early stage before they result in greater impacts. Bank applies various detection mechanisms, including an independently managed whistleblowing system (WBS), surprise audits by the Internal Audit Unit (SKAI), the Risk Control Unit (RCU), or AFM, and the use of surveillance systems such as CCTV, transaction audit trails, and mystery shoppers. These mechanisms are designed to ensure that any indication of a breach can be monitored, traced, and evaluated objectively without interference from interested parties. In addition, each unit is required to implement adequate internal controls, ranging from supervision, dual control, and reconciliations to random checks, to detect potential fraud in day-to-day operational processes.

The bank has implemented various fraud detection systems that cover the entire cycle of customer activities, from the acquisition process to transactions, as well as network security to comply with regulations and mitigate risks effectively. Through FDS Instinct, the Bank monitors credit card acquisitions, personal loans, mortgages, and merchants. The Predator system is used to monitor credit card, debit card, and merchant transactions. In addition, Actimize Retail monitors transactions on the OCTO App, while Actimize Enterprise is used to monitor activity on BizChannel and OCTO Biz. In line with its commitment to improving security, in 2025, the Fraud Management Work Unit will continue to make continuous improvements by optimizing machine learning capabilities and updating the Fraud Detection System to the latest version to ensure more proactive and accurate fraud detection and prevention.

Through this combination of detection mechanisms, Bank seeks to ensure that high-risk activities are identified as early as possible so that corrective actions, investigations, or mitigation measures can be implemented promptly. Bank also strengthens its speak-up culture to encourage employees to play an active role in reporting indications of fraud without fear, as Bank safeguards whistleblowers. Through a comprehensive and layered detection approach, the effectiveness of fraud risk controls can be improved and potential losses for Bank and customers can be minimised.

Employee Anti-fraud Awareness Training [GRI 2-27; 205-2; 205-3]

Training	Jumlah Peserta		
	2025	2024	2023
Anti-Fraud Awareness Training through Mandatory Training	7,204	4,325	5,071
Information Security Awareness Training	4,309	1,677	1,871

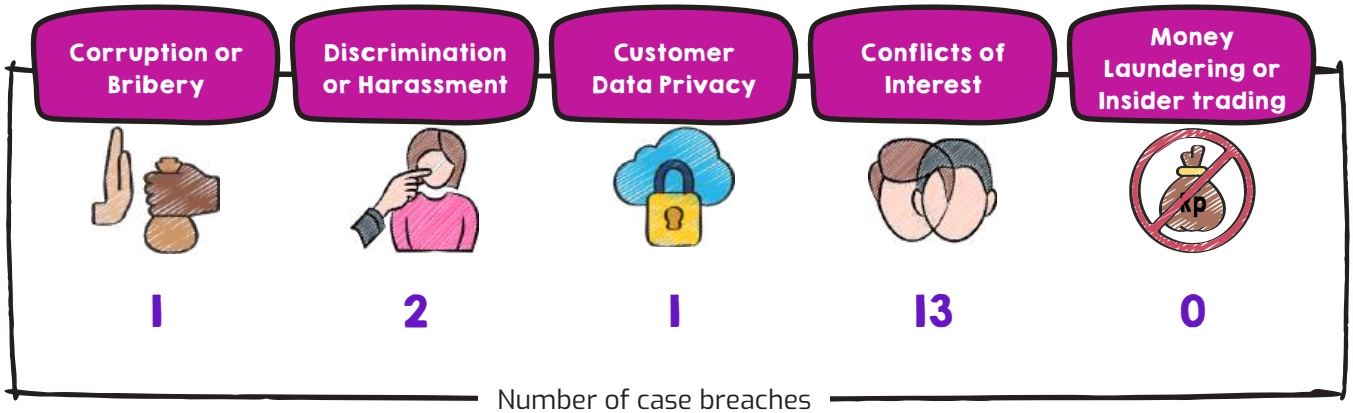
Anti-Bribery and Corruption Policy [GRI 205-1; 205-2][ACGS B.4.5]

Through the Anti-Bribery and Corruption Policy, Bank affirms that bribery and corruption are categorised as forms of fraud and that the policy applies to all Bank personnel, including the Board of Commissioners, Sharia Supervisory Board, and Independent Committees. To mitigate these risks, Bank implements various control mechanisms and external communications, particularly for third parties working with Bank. Bribery and corruption risk assessments are conducted periodically, both monthly and annually, with annual assessments carried out by each unit and supported by the Risk Control Unit (RCU) or the Designated Compliance and Risk Officer (DCORO). These assessments cover risk identification, mitigation measures, and the risk level within each unit. The results are updated each year.

Bank's commitment to preventing bribery and corruption is also reflected in the attainment of SNI ISO 37001 Anti-Bribery Management System certification by the Strategic Procurement and Admin Property Management (SPAPM) Sub-Directorate since 2023.

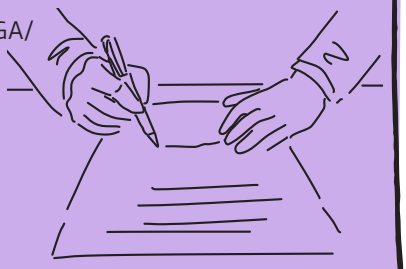
Grievance Mechanism [POJK 51-F.24] [GRI 2-26] [ACGS (B)B.1.7]

Bank implements a whistleblowing system (WBS) guided by POJK No. 12 of 2024 on the Implementation of Anti-Fraud Strategies for Financial Services Institutions. Bank maintains an ongoing partnership with a third party (Deloitte) to manage whistleblowing reports in a professional and independent manner, prioritising a non-retaliation principle. This partnership is expected to encourage more parties, both internal and external, to submit reports more freely and confidently without hesitation.



Media for Submitting Violation Reports:
Communication channels managed by a third party:

Website : https://idn.deloitte-halo.com/ayolaporCIMBNIAGA/
E-mail: ayolaporCIMBNIAGA@tipoffs.info
Telephone: 14031
SMS & WhatsApp: +62 822 1135 6363
Facsimile: +62 21 2856 5231
Mail: Ayo Lapor PO BOX 3331 JKP 10033



Whistleblowing Reports Handling and Volume

Through the WBS, reportable violations include fraud, money laundering, and breaches of the Code of Ethics or Human Capital policies. Each report received is reviewed and analysed by the Whistleblowing Officer in accordance with the applicable whistleblowing handling procedures, as follows:

- For reports that are valid and supported by sufficient data and information, the report is forwarded for further review by the investigation team. The investigation outcome, whether substantiated or unsubstantiated, is submitted to the Whistleblowing Officer and then communicated to the reporter, after which the report status is closed.
- For reports that are invalid or where the data and information provided by the reporter are insufficient, the report is closed.
- For reports that are not relevant or fall outside the scope of the WBS, the Whistleblowing Officer forwards the report to the relevant party or unit for follow-up action.

If additional information is required and the reporter provides their identity and a telephone number or email address, the CIMB Niaga Whistleblowing Officer contacts the reporter directly to obtain the required information. However, if the reporter does not provide identity or contact details, the request for additional information is conveyed through the third party. Reporters who provide contact details receive updates on the report status, which may include:

- The report is deemed invalid and temporarily closed.
- The report remains under investigation.
- The report has been concluded, with the outcome substantiated or unsubstantiated.

The number of complaints received through the whistleblowing system throughout 2025 amounted to 755 reports, of which only 128 were related to Fraud/HR/AML. The remaining 627 reports were forwarded to the respective relevant parties for separate follow-up. Of the 128 reports, 67% (86 reports) could proceed to investigation, resulting in 51 valid reports, 14 invalid reports, and 21 reports still under review. There are 13 reports still awaiting additional data/information from the Whistleblower. Further information on the handling mechanism for reported violations is presented in the 2025 Annual Report.

Status of Whistleblowing (WB) Reports	Total		
	2025	2024	2023
AFM/HR/AML WB Reports	128	165	239
AFM/HR/AML WB Reports that have been investigated (CLOSED)	65	96	146
a. PROVEN WB Reports	51	66	135
b. UNPROVEN WB Reports	14	30	11
AFM/HR/AML WB Reports in Progress (Open)	34	31	35
a. Under ongoing investigation	21	26	30
b. Pending due to data/information completeness	13	5	5
Percentage of **AFM/HR/AML** WB reports that have been investigated out of the total valid complaints for investigation (as of the end of December)	75.58%	78.69%	82.95%

Taxation

Approach to Taxation [GRI 207-1]

CIMB Niaga is committed to conducting its business responsibly by fulfilling tax obligations in a transparent and accountable manner, in accordance with applicable tax laws and regulations. The tax policy is formulated with due consideration of Bank's business strategy and the needs of relevant units. The Tax Management Unit manages implementation under the oversight of the Director of Strategy & Finance. Reviews are conducted periodically as required, particularly when regulations change or where transaction characteristics require further tax analysis. In practice, Bank does not use specific tax incentives. Bank applies transfer pricing arrangements for transactions with related parties in accordance with the provisions of the Income Tax Law.

Tax Governance, Control and Risk Management [GRI 207-2]

The Director of Strategy & Finance is the executive responsible for compliance with tax policy and the tax approach. The tax approach is embedded across the organisation through Standard Operating Procedures (SOPs) prepared by the Tax Management Unit and relevant units, supported by the issuance of tax-related memos, internal communications channels, and socialisation on the implementation and updates of tax provisions and their operational impacts.

Tax risks are identified, managed, and monitored regularly in response to regulatory changes affecting business activities and operations, including prevailing practices in the banking industry. This is followed by impact assessments and risk management for implementation, including uncertain tax positions. Bank sets its tax risk appetite as risk neutral, including optimising taxation within the legal framework, avoiding aggressive or speculative approaches, and minimising the potential for disputes with the tax authority. All tax decisions are based on applicable tax laws and regulations and are defensible in the event of a tax audit or dispute.

Evaluation of compliance with tax governance and controls is carried out through ongoing oversight by the Tax Management Unit, annual internal audits, and examinations by the tax authority. Reporting of suspected tax-related violations follows Bank's grievance mechanism through the applicable Whistleblowing System (WBS).

Stakeholder Engagement & Issue Management [GRI 207-3]

Bank maintains a professional relationship with the tax authority through a cooperative compliance approach, ensuring full compliance with all tax obligations in accordance with applicable laws and regulations. The Government, through the tax authority, is Bank's key stakeholder in relation to taxation. Bank is not involved in public policy advocacy in the field of taxation or other efforts to influence the authority's decisions.

In managing tax disputes, decisions regarding handling steps and further legal actions take into account internal input, particularly from the Board of Directors, to ensure alignment with Bank's strategy and governance.

Tax Payments [GRI 207-4]

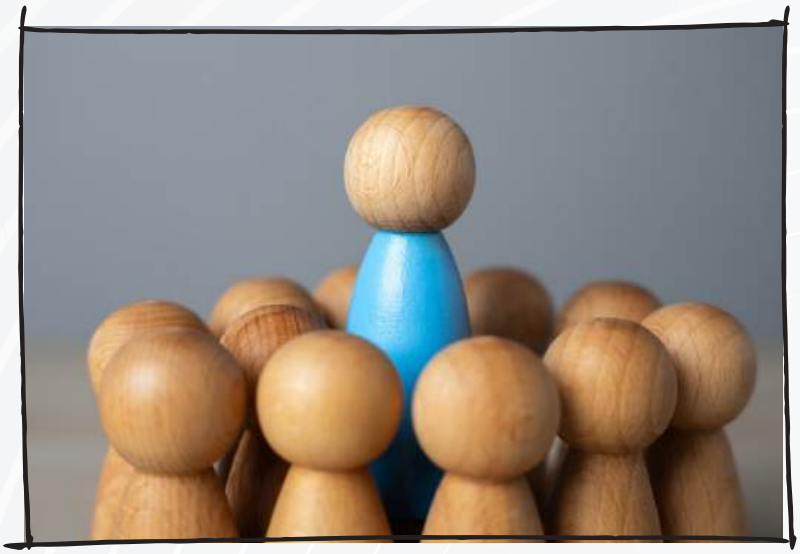
Bank is an Indonesian legal entity registered as a Taxpayer with the Directorate General of Taxes. Bank operates solely in Indonesia; therefore, all of its tax reporting and obligations are carried out in accordance with Indonesian tax laws. In 2025, Bank (Bank only) recorded a profit before tax of Rp8,575 billion. The total tax payments for the period January–December 2025, excluding Regional Taxes and Employee Income Tax, amounted to Rp4,266 billion.

Advocacy and Stakeholder Engagement



Pillar
05

Stakeholder Engagement [POJK51-E.4] [ACGS-B.2.1.;B.2.2]



CIMB Niaga conducts stakeholder mapping and engagement on a regular basis as part of its commitment to ensure that operational activities remain aligned with relevant sustainability issues. This process aims to understand the material impacts of Bank's operational activities and capture stakeholders' expectations of Bank's sustainability performance.

Engagement is carried out through various communication mechanisms that are active, transparent and collaborative. Through this approach, Bank continues to strengthen its environmental, social and governance (ESG) performance. Constructive dialogue with stakeholders enables Bank to make a positive contribution to the community and the environment, while also supporting sustainable economic performance.

Identification of Stakeholder Needs and Approach [POJK51-E.4] [GRI 2-29] [ACGS B.2.1.; B.2.2; (B)B.1.3]



Customers

Topic	Engagement Method and/or Channel	Approach Frequency	Bank Follow-up
1. Security of banking financial transactions 2. Socialisation and information on products and services 3. Banking facilities and ease of access 4. Resolution of customer complaints in accordance with the service level agreement (SLA)	Call centre services, branches, phone banking, website, social media (Facebook, Instagram, YouTube, LinkedIn, TikTok and X)	At all times	1. Enhance security of banking data and transactions 2. Receive customer complaints and grievances 3. Identify customer satisfaction and areas for improvement 4. Provide banking financial education related to banking products
	Customer satisfaction surveys and internal surveys	Once a year by Bank	
	External assessment of customer satisfaction	Once a year by each surveyor	
	Information from the website and frontliners	As needed	



Shareholders/Investors

Topic	Engagement Method and/or Channel	Approach Frequency	Bank Follow-up
1. Delivery and updates on financial and non-financial performance, including sustainability issues and performance 2. Significant company activities and events, for example CSR activities 3. Use of Bank profits 4. Determination of salaries or honoraria, bonuses and other benefits for the Board of Commissioners, Board of Directors and Sharia Supervisory Board 5. Appointment of a Public Accounting Firm	• Performance reporting • Analyst meetings	Quarterly	1. Communicate Bank performance 2. Report year-end performance 3. Implement GMS resolutions
	Public expose	At least once a year	
	Reporting to the Indonesia Stock Exchange (IDX)	In accordance with IDX regulations	
	General Meeting of Shareholders (GMS)	At least once a year	



Regulators

Topic	Engagement Method and/or Channel	Approach Frequency	Bank Follow-up
1. Compliance with laws and regulations 2. Prudential principles in banking operations and services (conventional and Sharia) 3. Sustainable finance	Submission of Bank Business Plan (RBB) and its realisation to the Financial Services Authority (OJK)	Twice a year	1. Inform plans and achievements in accordance with laws and regulations 2. Inform the level of compliance with Sharia principles
	Submission of Sustainable Finance Action Plan (RAKB) to OJK	Once a year	
	Reporting on Sharia compliance aspects to the National Sharia Council	In accordance with OJK regulations	
	Other reporting to regulators in accordance with applicable requirements		



Employees

Topic	Engagement Method and/or Channel	Approach Frequency	Bank Follow-up
1. Occupational health and safety (OHS) 2. Employee rights 3. Equality, diversity and career development opportunities 4. Recruitment process 5. Bank performance updates 6. A valuable and enjoyable working experience 7. Bank values and culture	External media (WhatsApp Blast OCTO Buddy, Media Sosial)	1. Whenever there is information to be communicated to employees 2. Whenever there are policy changes	1. OHS implementation 2. Socialisation of labour-related policies and strategies 3. Human rights implementation in employment relations 4. Identify employee satisfaction and expectations 5. Identify organisational health level and develop follow-up plans integrated with corporate values for improvement
	Internal media (Galeri News, HR Info, e-Manual, Digital Portrait Magazine, LOG, HR Chat-Bot, Podcast, Arjuna application)		
	Town Hall		
	Internal Customer Satisfaction Survey (ICSS)	Annually	
	Employee Sentiment Survey (formerly known as the Organisation Health Index or OHI)		



Local Communities

Topic	Engagement Method and/or Channel	Approach Frequency	Bank Follow-up
1. Community empowerment activities 2. Programme impact for beneficiaries 3. Community, including local communities, local residents, local communities, indigenous peoples and vulnerable groups	Discussion with beneficiaries	1. Conducted during programme initiation, implementation and monitoring 2. Ad hoc if there is an urgent need that needs to be communicated	1. Provide solutions to issues that arise 2. Conduct field visits to beneficiary communities
	Meetings and discussions with Government, foundations, or consultants as community development partners		
	Providing feedback on Bank's published sustainability report	Annually	Improve the sustainability report in line with feedback received



Suppliers

Topic	Engagement Method and/or Channel	Approach Frequency	Bank Follow-up
1. Mutually beneficial relationships with suppliers 2. Fair and transparent procurement of goods and services 3. Sustainable supply chain practices	Socialisation of policies and sustainability-related capacity building	At least once a year	Develop cooperation with partners in the provision of goods and services for Bank



Labour Union

Topic	Engagement Method and/or Channel	Approach Frequency	Bank Follow-up
1. Bank policies regarding employee management 2. Issues raised to the Labour Union as the employee representative organisation 3. Industrial relations implementation in Bank 4. Negotiation of the Collective Labour Agreement (CLA) 5. Input from Labour Union management to management related to employees' and Bank's rights and obligations	Meetings and discussions	1. At all times, as needed 2. In 2025, meetings with the Labour Union were held through the Bipartite Cooperation Institution eight times to discuss employment issues and follow-up from the negotiation of the Collective Labour Agreement (CLA) for the 2024 to 2026 period	1. harmonious industrial relations. 2. Receive and identify proposals and input from the Labour Union 3. Carry out communication processes in the event of industrial relations disputes 4. Apply formal and informal approaches and design effective cooperation concepts between management and the Labour Union to create harmonious industrial relations

Building a Culture of Sustainability and Sustainable Finance [POJK51-F.1]

Developing Professional Employees [POJK51-F.22] [GRI 404-1]

CIMB Niaga believes that structured and sustainable talent management is a key factor in maintaining business continuity and improving productivity, performance and competitiveness. In line with this belief, Bank prioritises succession planning across all strategic functions in accordance with the applicable Talent Management and Succession Planning Policy.

Bank continues to develop a learning architecture to support sustainable growth, which consists of four core pillars, which are Business & Credit, Digital and Operations, Service and Learning Support. This structure serves as the foundation for various talent development initiatives aligned with business needs and digital transformation.

Bank manages a range of training initiatives to enhance employee competencies across all functions, while also providing structured talent development through development programmes and apprenticeship programmes. The development programmes focus on developing Relationship Managers (RMs) across various segments, such as Emerging Business Banking (EBB), Commercial Banking and Mortgage. Meanwhile, apprenticeship programmes provide opportunities for young talent to contribute across diverse areas, from information technology roles (such as developers, IT testing and analysts) to business support functions such as recruitment, as well as frontliner roles such as Customer Service and Teller.

In addition, Bank continues to strengthen its learning architecture to build future capabilities through various technology programmes, such as Compact Digital Leadership Development and Digital Data Upskill & Reskill Learning Pathway. These programmes are delivered using innovative approaches, including immersion programmes, action projects, coaching and mentoring and blended classrooms, making learning more relevant and impactful.

In line with these developments, Bank focuses on strengthening business and service competencies through initiatives such as Syariah Certification, Wealth Academy and retail sector development. Bank also strengthened the capabilities of its Relationship Managers through a more structured series of training and upskilling initiatives. One of these initiatives is the One RM Program, a training program designed to equip RMs with a comprehensive understanding of the diverse needs of different customer personas. Through this program, RMs are no longer trained solely based on product type or segment (preferred, mortgage, and EBB). Instead, they are guided to deliver more integrated services and solutions that align with each customer's profile and characteristics. In addition, Bank has Credit Academy and a Service Excellence programme to ensure the best service quality and not be solely sales-oriented.

To support digital transformation, Bank integrates learning channels within the ARJUNA or HyLearn system, enabling employees to access training easily, starting from registration through to certification. Learning integration accessed through HyLearn in ARJUNA is



integrated digital learning, covering the Learning Hub, the Knowledge Management System (KMS) and Learning on the Go+ (LOG+). LOG+ is a development of Learning on the Go with the addition of Learning Experience Platform (LXP) features.

Bank has also developed new LOG modules, namely Transaction Banking, Acceptable Use Policy (AUP) and Forward30, and has more than 2,000 learning modules across various topics, including mandatory certifications, core competencies, sales fundamentals, service, sharia, digital and data and payment systems. Within the LXP, there are various features that facilitate learning, such as skill-based benchmarks, live-learning events, AI simulators, certification preparation and self-scheduled training. Currently, more than 241,000 pieces of content are available, including more than 209,000 modules and 19,000 e-books. This content has been accessed by more than 11,000 employees, with an adoption rate of 99.6% and total learners exceeding 203,000 participants.

In 2025, Bank enhanced learning by integrating artificial intelligence (AI) into a virtual reality (VR) module on Bank Guarantee, bringing the total VR learning modules and sub-modules to 25. These cover, among others, handling customer complaints, account opening, fire response, robbery prevention and others. This new initiative can enhance the learning experience by creating a more realistic and personalised learning environment, where participants can interact with AI that simulates real-life human interaction.

VR-based learning was undertaken by more than 54,300 learners through VR Corners and VR devices across 325 branches throughout Indonesia. Bank currently has 12 VR Corners located in Jakarta, Bogor, Bandung, Surabaya, Semarang, Malang and Makassar. This VR learning innovation received the "Best Use of AI" award from the HCM Brandon Hall Excellence Award, recognising Bank's innovation in using VR technology as a learning method.

Sustainability Leadership Programme [GRI 2-17] [FS4] [PSPK 1.27(a)(ii)] [PSPK 2.06(a)(ii)]

Sustainability Academy

Since its introduction in 2024, the Sustainability Academy has served as a platform to build employee capabilities by strengthening understanding, expertise and skills in sustainability. Through the Sustainability Academy, Bank develops an appropriate plan to build the skills required by each core function within Bank. The approach includes implementing training programmes tailored to the needs of each function. This approach is designed to ensure that every employee has adequate preparation to integrate sustainability aspects into their daily duties and responsibilities. Key features of the Sustainability Academy include structured and tiered learning modules, ranging from white belt, yellow belt, green belt and blue belt through to black belt.

This year, CIMB Niaga launched the yellow belt curriculum, which this year focuses on providing deeper learning on sustainable finance for frontliners from Corporate Banking, Commercial Banking and Emerging Business Banking (EBB), Financial Institutions and EBB frontliners in branches. As of 31 December 2025, more than 500 employees had completed this programme.

Going forward, Bank's strategic plan includes the phased rollout of programmes from the yellow belt through to the black belt. This strategy ensures comprehensive and sustainable capability development for employees.

Competency development for members of the Board of Directors, members of the Board of Commissioners, employees, officers and or work units responsible for implementing sustainable finance was delivered through more than 50 training topics on sustainability and climate change. Bank continues to demonstrate its commitment to strengthening competencies and capabilities in developing strategies to address climate change-related risks and opportunities. The training is delivered through in-person, online and e-learning formats, including:

[POJK51-E.2] [PSPK 1.07(a)(ii)] [PSPK 2.06(a)(ii)]

1. Building a Strategic Commitment to Sustainability
2. Climate Dialogue by AXA Climate – Join APAC's Leading Climate Champions
3. Climate Risk Training Session
4. Driving Project, Program, and Portfolio Success: The Sustainability Wheel
5. Embedding Sustainability: How to Drive Organizational Transformation
6. Environmental and Social Risk Analysis (ESRA) Online Course
7. Facilitating Sustainable Change
8. Green and Sustainable Finance: Principles and Practice in Banking, Investment and Insurance, Third Edition
9. How to Be Sustainable: Business Strategies for Leading Change
10. Industry 4.0 Technologies for Environmental Sustainability: Intended and Unintended Consequences
11. Integrating Sustainability into Business Strategy
12. Scope 3 Financed Emissions Workshop
13. Sustainability Academy - White Belt
14. Sustainability and Climate Risk
15. The Effects of Environmental Change on Business

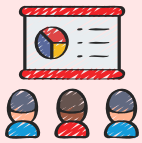
Employee Training Data [GRI 404-1]

Total Sustainability Training Hours of Trained Employees



Total 10,876

Total Employees Trained in Sustainability



Total 2,395

Average Training Hours per Employee Trained on Sustainability



Total 4.54



194 hours

average hours of Training for Bank Employees*

* Includes employees who have resigned and other categories of workers (outsourced, internal, etc.)

Sharia Sustainability Initiatives

In supporting Bank's sustainability agenda, the Sharia Business Unit (SBU) plays an active role in promoting economic development based on Sharia principles, while also contributing to the achievement of the Sustainable Development Goals (SDGs). Through various programmes and initiatives, SBU seeks to create sustainable added value for the community, the environment and the economy. The programmes and initiatives implemented by SBU throughout 2025 include the following:

Sharia Sustainability Week



Sharia Sustainability Week is an effort to raise employee awareness by carrying out activities that support sustainability. One of these is the "Sharia Walk & Run for Charity", an activity that aims to motivate teams through a fun daily programme with a shared target. The targeted programme is a waqf donation for clean water wells valued at Rp50 million. For each participating employee, every 1 km run or walk completed is converted into Rp10 thousand The amount collected can be channelled to the waqf clean water well programme. The programme ends once the total funds collected reach the target. This activity fosters a healthy spirit of competition among employees.

Applying Human Resource Analytics to Mitigate Human Resource Risks

Performance Management

As part of CIMB Niaga's commitment to building a sustainable and competitive workforce, Bank continues to strengthen its performance management system through the development of the ARJUNA digital platform. This initiative is designed to ensure that performance management is more consistent, transparent and oriented towards employees' long-term development.

Several performance management functions in ARJUNA have been enhanced, including:

1. An end-to-end process improvement for performance management implementation, covering goal setting, individual development plans (IDPs) and mid-year and year-end performance reviews.

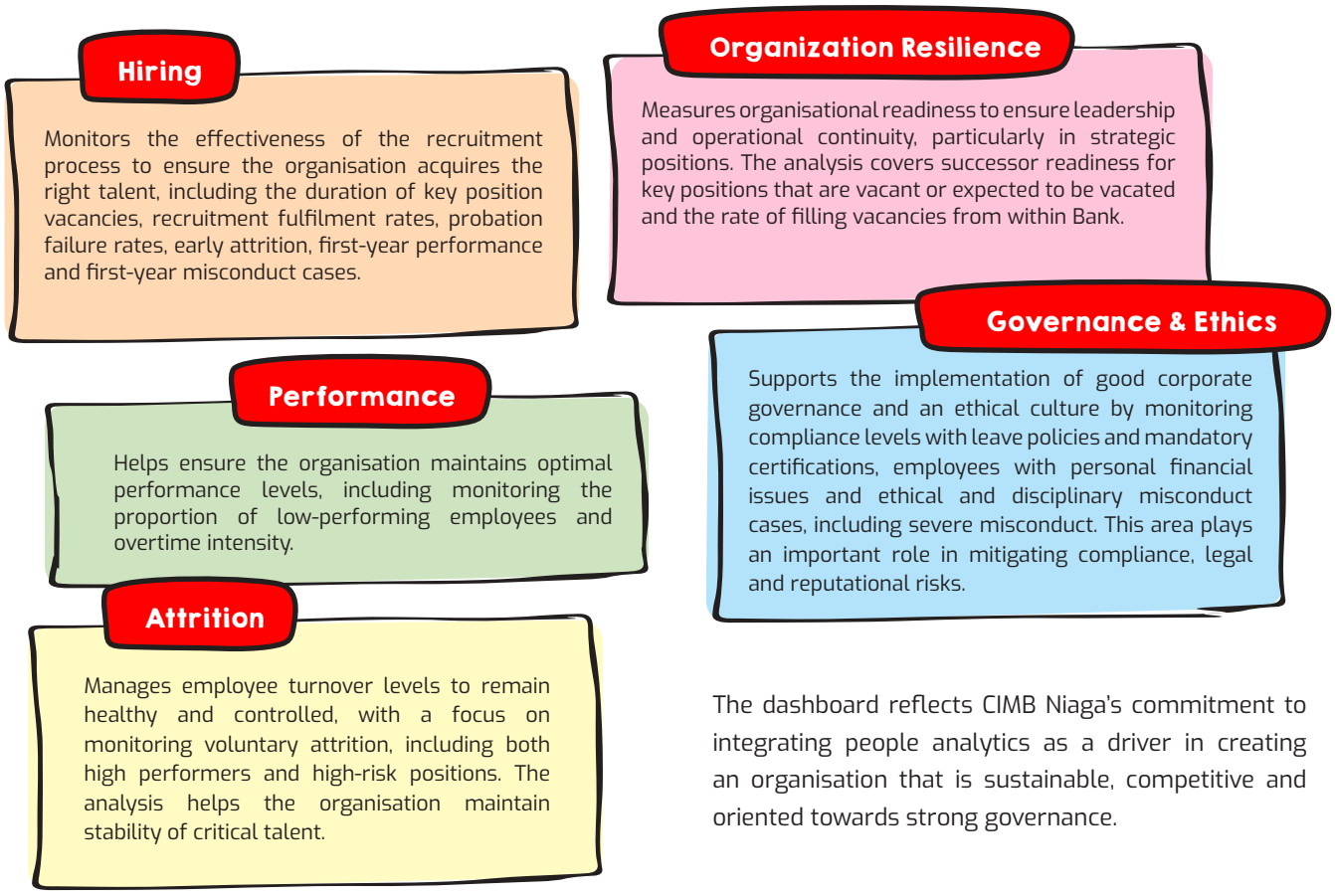
2. The ability for supervisors to conduct quick checks to obtain feedback on team members' performance and behaviour from relevant stakeholders throughout the year.
3. The ability for HR and line managers to monitor progress in implementing performance reviews through a comprehensive dashboard, including reminder notifications that can be sent to their team members.
4. Feature enhancements to improve discipline and the effectiveness of the performance review process.

These enhancements align with CIMB Niaga's aspiration to deliver an experience that is simpler, better, faster.

People Analytics

As part of strengthening analytics and human resource risk management, Bank developed the People & Organization Risk Heat Map Dashboard as a strategic monitoring tool for key risks related to talent and organisational management. The dashboard is designed to provide a comprehensive, measurable and data-driven view of People & Organization risk levels, visualised on a scale from low to high. Risk scores are consolidated from various key indicators and classified into five risk levels, enabling management to proactively identify areas requiring early attention and determine appropriate mitigation priorities.

The People & Organization Risk Heat Map Dashboard covers several Key Risk Areas, namely:



The dashboard reflects CIMB Niaga's commitment to integrating people analytics as a driver in creating an organisation that is sustainable, competitive and oriented towards strong governance.

Strategic Workforce Planning



As part of its social commitment within the ESG framework, CIMB Niaga implements integrated human resource planning to support organisational sustainability and employee well-being. This workforce planning process includes:

- **Alignment with the company strategy and direction** to ensure the availability of talent that supports the achievement of business targets
- **Capacity planning** through the calculation of capacity and workloads to determine human resource needs accurately and sustainably
- **Productivity and cost analysis**, using performance and financial indicators to align with business strategy
- **Management of span of control and organisational layers** to create a lean and effective structure
- **Forecasting employee movements** through analysis of historical recruitment, mobility and attrition trends for more accurate planning



This human resource planning considers external factors such as technological developments, economic conditions and industry dynamics. Workforce planning implementation is monitored on an ongoing basis through dashboards tracking employee movements, human resource budget control and robust and measurable justification of workforce requirements.



Through this approach, Bank proactively manages human resource risks, maintains a balance between competencies and workloads, creates employment opportunities for the new generation and fosters stable and inclusive employment sustainability.

External Initiatives and Association Memberships [POJK51-C.5][GRI 2-28]

As of the end of 2025, CIMB Niaga was an active member of 16 organisations, with total membership fees of Rp1,362 million. Details of Bank's roles and participation are presented in the Appendix to Pillar 5 Advocacy and Stakeholder Engagement.

Sustainable Finance Advocacy for Stakeholders [FS5]

CIMB Niaga's Contributions as an Organiser or Speaker at Sustainable Finance Events

Event Name	Organizer
Benchmarking: Net Zero Roadmap & Waste Management	A national Sharia bank
Blended Finance	Indonesian Finance Committee
ESG Webinar Series	Alumni Association of the Faculty of Law, University of Indonesia (ILUNI FHUI)
EY Indonesia Climate Change & Sustainability Services (CCaSS) Seminar	EY Indonesia
In House Training Advance Sustainable Finance 2025	Financial Services Authority
Multistakeholder Forum on Cost-Efficient Green Buildings and Feasible Financing Schemes	Global Buildings Performance Network (GBPN) & Green Finance Institute (GFI)
Sharing Session on GHG & ESG	EcoBizStudent Association (ESA) Master and Doctoral Program Faculty of Economics and Business from Indonesia International Islamic University (UIII)
Sustainability Auditors Transformation Venture (ATV)	Faculty of Economics and Business (FEB), University of Indonesia
The Cooler Earth Sustainability Series 2025	CIMB Niaga
CG Officer Basic Workshop	Indonesian Corporate Secretary Association (ICSA)
Clean Energy Finance and Investment Mobilization Workshop	Financial Services Authority & Organization for Economic Co-operation and Development (OECD)



THE COOLER EARTH
Sustainability Series

The Cooler Earth Sustainability Series

The Cooler Earth Sustainability Series is an initiative organised by Bank as part of its commitment to sustainability and social responsibility, while also aligned with the purpose Advancing Customers & Society. The initiative represents CIMB Niaga's ongoing effort to mobilise collective action to build a responsible society and a more liveable planet through education, inspiration and cross-stakeholder engagement. This year, The Cooler Earth Sustainability Series was implemented in more than 40 cities, reaching over 60,000 participants through more than 170 events. involving business leaders, academics, communities, mass media and the younger generation, with the aim of expanding the reach of the sustainability message and spirit of #SekarangUntukMasaDepan. These activities included media gatherings, customer gatherings, Ngobrolin Biznis (NGOBIZ) expos and festivals, CSR Financial Literation, upcycling activities, internal podcasts, conferences and gatherings.

Number of participants in The Cooler Earth Sustainability Series in 2025:

- 22 events for customers/public participants (Xtra Xpo, Wealth Xpo, Ngobiz, etc): **more than 44,800 visitors**
- 21 media gatherings **more than 460 journalists**
- 123 activities for students and/or communities in collaboration with HR and CSR: **more than 11,500 students**
- 6 experiential learning events: **more than 440 participants**
- 6 employee engagement events (EPICC Podcast, HR Learning Festival, Townhall, etc) **more than 3,200 participants**

The Cooler Earth - Media Engagement Reaching Several Cities in Indonesia



As part of The Cooler Earth Sustainability Series 2025, CIMB Niaga conducted offline and online media engagement across several cities in Indonesia, including Jakarta, Jayapura, Pekanbaru, Surabaya, and Pontianak, among others. The activities aimed to provide the latest information on CIMB Niaga, including the importance of protecting the environment to build a sustainable planet together. The activities are also expected to strengthen



relationships with media partners and serve as Bank's ongoing effort to mobilise collective commitment and action towards building a responsible society and a more liveable planet. In addition, media partners were encouraged to support others through contributions to the Peduli Gizi Anak #CegahStunting programme to address malnutrition and stunting in Indonesia, initiated by CIMB Niaga and UNICEF.

Ngobrolin Biznis (NGOBIZ)

CIMB Niaga supports Small and Medium Enterprise (SME) entrepreneurs in Indonesia through the "Ngobrolin Biznis" (NGOBIZ) event held in more than 10 cities. The event provides insights into opportunities, challenges, strategies to navigate updates to tax regulations and banking solutions to help customers manage their business finances effectively and efficiently. The event is also part of The Cooler Earth Sustainability Series, delivered to build understanding and support customers in achieving their business goals while continuing to protect the environment in day-to-day operations.



Media Empowerment and Experiential Learning

CIMB Niaga strengthens the role of the media as a strategic partner in sustainability education through a planned Sustainability Journalism Fellowship in 2026, in collaboration with the Indonesian Institute of Journalism (IIJ). The programme aims to encourage journalists to contribute more actively to the development of social and environmental solutions through action-based projects and sustainability campaigns.

In addition, The Cooler Earth 2025 series also included Sustainability Experiential Learning in collaboration with Dit Réveille (DRÉ), as well as an Exhibition and a Community Link Bazaar featuring CIMB Niaga's sustainability achievements and sustainable products from Community Link #JadiNyata winners. This initiative strengthens community engagement while encouraging the adoption of more sustainable lifestyles and practices.



BPR Appreciation Workshop

Bank held a BPR Appreciation Workshop titled "Membangun Hubungan, Menguatkan Ikatan" at the CIMB Niaga Learning Center in Bogor on 28–30 April 2025 as part of its commitment to strengthen strategic partnerships with Rural Banks (BPR) and Sharia Rural Banks (BPRS) in supporting an inclusive financial ecosystem. The activity aimed to strengthen partners' capacity through competency and capability development for human resources in the banking sector. Bank shared insights and best practices in credit analysis, cash management, service quality and compliance with Anti-Money Laundering and Counter-Terrorism Financing (APU PPT) regulations.

EPICC Podcast/Stories

EPICC Podcast is one of Bank's programmes that explores corporate culture in a casual format with relevant topics. In June 2025, Bank held an EPICC Podcast session themed "A to Z tentang CSR", which discussed in depth various CSR activities implemented by Bank. Through this podcast, Bank aimed to raise employee awareness while inspiring greater participation in CSR programmes as a tangible expression of implementing the purpose Advancing Customers & Society.

As part of OPeRA Innovation 2025, Bank also organized the Webinar Reimagining Innovation for a Sustainable Future to further strengthen a culture of sustainable innovation. The webinar provided insights and best practices on sustainable innovation, encouraging employees to generate ideas that create value for the business while delivering positive impacts on the environment and society. Through this initiative, participants were expected to gain a deeper understanding of sustainability practices within Bank, recognize the urgency of embedding sustainability into innovation, and integrate sustainability principles when developing ideas for OPeRA 2025.



Kejar Mimpi Rising Star: Innovation Enthusiast 2025

Kejar Mimpi Rising Star: Innovation Enthusiast 2025 is a competition-based recruitment pathway organised by Bank to attract, nurture and develop young talent with an innovative mindset. The programme provides a platform for participants to explore, design and present innovative ideas across various aspects of banking services and products.

Through the programme, participants generated ideas that encourage the adoption of more sustainable business practices, including initiatives oriented towards environmental, social and economic aspects. In 2025, the programme attracted 1,394 registrants through the Instagram social media channel @hycimbniaga and was supported by collaboration with 10 partner universities and Persatuan Pelajar Indonesia communities across Indonesia and overseas.

As part of Bank's commitment to strengthening comprehensive awareness and understanding of sustainability in the banking industry, the programme provides participants with access to direct mentoring from Bank's internal professionals and experts. In addition, Kejar Mimpi Rising Star: Innovation Enthusiast 2025 also serves as part of Bank's talent pipeline, where selected participants have the opportunity to receive a golden ticket to continue their career development journey through The Complete Banker programme.



In 2025, five top-ranked participants from the programme joined The Complete Banker 2025. Bank also provided additional recognition in the form of cash prizes to three best participants. This initiative reflects Bank's active role in embedding sustainability values as a foundation for responsible growth in the future financial industry.

CIMB Niaga Career Festival - Goes to Campus 2025

CIMB Niaga Career Festival – Goes to Campus 2025 is Bank's strategic initiative to strengthen the quality and sustainability of its talent pipeline by engaging potential talent early, while ensuring alignment with recruitment needs for Bank's graduate programmes, including CIPTA, The Specialist Program and The Complete Banker Program. The programme is designed using a structured and sustainable approach aligned with Bank's long-term human resource development strategy.

With the theme "Your Journey Starts from You", the programme focuses on developing the capacity of young talent and new graduates by strengthening self-awareness, understanding individual potential and building the core capabilities needed to enter the workplace. Participants are encouraged to identify strengths and development areas as a foundation for building sustainable careers that are adaptive to industry dynamics.

Throughout 2025, CIMB Niaga held 85 activities, including Job Fairs, Campus Hiring, Guest Lectures, Company Visits and Co-Curriculum Activities across 32 universities and communities, both in Indonesia and overseas. The programme reached more than 14,000 participants, reflecting strong interest and enthusiasm among the younger generation towards CIMB Niaga as a preferred financial institution for career development. From this series of activities, 950 young talents were recruited and joined various graduate programmes at Bank, reinforcing the programme's effectiveness as one of the main channels to meet talent needs.

In addition to supporting recruitment, the programme also serves as a platform for active engagement by CIMB Niaga employees in sharing professional knowledge and experience with external audiences. During the programme, 39 CIMB Niaga employees participated as speakers and facilitators, contributing to capacity building for the younger generation. Furthermore, the involvement of senior management as speakers further strengthens Bank's leadership role and reflects CIMB Niaga's commitment to building a sustainable learning culture. Through strengthening the capabilities of the younger generation and encouraging active employee participation, CIMB Niaga not only focuses on business performance achievements but also contributes to creating sustainable social impact through the development of high-quality and competitive human resources.

Response to Feedback [POJK51-G.2; G3]

Input from various stakeholders plays a significant role in refining and strengthening CIMB Niaga's sustainability initiatives. Through feedback collection mechanisms, including the completion of evaluation forms, Bank continuously reviews and adjusts its strategic direction and actions. The feedback received serves as a basis for improving sustainability performance across operational aspects, product development and social impact creation. With regard to CIMB Niaga's 2024 Sustainability Report, Bank received feedback through a feedback form accessible via the website. The feedback received was positive, indicating that each material topic is an important part in supporting Bank's performance and operational sustainability.

We welcome your suggestions, which can be subimitted through:

Sustainability Unit

E-mail: sustainability@cimbniaga.co.id
Feedback Sheet:
https://investor.cimbniaga.co.id/sr_feedback_form.html

Appendices, References & Index



Climate Scenario Analysis Methodology

This appendix presents a comprehensive summary of Bank's Climate Scenario Analysis (CSA) implementation process, covering data collection and preparation stages, development of sector- and emissions-based models and transition and physical risk analysis using the Financial Services Authority (OJK) Climate Risk Management and Scenario Analysis (CRMS) climate scenarios based on the Network for Greening the Financial System (NGFS). The methodology, assumptions and quantitative and qualitative assessments set out in this appendix aim to provide transparency on Bank's approach to identifying, measuring and mitigating climate risk impacts, primarily on the credit portfolio, including the integration of CSA results and their impacts on Bank's profitability and capital, as part of overall risk management.

Implementation of Climate Scenario Analysis



Data Collection & Preparation

CSA implementation includes assessing the impacts of transition and physical risks on Bank's portfolio. The data collection and preparation process involves three key stakeholders: the risk management unit, the finance unit and the sustainability unit.

Data collected comprises debtors' financial and non-financial information from internal and external sources. Further details on transition risk data collection are presented in the Implementation and Analysis section.

For physical risk, data includes the geographical locations of collateral and Bank branches, together with the related values required for risk mapping and impact assessment. This data is collected in the early stage of CSA implementation.

Model Development

Climate Scenario Analysis Modeling Approach

Non-Retail Portfolio

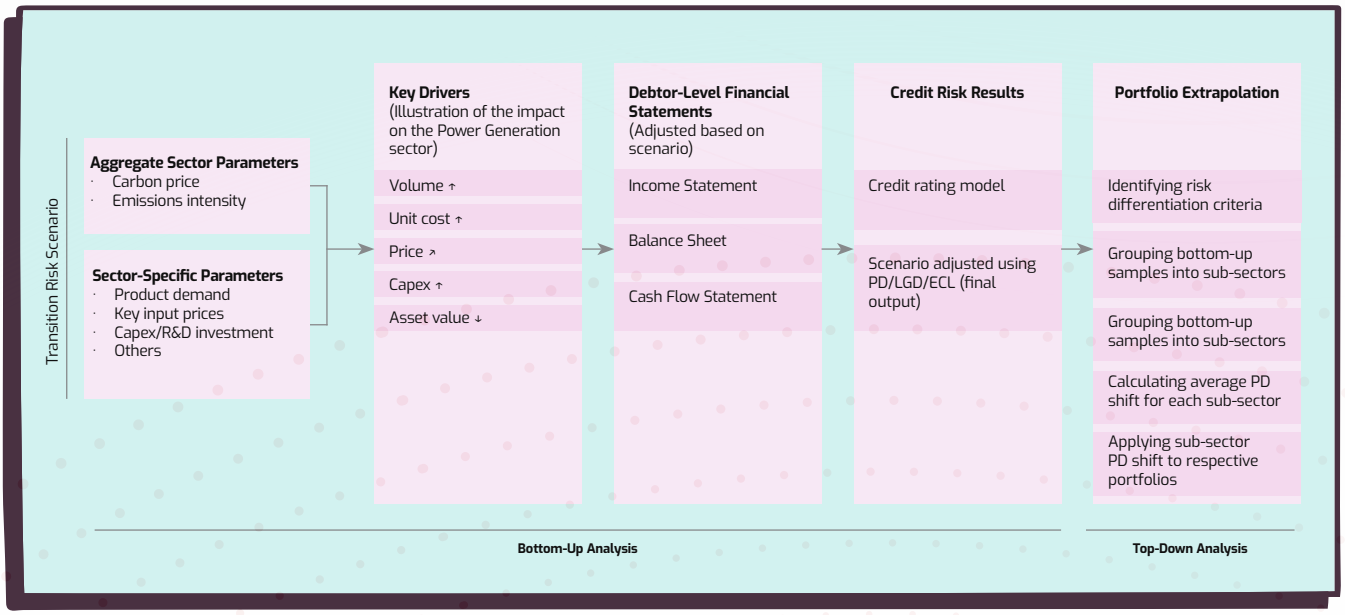
The manifestation of transition risk impacts on real economy sectors varies in severity and form. Accordingly, Bank developed a series of sector-specific models and emissions-based models for eleven industry sectors. These models are used to understand sector sensitivity to transition risk impacts.

Sector selection and model type are determined through climate risk materiality assessment that considers the impact of a sector on climate (the "inside-out" perspective) and Bank's exposure to the sector (the "outside-in" perspective).

Sector-specific approach	Emissions-based approach
Key drivers are modelled based on product characteristics and projected market changes under each scenario. This model requires product-level information and detailed scenario variables.	Key drivers of a debtor's financial performance are modelled based on emissions levels, with costs and product prices as a function of Scope 1, 2 and 3 (downstream) GHG emissions influenced by carbon prices. This approach is used for low-carbon sectors or sectors with limited data but is not suitable for sectors highly dependent on downstream Scope 3.
Sectors using this approach are: 1. Oil and gas 2. Power generation 3. Palm oil	Sectors using this approach are: 1. Agriculture (excluding palm oil) 2. Real Estate 3. Transportation 4. Metals and Mining 5. Manufacturing/processing Industry 6. Consumer Staples 7. Consumer Discretionary 8. Healthcare 9. Technology 10. Telecommunications 11. Hospitality

Summary of CSA Process Approach

CSA Modeling Process Flow – Transition Risk



Retail Portfolio

Assessment of climate risk impacts on the retail portfolio uses a stress test model by setting the initial portfolio profile at the actual position and projecting it in line with the CSA horizon. In line with OJK direction, a dynamic balance sheet assumption is used for the short term (referring to the Bank Business Plan, RBB), while a static balance sheet is used for the long term. Bank then applies a credit migration model based on the Economic Composite Index (ECI) adjusted to macroeconomic variables in the OJK CRMS NGFS-based scenarios.

Implementation and Analysis

Transition Risk – Non-Retail Portfolio



Climate Scenario Determination

NGFS-based (Phase IV) OJK CRMS 2025 Scenarios:
- Net Zero 2050
- Delayed Transition
- Current Policies

Scenario time horizon:
- Short-term: 2025, 2026, 2027
- Long-term: 2030, 2040, 2050

Company Selection & Segmentation

- Identify credit exposure sector classifications as of 31 December 2024.
- Identify sub-sectors (archetypes) based on climate risk profiles.
- Select representative debtors for each archetype.
- Consider data requirements and availability.

Data Collection

- CCSA requires key financial data for debtor entities (profit and loss, balance sheet, cash flow).
- Non-financial data includes Scope 1–3 GHG emissions and asset-level production data.
- A bottom-up approach requires deep analysis of representative entities and samples.
- External data and proxies are used to address internal data limitations.

Bottom-Up Analysis of Representative Debtors

- Apply sector-specific and or emissions-based approaches to representative debtors.
- Financial performance projections are based on key transition risk drivers such as volume, price and cost per unit under each NGFS scenario.
- Transition impacts are used to project shifts in Probability of Default (PD) from the initial actual condition (without climate stress).
- PD and credit ratings are adjusted using Bank's internal credit models.
- Projections are conducted annually through 2050 for each NGFS scenario.

Climate Impact Extrapolation

- Consolidate average PD shifts from bottom-up results at the sub-sector (archetype) level.
- Top-down extrapolation: consolidated PD values are extrapolated to other debtors in the same sub-sector with homogeneous climate risk profiles.
- Portfolio PD projections are used as inputs for credit risk calculation.
- ECL calculation: PD projections form the basis for calculating IFRS 9 Expected Credit Loss (ECL) provisions.

NGFS Scenario

	Orderly **Net Zero 2050 (NZ2050)**	Disorderly **Divergent Net Zero (DNZ)**	Hot House World **Nationally Determined Contributions (NDCs)**
Scenario Narrative	· Early and decisive action by governments, companies and consumers gradually reduces global emissions. · Some jurisdictions such as the US, the European Union, the UK and others achieve net zero for all greenhouse gases (GHG).	· Government action to address climate change is delayed until 2030. · The 10-year delay consumes the global carbon budget and more significant action is required to catch up, resulting in higher carbon prices across sectors and an accelerated reduction in oil use.	· Governments fail to introduce policies to address climate change beyond those already announced up to COP26 held in the UK in 2021.
Policy Ambition	1.4°C	1.4°C	2.6°C
Transition Risk	**Moderate to higher**	**Higher**	**Lower**
Policy Response	Immediate and smooth	Immediate but varies across sectors	NDCs
Technological Change	Rapid change	Rapid change	Slow change
Carbon dioxide removal	Medium to high deployment	Low to medium deployment	Low to medium deployment
Regional Policy Variation	Moderate variation	Moderate variation	Moderate variation

Lower	Moderate to higher	Higher

Parameters for sector-specific and sector-agnostic risks from the NGFS-based OJK CRMS scenarios are integrated and translated into the key transition risk drivers within Bank's CSA models. These are then used to simulate CSA impacts on the performance and financial position of debtors assessed over the 30-year projection period.

Uncertainty and Limitations of Climate Scenario Analysis [PSPK 2.22(b)(ii)]

CSA is essential for assessing the potential impacts and resilience of banks to climate risks, but it involves uncertainty. Understanding these limitations is important for strengthening the risk management process in the context of complex real-world challenges.

Limitation	Description
Climate Scenarios	CSA is driven by external datasets and specific modelling frameworks that have several limitations: • Scenarios assume linear developments in technology and consumer behaviour, limiting the ability to capture disruptive innovation or sudden shifts. Scenarios also do not fully capture the non-linear nature of climate events and their economic impacts, including tipping points that can cause irreversible ecological and financial damage, potentially leading to underestimation of risk. • Transition scenarios, including NGFS, assume smooth policy implementation and ideal cooperation. While useful for exploring plausible futures, these models tend to underrepresent physical climate impacts and tail risks that are rare but severe, potentially overlooking disruptive outcomes outside standard pathways. • Standardised scenarios used in financial institutions provide a useful basis for comparison but are often insufficiently detailed to reflect institution-specific portfolios, geographies and risk appetite. Recent or country-specific policies may not be fully captured, with shadow carbon prices used as proxies that may not accurately reflect desired conditions, potentially leading to misestimation. Limited regional and sector detail further constrains precision and creates risks in assessing local impacts.
Modeling and Data	• Climate risk models typically assess risks separately, even though risks often occur concurrently or in interconnected sequences. This limits the ability to capture systemic impacts such as supply chain disruptions triggering financial market shocks. • Model precision depends on the completeness and accuracy of internal data, including collateral addresses and sector classifications. Proxies and alternative techniques such as scaling methods are used to address data gaps, but these assumptions may reduce sensitivity and robustness of climate risk assessments. • Assessments rely on a combination of internal data and third-party data for financial and non-financial information on counterparties and assets. Results depend on external data quality and third-party model assumptions and methodologies for producing estimates, including Scope 1-3 emissions, and are subject to inherent limitations of external datasets and scenario modelling. • Dynamic balance sheet assumptions for the short-term horizon depend on assumptions on banking book growth, increasing assumption risk and obscuring root-cause analysis of climate risk transmission into financial risks, although it provides a forward-looking view. • Static balance sheet assumptions for the long-term horizon are easier to implement but may not reflect a realistic banking position.
Time Horizon	The long-term horizon of climate scenarios used in CSA (around 30 years) exceeds typical business and financial planning periods, limiting practical application.
Capital Adequacy Assessment	Capital adequacy assessment is inherently challenging due to combined effects and interactions of multiple financial and non-financial risk factors and assumptions used to address data and modelling limitations in CSA.

OJK Climate Risk Management and Scenario Analysis [PSPK 2.22(b)(1)-(7)]

Bank first participated in the Financial Services Authority (OJK) pilot project for implementing climate scenario analysis (CSA) in 2024 to assess transition and physical risk impacts based on climate scenarios referring to the OJK Climate Risk Management and Scenario Analysis (CRMS) 2024 technical guidance.

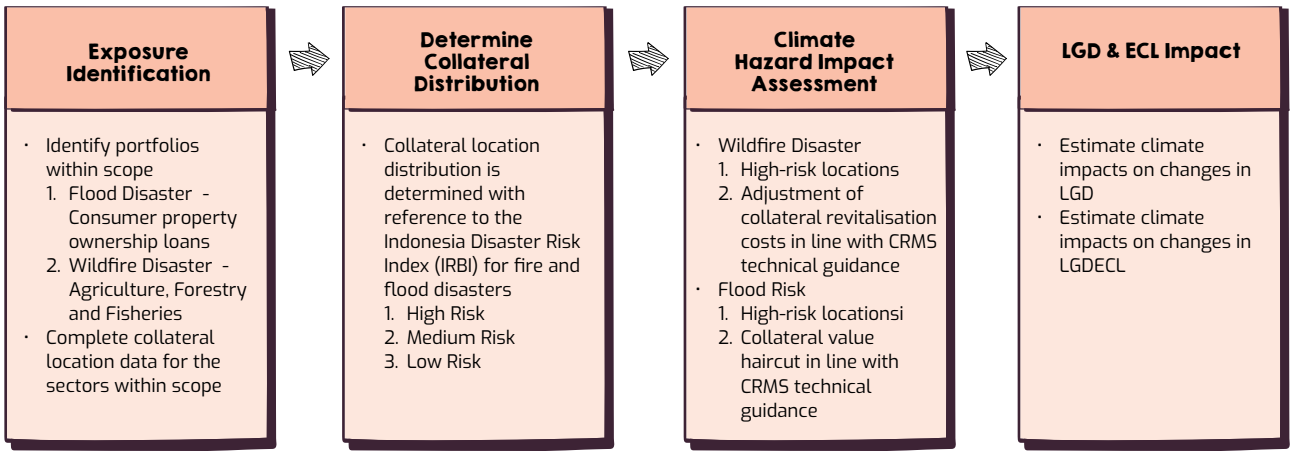
In 2025, Bank expanded the scenario analysis modelling scope to cover 100% of the portfolio, including retail and non-retail. A summary of OJK CRMS 2024 and 2025 implementation is as follows:

	2025	2024
Reporting	**CRMS 2025**	**Pilot CRMS 2024**
Scope	Non-retail All OJK Economic Setors: 1. Agriculture, Forestry and Fisheries; 2. Electricity, Gas, Steam/Hot Water and Air Conditioning Supply; 3. Mining and Quarrying; 4. Transportation and Warehousing; 5. Construction; 6. Manufacturing (with priority on metals, paper, chemicals and textiles) 7. Productive sectors other than Sectors 1–6 Business Segments Corporate Banking Commercial Banking Enterprise Business Banking securities Retail 1. Consumer loans secured by property 2. Consumer sectors other than property-secured	Non-retail Priority Sectors: 1. Agriculture, Forestry and Fisheries; 2. Electricity, Gas, Steam/Hot Water and Air Conditioning Supply; 3. Mining and Quarrying; 4. Transportation and Warehousing; 5. Construction; 6. Manufacturing (with priority on metals, paper, chemicals and textiles) Business Segments Corporate Banking Commercial Banking Enterprise Business Banking Securities Retail Consumer loans secured by property
Time Horizon	· Short-Term (2025, 2026, 2027) · Long-Term (2030, 2040, 2050)	· Short-Term (2025, 2026, 2027) · Long-Term (2030, 2040, 2050)
Baseline	31 December 2024	31 December 2023
Scenarios	OJK CRMS 2025 based on NGFS vintage Phase IV Net Zero 2050, Delayed Transition and Current Policies Short-term assessment applies Net Zero 2050.	OJK CRMS 2024 based on NGFS vintage Phase IV Net Zero 2050, Delayed Transition and Current Policies Short-term assessment applies Net Zero 2050.

	2025	2024
Reporting	**CRMS 2025**	**Pilot CRMS 2024**
Balance Sheet Assumptions	• Short-Term Dynamic balance sheet incorporating projected exposure growth as reported in the Bank Business Plan. • Long-Term Static balance sheet assuming no exposure growth.	• Short-Term Dynamic balance sheet incorporating projected exposure growth as reported in the Bank Business Plan. • Long-Term Static balance sheet assuming no exposure growth.
Financial Risk Impact Assessment	Quantitative Assessment Credit Risk Market Risk Qualitative Assessment Operational Risk Liquidity Risk	Quantitative Assessment Credit Risk Market Risk Qualitative Assessment Operational Risk Liquidity Risk

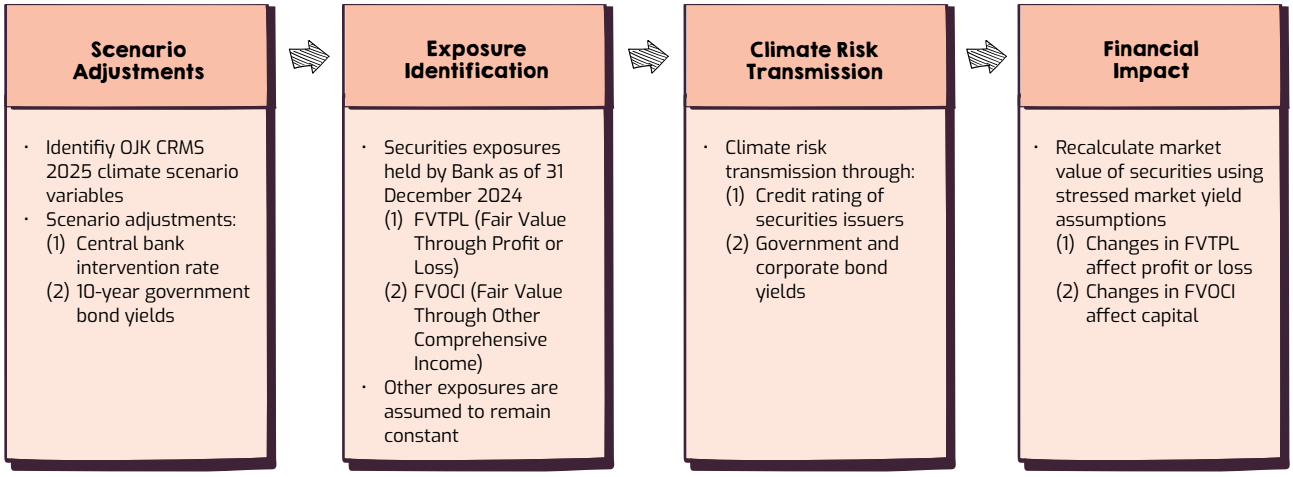
Physical Risk

Bank conducts a separate assessment in line with the assumptions set out in the CRMS 2024 technical guidance for physical risk. The approach for wildfire risk in the Agriculture, Forestry and Fisheries portfolio and flood risk in the consumer property ownership loan portfolio is conducted using a bottom-up approach. The following are the stages of climate risk impact assessment implemented by Bank:



Climate Impacts on Market Risk [PSPK 2.14(i)(ii)]

As part of the quantitative assessment of climate risk impacts on market risk, Bank applies a methodology in line with the OJK CRMS 2024 technical guidance as follows:



As a mitigation measure, Bank sets market risk limits, including trigger loss limits, sensitivity limits and concentration limits for certain securities portfolios. Market risk exposure is monitored daily by an independent unit and reported periodically to management. Escalation mechanisms are also applied for any breaches, along with monitoring follow-up corrective actions.

Quantitative climate impact calculations on profit or loss, RWA and capital

In accordance with the OJK CRMS 2024 Technical Guidance, estimated capital ratios are influenced by changes in profit or loss and risk-weighted assets (RWA) due to climate impact transmission through credit and market risks, as illustrated below:

Climate Risk Impact on Capital Ratio Components through Profit or Loss and RWA

Profit or Loss	
Credit Risk Impacts · Simulated through the income statement via: 1. Changes in provisions 2. Interest income · Deterioration in asset quality impacts interest income (not significant)	Market Risk Impact · Assessed through mark-to-market (MtM) movements
Risk-Weighted Assets (RWA) Using the Standardized Approach for Commercial Banks	
Credit RWA · Affected by deterioration in asset quality and credit growth	Market RWA · In accordance with CRMS technical guidance, assuming changes in asset quality from Investment Grade to High Yield & Non-Rated

Qualitative Assessment of Other Risk Types [PSPK 2.14 (a)(ii)]

In CRMS 2025, Bank considered the impacts of climate transition and physical risks on non-credit risk types, including liquidity risk and operational risk, through the following methodologies and mitigation efforts:

	Liquidity Risk	Operational Risk
Transition Risk	Risks: - The broad reach of climate risk can become a source of systemic risk that leads to declines in liquid asset prices - Climate policies may change the behaviour of affected financing customers, reducing credit repayments - Depositor behaviour may shift due to climate policies Identification: - Securities assets and exposures to high-emission sectors. - Anticipation of potential deterioration in credit quality. - Securities assets and exposures to high-emission sectors - Anticipation of credit quality deterioration Mitigation: - Customer behaviour analysis to assess deposit run-off profiles - Support liquidity management - Loan customers may be affected during the transition, leading to lower cash inflows due to deteriorating credit quality - Credit analysis is used to estimate discounted cash inflows from debtors	Risk: - Bank may not achieve decarbonisation targets if operations are not adjusted to support the transition infrastructure, products and services required Identification: - Importance of adjusting Bank's operations to support the transition towards a low-carbon economy Mitigation: - Energy efficiency and renewable energy - Strengthening internal and external capacity: The Cooler Earth and UNEP FI Transition Risk - Sustainability practices in Bank's operational activities - Sustainable finance practices aligned with the Sustainable Development Goals (SDGs), including but not limited to land-based sectors, high GHG emissions and Agriculture, Forestry, Other Land Use and Land Use Change (AFOLULUC) - Environmental and Social Risk Analysis - Inclusivity, diversity and human rights - Carbon trading - Biodiversity risk analysis - Risk management in climate scenario analysis
Physical Risk	Risk: - Systemic physical risks affect economic conditions and financial markets and reduce liquid asset prices - Potential outflows due to climate disasters, particularly from large and volatile depositors Mitigation: - Ensure adequate High-Quality Liquid Assets (HQLA) - HQLA serves as a liquidity buffer - Bank monitors and controls deposit concentration to anticipate sudden behavioural changes among large depositors	Risk: - Climate disasters may disrupt Bank's infrastructure facilities, particularly communications and the use of physical assets at branch offices Identification: - Value of fixed assets in high-risk areas (IRBI) - Historical disaster records, including Loss Event Data (LED) Mitigation: - Considering location and disaster vulnerability factors to minimize potential disruption. - Branch Opening SOP: assessment of strategic location, disaster safety, building feasibility and legality and long-term planning (e.g., lease tenor ≥ 5 years). - Transfer Risk Approach: insurance coverage for branch fixed assets. - Consider location and disaster vulnerability to minimise disruption potential - Branch Opening SOP: assessment of strategic location, disaster-safe conditions, building suitability and legal compliance and long-term plans (for example lease term of at least five years) - Transfer Risk Approach: insurance for branch office fixed assets Adaptation: - Establishment of a Crisis Management Team (CMT) and Crisis Coordinating Team (CCT) with escalation protocols for recovery and disaster response - Documentation and periodic testing: Business Continuity Plan (BCP), Disaster Recovery Plan (DRC) and Location Continuity Plan (LCP) - Alternate sites for operational continuity (Dedicated Site, Split Operations, Reciprocal Site) with accountable persons at each location

Communication of CSA Results

The Climate Risk Unit conducted dissemination of the 2025 CSA results to business units to communicate scenario-based transition risks related to FY2024 credit exposures. Scenario-based opportunity estimates derived from the CSA 2025 outputs were also discussed to ensure alignment between climate risk considerations and opportunity identification.

Others

Organisational Scale [POJK51-C.3]

Categories	Unit	2025	2024	2023
Total Employees	People	10,775	11,063	11,116
Net Profit	Rp millions	6,935,385	6,898,934	6,551,401
Operating Income	Rp millions	19,435,688	18,917,536	18,785,520
Total Loans	Rp millions	238,308,825	228,002,995	213,369,870
Total Third-party Funds	Rp millions	270,522,780	260,639,027	235,861,670
Equity	Rp millions	58,157,183	53,196,327	49,337,371
Payables/Liabilities	Rp millions	314,541,710	307,024,183	285,031,862
Total Assets	Rp millions	372,698,893	360,220,510	334,369,233
Branch Networks	Offices	394	407	412
Number of Products and Services	Products/Services	256	198	175

PILLAR 1: SUSTAINABLE ACTION

Employees Based on Employment Status [POJK51-C.3] [GRI 2-7; 2-8]

Status	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Permanent Employees	4,802	5,096	4,826	5,207	4,811	5,181
Contract Employees	593	284	631	399	660	464
Total	5,395	5,380	5,457	5,606	5,471	5,645
	10,775		11,063		11,116	

Note: Bank does not have employees categorized as freelance workers (non-direct employees)

Employees by Region [GRI 2-7]

Region	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Jakarta Region	3,474	2,970	3,531	3,045	3,516	3,056
Sumatera Region	472	558	470	575	473	563
West Java Region	393	504	371	528	363	515

Region	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Central Java and DIY Region	306	419	314	470	325	510
East Java, Bali and Nusa Tenggara Region	518	661	528	724	544	732
East Indonesia Region	232	268	243	264	250	269
Total	5,395	5,380	5,457	5.606	5,471	5,645
	10,775		11,063		11,116	

Note: Bank does not have employees categorized as freelance workers (non-direct employees)

Management by Gender and Posiition Level [GRI 2-7; 405-1]

Position Level	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Senior Management	170	102	174	99	166	89
Middle Management	916	647	901	659	896	634
Junior Management	3,590	4,084	3,569	4,075	3,524	3,982
Non-Management	719	547	813	773	885	940
Total	5,395	5,380	5,457	5,606	5,471	5,645
	10,775		11,063		11,116	

Employee Composition by Position Level and Gender

	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Executive-level	8	2	7	3	7	3
Senior level	170	102	174	99	166	89
Mid level	916	647	901	659	896	634
Entry level	4,309	4,631	4,382	4,848	4,409	4,922
Total	5,403	5,382	5,464	5,609	5,471	5,645
	10,785		11,073		11,116	

Employees by Working Unit

Working Unit	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Business Unit	3,564	4,290	3,587	4,492	3,645	4, 546
Business Enabler	1,831	1,090	1,870	1,114	1,826	1,099
Total	5,395	5,380	5,457	5,606	5,471	5,645
	10.775		11,063		11,116	

Employees by Age Group, Gender and Position Level [GRI 2-7]

2025										
Age	Junior Management		Middle Management		Senior Management		Non-Management		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<30	618	753	5	5	0	0	275	247	898	1,005
30-50	2,797	3,079	778	539	107	64	427	289	4,109	3,971
>50	175	252	133	103	63	38	17	11	388	404

2024										
Age	Junior Management		Middle Management		Senior Management		Non-Management		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<30	674	816	7	8	0	0	347	406	1,028	1,230
30-50	2,691	3,005	764	552	114	63	447	352	4,016	3,972
>50	204	254	130	99	60	36	19	15	413	404

2023										
Age	Junior Management		Middle Management		Senior Management		Non-Management		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<30	496	620	2	2	0	0	331	473	829	1,095
30-50	2,775	3,057	743	507	99	50	523	451	4,140	4,065
>50	253	305	151	125	67	39	31	16	502	485

Employees by Education Level [GRI 2-7]

Education Level	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Up to High School	231	97	175	70	185	75
Diploma 1	2	22	1	23	3	24
Diploma 2	1	0	0	0	1	0
Diploma 3	464	615	513	684	512	689
Diploma 4	2	1	14	9	21	27
Bachelor's Degree	4,262	4,323	4,322	4,496	4,315	4,496
Master's Degree	429	320	427	322	429	332
Doctoral Degree	4	2	5	2	5	2
Total	10,775		11,063		11,116	

Management and Employees by Citizenship of 2025 [GRI 2-7; 405-1]

Position Level	Indonesian	Non-Indonesian	Total
Board of Commissioners	6	1	7
Board of Directors	9	1	10
Senior Management	272	0	272
Middle Management	1,563	0	1,563
Junior Management	7,674	0	7,674
Non-Management	1,266	0	1,266
Total	**10,790**	**2**	**10,792**

Employees by Nationality

Nationality	2025	2024	2023
Asian	10,775	11,063	11,116
American Indian or Alaska Native	0	0	0
Black or African American	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0
White	0	0	0
Hispanic or Latino	0	0	0
Total	10,775	11,063	11,116

Employee Composition by Management Level and Race

Race	2025									
	Junior Management		Middle Management		Senior Management		Non-Management		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Asian	3,590	4,084	916	647	170	102	719	547	5,395	5,380
American Indian or Alaska Native	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	0	0	0	0	0	0	0	0	0	0
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0

2024										
Nationality	Junior Management		Middle Management		Senior Management		Non-Management		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Asian	3,569	4,075	901	659	174	99	813	773	5,457	5,606
American Indian or Alaska Native	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	0	0	0	0	0	0	0	0	0	0
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0

2023										
Nationality	Junior Management		Middle Management		Senior Management		Non-Management		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Asian	3,524	3,982	896	634	166	89	885	940	5,471	5,645
American Indian or Alaska Native	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	0	0	0	0	0	0	0	0	0	0
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0

Location of New Employee Placements by Region [GRI 401-1]

Region	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Jakarta Region	471	319	531	408	325	257
Sumatera Region	118	72	128	82	129	90
West Java Region	100	55	101	64	302	234
Central Java and DIY Region	51	30	38	34	44	55
East Java, Bali and Nusa Tenggara Region	93	46	73	59	70	76
East Indonesia Region	48	43	39	40	61	51
Total	881	565	910	687	931	763
	1,446		1,597		1,694	

New Employees by Age Group [GRI 401-1]

Age	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
<30	346	237	411	367	435	456
30-50	534	325	499	319	494	306
>50	1	3	0	1	2	1
Total	1,446		1,597		1,694	

Employee Turnover by Region [GRI 401-1]

Region	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Jabodetabek Region	541	431	527	444	492	381
Sumatera Region	116	87	130	70	110	70
West Java Region	58	47	72	24	56	52
Central Java and DIY Region	61	78	54	74	49	48
East Java, Bali and Nusa Tenggara Region	105	106	85	70	76	79
East Indonesia Region	59	40	48	46	46	51
Total	940	789	916	728	829	681
	1,729		1,644		1,510	

Employee Turnover by Race

Race	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Asian	940	789	916	728	829	681
American Indian or Alaska Native	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0
White	0	0	0	0	0	0
Hispanic or Latino	0	0	0	0	0	0
Total	940	789	916	728	829	681
	1,729		1,644		1,510	

Employee Turnover by Management Level

Management Level	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Senior Management	15	6	8	5	12	5
Middle Management	78	62	106	54	87	63
Junior Management	511	516	466	451	456	422
Non-Management	336	205	336	218	274	191
Total	940	789	916	728	829	681
	1,729		1,644		1,510	

Employee Turnover by Age Group [GRI 401-1]

Age	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
<30	284	223	247	256	220	235
30-50	557	468	589	393	525	382
>50	99	98	80	79	84	64
	1,729		1,644		1,510	

Number and Reasion for Employees Leaving [GRI 401-1]

Reasons	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Normal Retirement	102	115	97	88	83	71
Early Retirement for Health Reason	12	26	14	17	17	21
Resigned	495	418	459	383	455	437
Passed Away	6	9	9	3	6	4
Others	325	221	337	237	268	148
Total	940	789	916	728	829	681
	1,729		1,644		1,510	

New Employee Recruitment by Recruitment Path [GRI 401-1]

Entry Path	2025			2024			2023		
	Male	Female	Male	Female	Male	Female	Male	Female	Jumlah
Total through Staff Development Programmes (PPS)	65	72	137	107	147	254	118	170	288
Total Marketers & Frontliners	381	342	723	308	299	607	337	292	629
Others	435	151	586	495	241	736	476	301	777
Total	881	565	1,446	910	687	1,597	931	763	1,694

Employee Turnover Rate [GRI 401-1]

Employees Turnover	2025	2024	2023
Employees Joining	1,446	1,597	1,694
Employees Leaving	1,729	1,644	1,510
Total Employees at the End of the Year	10,775	11,063	11,116
Voluntary Employee Attrition Ratio or Voluntary Turnover	8.49%	7.63%	8.2%

Employee Performance Appraisal - Total Employees Receiving Promotions [GRI 404-3]

Assessment Results	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Promotions	353	434	535	629	605	597
Total	787		1,164		1,202	
Percentage	8%		11%		11%	

Parental Leave [401-3]

Parental Leave*	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Employees entitled to parental leave	3,983	3,682	4,027	3,824	4,111	3,829
Employees who took parental leave*	215	198	240	323	272	358
Employees who returned to work after parental leave	215	196	240	322	262	333
Employees who remained employed 12 months after returning from parental leave	N/A	N/A	N/A	N/A	N/A	N/A

*) Including miscarriages

Scope 3 GHG Emissions in the Financing Portfolio by Sector - 2024

Sector	2024						
	Financing in scope (Rp billion)	Scope 1 & 2			Scope 3		
		Emissions (thousand tonnes of CO_2e)	Emission Intensity (tons of CO_2/ Rp billion)	Weighted Data Quality Score	Emissions (thousand tonnes of CO_2e)	Emission Intensity (tons of CO_2/ Rp billion)	Weighted Data Quality Score
Manufacturing	20.383,1	1.220,8	59,9	3,7	1.932,5	94,8	3,8
Trading, restaurants, hotels, and administration	18.456,1	164,4	8,9	4,6	601,5	32,6	4,6
Agriculture	13.413,2	1.010,6	75,3	3,7	846,4	63,1	4,1
Business Services	11.619,9	108,2	9,3	3,7	167,3	14,4	3,8
Construction	7.188,9	7,3	1,0	4,4	130,4	18,1	4,4

Sector	Financing in scope (Rp billion)	2024					
		Scope 1 & 2			Scope 3		
		Emissions (thousand tonnes of CO_2e)	Emission Intensity (tons of CO_2/ Rp billion)	Weighted Data Quality Score	Emissions (thousand tonnes of CO_2e)	Emission Intensity (tons of CO_2/ Rp billion)	Weighted Data Quality Score
Transportation, warehousing, and communication	4.691,9	97,6	20,8	3,7	72,6	15,5	4,2
Social services	32,3	0,1	4,0	5,0	0,5	16,6	5,0
Mining	5.389,6	353,2	65,5	4,0	277,0	51,4	4,1
Electricity, gas, and water	6.077,8	723,4	119,0	1,1	423,1	69,6	1,1
Housing	39.980,6	124,9	3,1	4,0	2,7	20,1	5,0
Consumer	13.261,4	122,6	9,2	2,5	2,5	19,2	5,0
Total	**140.494,6**	**3.933,1**	**28,0**	**3,7**	**4.456,6**	50,9	3,9
Total Loans	**228.003,0**						
Financed Emissions Coverage (%)	**61,6%**						

Scope 3 GHG Emissions in the Financing Portfolio by Asset Class - 2024

Asset Class	Financing in scope (Rp billion)	2024					
		Scope 1 & 2			Scope 3		
		Emissions (thousand tonnes of CO_2e)	Emission Intensity (tonnes of CO/Rp billion)	Weighted Data Quality Score	Emissions (thousand tonnes of CO_2e)	Emission Intensity (tonnes of CO_2/Rp billion)	Weighted Data Quality Score
Bond Investment	1.023,0	98,7	96,5	1,3	71,6	70,0	1,3
Business Financing	86.490,8	3.589,8	41,5	3,8	4.385,0	50,7	4,0
Commercial Property	3.106,1	55,7	17,9	4,0	-	-	-
Residential home	36.741,4	68,0	1,8	4,0	-	-	-
Motor vehicle	13.133,3	120,9	9,2	2,5	-	-	-
Total	**140.494,6**	**3.933,1**	**28,0**	**3,7**	**4.456,6**	**50,9**	**3,9**

Scope 3 GHG Emissions in the Financing Portfolio by Sector - 2023

2023							
Sector	Financing in scope (Rp billion)	Scope 1 & 2			Scope 3		
		Emissions (thousand tonnes of CO_2e)	Emission Intensity (tonnes of CO_2/Rp billion)	Weighted Data Quality Score	Emissions (thousand tonnes of CO_2e)	Emission Intensity (tonnes of CO_2/Rp billion)	Weighted Data Quality Score
Manufacturing	18.114,1	1.045,1	57,7	3,8	7,6	38,9	4,7
Trading, restaurants, hotels, and administration	14.709,3	144,9	9,9	4,3	8,7	21,6	4,7
Agriculture	11.893,7	908,4	76,4	3,0	-	-	-
Business Services	11.602,3	67,9	5,8	3,3	1,1	26,0	4,2
Construction	8.045,3	14,8	1,8	3,6	-	-	-
Transportation, warehousing, and communication	4.725,7	68,6	14,5	2,7	0,1	6,3	5,0
Social services	7,7	0,0	0,2	5,0	-	-	-
Mining	2.491,4	136,9	54,9	3,0	176,1	174,7	1,9
Electricity, gas, and water	6.502,9	801,2	123,2	2,1	0,3	41,6	5,0
Housing	40.811,9	123,6	3,0	4,0	-	-	-
Consumer	11.228,4	104,7	9,3	2,6	-	-	-
Total	**130.132,8**	**3.415,9**	**26,2**	**3,6**	**193,9**	**116,1**	**3,0**
Total Loans	**213.369,9**						
Financed Emissions Coverage (%)	**61,0%**						

Scope 3 GHG Emissions in the Financing Portfolio by Asset Class - 2023

2023							
Asset Class	Financing in scope (Rp billion)	Scope 1 & 2			Scope 3		
		Emissions (thousand tonnes of CO_2e)	Emission Intensity (tonnes of CO_2/Rp billion)	Weighted Data Quality Score	Emissions (thousand tonnes of CO_2e)	Emission Intensity (tonnes of CO_2/Rp billion)	Weighted Data Quality Score
Bond Investment	948,5	100,0	105,4	2,0	20,2	175,6	1,0
Business Financing	77.143,9	3.087,8	40,0	3,5	173,7	111,7	3,2
Commercial Property	3.025,0	54,3	18,0	4,0	-	-	-
Residential home	37.786,9	69,2	1,8	4,0	-	-	-
Motor vehicle	11.228,4	104,7	9,3	2,6	-	-	-
Total	**130.132,8**	**3.415,9**	**26,2**	**3,6**	**193,9**	**116,1**	**3,0**

Scope 3 GHG Emissions in the Financing Portfolio by Sector - 2022

Sector	Financing in scope (Rp billion)	2022					
		Scope 1 & 2			Scope 3		
		Emissions (thousand tonnes of CO2e)	Emission Intensity (tonnes of CO2/Rp billion)	Weighted Data Quality Score	Emissions (thousand tonnes of CO2e)	Emission Intensity (tonnes of CO2/Rp billion)	Weighted Data Quality Score
Manufacturing	19.879,1	1.350,1	67,9	4,1	-	-	-
Trading, restaurants, hotels, and administration	13.991,9	71,9	5,1	4,8	4,2	14,5	4,9
Agriculture	10.074,0	491,0	48,7	3,1	-	-	-
Business Services	8.204,8	32,4	3,9	3,9	0,5	14,0	5,0
Construction	9.897,0	13,3	1,3	4,8	-	-	-
Transportation, warehousing, and communication	3.969,4	42,6	10,7	3,1	0,1	6,3	5,0
Social services	9,7	0,1	6,9	5,0	-	-	-
Mining	2.292,0	108,2	47,2	2,5	183,3	145,9	2,4
Electricity, gas, and water	5.041,6	668,6	132,6	2,2	1,0	51,1	4,6
Housing	39.838,0	121,6	3,1	4,0	-	-	-
Consumer	9.445,5	89,7	9,5	2,6	-	-	-
Total	**122.643,1**	**2.989,4**	**24,4**	**3,9**	**189,0**	**117,1**	**2,9**
Total Loans	**196.611,0**						
Financed Emissions Coverage (%)	**62,4%**						

Scope 3 GHG Emissions in the Financing Portfolio by Asset Class - 2022

Asset Class	Financing in scope (Rp billion)	2022					
		Scope 1 & 2			Scope 3		
		Emissions (thousand tonnes of CO_2e)	Emission Intensity (tonnes of CO_2/Rp billion)	Weighted Data Quality Score	Emissions (thousand tonnes of CO_2e)	Emission Intensity (tonnes of CO_2/Rp billion)	Weighted Data Quality Score
Bond Investment	872,1	102,3	117,3	2,5	13,5	173,7	1,0
Business Financing	72.723,9	2.676,6	36,8	3,9	175,5	114,2	3,0
Commercial Property	1.838,1	30,9	16,8	4,0	-	-	-
Residential home	37.999,9	90,7	2,4	4,0	-	-	-
Motor vehicle	9.209,0	88,9	9,6	2,6	-	-	-
Total	**122.643,1**	**2.989,4**	**24,4**	**3,9**	**189,0**	**117,1**	**2,9**

PILLAR 2: SUSTAINABLE BUSINESS

Credit Disbursements by Economic Sector (Rp millions) [GRI FS6] [FN-CB-410a.1]

Sector	2025	2024	2023	Growth (%)	
				2025-2024	2024-2023
Housing	37,743,939	37,933,027	38,889,564	(0,50)	(2,46)
Manufacturing	44,640,248	40,843,871	38,365,381	9,29	6,46
Trading, Restaurants, Hotels and Administration	37,815,095	34,481,317	32,836,895	9,67	5,01
Business Services	29,081,028	27,640,175	24,252,082	5,21	13,97
Consumption	41,701,618	38,902,641	34,076,602	7,19	14,16
Agriculture	11,670,250	13,620,817	11,980,044	(14,32)	13,70
Others	35,656,647	34,581,147	32,969,302	3,11	4,89
Total	238,308,825	228,002,995	213,369,870	4,52	6,86

Credit Disbursements by Geographical Location (Rp millions) [GRI FS6]

Region	2025	%	2024	%	2023	%
Jakarta	171,536,792	72	162,630,411	71	153,322,585	73
Sumatera	16,761,292	7	15,971,139	7	14,588,662	7
East Java	13,809,361	6	13,668,706	6	13,556,931	6
Central Java	7,660,253	3	7,664,325	3	7,237,093	3
West Java	10,819,578	5	10,875,053	5	10,417,192	5
East Indonesia	7,410,707	3	7,140,302	3	6,794,087	3
Others	10,310,842	4	10,053,059	4	7,453,320	3
Total	238,308,825	100	228,002,995	100	213,369,870	100

Gross NPL Ratio Per Segment (%)

Description	2025	2024	2023
Consumer Banking	2.6	2.3	1.7
Emerging Business Banking (EBB)	3,5	4.1	4.6
Commercial Banking	3,2	3.4	4.1
Corporate Banking	0,2	0.0	0.5
Total	1,8	1.8	2.0

Comparison of 2025 Targets and Performance for Production. Portfolio. Financing or Investment Targets. Operating Income and Profit or Loss [POJK51-F.2]

Description	2025 Target	2025 Realisation
Operational and Financial Projections		
Net Interst Margin (NIM)	4.0%-4.4%	4.0%
Cost to Income Ratio (CIR)	44.0% - 47.0%	45.9%
ROA	1.8%-2.2%	2.4%
ROE (Tier 1)	14.0%-16.0%	13.0%
Credit Growth	5.0%-7.0%	4.5%
Non-performing Loans bruto (NPL bruto)	1.8%-2.3%	1.8%
Growth in Customer Deposits	6.0%-10.0%	3.7%
CASA Ratio	65.0%-68.0%	70.0%
CAR	22,0%-24,0%	24,8%
CoC	0.6% - 0.8%	0.7%

Total Customers in Current Accounts, Savings and Deposit Accounts (Individuals and MSMEs) 2023-2025 [FN-CB-000.A]

Description	2025		2024		2023	
	Individual	MSME	Individual	MSME	Individual	MSME
Current Account	23,931	7,455	29,150	7,386	28,412	6,437
Savings	4,289,109	3,614	4,106,778	3,427	3,667,644	3,011
Deposit	71,621	525	73,131	520	77,151	394

Total Value of Current Accounts, Savings and Deposit Accounts (Individuals and MSMEs) 2022-2024 (Rp millions) [FN-CB-000.A]

Description	2025		2024		2023	
	Individual	MSME	Individual	MSME	Individual	MSME
Current Account	2,292,727	1,820,846	1,709,725	1,917,437	1,675,613	1,572,208
Savings	80,473,250	612,535	76,069,043	850,652	73,359,072	775,661
Deposit	42,766,079	1,192,963	44,076,462	1,304,137	44,132,380	872,412

Comparison of Realised Economic Performance

Description	Unit	2025	2024	2023
Total Assets	Rp millions	372,698,893	360,220,510	334,369,233
Earning Assets - Net		436,838,108	432,548,988	396,220,269
Bank Financing		238,308,825	228,002,995	213,369,870
Third-party Funds		270,522,780	260,639,027	235,861,670
Operating Income		19,435,688	18,917,536	18,785,520
Other Operating Expenses		8,968,146	8,749,399	8,604,706
Net Profit		6,935,385	6,898,934	6,551,401
Performance Ratios				
Capital Adequacy Ratio (CAR)	%	24.83	23.34	24.02
Non-productive Problematic Earning Assets Ratio		1.02	0.96	1.17
Non-Performing Earning Assets Ratio		1.02	0.94	1.14
Allowance for Impairment Ratio		2.53	3.22	4.14
NPL Gross		1.81	1.76	1.96
NPL Nett		0.72	0.69	0.71
Return on Assets (ROA)		2.43	2.53	2.59
Return on Equity (ROE)		13.03	14.34	15.02
Net Interest Margin (NIM)		3.97	4.09	4.40
Efficiency Ratio (BOPO)		72.40	74.02	71.47
Loan to Deposit Ratio (LDR)		86.81	86.28	89.30
Liquidity Coverage Ratio (LCR) a. Consolidated LCR		203.80	225.53	249.58

Note: Explanations of economic performance achievements related to sustainable finance implementation are discussed in this report under Financing in the Sustainable Business Activity Category (KKUB).

Economic Value Distributed to Stakeholders (Rp millions)

Description	2025	2024	2023
Economic value generated			
Interest and sharia income	24,671,960	24,227,316	22,306,000
Other operating income	2,958,926	3,002,087	3,154,830
Total economic value generated	27,630,886	27,229,403	25,460,830
Economic value distributed			
Interest and sharia expenses	11,195,671	10,960,776	8,953,617
Other operating expenses	8,626,437	8,339,426	9,003,351
Payments to shareholders	3,915,399	3,084,362	2,871,842
Payments to the government	1,890,380	1,829,853	1,805,871
Total economic value distributed	25,627,887	24,214,417	22,634,681
Economic value retained			
Economic value retained	2,002,999	3,014,986	2,826,149

Handling Customer Financial Complaints for the Year 2025

Type of Financial Transaction	Completed		In Progress		Total Complaintss
	Total	%	Total	%	
Bancassurance	-	0	-	0	-
Deposito	-	0	-	0	-
Direct Debit	2,152	99.81	4	0	2,156
Electronic Banking	36,689	99.91	33	0	36,722
ATM/Debit Card/ATM Machine	6,965	99.88	8	0	6,973
Credit Card	14,134	95.837	686	5	14,820
Remittance	-	0	-	0	-
Unsecured Credit	90	100	-	0	90
Motor Vehicle Financing	-	0	-	0	-
Home/Apartment Ownership Financing	14	100	-	0	14
Other Fundraising	280	100	-	0	280
Mutual Fund	54	100	-	0	54
Savings	50	100	-	0	50
Wealth Management	22	100	-	0	22
Total	60,450	99	731	1	61,181

PILLAR 4: GOVERNANCE AND RISK

Sustainability-Related Duties and Responsibilities of the Audit Committee and the Nomination and Remuneration Committee

No	Charter Name	Description of Duties and Responsibilities
1.	Audit Committee	The Audit Committee assists the Board of Commissioners in reviewing and clarifying financial information, selecting, appointing and overseeing the work of independent auditors, evaluating the effectiveness of the internal audit function and internal controls. The Audit Committee also oversees CIMB Niaga's compliance with applicable laws and regulations and the implementation of sustainability principles at CIMB Niaga.
2.	Nomination and Remuneration Committee	Nomination function: Provides recommendations on proposed candidates who meet the requirements to serve as members of the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors to the Board of Commissioners for approval by OJK and the General Meeting of Shareholders (GMS). Considerations include identifying alignment between candidates' qualities, including their awareness of sustainability principles, and considering the results of Sustainability Due Diligence (SDD) for the candidates, where applicable. Remuneration function: Develops the structure, policies and amount of remuneration for the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors for submission to the General Meeting of Shareholders (GMS). The Committee also provides evaluation results and recommendations to the Board of Commissioners on overall remuneration policies for Executive Officers and employees, as well as Board of Commissioners' Committees, for submission to the Board of Directors. One factor considered in carrying out this remuneration function is Bank's performance targets or the performance of each member of the Board of Commissioners, the Board of Directors and Board of Commissioners' Committees, including sustainability-related performance.

Number of Anti-Fraud Training Participants by Bank Operational Region [GRI 205-2]

Region	2025			2024			2023		
	Management	Employees	Business Partners	Management	Employees	Business Partners	Management	Employees	Business Partners
Jakarta Region	15	10,030	55	0	3,582	0	0	1,455	0
Sumatera Region	0	52	0	0	12	0	0	664	0
West Java Region	0	104	0	0	18	0	0	365	0
Central Java and DIY Region	0	112	0	0	49	0	0	635	0
East Java Region	0	137	0	0	31	0	0	849	0
East Indonesia Region	0	12	0	0	13	0	0	363	0
Training Modules by HR	0	1,051	0	0	2,297	0	0	2,611	0
Total	11,568			6,002			6,942		

Note: Management includes the Board of Commissioners and the Board of Directors.

Fraud Case Resolutions [GRI 205-1; 205-2] [FN-CB-510.a.1]

Internal Fraud Case	Number of Cases		
	2025	2024	2023
Completed	7	1	7
In Internal Settlement Process	3	0	0
Not Yet Resolved	0	0	0
Followed Up Through Legal Process	0	3	1
Total Fraud	10	4	8

Note: Information in the table shows cases with nominal deviations of more than Rp100 million.

PILLAR 5: ADVOCACY AND STAKEHOLDER ENGAGEMENT

Total Training Participants by Position Level and Gender* [GRI 404-1][ACGS C.6.2]

Description	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Senior Management	2,788	1,822	4,465	2,727	3,648	2,216
Middle Management	17,942	13,251	23,356	17,758	21,200	16,609
Junior Management	90,462	104,223	98,829	117,736	111,490	135,989
Non-Management	20,599	10,323	25,125	22,772	30,202	28,800
Total	**131.791**	**129,619**	151,775	160,993	166,540	183,614

* Including employees who have resigned and who participated in the learning modules

Number of Training Hours by Position Level in 2025* [GRI 404-1]

Position Level	Total Training Hours	Number of Individuals	Average Hours of Training
Senior Management	14,868	293	50,74
Middle Management	94,354	1,703	55,40
Junior Management	2,538,786	10,278	247,01
Non-Management	79,958	1,807	44,25

*Including employees who have resigned

Number of Training Hours by Type of Training* [GRI 404-1][ACGS C.6.2]

Type of Training	2025	2024	2023
Managerial, Leadership & Soft Skills	58,848	86,602	124,867
Development Program & TCB	2,026,904	1,469,014	1,452,312
Risk, Corporate Assurance & Compliance	172,726	185,246	233,062
3D (Include IT Upskill & Reskills)	89,253	55,517	53,691
Sales	72,532	40,243	84,531
Service	60,162	69,789	102,201
Treasury, Finance & Tax	6,271	4,875	5,769

Type of Training	2025	2024	2023
Credit	23,768	26,648	26,996
Operations & IT	23,270	44,235	65,246
Sharia	15,406	17,900	44,521
Transaction Banking	14,892	3,331	2,369
Culture	54,243	54,658	15,422
Retirement	1,560	1,984	896
Sustainability Finance	12,674	79,025	51,288
Team Building	95,456	99,524	18,352
Others	**2,727,965**	-	-
Total	58,848	2,238,591	2,416,522

*Including employees who have resigned and participated in the learning modules

Number of Participants by Type of Training* [GRI 404-1][ACGS C.6.2]

Type of Training	2025	2024	2023
Managerial, Leadership & Soft Skills	18,612	34,644	37,878
Development Program & TCB	3,467	2,692	2,531
Risk, Corporate Assurance & Compliance	83,834	64,611	98,855
3D (Include IT Upskill & Reskills)	54,234	34,998	25,347
Sales	9,727	9,026	22,492
Service	14,951	17,908	35,138
Treasury, Finance & Tax	1,595	1,144	1,031
Credit	2,556	1,827	3,214
Operations & IT	16,236	20,342	24,747
Sharia	4,594	3,810	13,403
Transaction Banking	4,494	840	332
Culture	30,322	24,864	52,853
Retirement	78	62	28
Sustainability Finance	7,555	85,962	23,129
Team Building	9,155	10,038	9,176
Others	-	-	-
Total	261,510	312,768	350,154

*Including employees who have resigned and participated in the learning modules

Employee Competency Development Costs (Rp millions)

Type of Development	2025	2024	2023
Education Delivery	79.564	73.577	83.806
Domestic External Seminars & Courses	1.382	2.001	2.004
Overseas Internal Seminars & Courses	604	997	1.008
Corporate Culture	4.437	18.290	3.951

Type of Development	2025	2024	2023
Training Centre	18.288	79.700	12.654
Operational Training	83.619	5.570	75.451
Total	187.895	180.135	178.875

External Initiatives and Association Memberships [GRI 2-28; FS10]

No	Organization Name	Scope	Position/Involvement
1	ACI Financial Markets Association (ACI FMA)	International	Member
2	Indonesian Issuers Association (AEI)	National	Member
3	Indonesian Payment System Association (ASPI)	National	Member
4	Banking Compliance Director Communication Forum (FKDKP)	National	Director of Compliance, Corporate Affairs and Legal as Chairman
5	Indonesian Corporate Secretary Association (ICSA)	National	Director of Compliance, Corporate Affairs and Legal as Member
6	Indonesia Foreign Exchange Market Committee (I-FEMC)	National	Director of Treasury & Capital Market as Management
7	Indonesia Sustainable Finance Initiative (IKBI)	National	Member
8	Financial Services Sector Alternative Dispute Resolution Institution (LAPS-SJK)	National	Director of Compliance, Corporate Affairs and Legal as Chairman of the Supervisory Board
9	National Association of Commercial Banks (PERBANAS)	National	Bank as a Member and Several Directors as Management
10	Indonesian Bankers Association (IBI)	National	Member
11	Indonesian Chamber of Commerce & Industry (KADIN)	National	Member
12	Banking Operations Director Communication Forum (FKDOP)	National	Director of Operations & Information Technology as General Treasurer
13	Indonesian Employers Association (APINDO)	National	Member
14	Indonesian Credit Card Association (AKKI)	National	Member
15	Indonesian Banking Human Capital Forum (FHCPI)	National	Member
16	Indonesian Chief Information Officer Association (iCIO)	National	Member

REFERENCE OF FRAMEWORK AND STANDARD ON SUSTAINABILITY REPORT

POJK No. 51/POJK.03/2017 (SEOJK No. 16/SEOJK.04/2021)

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GRI Standard Content Index

Statement of use	PT CIMB Niaga Tbk has reported the information cited in this GRI content index for the period 1 January to 31 December 2025 with reference to the GRI Standards.
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	2-11	Chair of the highest governance body	129, 149				
	2-12	Role of the highest governance body in overseeing the management of impacts	131, 134				
	2-13	Delegation of responsibility for managing impacts	131, 134				
	2-14	Role of the highest governance body in sustainability reporting	129, 131				
	2-15	Conflicts of interest	131				
	2-16	Communication of critical concerns	147				
	2-17	Collective knowledge of the highest governance body	131, 175				
	2-18	Evaluation of the performance of the highest governance body	131				
	2-19	Remuneration policies	131				
	2-20	Process to determine remuneration	131				
	2-21	Annual total compensation ratio	63				
	2-22	Statement on sustainable development strategy	18				
	2-23	Policy commitments	141				

GRI Standard		Disclosure	Page Number	Omission			
				Requirement(s) omitted	Reason	Explanation	No. GRI Sector Standard
GRI 2: General Disclosures 2021	2-24	Embedding policy commitments	141				
	2-25	Processes to remediate negative impacts	102				
	2-26	Mechanisms for seeking advice and raising concerns	167				
GRI 2: General Disclosures 2021	2-27	Compliance with laws and regulations	87, 166				
	2-28	Membership associations	180, 214				
	2-29	Approach to stakeholder engagement	171				
	2-30	Collective bargaining agreements	65				
GRI 3: Material Topic 2021	3-1	Process to determine material topics	47				
	3-2	List of material topics	47				
	3-3	Management of material topics	47-61				
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	209				
	201-2	Financial implications and other risks and opportunities due to climate change	136-138				
	201-3	Defined benefit plan obligations and other retirement plans	66-67				
	201-4	Financial assistance from government	46				
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	114-115				
	203-2	Significant indirect economic impacts	93				
GRI 205: Anticorruption 2016	205-1	Operations assessed for risks related to corruption	165-166, 212				
	205-2	Communication and training about anti-corruption policies and procedures	165-166, 211, 212				
	205-3	Confirmed incidents of corruption and actions taken	165-166				
GRI 206: Anti-competitive Behaviour 2016	206-1	Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	87				
GRI 302: Energy 2016	302-1	Energy consumption within the organization	75-82				
	302-2	Energy consumption outside the organization	75-82				
	302-3	Energy intensity	75-82				
	302-4	Reduction of energy consumption	75-82				
GRI 303: Water and Effluents 2018	303-1	Interactions with water as a shared resource	85				
	303-5	Water consumption	85				

GRI Standard		Disclosure	Page Number	Omission			
				Requirement(s) omitted	Reason	Explanation	No. GRI Sector Standard
GRI 304: Biodiversity 2016	304-1	Operational sites owned, leased, managed by, or adjacent to, protected areas or not, but that are high in biodiversity value	136-138				
	304-2	Significant impacts of activities, products and services on biodiversity	136-138				
	304-4	IUCN Red List species and national conservation list species with affected by operations	136-138				
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	75-82				
	305-2	Energy indirect (Scope 2) GHG emissions	75-82				
	305-3	Other indirect (Scope 3) GHG emissions	75-82				
	305-4	GHG emissions intensity	75-82				
	305-5	Reduction of GHG emissions	75-82				
	305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	75-82				
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	83				
	306-3	Waste generated	83				
	306-4	Waste diverted from disposal	83				
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers using environmental criteria	85				
	308-2	Negative environmental impacts in the supply chain and actions taken	85				
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	200-202				
	401-2	Benefits provided to full-time employees that are not provided to temporary or part time employees	66-67				
	401-3	Parental leave	203				
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	70-71				
	403-2	Hazard identification, risk assessment, and incident investigation	70-71				
	403-3	Occupational health services	70				

GRI Standard		Disclosure	Page Number	Omission			
				Requirement(s) omitted	Reason	Explanation	No. GRI Sector Standard
GRI 403: Occupational Health and Safety 2018	403-4	Worker participation, consultation, and communication on occupational health and safety	70-71				
	403-5	Worker training on occupational health and safety	70-71				
	403-6	Promotion of worker health	70-71				
	403-7	Prevention and mitigation of occupational health and safety impacts linked by business relationships	70-71				
	403-8	Workers covered by an occupational health and safety management system	70-71				
	403-9	Work-related injuries	70-71				
	403-10	Work-related ill health	70-71				
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	174-175, 176, 212-213				
	404-2	Programs for upgrading employee skills and transition assistance programs	66-67				
	404-3	Percentage of employees receiving regular performance and career development reviews	203				
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	197,198				
	405-2	Ratio of basic salary and remuneration of women to men	63				
GRI 410: Security Practices 201	410-1	Human rights policy or procedure training for security officers	65				
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	104-126				
GRI 414: Supplier Social Assessment 2016	414-1	Social criteria for new supplier screening	85				
	414-2	Negative social impacts in the supply chain and actions taken	85				
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service	87				
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	87				

GRI Standard		Disclosure	Page Number	Omission			
				Requirement(s) omitted	Reason	Explanation	No. GRI Sector Standard
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	87				
	417-2	Incidents of non-compliance concerning product and service information and labeling	87				
	417-3	Incidents of non-compliance concerning marketing communications	87				
GRI 418: Customer Privacy 2016	418-1	Customer complaints related to customer privacy and loss of customer data	87-88				

GRI G4 Financial Service Sector Supplement

GRI G4 Financial Service Sector Supplement	Disclosure	Page Number
FS1	Policies with specific environmental and social components applied to business lines	141-144
FS2	Procedures for assessing and screening environmental and social risks in business lines	141-144
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	141-144
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	175-176
FS5	Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	180
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/sme/large) and by sector	207
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	88, 95
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	95, 99
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	94
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	214
FS11	Percentage of assets subject to positive and negative environmental or social screening	95
FS12	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting	141-144
FS13	Access points in low-populated or economically disadvantaged areas by type	14-15
FS14	Initiatives to improve access to financial services for disadvantaged people	88-89
FS15	Policies for the fair design and sale of financial products and services	87
FS16	Initiatives to enhance financial literacy by type of beneficiary	110-113

Panduan Pengungkapan Standar Keberlanjutan I

Pillar	PSPK Index			PSPK 1	Page
Governance	PSPK 1-27	(a)		Sustainability-related risks and opportunities governance body(s) or individual(s) oversight.	
			(i)	Incorporation of sustainability-related risks and opportunities responsibilities into governance frameworks or other governance-related policies.	128, 129, 130
			(ii)	Appropriateness skills and competencies to oversee strategies, including future development, designed to respond to sustainability-related risks and opportunities.	131, 175
			(iii)	Reporting frequency of sustainability-related risks and opportunities to the governance body(s) or individual(s).	130
			(iv)	Incorporation of sustainability-related risks and opportunities into entity's strategy, decision-making, and risk management processes, including its trade-offs.	100, 131
			(v)	Oversight and monitoring of targets related to sustainability-related risks and opportunities, and linkage of related performance metrics to remuneration policies.	64
		(b)		Management's role in the governance processes, controls and procedures used to monitor, manage and oversee sustainability-related risks and opportunities, including information about:	
			(i)	Role delegation and oversight of that position or committee.	130, 131
			(ii)	Controls and procedures to support oversight of sustainability-related risks and opportunities, including integration with other internal function.	130
Strategy	PSPK 1-29	(a)		Expected effect of sustainability-related risks and opportunities on entity's prospects.	47, 87, 149-157
		(b)		Current and anticipated effects of sustainability-related risks and opportunities on business model and value chain.	47, 90, 149-157
		(c)		Effects of sustainability risks and opportunities on strategy and decision-making.	47, 91-93, 100, 149-157
		(d)		Sustainability-related risks and opportunities current and anticipated effects on the entity's financial position, performance, and cash flows during the reporting period, considering its inclusion to entity's financial planning.	95
		(e)		The resilience of the entity's strategy and business model to sustainability-related risks.	158-164
	PSPK 1-30			Sustainability-related risks and opportunities expected effects on the entity's prospects.	
		(a)		Description of sustainability-related risks and opportunities that could reasonably be expected to affect the entity's prospects.	47, 87, 149-157
		(b)		Specification of the time horizon—short, medium, or long term—for each sustainability-related risk or opportunity's expected effect.	

Pillar	PSPK Index			PSPK 1	Page
		(c)		Definition of short, medium, and long term time horizons and their linkages with the entity's strategic planning horizons.	
	PSPK 1-32			Current and anticipated effect of sustainability-related risks and opportunities on business model and value chain.	
		(a)		Description of current and anticipated effect of sustainability-related risks and opportunities on business model and value chain.	47, 90, 149-157
		(b)		Description of sustainability-related risks and opportunities concentration in the business model and value chain.	
	PSPK 1-33			Sustainability-related risks and opportunities effects on strategy and decision-making.	
		(a)		Entity's current and planned response for sustainability-related risks and opportunities in its strategy and decision-making.	47, 91-93, 149-157
		(b)		Progress against previously disclosed plans, including quantitative and qualitative information.	
		(c)		Trade-offs between sustainability-related risks and opportunities that the entity considered.	100
	PSPK 1-34	(a)		Sustainability-related risks and opportunities current effects on financial position, performance, and cash flows for the reporting period.	95, 149-157
		(b)		Sustainability-related risks and opportunities anticipated effects on financial position, performance, and cash flows across short, medium, and long term, considering their integration into financial planning.	
Strategy	PSPK 1-35			Specifically, an entity shall disclose quantitative and qualitative information about:	154-155
		(a)		Information on sustainability-related risks and opportunities effect on financial position, performance, and cash flows for the reporting period.	
		(b)		Identification of sustainability-related risks and opportunities with significant risk material adjustment within the next reporting period to the carrying amounts of assets and liabilities reported in the related financial statements.	
		(c)		Expected changes to financial position across short, medium, and long term horizons based on the entity's strategy to manage sustainability-related risks and opportunities, considering:	
			(i)	Its investment and disposal plans including plans the entity is not contractually committed to.	
			(ii)	Its planned sources of funding to implement its strategy.	
		(d)		Expected changes to financial performance and cash flows across time horizons based on the entity's strategy to manage sustainability-related risks and opportunities.	
	PSPK 1-41			Capacity to adjust to sustainability-related risks uncertainties. Disclose qualitative and, if applicable, quantitative assessment of the resilience of its strategy and business model in relation to its sustainability-related risks, including assessment process and time horizon.	161, 191

Pillar	PSPK Index			PSPK 1	Page
Risk Management	PSPK 1-44	(a)		The processes and related policies used to identify, assess, prioritise and monitor sustainability-related risks, including information about:	
			(i)	The inputs and parameters the entity uses	135-164
			(ii)	The use of scenario analysis to inform its identification of sustainability-related risks and its approach.	135-164
			(iii)	Approach to assess the nature, likelihood and magnitude of the effects of those risks.	135-164
			(iv)	The prioritization of sustainability-related risks relative to other types of risk and its approach.	135-164
			(v)	Approach to monitor sustainability-related risks.	94
			(vi)	Change in the processes the entity used compare with the previous reporting period and its approach.	47, 94
		(b)		Processes the entity uses to identify, assess, prioritize, and monitor sustainability-related opportunities.	136
		(c)		The extent to which the procecesses of identifying, assessing, prioritising, and monitoring sustainability-related risks and opportunities are integrated into and inform the entity's overall risk management process.	136
Metrics and Targets	PSPK 1-46	(a)		Metrics required by an applicable IFRS Sustainability Disclosure Standard	228
		(b)		Metrics the entity uses to measure and monitor:	47
			(i)	That sustainability-related risk or opportunity	
			(ii)	Performance related to sustainability-related risks and opportunities, including progress towards any internal targets, or any law or regulation required targets.	
	PSPK 1-48			Metrics disclosed by an entity applying paragraphs 45–46 shall include metrics associated with particular business models, activities or other common features that characterise participation in an industry.	46

Pillar	PSPK Index		PSPK 1	Page
Metrics and Targets	PSPK 1-49		If an entity discloses a metric taken from a source other than PSPK, the entity shall identify the source and the metric taken.	46
	PSPK 1-50		If a metric has been developed by an entity, the entity shall disclose information about:	
		(a)	Definition of the metric, including any adjustments from a source other than SPK and, if so, entity shall disclose the source and any differences from the specified source.	46
		(b)	Metric classification, expressed as an absolute measure, a measure expressed in relation to another metric, or qualitative measure.	46
		(c)	Third party validation of the metric and, if so, which party.	46
		(d)	Method used to calculate the metric and the inputs to the calculation, including the limitations of the method used and the significant assumptions made.	
	PSPK 1-51		The targets set to monitor progress towards internal strategic goals and any law or regulation required targets. For each target, the entity shall disclose:	
		(a)	Metrics for target setting and progress monitoring, and any targets required to meet by law or regulation. For each target, the entity shall disclose:	
		(b)	Quantitative or qualitative target set.	47, 77
		(c)	Target application period.	
		(d)	Base period for measuring period.	
		(e)	Milestones and interim targets.	
		(f)	Performance against targets and trends analysis.	
		(g)	Target revisions and rationale.	

Panduan Pengungkapan Standar Keberlanjutan 2

Pillar	PSPK Index			PSPK 2	Page
Governance	PSPK 2-06	(a)		Climate-related risks and opportunities governance body(s) or individual(s) oversight.	
			(i)	Incorporation of climate-related risks and opportunities responsibilities into governance frameworks or other governance-related policies.	128, 129, 130, 139
			(ii)	Appropriateness skills and competencies to oversee strategies, including future development, designed to respond to climate-related risks and opportunities.	131, 175-176
			(iii)	Reporting frequency of climate-related risks and opportunities to the governance body(s) or individual(s).	130, 139
			(iv)	Incorporation of climate-related risks and opportunities into entity's strategy oversight, decision-making, and risk management process, including its trade-offs.	100-101, 128, 129, 131
			(v)	Oversight and monitoring of targets related to climate-related risks and opportunities, and linkage of related performance metrics to remuneration policies.	64, 100
		(b)		Management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities, including information about:	
			(i)	Role delegation and oversight of that position or committee.	130, 131, 134, 139, 151-154
			(ii)	Controls and procedures to support oversight of climate-related risks and opportunities, including integration with other internal function.	130, 140, 151-154
Strategy	PSPK 2-09	(a)		Expected effect of climate-related risks and opportunities on entity's prospects.	96, 151-154, 155-157, 163
		(b)		Current and anticipated effects of climate-related risks and opportunities on business model and value chain	72, 161-163
		(c)		Climate-related risks and opportunities effects on entity's strategy and decision-making, including information about its climate-related transition plan.	64, 94, 139, 70-72, 90, 146-147, 193, 194
		(d)		Current and anticipated effects of climate-related risks and opportunities on the entity's financial position, performance, and cash flows during the reporting period, considering its inclusion to entity's financial planning.	88-89
		(e)		The climate resilience of the entity's strategy and business model, considering the identified climate-related risks and opportunities.	158-164
	PSPK 2-10			Climate-related risks and opportunities expected effects on the entity's prospects	
		(a)		Description of climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects.	96, 151-154, 155-157, 163
		(b)		Categorization of each identified climate-related risks to physical or transition risk.	155-157, 163
		(c)		Specification of the time horizon—short, medium, or long term—for each climate-related risk or opportunity's expected effect.	151-154, 155-157
		(d)		Definition of short, medium, and long term time horizons and their linkages with the entity's strategic planning horizons.	151-154, 155-157

Pillar	PSPK Index			PSPK 2	Page
Strategy	PSPK 2-13			Current and anticipated effect of climate-related risks and opportunities on business model and value chain.	
		(a)		**Description** of current and anticipated effect of climate-related risks and opportunities on business model and value chain.	72, 161-162
		(b)		Description of climate-related risks and opportunities **concentration** in the business model and value chain.	163
	PSPK 2-14			Climate-related risks and opportunities effects on strategy and decision-making.	
		(a)		Entity's current and planned response for cimate-related risks and opportunities in its strategy and decision-making, including plans to achieve climate-related targets.	
			(i)	Current and anticipated changes to the entity's business model, including its resource allocation, to address climate-related risks and opportunities.	94, 139, 193
			(ii)	Current and anticipated direct mitigation and adaptation efforts.	70-71, 90, 193, 194
			(iii)	Current and anticipated indirect mitigation and adaptation efforts.	70-71, 90, 193, 194
			(iv)	Climate-related transition plan, including key assumptions in its transition plan and dependencies on which the plan relies.	38-46
			(v)	Plans to achieve climate-related targets, including greenhouse gas emissions targets.	64, 146-147
		(b)		Resourcing current and planned climate-related activities.	71-72
		(c)		Quantitative and qualitative information of climate-related plans progress in previous reporting periods	71-72
	PSPK 2-15	(a)		Climate-related risks and opportunities current effects on financial position, performance, and cash flows for the reporting period.	88-89
		(b)		Climate-related risks and opportunities anticipated effects on financial position, performance, and cash flows across short, medium, and long term, considering their integration into financial planning.	154-157
	PSPK 2-16			An entity shall disclose quantitative and qualitative information about:	
		(a)		Information on climate-related risks and opportunities effect on financial position, performance, and cash flows for the reporting period.	88-89
		(b)		Identification of climate-related risks and opportunities with significant risk material adjustment within the next reporting period to the carrying amounts of assets and liabilities reported in the related financial statements.	88-89
		(c)		Expected changes to financial position across short, medium, and long term horizons based on the entity's strategy to manage climate-related risks and opportunities, considering:	
			(i)	Investment and disposal plans, including plans the entity is not contractually committed to.	71, 88-89
			(ii)	Its planned sources of funding to implement its strategy.	71, 88-89
		(d)		Expected changes to financial performance and cash flows across time horizons based on the entity's strategy to manage climate-related risks and opportunities.	71, 83

Pillar	PSPK Index			PSPK 2	Page
Strategy	PSPK 2-22			Entity's strategy and business model resilience to climate-related changes, developments, and uncertainties, considering identified climate-related risks and opportunities. The entity shall use climate-related scenario analysis to assess its climate resilience using an approach that fits with the entity's circumstances (see paragraphs B1–B18). In providing quantitative information, the entity may disclose a single amount or a range.	
		(a)		Climate resilience assessment as at the reporting date, which enable users to understand:	
			(i)	Strategy and business model implications of climate resilience assessment, including how the entity would need to address to identified effects in the climate-related scenario analysis	154, 162,
			(ii)	Significant areas of uncertainty considered in climate resilience assessment.	161, 191
			(iii)	Entity's capacity to adapt its strategy and business model to climate change accross time horizon, including:	
				(1) Financial resources availability and flexibility to respond to the effects identified in the climate-related scenario analysis, including to address climate-related risks and to take advantage of climate-related opportunities	71-72
				(2) Entity's ability to redeploy, repurpose, upgrade or decommission existing assets	71-72
				(3) Current and planned investments effect on climate-related mitigation, adaptation, and opportunities for climate resilience	71-72, 88-89
		(b)		Process and period of the climate-related scenario analysis was carried out, including:	
			(i)	Information about the inputs the entity used, including:	
				(1) Climate-related scenarios used for analysis and its sources	161, 192
				(2) Range variation of climate-related scenarios used for analysis	161, 192
				(3) Association of cimate-related scenarios used with climate-related transition or physical risks.	161, 163, 192
				(4) Alignment of climate-related scenario used with the latest international agreement on climate change	161, 192
				(5) Rationale for its chosen climate-related scenarios are relevant to assessing its resilience to climate-related changes, developments, or uncertainties	161, 192
				(6) Time horizons used in analysis	161, 192
				(7) Scope of operations used in analysis	161, 162, 192
			(ii)	The key assumptions the entity made in the analysis, including assumptions about:	
				(1) Climate-related policies in the jurisdictions in which the entity operates	162, 191
				(2) Macroeconomic trends	162, 191
				(3) National- or regional-level variables	162, 191
				(4) Energy usage and mix	162, 191
				(5) Developments in technology	162, 191
			(iii)	The reporting period in which the climate-related scenario analysis was carried out	192

Pillar	PSPK Index			PSPK 2	Page
Risk Management	PSPK 2-25	(a)		The processes and related policies used to identify, assess, prioritise, and monitor climate-related risks, including information about:	
			(i)	The inputs and parameters the entity uses	130, 151-154, 159, 161, 162
			(ii)	The use of scenario analysis to inform its identification of climate-related risks and its approach	130, 151-154, 164
			(iii)	Approach to assess the nature, likelihood and magnitude of the effects of those risks	151-156
			(iv)	The prioritization of climate-related risks relative to other types of risk and its approach	151-154
			(v)	Approach to monitor climate-related risks	139, 151-154
			(vi)	Change in the processes the entity used compared with the previous reporting period and its approach	151-154
		(b)		Processes the entity uses to identify, assess, prioritise, and monitor climate-related opportunities, including its approach to inform its identification of climate-related opportunities.	151-154
		(c)		The extent to which the procecesses of identifying, assessing, prioritising, and monitoring climate-related risks and opportunities are integrated into and inform the entity's overall risk management process.	140, 151-154
Metrics and Targets	PSPK 2-29	(a)		Greenhouse gases—the entity shall:	
			(i)	Absolute gross greenhouse gas emission disclosure, expressed as metric tonnes of CO2 equivalent classified as:	
				(1) Scope 1 greenhouse gas emissions	77-81
				(2) Scope 2 greenhouse gas emissions	77-81
				(3) Scope 3 greenhouse gas emissions	77-81
			(ii)	Greenhouse gas emissions measurement methodology in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (2004), unless a different method is required by a jurisdictional authority or stock exchange	75, 77
			(iii)	Disclose the approach it uses to measure its greenhouse gas emissions, including:	75, 77
				(1) Measurement approach, inputs, and assumptions used to measure its greenhouse gas emissions	
				(2) Rationale for measurement approach, inputs, and assumptions used to measure its greenhouse gas emissions	
				(3) Changes made in measurement approach, inputs, and assumptions used during the reporting period and the reasons for those changes	
			(iv)	Disaggregated Scope 1 and Scope 2 greenhouse gas emissions between:	
				(1) The consolidated accounting group	77
				(2) Other investees excluded from paragraph 29(a)(iv)(1)	
			(v)	Location-based Scope 2 greenhouse gas emissions in accordance with paragraph 29(a)(i)(2) and contractual instruments disclosure	79-80
			(vi)	For Scope 3 greenhouse gas emissions disclosed in accordance with paragraph 29(a)(i)(3), disclose:	

Pillar	PSPK Index			PSPK 2	Page
				(1) The categories included in the entity's Scope 3 greenhouse gas emissions in accordance with GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011)	79-80
				(2) Additional information on financed emissions (Category 15)	79-80
		(b)		Climate-related transition risks—the amount and percentage of assets or business activities vulnerable to climate-related transition risks	157
		(c)		Climate-related physical risks—the amount and percentage of assets or business activities vulnerable to climate-related physical risks	157, 163
		(d)		Climate-related opportunities—the amount and percentage of assets or business activities aligned with climate-related opportunities	71-72
		(e)		Capital deployment—the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities	N/A
		(f)		Internal carbon prices—the entity shall disclose:	
			(i)	Application of carbon price in decision-making and its approach	73
			(ii)	The price for each metric tonne of greenhouse gas emissions the entity uses to assess the costs of its greenhouse gas emissions	73
		(g)		Remuneration—the entity shall disclose:	
			(i)	Description of climate-related considerations factored into executive remuneration and its approach	64, 133, 211
			(ii)	Percentage of executive remuneration in the current period linked to climate-related considerations	
Metrics and Targets	PSPK 2-33			Quantitative and qualitative climate-related targets it has set to monitor progress towards achieving its strategic goals, and any targets it is required to meet by law or regulation, including any greenhouse gas emissions targets. For each target, the entity shall disclose:	
		(a)		The metric used to set the target	77
		(b)		The objective of the target	
		(c)		The part of the entity to which the target applies	
		(d)		The period over which the target applies	
		(e)		The base period from which progress is measured	
		(f)		Any milestones and interim targets	
		(g)		If the target is quantitative, whether it is an absolute target or an intensity target	
		(h)		How the latest international agreement on climate change, including jurisdictional commitments that arise from that agreement, has informed the target.	
	PSPK 2-34			Approach to setting, reviewing, and monitoring progress against each target, including:	
		(a)		Validation of the target and the methodology for setting the target by a third party	
		(b)		Entity's processes for reviewing the target	75
		(c)		Metrics used to monitor progress towards reaching the target	77
		(d)		Any revisions to the target and an explanation for those revisions	77

Pillar	PSPK Index			PSPK 2	Page
Metrics and Targets	PSPK 2-35			Performance against each climate-related target and trend analysis or changes in performance.	77
	PSPK 2-36			For each greenhouse gas emissions target disclosed in accordance with paragraphs 33–35, an entity shall disclose:	
		(a)		Which greenhouse gases are covered by the target	77
		(b)		Coverage of Scope 1, Scope 2, or Scope 3 greenhouse gas emissions in the entity's target	75, 77
		(c)		Disclosure of gross or net greenhouse gas emissions target. If the entity sets a net greenhouse gas emissions target, it must also disclose the associated gross emissions target separately	77
		(d)		If the target was derived using a sectoral decarbonisation approach.	77
		(e)		The entity's planned use of carbon credits to offset greenhouse gas emissions to achieve any net greenhouse gas emissions target.	
			(i)	Reliance on carbon credits to achieve net greenhouse gas emissions target.	74
			(ii)	Third-party scheme(s) that verify or certify the carbon credits	74
			(iii)	Types of carbon credit, including whether the offset will be nature-based or technological carbon removals, and whether the offset achieved through carbon reduction or removal	74
			(iv)	Factors affecting the credibility and integrity of the planned use of carbon credits.	74
Commercial Banking	PSPK 2-B62			An entity that participates in commercial banking activities shall disclose:	
		(a)		Its absolute gross financed emissions, disaggregated by Scope 1, Scope 2 and Scope 3 greenhouse gas emissions for each industry by asset class.	
			(i)	Industry—An entity shall use the industry classification established by the regulator to classify counterparties, reflecting the latest version of the classification system available at the reporting date.	78-81, 203-206
			(ii)	Asset class—the disclosure shall include loans, project finance, bonds, equity investments and undrawn loan commitments. If the entity calculates and discloses financed emissions for other asset classes, it shall include an explanation of why the inclusion of those additional asset classes provides relevant information to users of general purpose financial reports.	
		(b)		its gross exposure to each industry by asset class, expressed in the presentation currency of the entity's financial statements. For:	
			(i)	Funded amounts—gross exposure prepared in accordance with IFRS Accounting Standards or other GAAP.	203-206
			(ii)	Undrawn loan commitments.	
		(c)		The percentage of the entity's gross exposure included in the financed emissions calculation. The entity shall:	
			(i)	If less than 100% of gross exposure is included in the financed emissions calculation, disclose the exclusions and specify the types of assets excluded.	203-206
			(ii)	For funded amounts, exclude from gross exposure all impacts of risk mitigants, if applicable.	
			(iii)	Disclose separately the percentage of its undrawn loan commitments included in the financed emissions calculation.	
		(d)		The methodology used to calculate financed emissions, including the allocation method for attributing emissions based on the size of gross exposure.	76

Sustainability Accounting Standard Board (SASB) - Financial Sector

Code	Disclosure	Page Number
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	208
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal and (b) small business	5
Data Security		
FN-CB-230.a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	87-88
FN-CB-230.a.2	Description of approach to identifying and addressing data security risks	87-88
Financial Inclusion & Capacity Building		
FN-CB-240.a.1	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	92-93
FN-CB-240.a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	207
FN-CB-240.a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	110-113
FN-CB-240.a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	110-113
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis		
FN-CB-410.a.1	Commercial and industrial credit exposure, by industry	207
FN-CB-410.a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	99-101
Business Ethics		
FN-CB-510.a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	87
FN-CB-510.a.2	Description of whistleblower policies and procedures	167-168
Systemic Risk Management		
FN-CB-550.a.1	Global Systemically Important Bank (G-SIB) score, by category	N/A
FN-CB-550.a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis into capital adequacy planning, long-term corporate strategy, and other business activities	99-101

ASEAN Corporate Governance Scorecard (ACGS)

Indicator	Principles and Recommendations	Page
Level 1		
B	**Sustainability and Resilience**	
B.1	**Sustainability-related disclosure should be consistent, comparable and reliable, and include retrospective and forward-looking material information that a reasonable investor would consider important in making an investment or voting decision**	
B.1.1	Does the company identify/report ESG topics that are material to the organization's strategy?	47-61
B.1.2	Does the company identify climate change as an issue?	47-61
B.1.3	Does the company adopt an internationally recognized reporting framework or standard for sustainability (i.e. GRI, Integrated Reporting, SASB, IFRS Sustainability Disclosure Standards)?	46
B.1.4	Does the company disclose quantitative sustainability target?	75-82
B.1.5	Does the company disclose sustainability-related performance progress in relation to its previously set targets?	75-82
B.1.6	Does the company confirm that its Sustainability Report / Reporting is reviewed and /or approved by the Board or Board Committee?	26-27, 129, 134
B.2	**Corporate governance frameworks should allow for dialogue between a company, its shareholders and stakeholders to exchange views on sustainability matters**	
B.2.1	Does the company engage internal stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	171-173
B.2.2	Does the company engage external stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	171-173
B.3	**The corporate governance framework should ensure that boards adequately consider material sustainability risks and opportunities when fulfilling their key functions in reviewing, monitoring and guiding governance practices, disclosure, strategy, risk management and internal control systems, including with respect to climate-related physical and transition risks**	
B.3.1	Does the company disclose that the board reviews on an annual basis that the company's capital and debt structure is compatible with its strategic goals and its associated risk appetite?	132
B.4	**The corporate governance framework should recognise the rights of stakeholders established by law or through mutual agreements and encourage active cooperation between corporations and stakeholders in creating wealth, jobs, and the sustainability of financially sound enterprises.**	
B.4.1	The existence and scope of the company's efforts to address customers' welfare?	92-93
B.4.2	Supplier/contractor selection procedures?	85
B.4.3	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	85, 104-108
B.4.4	The company's efforts to interact with the communities in which they operate?	104-108, 116-122

Indicator	Principles and Recommendations	Page
B.4.5	The company's anti-corruption programmes and procedures?	166
B.4.6	How are creditors' rights protected?	148
B.4.7	Does the company have a separate report/section that discusses its efforts on environment/ economy and social issues?	Sustainability Report
B.5	**Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.**	
B.5.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/ or complaints for possible violation of their rights?	102
B.6	**Mechanisms for employee participation should be permitted to develop.**	
B.6.1	Does the company explicitly disclose the policies and practices on health, safety and welfare for its employees?	63
B.6.2	Does the company explicitly disclose the policies and practices on training and development programmes for its employees?	60, 174-179
B.6.3	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	64
B.7	**Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.**	
B.7.1	Does the company have a whistle blowing policy which includes procedures for complaints by employees and other stakeholders concerning alleged illegal and unethical behaviour and provide contact details via the company's website or annual report	167-168
B.7.2	Does the company have a policy or procedures to protect an employee/person who reveals alleged illegal/unethical behaviour from retaliation?	167-168
Level 2. Bonus Items		
(B)B.1.1	Does the company disclose how it manages climate-related risks and opportunities?	
(B)B.1.2	Does the company disclose that its Sustainability Report / Sustainability Reporting is externally assured?	51-52, 88-90, 136-140
(B)B.1.3	Does the company disclose the engagement channel with stakeholder groups and how the company responds to stakeholders' ESG concerns?	46
(B)B.1.4	Does the company have a unit / division / committee who is specifically responsible to manage the sustainability matters?	46, 171-173
(B)B.1.5	Does the company disclose board of directors/commissioners' oversight of sustainability-related risks and opportunities?	128-134
(B)B.1.6	Does the company disclose the linkage between executive directors and senior management remuneration and sustainability performance for the previous year?	129-134
(B)B.1.7	Is the company's Whistle Blowing System managed by independent parties / institutions?	64, 129-130
		167-168

Independent Verification Party [POJK51-G.1] [GRI 2-5] [ACGS (B)B.1.2]

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Laporan/*Report* No. N20260317001/DC2/JPA/2026

Laporan asurans independen dengan keyakinan terbatas atas informasi keberlanjutan yang diidentifikasi dalam laporan keberlanjutan PT Bank CIMB Niaga Tbk dan entitas anak

Kepada Direksi
PT Bank CIMB Niaga Tbk

Independent practitioner's limited assurance report on the identified sustainability information in PT Bank CIMB Niaga Tbk and its subsidiaries' sustainability report

To the Board of Directors of PT Bank CIMB Niaga Tbk

Kesimpulan keyakinan terbatas

Kami telah melakukan suatu perikatan keyakinan terbatas atas Informasi keberlanjutan yang diidentifikasi dari PT Bank CIMB Niaga Tbk dan Entitas Anak ("Grup") yang tercantum di bawah ini dan dimuat pada bagian "Informasi Keberlanjutan Terpilih dalam Lingkup *Limited Assurance*" dalam Laporan Keberlanjutan Grup tahun 2025 ("Informasi Keberlanjutan yang Diidentifikasi") tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut.

Berdasarkan prosedur yang telah kami laksanakan dan bukti yang kami peroleh, tidak terdapat hal yang menjadi perhatian kami yang menyebabkan kami yakin bahwa Informasi Keberlanjutan yang Diidentifikasi milik Grup tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut tidak disusun, dalam semua hal yang material, sesuai dengan kriteria yang dijelaskan pada bagian "Informasi Keberlanjutan Terpilih dalam Lingkup *Limited Assurance*" dalam Laporan Keberlanjutan Grup tahun 2025.

Limited assurance conclusion

We have conducted a limited assurance engagement on the Identified sustainability information of PT Bank CIMB Niaga Tbk and its Subsidiaries (the "Group") listed below and included in the "Selected Sustainability Information within the Scope of Limited Assurance" section of the Group's 2025 Sustainability Report (the "Identified Sustainability Information") as at 31 December 2025 and for the year then ended.

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Group's Identified Sustainability Information as at 31 December 2025 and for the year then ended is not prepared, in all material respects, in accordance with the criteria applied as explained in the "Selected Sustainability Information within the Scope of Limited Assurance" section of the Group's 2025 Sustainability Report.

Informasi Keberlanjutan yang Diidentifikasi

Informasi Keberlanjutan yang Diidentifikasi tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut dirangkum sebagai berikut:

Identified Sustainability Information

The Identified Sustainability Information as at 31 December 2025 and for the year then ended is summarised below:

Informasi Keberlanjutan yang Diidentifikasi	Satuan
Emisi Gas Rumah Kaca ("GRK") - Cakupan 1	ton setara CO_2
Emisi GRK – Cakupan 2 – *Location Based*	ton setara CO_2

Identified Sustainability Information	*Units*
Greenhouse Gas ("GHG") Emissions - Scope 1	tCO_2e
GHG Emissions Scope 2 – Location based	tCO_2e

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Nomor Izin Usaha: KEP-315/KM.1/2024.

Informasi Keberlanjutan yang Diidentifikasi	Satuan
Emisi GRK – Cakupan 2 – *Market Based*	ton setara CO_2
Nasabah aktif baru dari segmen masyarakat berpenghasilan rendah	jumlah nasabah
Employee Volunteer Program	jam
Karyawan yang Mengikuti Pelatihan Keberlanjutan	jumlah karyawan
Pembelian air	m^3
Limbah yang dihasilkan	ton
Kesenjangan rata-rata upah gender	rasio
Tingkat ketidakhadiran	%

Identified Sustainability Information	*Units*
GHG Emissions Scope 2 – Market based	tCO_2e
New active low-income customers	*number of customers*
Employee Volunteer Program	*hours*
Employee trained in Sustainability	*number of employees*
Water purchase	m^3
Waste generated	*ton(s)*
Gender pay ratio	*ratio*
Absenteeism rate	%

Keyakinan kami hanya mencakup informasi tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut dan kami tidak melaksanakan prosedur atas periode-periode sebelumnya atau hal lainnya yang tercantum dalam Laporan Keberlanjutan Grup tahun 2025, oleh karena itu, kami tidak menyampaikan kesimpulan atas hal ini.

Basis kesimpulan

Kami melaksanakan perikatan keyakinan terbatas berdasarkan *International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements other than Audits or Reviews of Historical Financial Information ("ISAE 3000 (Revised)")* dan terkait emisi gas rumah kaca, *International Standard on Assurance Engagements 3410, Assurance Engagements on Greenhouse Gas Statements ("ISAE 3410")*, yang ditetapkan oleh *International Auditing and Assurance Standards Board.*

Kami percaya bahwa bukti yang kami peroleh adalah cukup dan tepat untuk menjadi dasar bagi kesimpulan kami. Tanggung jawab kami berdasarkan standar ini diuraikan lebih lanjut pada bagian Tanggung jawab praktisi dalam laporan kami.

Our assurance only covered information as at 31 December 2025 and for the year then ended and we have not performed any procedures with respect to earlier periods or any other elements included in the Group's 2025 Sustainability Report and, therefore, do not express any conclusion thereon.

Basis for conclusion

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements other than Audits or Reviews of Historical Financial Information ("ISAE 3000 (Revised)") and, in respect of greenhouse gas emissions, International Standard on Assurance Engagements 3410, Assurance Engagements on Greenhouse Gas Statements ("ISAE 3410"), issued by the International Auditing and Assurance Standards Board.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. Our responsibilities under these standards are further described in the Practitioner's responsibilities section of our report.

Independensi kami dan pengendalian mutu

Kami telah mematuhi ketentuan independensi dan ketentuan etika lainnya yang relevan dalam *International Code of Ethics for Professional Accountants* (termasuk *International Independence Standards*) yang ditetapkan oleh *International Ethics Standards Board for Accountants*, berlandaskan prinsip dasar yaitu integritas, objektivitas, kompetensi dan kehati-hatian profesional, kerahasiaan, serta perilaku profesional.

Kantor Akuntan Publik ("KAP") menerapkan *International Standard on Quality Management* 1, yang mensyaratkan KAP untuk merancang, menerapkan dan mengoperasikan sistem manajemen mutu, termasuk kebijakan atau prosedur mengenai kepatuhan terhadap ketentuan etika, standar professional dan ketentuan peraturan perundang-undangan yang berlaku.

Tanggung jawab untuk informasi keberlanjutan yang diidentifikasi

Manajemen Grup bertanggung jawab untuk:

- Penyusunan Informasi Keberlanjutan yang Diidentifikasi sesuai dengan kriteria yang dijelaskan pada bagian "Informasi Keberlanjutan Terpilih dalam Lingkup *Limited Assurance*" dalam Laporan Keberlanjutan Grup tahun 2025;
- Merancang, menerapkan dan memelihara pengendalian internal sebagaimana dianggap perlu oleh Grup untuk memungkinkan penyusunan Informasi Keberlanjutan yang Diidentifikasi sesuai dengan kriteria yang dijelaskan pada bagian "Informasi Keberlanjutan Terpilih dalam Lingkup *Limited Assurance*" dalam Laporan Keberlanjutan Grup tahun 2025, yang bebas dari salah saji material, baik karena kecurangan maupun kesalahan; dan
- Pemilihan dan penerapan metode pelaporan keberlanjutan yang sesuai serta penetapan asumsi dan estimasi yang wajar sesuai dengan keadaan.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keberlanjutan.

Our independence and quality management

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

The firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Responsibilities for the identified sustainability information

Management of the Group is responsible for:

- *The preparation of the Identified Sustainability Information in accordance with the criteria applied as explained in the "Selected Sustainability Information within the Scope of Limited Assurance" section of the Group's 2025 Sustainability Report;*
- *Designing, implementing and maintaining such internal control as the Group determines is necessary to enable the preparation of the Identified Sustainability Information, in accordance with the criteria applied as explained in the "Selected Sustainability Information within the Scope of Limited Assurance" section of the Group's 2025 Sustainability Report, that is free from material misstatement, whether due to fraud or error; and*
- *The selection and application of appropriate sustainability reporting methods and making assumptions and estimates that are reasonable in the circumstances.*

Those charged with governance are responsible for overseeing the Group's sustainability reporting process.

Keterbatasan inheren dalam penyusunan informasi keberlanjutan yang diidentifikasi

Ketiadaan praktik yang signifikan sebagai acuan untuk mengevaluasi dan mengukur informasi non-keuangan memungkinkan digunakannya ukuran dan teknik pengukuran yang berbeda, namun tetap dapat diterima, dan dapat memengaruhi tingkat keterbandingan antar entitas.

Kuantifikasi GRK memiliki ketidakpastian inheren karena keterbatasan ilmu pengetahuan yang belum sepenuhnya mampu digunakan untuk menentukan faktor emisi dan nilai yang diperlukan untuk menggabungkan emisi dari berbagai jenis gas.

Tanggung jawab praktisi

Tanggung jawab kami adalah untuk merencanakan dan melaksanakan perikatan asurans untuk memperoleh keyakinan terbatas tentang apakah Informasi Keberlanjutan yang Diidentifikasi bebas dari salah saji material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan keyakinan terbatas yang memuat kesimpulan kami. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan yang diambil oleh pengguna berdasarkan Informasi Keberlanjutan yang Diidentifikasi.

Sebagai bagian dari suatu perikatan keyakinan terbatas berdasarkan *ISAE 3000 (Revised)* dan *ISAE 3410* kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama perikatan. Kami juga:

- Menilai kesesuaian, dalam kondisi penggunaan Grup, atas kriteria sebagai dasar penyusunan Informasi Keberlanjutan yang Diidentifikasi.
- Melaksanakan prosedur penilaian risiko, termasuk memperoleh pemahaman atas pengendalian internal yang relevan dengan perikatan, untuk mengidentifikasi area dengan kemungkinan timbulnya kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan; namun tidak untuk tujuan memberikan suatu kesimpulan atas efektivitas pengendalian internal Grup.

Inherent limitations in preparing the identified sustainability information

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

Greenhouse gas quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases.

Practitioner's responsibilities

Our responsibility is to plan and perform the assurance engagement to obtain limited assurance about whether the Identified Sustainability Information is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decisions of users taken on the basis of the Identified Sustainability Information.

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised) and ISAE 3410 we exercise professional judgement and maintain professional scepticism throughout the engagement. We also:

- *Determine the suitability in the circumstances of the Group's use of the criteria as the basis for the preparation of the Identified Sustainability Information.*
- *Perform risk assessment procedures, including obtaining an understanding of internal control relevant to the engagement, to identify where material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Group's internal control.*

- Merancang dan melaksanakan prosedur yang responsif terhadap area di mana salah saji material mungkin timbul dalam Informasi Keberlanjutan yang Diidentifikasi. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

Ikhtisar pekerjaan yang dilaksanakan

Dalam perikatan keyakinan terbatas melibatkan prosedur untuk memperoleh bukti terkait Informasi Keberlanjutan yang Diidentifikasi. Prosedur dalam perikatan keyakinan terbatas berbeda dalam sifat dan waktu pelaksanaannya, serta lebih terbatas cakupannya dibandingkan perikatan keyakinan memadai. Akibatnya, tingkat keyakinan yang diperoleh dalam keyakinan terbatas secara substansi lebih rendah dibandingkan keyakinan yang diperoleh apabila perikatan keyakinan memadai dilaksanakan.

Sifat, waktu dan luasnya prosedur yang dipilih bergantung pada pertimbangan profesional, termasuk mengidentifikasi di mana kesalahan penyajian material mungkin timbul dalam Informasi Keberlanjutan yang Diidentifikasi, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam melaksanakan perikatan keyakinan terbatas, kami:
- Mendapatkan pemahaman tentang proses pelaporan Grup yang relevan dengan penyusunan Infomasi Keberlanjutan yang Diidentifkasi dengan:
  - Meminta keterangan dari personel yang bertanggung jawab atas laporan keberlanjutan;
  - Memeriksa dokumen yang relevan terkait proses pelaporan Grup.
- Mengevaluasi apakah seluruh informasi yang diidentifikasi melalui proses penetapan informasi pelaporan telah tercakup dalam Informasi Keberlanjutan yang Diidentifikasi.
- Melakukan permintaan keterangan kepada personel terkait serta prosedur analitis atas informasi terpilih dalam Informasi Keberlanjutan yang Diidentifikasi.
- Melaksanakan prosedur substantif atas informasi terpilih dalam Informasi Keberlanjutan yang Diidentifikasi.

- *Design and perform procedures responsive to where material misstatements are likely to arise in the Identified Sustainability Information. The risk is not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, or the override of internal control.*

Summary of the work performed

A limited assurance engagement involves performing procedures to obtain evidence about the Identified Sustainability Information. The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

The nature, timing and extent of procedures selected depend on professional judgement, including the identification of where material misstatements are likely to arise in the Identified Sustainability Information, whether due to fraud or error.

In conducting our limited assurance engagement, we:
- *Obtained an understanding of the Group's reporting processes relevant to the preparation of its Identified Sustainability Information by:*
  - *Making inquiries of the persons responsible for the sustainability report;*
  - *Inspecting relevant documentation relating to the Group's reporting processes.*
- *Evaluated whether all information identified by the process to identify the information reported in the Identified Sustainability Information is included in the Identified Sustainability Information.*
- *Performed inquiries of relevant personnel and analytical procedures on selected information in the Identified Sustainability Information.*
- *Performed substantive assurance procedures on selected information in the Identified Sustainability Information.*

- Mengevaluasi kesesuaian metode kuantifikasi dan kebijakan pelaporan.
- Mengevaluasi metode, asumsi dan data yang digunakan dalam pengembangan estimasi.

- *Evaluated the appropriateness of quantification methods and reporting policies.*
- *Evaluated the methods, assumption and data for developing estimates.*

Pembatasan atas distribusi dan penggunaan laporan kami

Laporan kami ditujukan semata-mata kepada Direksi untuk membantu Direksi dalam menjalankan tanggung jawab tata kelola dengan memperoleh laporan asurans independen terkait Informasi Keberlanjutan yang Diidentifikasi.

Kami tidak menerima kewajiban, tanggung jawab, atau tuntutan kepada pihak selain Grup sehubungan dengan laporan ini, maupun kepada Grup atas konsekuensi dari penggunaan atau pengandalan atas laporan ini untuk tujuan selain sebagaimana dimaksud di atas. Kami tidak memberikan pernyataan mengenai kesesuaian laporan ini bagi pihak selain Grup, dan apabila pihak selain Grup memilih untuk menggunakan atau mengandalkan laporan ini, maka hal tersebut sepenuhnya menjadi risiko pihak tersebut.

Restriction on distribution and use of our report

Our report is intended solely for the Board of Directors to assist the Board of Directors in responding to their governance responsibilities by obtaining an independent assurance report in connection with the Identified Sustainability Information.

We accept no duty, responsibility or liability to anyone other than the Group in connection with this report or to the Group for the consequences of using or relying on it for a purpose other than that referred to above. We make no representation concerning the appropriateness of this report for anyone other than the Group and if anyone other than the Group chooses to use or rely on it they do so at their own risk.

Jakarta,
17 Maret/*March* 2026

Jimmy Pangestu, S.E., CPA
Izin Akuntan Publik/*Public Accountant License* No. AP.1124

Selected Sustainability Information within the Scope of Limited Assurance

Sustainability Information	2025 Figures
Waste generated	222 tonnes
Water purchase	127,797 m^3
GHG Scope 1	2,112 tCO_2e
GHG Scope 2 - Location based	31,916 tCO_2e
GHG Scope 2 - Market based	19,046 tCO_2e
New active low income customers	350,238 number of customers
Realisation of CSR Funds	Rp 26,312 million
Employee Volunteer Program	75,678 hours
Employee trained in sustainability	2,395 number of employees
Gender pay ratio	0.98 (Female) : 1.00 (Male)
Absenteeism rate	0.27%

Greenhouse Gas ("GHG") Emissions

The reporting boundary for GHG emissions covers the operational activities of the head office and branch offices of PT Bank CIMB Niaga Tbk as the parent entity.

Scope 1

Scope 1 GHG emissions comprise direct emissions arising from sources that are owned or controlled by the entity, including emissions from fuel combustion in stationery and mobile sources, as well as fugitive emissions from the use of refrigerants.

Scope 1 GHG emissions are calculated using emission factors sourced from official publications issued by the Ministry of Energy and Mineral Resources of the Republic of Indonesia and the Intergovernmental Panel on Climate Change (IPCC), applying the relevant Global Warming Potential (GWP). Fuel specifications and other supporting data are based on information published by fuel suppliers.

Scope 2 – Location-based

Scope 2 GHG emissions (location-based) comprise indirect emissions from purchased electricity consumption, which are calculated using grid emission factors published by the Ministry of Energy and Mineral Resources of the Republic of Indonesia.

Scope 2 – Market-based

Scope 2 GHG emissions (market-based) reflect emissions from purchased electricity consumption after considering contractual instruments held by the entity, including Renewable Energy Certificates (RECs).

Water Purchase

The reporting boundary for water purchase covers the operational activities of the head office and branch offices of CIMB Niaga as the parent entity.

Water purchase reflects total volume of water purchased from water company and/or tank water, withdrawn for the entity's operational activities.

Waste Generated

The reporting boundary for waste covers operational activities at specific locations, namely Graha CIMB Niaga Head Office, Griya Niaga Bintaro 1 and 2 Head Office, Tebet Branch Office, and Gajah Mada Branch Office.

The reported waste comprises solid waste generated from operational activities at those locations.

Gender Pay Gap

The reporting boundary for the gender pay gap covers employees of PT Bank CIMB Niaga Tbk, and two subsidiaries which are PT CIMB Niaga Sekuritas and PT CIMB Niaga Auto Finance.

The gender pay gap is calculated as the comparison between the average salary of female employees and the average salary of male employees.

The calculation of the gender pay gap ratio excludes salaries of the CEO, expatriates, secondees, and trainees.

Salary used in the calculation comprises basic salary and other fixed remuneration components effective as at 31 December 2025.

Realisation of Corporate Social Responsibility (CSR) Funds

The reporting boundary for the realisation of CSR funds covers costs incurred for activities carried out by PT Bank CIMB Niaga Tbk as the parent entity.

The realisation of CSR funds represents the total accumulated costs incurred by PT Bank CIMB Niaga Tbk in the implementation of voluntary activities, whether organised independently by PT Bank CIMB Niaga Tbk or conducted in collaboration with external parties, during 2025.

CSR funds included comprises costs related to education, health and community well-being, economic empowerment, as well as climate and environmental activities that are aligned with the CSR pillars of PT Bank CIMB Niaga Tbk. In addition, CSR expenditure also includes internal costs incurred to support the implementation, management, and reporting of CSR activities of PT Bank CIMB Niaga Tbk.

The reported amount includes costs that have been realised as well as costs that have been incurred but not yet paid during the reporting year.

Employee Volunteer Program

The reporting boundary for the Employee Volunteer Program covers employees of PT Bank CIMB Niaga Tbk, and two subsidiaries which are PT CIMB Niaga Sekuritas and PT CIMB Niaga Auto Finance.

The Employee Volunteer Program represents the total accumulated hours of employee participation in voluntary activities conducted on an individual basis or organised by PT CIMB Niaga Tbk and subsidiaries during 2025.

Participation in the Employee Volunteer Program includes volunteer hours contributed by staff, contract employees, CEO, expatriate, and management trainee which are calculated based on the actual duration of employee participation in voluntary activities as recorded in the internal reporting system.

Volunteer activities included comprise employee participation in social, community, and environmental activities that are aligned with PT Bank CIMB Niaga Tbk and subsidiaries' CSR pillars.

Absenteeism Rate

The reporting boundary for the absenteeism rate covers employees of PT Bank CIMB Niaga Tbk, and its two subsidiaries which are PT CIMB Niaga Sekuritas and PT CIMB Niaga Auto Finance.

The absenteeism rate is calculated as the ratio of the total number of sick leave days to the average number of employees multiplied by the total number of working days in a year.

Working days used in the calculation exclude weekends, public holidays, and collective leave days in accordance with the official calendar issued by the Government of the Republic of Indonesia.

Employees considered in the calculation of the absenteeism rate include CEO, Expatriate, staff, contract employee, and Management Trainee.

Employee Trained in Sustainability

The reporting boundary for employees trained in sustainability covers the number of employees of PT Bank CIMB Niaga Tbk, and its two subsidiaries which are PT CIMB Niaga Sekuritas and PT CIMB Niaga Auto Finance.

Sustainability training includes training programmes related to sustainability topics, including but not limited to climate change, sustainable finance and other related topics.

Participation in sustainability training includes employees who attended sustainability-related training during 2025, including staff, contract employee, CEO, expatriate, secondee and management trainee participants within CIMB Niaga and its two subsidiaries.

New Active Low Income Customers

The reporting boundary for new active customers from the low-income segment covers customers of PT Bank CIMB Niaga Tbk.

New active customers from the low-income segment comprise new individual customers in the reporting year who hold savings accounts, with annual income of not more than IDR 96,000,000 or monthly income of not more than IDR 8,000,000, in accordance with Regulation of the Members of the Board of Governors of Bank Indonesia No. 24/6/PADG/2022.

A Minimalist, Efficient, and Environmental Friendly Report Design Approach

We try to present a report that not only considers effective communication to readers, but also considers various things, such as the choice of typeface and design style. Environmentally friendly typeface can optimize pages usage when conveying information, but also provide aesthetically look and ease of reading. In addition, through a simple design and concise information will reduce number of pages. Therefore, reducing the carbon footprint.

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Congested
Full of information

Short
Not wordy

Straightforward
Firm, unambiguous

Clear
Easy to understand

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2025 SUSTAINABILITY REPORT

PT Bank CIMB Niaga Tbk

KEJAR MIMPI,
TURNING INSPIRATION
INTO ACHIEVEMENT

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