



PT Bank CIMB Niaga Tbk. Laporan
Sustainability Development Goals



2025 SUSTAINABILITY REPORT

**KEJAR MIMPI,
TURNING INSPIRATION
INTO ACHIEVEMENT**

PT BANK CIMB NIAGA Tbk.

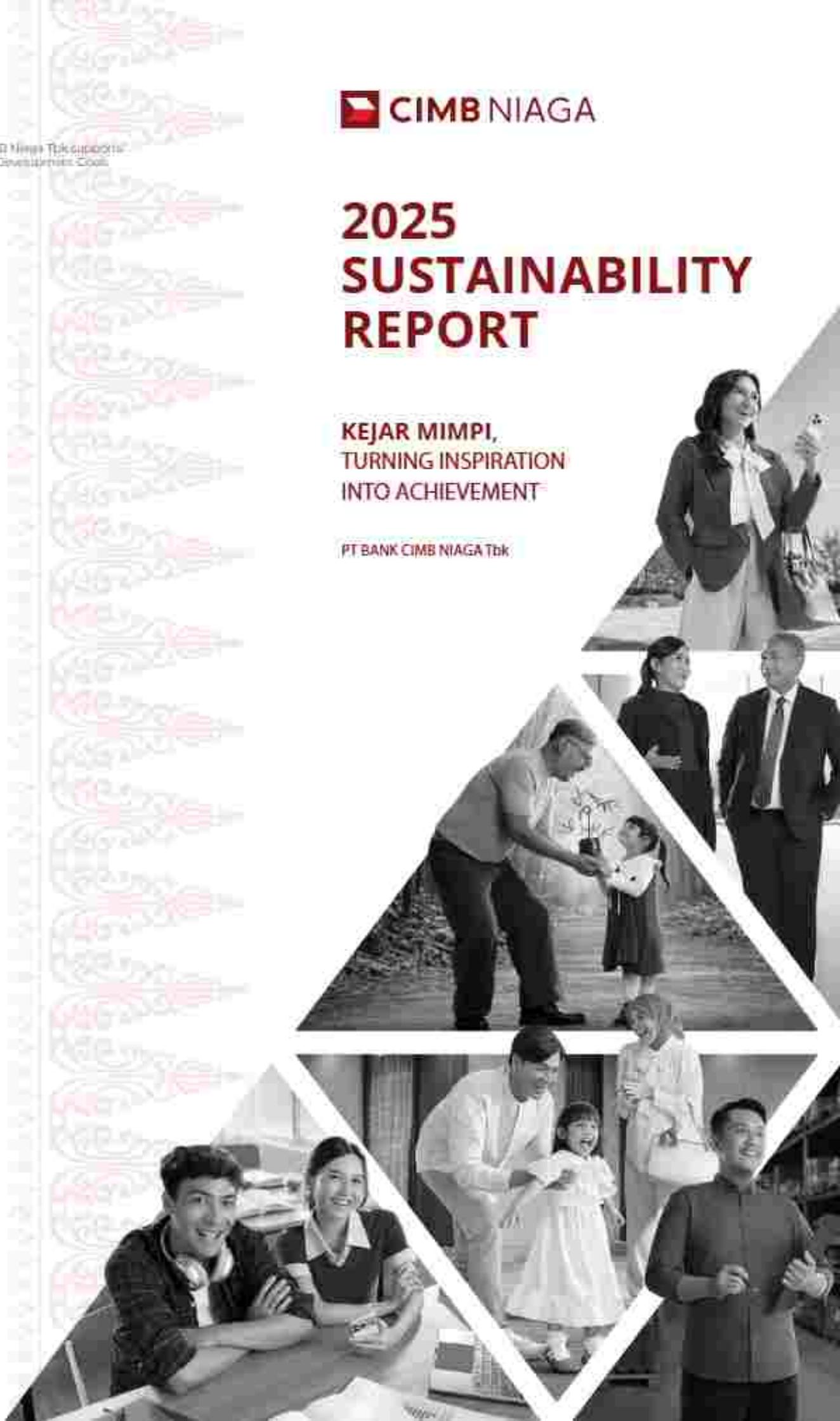


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#KEJARMIMPI

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



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 (ENS)



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%
CMB 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) (FY-2025: FY-2024 & 23)



Non-Performing Loan (NPL) Rate



Significant Changes (2025)

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 Tjoe 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 PROUDLY



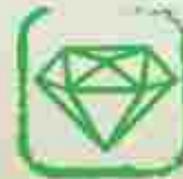
VISION

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 PROUDLY



ENABLING TALENT

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



PASSION

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



INTEGRITY & ACCOUNTABILITY

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



COLLABORATION

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



CUSTOMER CENTRICITY

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

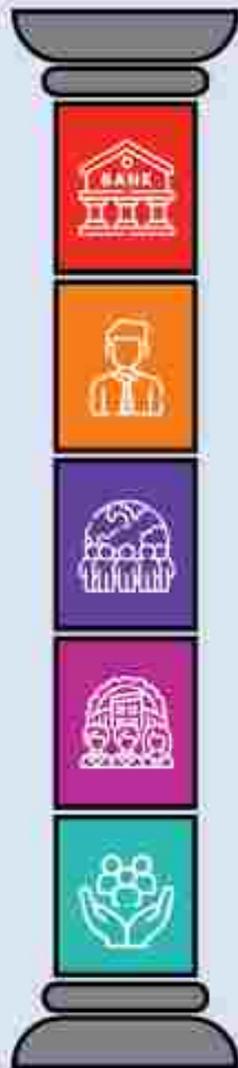


Sustainability Strategy (POKOK SAJAT)

By integrating environmental, economic, social, and governance (ESG) 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 ESG 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.

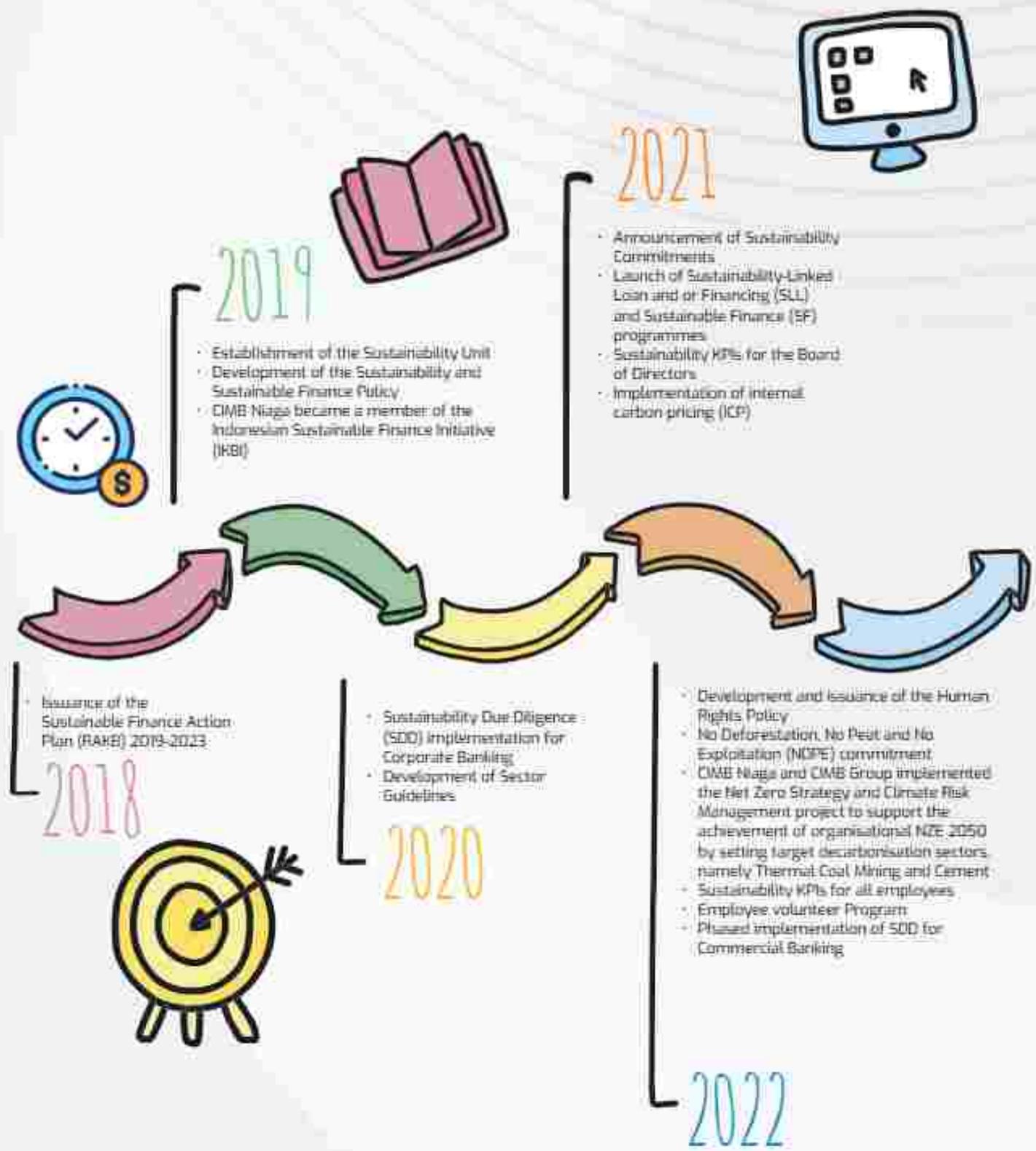
GOVERNANCE AND RISK

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

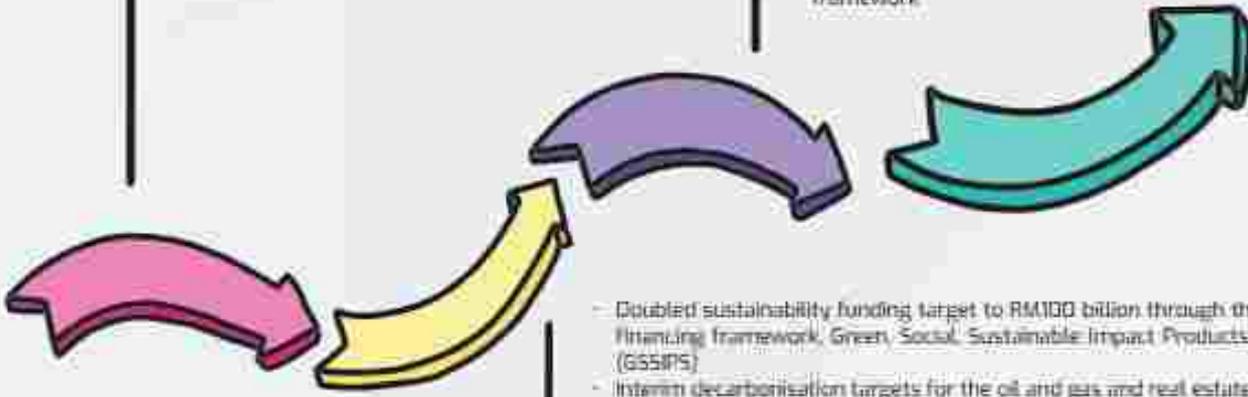


2023

- 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 (RAK) 2024-2028

2025

- Launch of Sustainability-Linked FX and Derivatives programme
- Solar panel operations at the Yogyakarta Sudirman SO 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
- CMB Group increases its sustainability financing target to RM300 billion based on the GSSIPS framework



- 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

2024

Sustainability Awards & Ratings

Awards

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



Woman and Independence, SDG B – 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 #JariBerkelanjutan, from Asian Impact Awards 2025 by La Trobe School of Social Responsibility & Portman College

Platinum Champion – “CMB 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 dan 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 Komunitas Plus (IAK 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 2025



Sustainability Performance Highlights

(Page 03) (PR 1, 2, 3, 4, 5)

03003



Sustainable Action

Environmental Performance (Page 05) (PR 6, 7, 8, 9, 10, 11, 12, 13, 14)



Energy for Electricity and Fuel (GJ)

| | |
|------|---------|
| 2025 | 156,541 |
| 2024 | 166,483 |
| 2023 | 165,080 |



Water (m³)

| | |
|------|---------|
| 2025 | 127,797 |
| 2024 | 125,274 |
| 2023 | 122,622 |



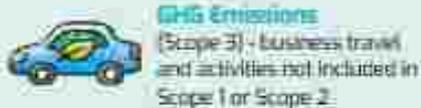
Waste Reduction (tonnes CO₂e)^{*}**

| | |
|------|-----|
| 2025 | 102 |
| 2024 | 32 |
| 2023 | 17 |



GHG Emissions (Scope 1 + Scope 2) (tonnes CO₂e)

| | |
|------|---------|
| 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 CO₂e)^{**}**

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

Economic Performance (Page 06) (PR 15, 16)



Local Business Partners

| | |
|------|-----|
| 2025 | 425 |
| 2024 | 477 |
| 2023 | 620 |



Business partners that fulfill the Sustainability Due Diligence (SDI) criteria

| | |
|------|------|
| 2025 | 100% |
| 2024 | 100% |
| 2023 | 100% |



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 OMS Niaga Graha Head Office. The 2024 calculation uses waste data from the OMS Niaga Graha Head Office, Niaga Niaga Sektora 1 & 2, Tiber 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.



Economic Performance (POUNCE-S1, S1.A, S1.A.2, S1.A.2.S1.A.2.E1.A.4)IFN-CE-240415



Operating Income
(Rp billions)

| | |
|-------------|---------------|
| 2025 | 19,436 |
| 2024 | 18,918 |
| 2023 | 18,785 |



Total Assets
(Rp billions)

| | |
|-------------|----------------|
| 2025 | 372,699 |
| 2024 | 350,221 |
| 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 (POUK 6-11)



Realisation of CSR Funds
(Rp million)

| | |
|------|--------|
| 2025 | 26,312 |
| 2024 | 23,878 |
| 2023 | 24,946 |

Environmental Performance - Biodiversity (POUK 6-11E-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 | 27% |
| 2024 | 46% |
| 2023 | 56% |



Total Anti-fraud Training
Participants

| | |
|------|-------|
| 2025 | 7,153 |
| 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

PROVISIONS: 04/2025 (2-9, 5/23)



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.



Year 2025

34,028
tonnes CO₂

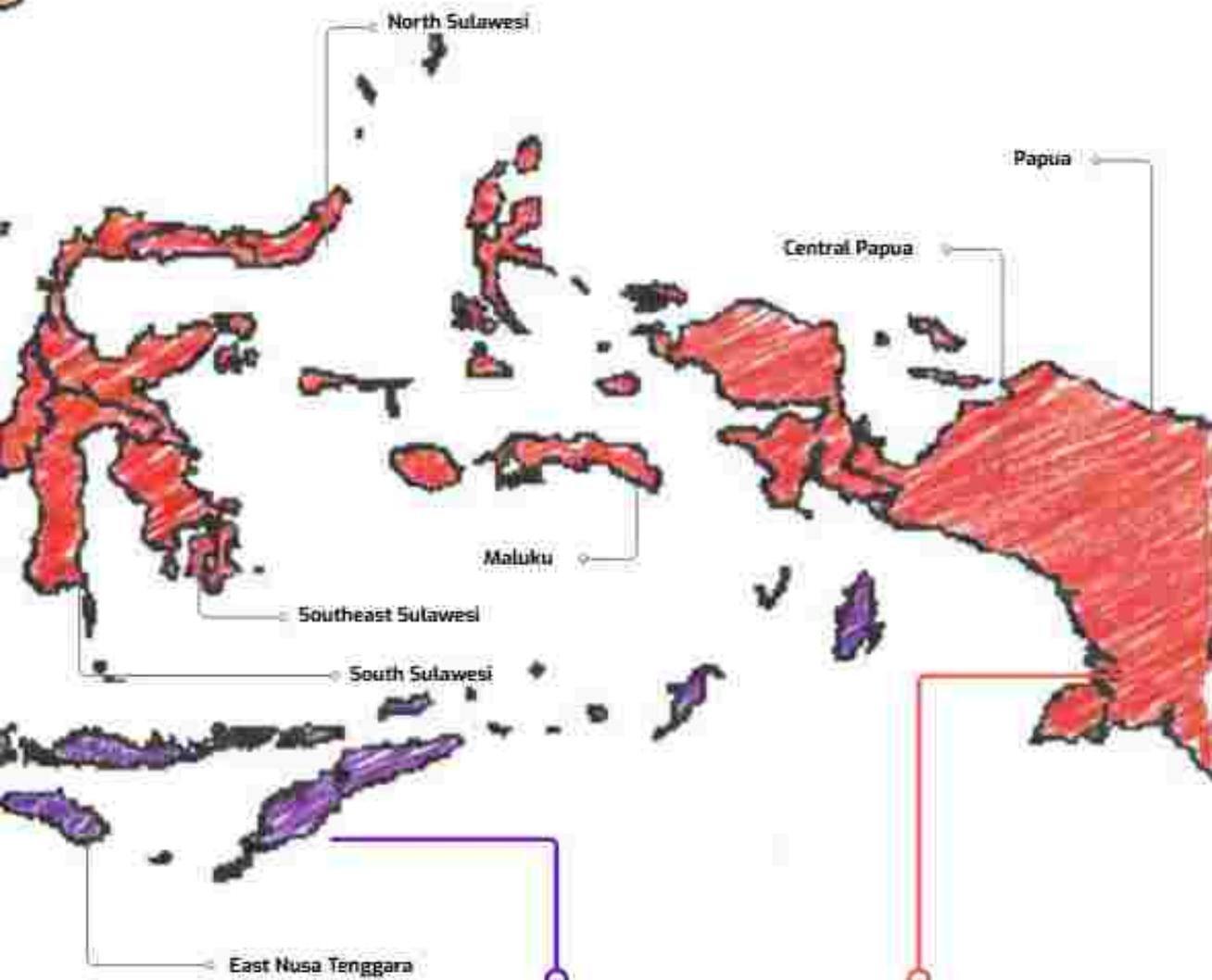
Total GHG emissions
(Scope 1 and 2)

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 CO₂e, or renewable energy equivalent to 53,255 GJ

Contribution through solar panels amounted to 569 tons of CO₂ equivalent, or renewable energy equivalent to 2,355 GJ



565
tonnes CO₂e

BALI & NUSA
TENGGARA

1.044
tonnes CO₂e

SULAWESI -
MALUKU - PAPUA

#SekarangUntukMasaDepan

[FOUNDER'S 2025] (PAGE 30-31)

Throughout 2025, CMB 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

[FOUNDER'S 2025] (PAGE 30-31)

± 209.000 tonnes CO₂e

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

25%

KULB 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 > 950 MSME

CMB Niaga scholarship programme recipients from 2006 to 2025

Eastern Indonesia receives entrepreneurship training from 2022 to 2025

> 107,000 students
> 1,150 schools

AMDB and TOB financial literacy activities from 2011 to 2025



> 15,000 tonnes CO₂e

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 CO₂ 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

(PUSKESDA 2024: 2-37)



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 **Enabling Talent, Passion, Integrity & Accountability, Collaboration, and Customer 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 (MSMEs). 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-ecotourism 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 (TKB) 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 (+0081818)

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.

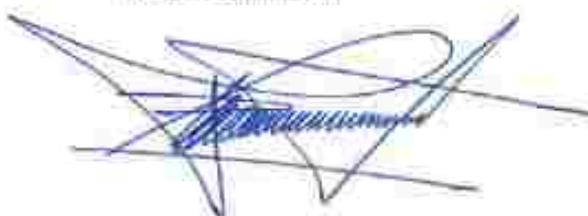
This statement is made in all truthfulness.

17 March 2026

By the undersigned,



Didi Syafruddin Yaiya
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 Decision No. 011/DIR/CIMBNI/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. Djasarnegara
Director



Henky Sulisty
Director



Joni Raini
Director



Rusly Johannes
Director



Noviady Wahyudi
Director



Rico Usthavia Frans
Director

Board of Directors



Norlady Wahyudi
Director

Pandji P. Djajanegara
Director

Herky Sulisty
Director

Rusly Johannes
Director

Fransiska Oel
Director



Lani Darmawan
President Director

Rico Usthavia Frans
Director

Joni Raini
Director

Lee Kai Kwong
Director

John Simon
Director

Board of Commissioners



Dedy Budi Waluyo
Independent Commissioner



Farina I. Situmorang
Independent Commissioner



Vera Handayani
Commissioner



Dedi Syafuruddin Yahya
President Commissioner



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



Sri Widowati
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 | 8.3 | Achieve higher levels of economic productivity through diversification, technological upgrading and innovation. | <ul style="list-style-type: none"> 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. | <ul style="list-style-type: none"> 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 40,822 GJ Bank operated solar panels at the Griya Niaga Bintaro 1 and 2 Head Offices, contributing avoided emissions of -398 tonnes of CO₂ equivalent or renewable energy equivalent to 1,547 GJ Through the two initiatives above, Bank avoided more than -10,200 tonnes of CO₂ 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 | <ul style="list-style-type: none"> Bank has relevant policies, including: <ol style="list-style-type: none"> the Human Rights Policy, which safeguards fundamental labour rights and upholds equality principles without discrimination based on ethnicity, region, race, sex, group affiliation, social status or other discriminatory factors that may violate human rights 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. | <ul style="list-style-type: none"> 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 (SD) for customers and prospective customers |
| | 8.8 | Protect labour rights and promote safe and secure working environments for all workers. | <ul style="list-style-type: none"> 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 |

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|--------------------------------|------|--|---|
| | 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. | <ul style="list-style-type: none"> - 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 CMB 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. | <ul style="list-style-type: none"> - Graha CMB 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. |
| | 8.3 | Promote development-oriented policies that support productive activities, job creation, entrepreneurship and the growth of MSMEs. | <ul style="list-style-type: none"> - 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. |
| PILLAR 2: 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 improves 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 credit. | In 2025, Bank had 31,986 individual and MSME current account customers, with a value of Rp4.11 trillion. |
| | 9.4 | Upgrade infrastructure and retrofit industries to make them sustainable. | <ul style="list-style-type: none"> - In 2025, Bank provided KUB financing for construction services and infrastructure of Rp4 Trillion - KUB financing as of 31 December 2025 reached Rp35.6 trillion to more than 6,800 debtors. |

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| 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. | <ul style="list-style-type: none"> - 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 CMB 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 84 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. | <ul style="list-style-type: none"> - 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 | Mobilise and significantly increase financial resources from all sources to conserve and sustainably use biodiversity and ecosystem. | <ul style="list-style-type: none"> - Bank, together with CMB 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 (GS5IPS) framework. In 2025, CMB 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 totaling 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 totaling Rp1.79 trillion and the Sustainable Finance programme provided financing of Rp4.82 trillion to 16 debtors. |

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| PILLAR 3: CORPORATE SOCIAL RESPONSIBILITY (CSR) | 13.2 | 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. | <ul style="list-style-type: none"> - Bank has the Community Link #JaciBerkelanjutan 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 Rp426.56 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. | <ul style="list-style-type: none"> - Bank applied the NOPE 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: <ol style="list-style-type: none"> 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 (CPF/WMD) Program. |

| | | |
|------|---|--|
| 16.5 | Substantially reduce corruption and bribery in all their forms. | <ul style="list-style-type: none"> 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 CMB 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 CMB 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 5-15, 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 500 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. | <ul style="list-style-type: none"> 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, catalyze 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



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)

Notes

* Solar panels are currently installed at the Liris Niaga Branch 1 & 2 Head Office and Karyakarya Sudirman SU Branch Office.

** Internal Carbon Pricing (ICP) is one of the initiatives to address net zero Scope 1 and 2 GHG emissions in operation 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.

CMB Niaga, together with CMB 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 | Financial Emissions Leading Intensity (FELI), expressed as tonnes of CO ₂ equivalent per million Malaysian Ringgit (MxR) | Physical emissions intensity, expressed as kg of CO ₂ equivalent per square metre (m ²) |
| Supply Chain Included in Target Setting | <ul style="list-style-type: none"> Palm Plantations Mills | Power Generation | 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 CMB Niaga Sekuritas) | | | | | |
| Baseline | 181 (per 2022) | 639 (per 2022) | 100% (per 2021) | 0.72 (per 2021) | 594 (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 & CIREM 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:

For the information on the setting of interim targets towards Net Zero, please refer to CMB Group's official reports, which can be accessed through the following [link](#).

Sectoral Interim Decarbonisation Targets and Performance (Page 42-43)

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, CMB Niaga, together with CMB Group, will review the regionalisation of the reference pathway as sector data availability improves.



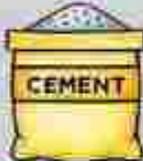
In the Real Estate Sector, portfolio emissions intensity improved in 2024, although it remained slightly above the reference pathway used. A shift in exposure towards markets with stronger building energy efficiency standards and more mature disclosure quality was a key driver of this change. Given that 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, CMB Niaga, together with CMB 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  | <ul style="list-style-type: none"> 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  | <ul style="list-style-type: none"> 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  | <ul style="list-style-type: none"> 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  | <ul style="list-style-type: none"> 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  | <ul style="list-style-type: none"> 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  | <ul style="list-style-type: none"> Finance 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

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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 GSSIIPS framework.

| Sector | Short Term (up to 2030) | Medium to Long Term (2030 onwards) |
|---|--|--|
| Power Generation  | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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  | <ul style="list-style-type: none"> Support customers in achieving sustainable palm oil certifications such as MSPD, ISPO, RSPO and ISCC Finance modern agricultural technologies that improve yields and resource efficiency Promote biogas capture and circular waste solutions in mill operations | <ul style="list-style-type: none"> 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  | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Develop hydrogen and other low-carbon fuels Scale up carbon capture and storage (CCS) technology for industrial applications |
| Thermal Coal Mining  | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Fully transition to renewable energy projects Continue support for a just transition and regional energy transition infrastructure |

| | | |
|---|---|--|
| <p>Real Estate</p>  | <ul style="list-style-type: none"> - 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 | <ul style="list-style-type: none"> - Fully transition to renewable energy projects - Continue support for a just transition and regional energy transition infrastructure |
| <p>Cement</p>  | <ul style="list-style-type: none"> - Finance energy-efficient technologies such as electric kilns and alternative fuels - Promote the use of low-carbon materials through cross-value chain collaboration | <ul style="list-style-type: none"> - 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 info@ptbankcimbniaga.com (4000-812-85812) / 021-149-9041(2)

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 **Pintu, Jurnak, 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 (GAE 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-64 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.



1 Sustainable and Responsible Finance



Impact Materiality: ●●●●

Financial Materiality: ●●●○

Key Information

- Economic performance (SDG 204, 204-4, 204-4, 204-4, 204-4)
- Product portfolio and loan quality
- Policies on social and environmental components and their implementation in business activities (SDG 13)
- Percentage of business portfolio according to banking sector for individuals with limited access (SDG 13)
- 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 (AFOLU/LUC)
- Increase sustainable financing portfolio in line with the Indonesia Taxonomy for Sustainable Finance (TfB) and Bank's 2050 net zero GHG emissions target
- Begin studying the Indonesian Sustainable Finance Taxonomy (TfB) (previously referred to as the Indonesian Sustainable Taxonomy (TfB))
- 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 CO₂ 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 (SDO), Enhanced Sustainability Due Diligence (ESDO) 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 TfB
- 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 (KUB) of Rp59.52 billion
- 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 billion
- Updating the Sector Guidelines for Palm Oil, Coal, and Oil & Gas
- Integration of Human Rights aspects and the NDPE commitment into SDO and ESDO
- 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 ANMUTAN Sustainability Due Diligence Analysis on sustainable finance implementation, including SDO and ESDO across relevant units

2 Cybersecurity and Data Privacy



Impact Materiality: ●●●●

Financial Materiality: ●●●○

Key Information

- Data security, privacy and governance (2024-418-7)
- Policies for fair design and sales of financial products and services (2024-7)
- Customer privacy (2024-418-7)
- 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 fulfillment 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.

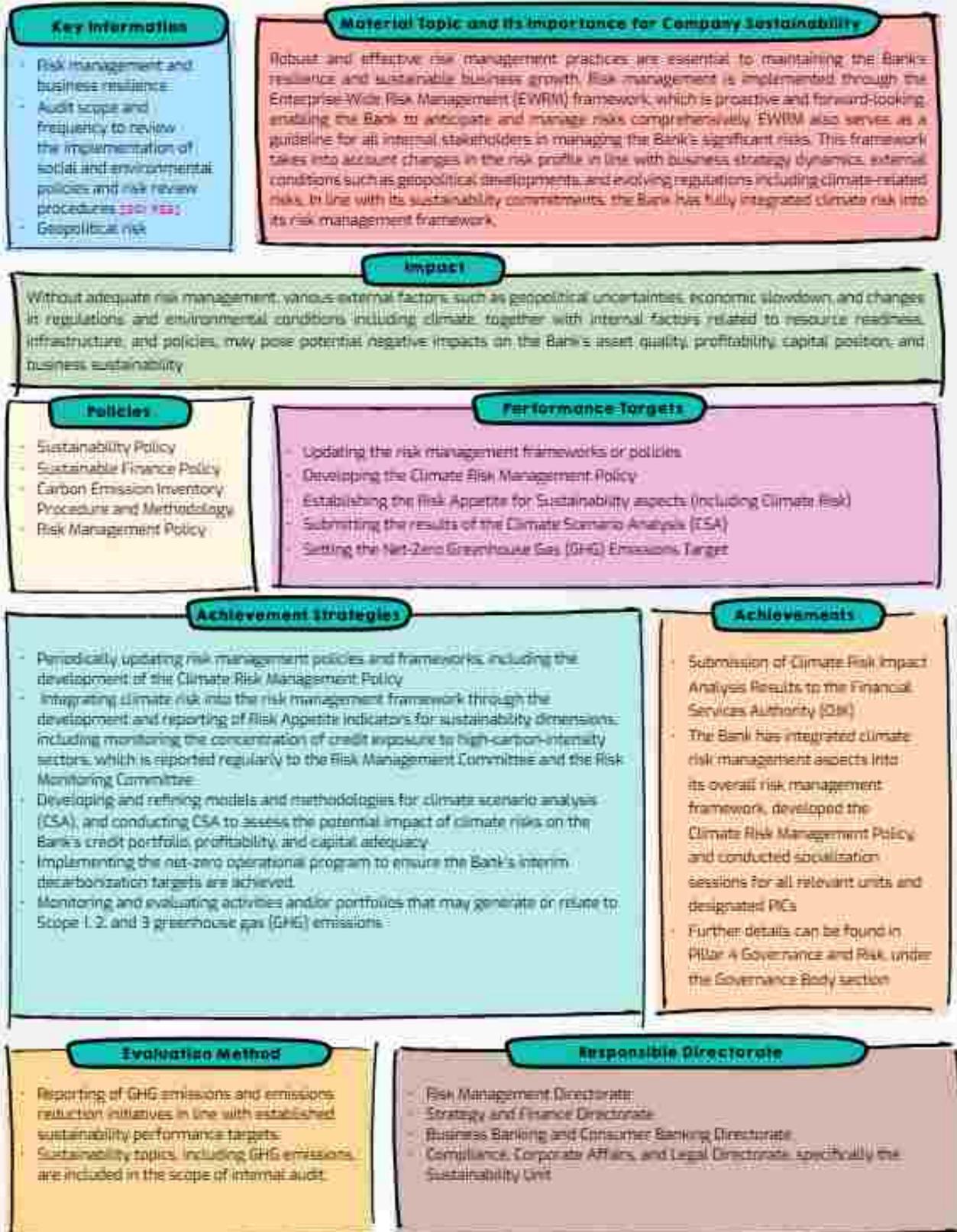
Responsible Directorates

Operations, Technology, Analytics & AI Directorate

3 Risk Management and Business Resilience



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





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 organizational 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 2023
- 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 109 tonnes of CO₂ equivalent per Rp billion, down by almost 23% compared with 2023.
- Water use intensity of 6.58 m³ 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 (SDG 4.7)
- Human rights training for security personnel (SDG 4.7)
- Fairness, equity and inclusion
- Grievance mechanism

Material Topic and Its Importance for Company Sustainability

Bank recognizes 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 aims to implement international human rights principles and frameworks across operational activities, supply chain 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
- CMB 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
- CMB Niaga Code of Ethics and Code of Conduct Policy
- Remuneration Policy

Performance Targets

Implement human rights aspects in SDG for Bank financing and business relationships, including through Sector Guidelines.
Human rights assessment, training and socialization 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 SDG assessments using the Exclusion List that incorporates human rights aspects.
- Provide whistleblowing and grievance channels through an independent third-party managed Whistleblowing System (WDS).
- 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 (WDS)
- 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 (SKBL) does not differentiate by gender and is 117% of the provincial maximum 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 Compliance Sub-Directorate

6 Financial Literacy and Inclusion



Impact Materiality: ●●●●

Financial Materiality: ●○○○

Key Information

- Sustainable finance competency development
- Initiatives to improve financial literacy (AMDB, TDB)
- 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 CMB Niaga scholarship recipients, educators, MSME actors, women and persons with disabilities

Achievement Strategies

CMB Niaga actively participates in financial education and literacy activities and opens savings 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 CMB 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 (200-205)
- Anti-competitive behaviour (200-206)
- Marketing and labeling (200-217)
- 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 Fulfillment 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-K) and other sustainability-related standards and frameworks, including POKJ No. 51/POJK.02/2017, GRI, the SDGs and PSPH 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
- Prioritize transparency, integrity and accountability in business processes to strengthen stakeholder trust

Achievements

- Implemented the Anti-Bribery Management System (SBMP) in line with SM 160 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))
- Internalized new corporate values and culture through three approaches: EPKC Communication, EPKC Cascading and EPKC Reinforcing
- Bank was assessed as "very excellent" in systems, infrastructure and ESG implementation, risk management and compliance
- Conducted compliance reviews using an aligned assurance approach, where the Compliance Unit linked 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-K 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: 100% 408%
- Gender pay ratio: 99% 456%
- 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 (DSI), integrated into Bank's overall growth strategy through policy issuance
- Provide and deliver education to raise DSI awareness for all employees
- Monitor and report DSI implementation through a data-driven approach using DSI 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, LOIs and lactation rooms) to ensure DSI 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 Perempuan Perempuan Spektakuler and Inkroadif programme (1,200+ participants), generational diversity through YOUNG@CIMO Niaga (700+ participants) and digital skills diversity through the Digital Leadership Conference (DLC) (3,000+ participants)
- Provided internal DSI 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 S@MIL employee club, which currently has 6,000+ active members across 18 activity branches
- Maintained a balanced employee composition between men and women (50.16%/49.84%)

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 Directorates

- 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 (2024-42-0)
- Policies for fair design and sale of financial products and services (2024-42-0)
- Assessment of health and safety impacts across product and service categories (2024-42-0)
- Consumer health and safety
- Protection of customer information (2024-42-0)
- Financial value of products and services designed to support social well-being (2024-42-0)

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 Rp51 trillion
- Recorded strong growth in digital banking adoption, demonstrated by a 33% increase in transactions in 2025 compared with 2024
- Added cashless 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 (SDG 15.4-5)
- Significant impacts of activities, products and services on biodiversity (SDG 15.4-5)
- 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.

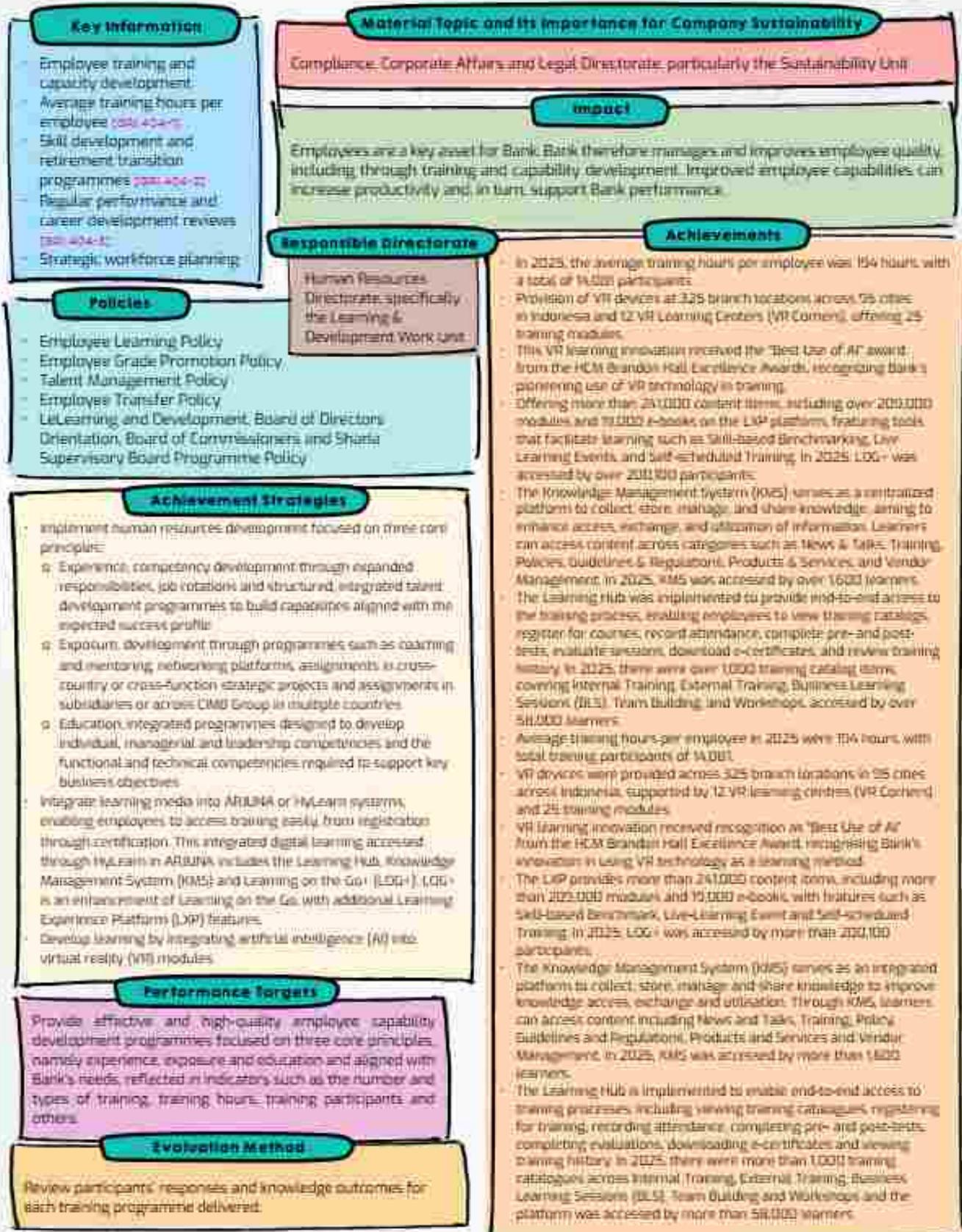


12 Talent Acquisition, Growth, and Retention



Impact Materiality: ●●●●

Financial Materiality: ●○○○



13 Welfare, Health and Safety



Impact Materiality: ●●●●

Financial Materiality: ●○○○

Key Information

- Occupational health and safety management system (OHSMS) (402-3)
- Occupational health services (405-3)
- Worker participation, consultation and communication on OHS (403-4)
- OHS training for workers (400-3)
- Worker health promotion (403-18)
- Workers covered by the OHSMS (405-17)
- 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, HyTalk, 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 VRI Centers 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

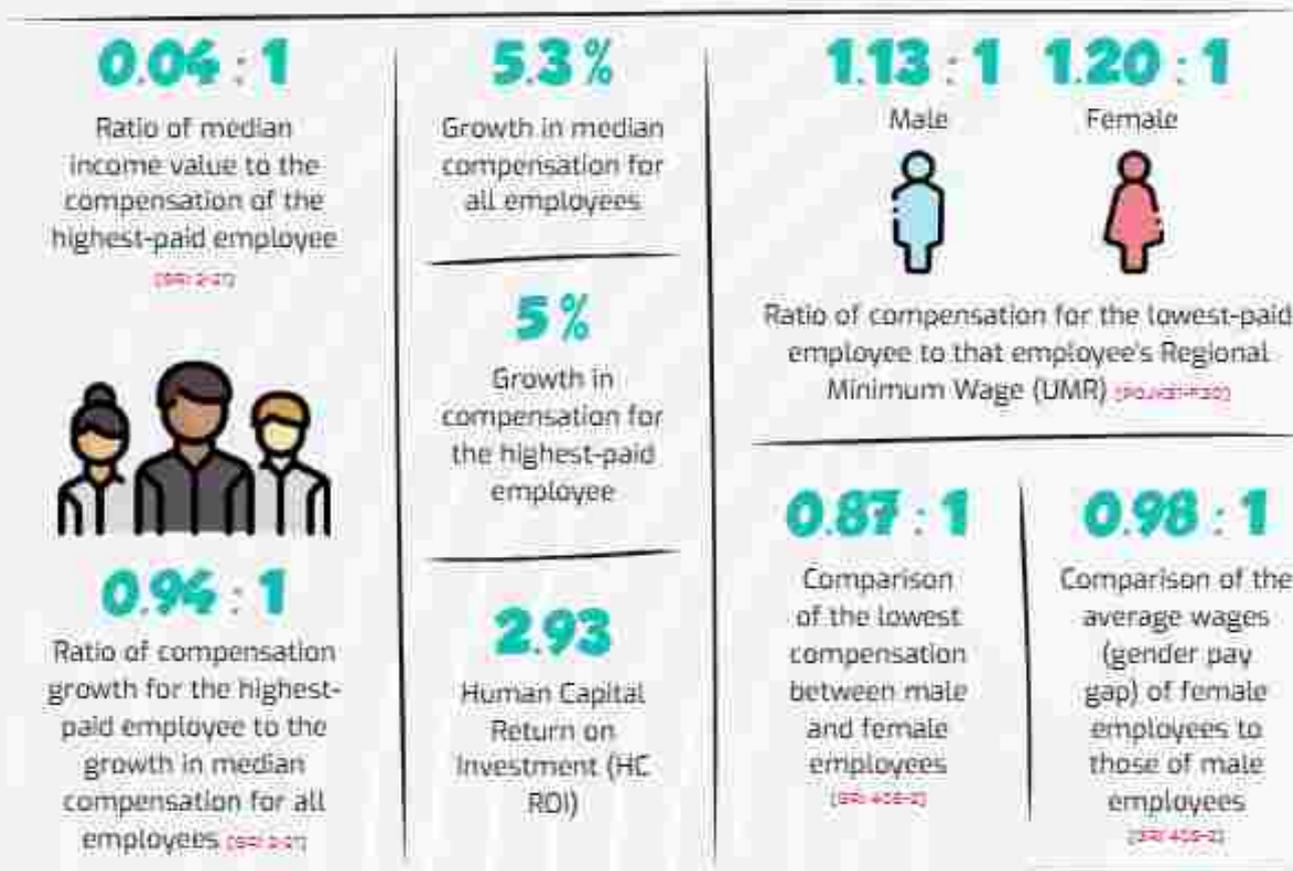
Responsible Directorate

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

Sustainable Action

Pillar 01





We Together with Employees

Employment and Employee Equality (Rp1.431-Rp1.20)

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

(PSPK121(x)/Y2) (PSPK125(x)/Y1), 2.29(x) (H-CO) (A055 (S) E1/E)

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



ENABLING TALENT

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



PASSION

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



INTEGRITY & ACCOUNTABILITY

Our commitment is to act ethically/norms wisely, be trustworthy and responsible.



COLLABORATION

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



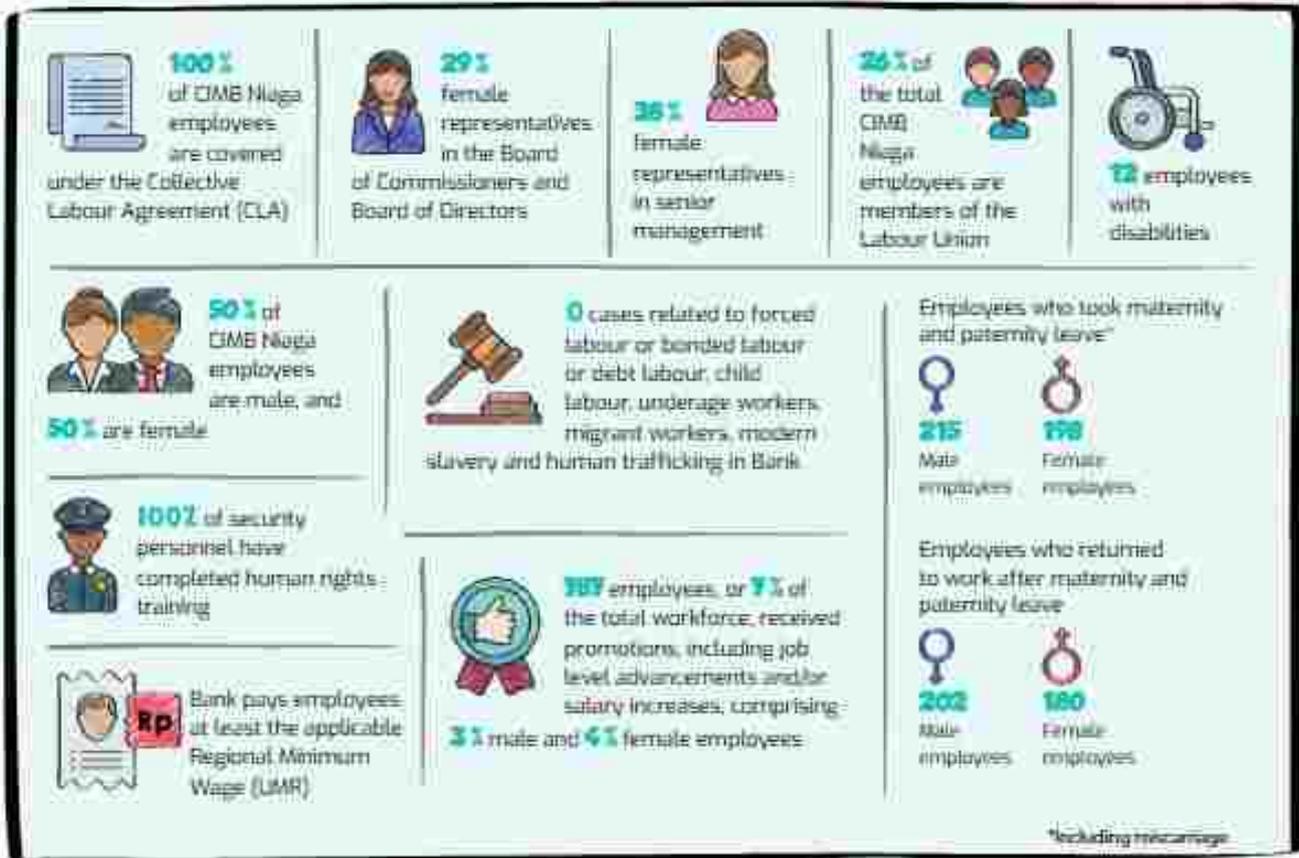
CUSTOMER CENTRICITY

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.03
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.04.05
8. BOD and BDC 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 (POLICY/REG: 199/081/2-23, 2-24/091/131)



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 (SRI 2012, 4012, 4013, 4014, 4015, 4016)

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 enrolls 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 5.24%, 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

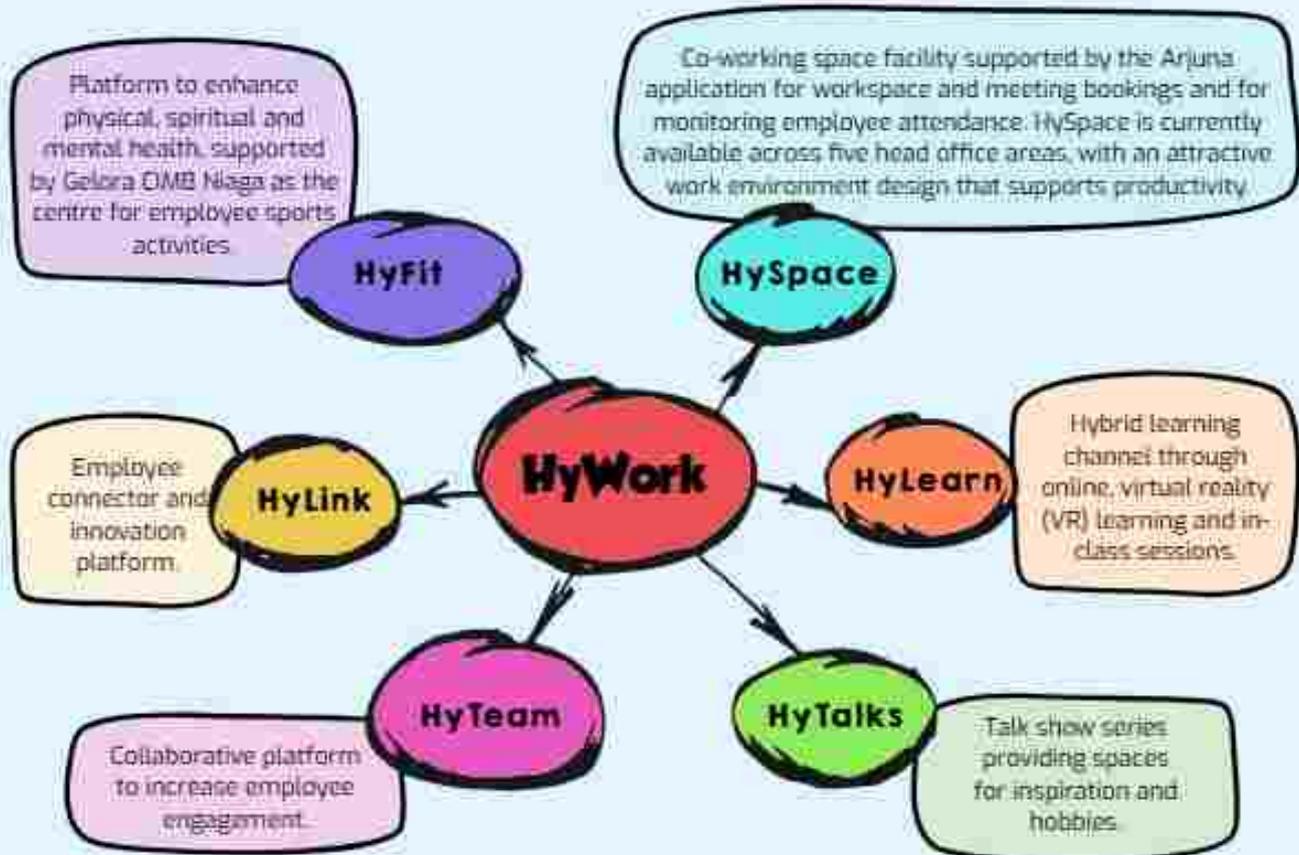
The Company also initiated the Spin Wheel Competition, an internal sports competition designed to promote an active lifestyle, strengthen team collaboration, cross-unit teamwork and foster a more positive and enjoyable work environment. Throughout 2025, five Spin Wheel Competition matches were held in 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 2024 2025

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)

[POLK 5-12] [SR 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) LQ 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 [POLK 5-12] [SR 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8, 403-9, 403-10]



CMB 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.

lights, air conditioners, computers and photocopiers.



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

power save modes on computer equipment.



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

participants in distant locations.



Using LED lights at branches for more efficient electricity use.

electricity use.



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

power source for buildings.



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

from lights left on in empty rooms.



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

branches to reduce electricity consumption.



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

furniture such as tables or chairs made from recycled credit cards.

Utilization of Renewable Energy in the Bank's Operational Activities

[ESPC 214021-02] 21802-02, 22202-02, 22902

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 CO₂ 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 with Bank'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 (PPKK 213(x))

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 Emission 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. | Increased Operational Efficiency: Investment in energy-efficient systems and low global warming potential (low-GWP) refrigerants can reduce emissions and lower long-term costs. |
| | Energy Supply & Reliability Risk: Disruptions to grid reliability due to extreme weather can disrupt operations, resulting in higher energy costs or power outages. | Renewable Energy Procurement: The use of green energy sources, including entering into an Electricity Purchase Agreement (PEA) or Power Purchase Agreement (PPA) and purchasing renewable energy certificates (RECs), can help reduce a company's carbon footprint. |
| | Technology Transition Risk: The shift towards low-carbon technologies may require additional capital investment in energy efficiency upgrades and renewable energy procurement. | |
| Scope 3 | Supply Chain Disruption: Climate change (for example floods and extreme weather) can affect suppliers, disrupting operations, continuity and procurement costs. | Sustainable Sourcing & Suppliers |
| | Stakeholder Expectations: Investors, regulators and customers demand greater transparency and accountability for value chain emissions. | <ul style="list-style-type: none"> - 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. |
| | Higher Business Travel & Commuting Emission Costs: Potential carbon costs for air travel and transport fleets can affect business travel policies and mobility strategies. | |

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 | <ul style="list-style-type: none"> Higher costs for sustainable products Transition to suppliers aligned with ESG principles | <ul style="list-style-type: none"> Further supplier screening for climate impacts Potential new partnerships with green suppliers Higher reporting requirements |
| Category 5: Waste Generated in Operations | <ul style="list-style-type: none"> Waste reduction through increased recycling Collaboration with low-carbon waste managers | <ul style="list-style-type: none"> Implementation of waste-to-energy initiatives Higher costs for non-compliance with waste regulations Regulatory incentives for zero-waste programmes |
| Category 6: Business Travel | <ul style="list-style-type: none"> Transition to virtual meetings Exploration of low-emission travel partnerships | <ul style="list-style-type: none"> Reduced travel budgets Exploration of low-carbon travel incentives |
| Category 7: Employee Commuting | <ul style="list-style-type: none"> Exploring incentives for public transportation or electric vehicles | <ul style="list-style-type: none"> Investing in bicycle parking infrastructure in the workplace |
| Category 8: Upstream Leased Assets | <ul style="list-style-type: none"> Energy efficiency initiatives in leased spaces Negotiations for green-certified buildings | <ul style="list-style-type: none"> Supporting the transition to net zero emission buildings Potential rent premiums for high-performing buildings |
| Category 13: Downstream Leased Assets | <ul style="list-style-type: none"> Green financing for low-emission buildings Energy efficiency improvements on leased assets such as ATMs/CDMs | <ul style="list-style-type: none"> Optimisation of the number of leased assets |

Internal Carbon Pricing (see also page 69)

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 CO₂ 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 (Rp575.239.000.000)

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/Accreditation Agency | Validation criteria | Number of Carbon Units |
|--|--|--|--|--|------------------------|
| Lahendong Geothermal Project Units B and C, capacity: 2 x 20 MW | Technology-based carbon units with an underlying that will reduce emissions through upstream to downstream geothermal development activities, including mining, construction and operation of new power plants in the Lahendong Field, North Sulawesi, supplying low-emission electricity to the North Sulawesi and Gorontalo (Sulutgor) interconnection grid. | PT Pertamina Geothermal Energy Tbk | PT Superintending Company of Indonesia - SBU SEACI (Surafindo International Certification Services - SICS) | <ul style="list-style-type: none"> ISO 14064-2:2019 Minister of Environment and Forestry Regulation No. 21 of 2022 concerning the Implementation of Carbon Economic Value ICM0002 ver 2.0 | 2000 units |
| New Liquefied Natural Gas (LNG) Power Plant, Block A Combined Cycle Power Plant | Technology-based carbon units with an underlying that will reduce emissions through the development of the LNG-fueled PT PLN (Persah) Block A using the steam gas turbine technology contributing to reduced GHG emissions in the on-grid electricity system of Java Madura and Bali (JAMBA). | PT PLN (Persah) Power Plant Combined Cycle Power Plant | PT Superintending Company of Indonesia - SBU SEACI (Surafindo International Certification Services - SICS) | <ul style="list-style-type: none"> ISO 14064-2:2019 MSEPOCS 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 |
| Ser Mangkal 2.4 MW Biogas Power Plant (PLI Bg) from Biogas Recovery in POME Waste Processing | Technology-based carbon units that will reduce GHG emissions through the utilization of biogas from POME waste as power plant fuel to supply electricity to the captive power grid of a palm oil mill within the Ser Mangkal Special Economic Zone (SEZ). | PT Pertamina Power Indonesia (PNI) | PT Tidy Indonesia Indonesia | <ul style="list-style-type: none"> 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.

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.

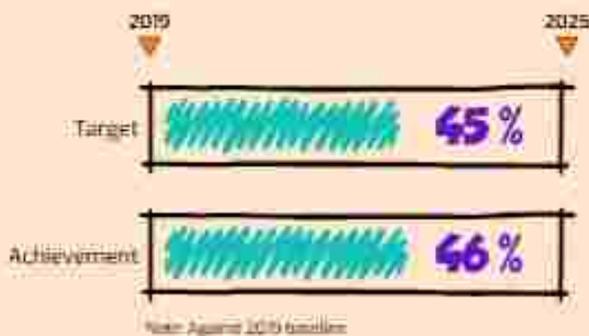
GHG Emissions Inventory Expansion (PSPK 2.29, KCO-01 2.22, KVO-01)

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 1 & 2 GHG Emission Reduction Target in 2025 (PSPK 2.24, KCO-02)



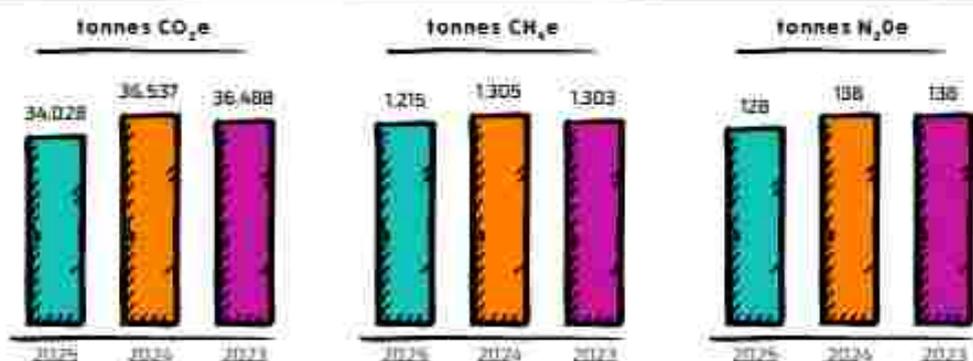
In 2025, the Scope 1 and 2 GHG emissions reduction target was adjusted from 50% to 45%. This was because Bank needed to ensure that costs incurred are aligned with the positive impact generated by GHG emissions reduction initiatives.

Target Scope 1 & 2 GHG emissions (absolute) (KCOB 03, K112) (PSPK 2.25, KCO-03)

| | 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 ₂ O) 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) Split Assessment Report.



Amount and Intensity of GHG Emissions Bank CIMB Niaga (Rp billion) (Rp billion) (Rp billion) (Rp billion) (Rp billion)

| No. | Description | Unit | 2025 | 2024 | 2023 |
|-----------|---|--|----------|---------|---------|
| 1. | GHG Emissions – Scope 1 | | | | |
| 1.1. | Transportation – Solar | | 120 | 128 | 112 |
| 1.2. | Transportation – Gasoline | | 1,379 | 1,476 | 1,452 |
| 1.3. | Generator - Diesel | tonnes of CO ₂ e | 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 ₂ e | 31,916 | 34,329 | 34,707 |
| 3. | Climate Change Mitigation Efforts | | | | |
| 3.1. | Renewable Energy Certificate (REC) | tonnes of CO ₂ e | (12,870) | (3,817) | (5,484) |
| 3.2. | Solar Panel* | | (569) | (398) | |
| 4. | Total GHG Emissions | | | | |
| 4.1. | Scope 1 | | 2,112 | 2,208 | 1,781 |
| 4.2. | Scope 2 | tonnes of CO ₂ e | 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 | | 2,112 | 2,208 | 1,781 |
| 5.2. | Scope 2 - REC (Market Based) | tonnes of CO ₂ e | 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 ₂ e/ Rp billion | 175 | 193 | 194 |
| 7.2. | (Scope 1 + Scope 2) - REC | | 109 | 141 | 160 |

| No | Description | Unit | 2025 | 2024 | 2023 |
|----------|---|-----------------------------|-------|-----------|-----------|
| 1 | GHG Emissions - Scope 3 | | | | |
| 1.1 | Category 1: Purchase of Goods and Services | tonnes of CO ₂ e | 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 | | 1,236 | 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:

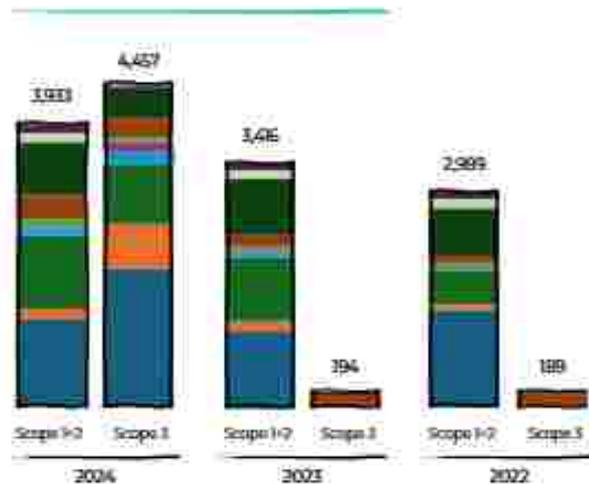
Numbers written in brackets () indicate decreases.

*The electricity generated from solar panels has been integrated with the PLN electricity network in section 2.1.

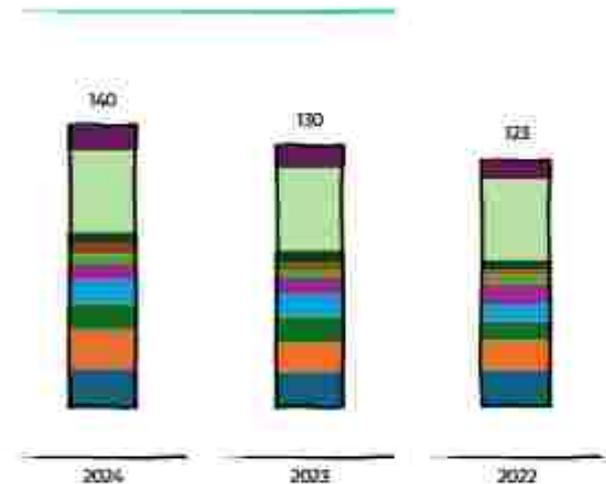
** Limited data availability has resulted in a one-year delay in reporting by Bank. Scope 3 emissions calculations for 2024 will cover all sectors. Calculations for 2023 and 2022 will be limited to financing and investment in the oil and gas sector.

Financed Emissions by Economic Sector

Emissions from Financing or Investment Portfolios by Economic Sector (thousands tCO₂e)

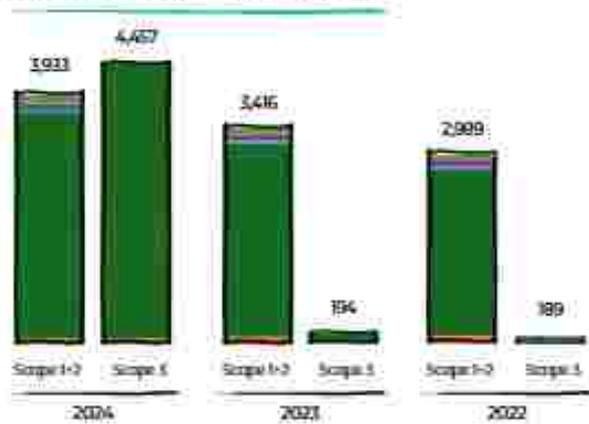


Total In-Scope Exposure by Economic Sector (Rp trillion)

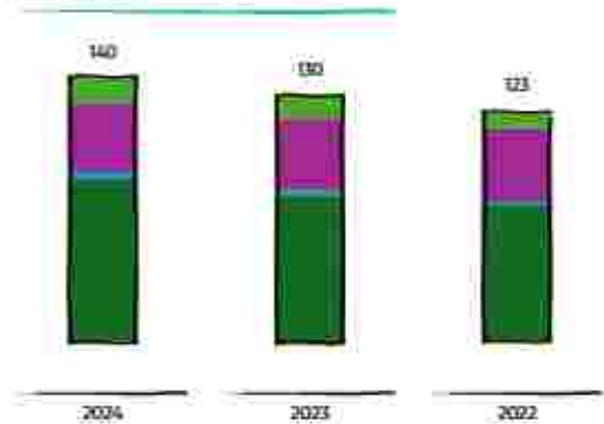


Financed Emissions by Asset Class

Emissions from Financing or Investment Portfolios by Asset Class (thousands tCO₂e)



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 (PSPA 2024) (tCO₂e)

| No. | Description | Unit | 2025 | | Total Emissions of Subsidiaries |
|-----------|--------------------------------|------------------------------------|----------------------|------------------------|---------------------------------|
| | | | CMB Niaga Securities | CMB Niaga Auto Finance | |
| 1. | Total Scope 1 Emissions | | | | |
| 11. | Transportation – Solar | tons of CO ₂ equivalent | 9 | - | 9 |
| 12. | Transportation – Gasoline | | 8 | 2 | 9 |
| 13. | Generator - Diesel | | - | 2 | 2 |
| 14. | Generator - Gasoline | | - | 1 | 1 |
| 15. | Refrigerant | | - | 36 | 36 |
| 2. | Total Scope 2 Emissions | | | | |
| 21. | Electricity – Location Based | tons of CO ₂ equivalent | 7 | 1,612 | 1,619 |
| 22. | Electricity – Market Based | | 7 | 1,612 | 1,619 |
| 3. | Total GHG Emissions | | | | |
| 31. | Scope 1 | tons of CO ₂ equivalent | 16 | 40 | 56 |
| 32. | Scope 2 | | 7 | 1,612 | 1,619 |
| 33. | Scope 1 + Scope 2 | | 23 | 1,652 | 1,675 |

Consolidated GHG Emissions (PSPA 2024) (tCO₂e)

| No. | Description | Unit | 2025 | 2024 | 2023 |
|-----------|--|------------------------------------|--------|--------|--------|
| 1. | Total GHG Emissions Scope 1, 2, and 3 | | 35,702 | 36,567 | 36,488 |
| 11. | Scope 1 | tons of CO ₂ equivalent | 2,367 | 2,208 | 1,781 |
| 12. | Scope 2 | | 33,335 | 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 (RpBt 2.224,000)

| Indicator | Unit | 2025 | 2024 | 2023 |
|--|------------------------------------|--------|--------|--------|
| Total GHG emissions (Scope 1 + 2 Market-Based) | | 25.198 | 32.384 | 30.034 |
| 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 | tons of CO ₂ equivalent | 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 1B GHG emissions fall into Scope 1 and 2 based on operational controls | | | | |
| Other indirect GHG emissions (Scope 3) Category 1B: Downstream leased assets | tons of CO ₂ equivalent | 4.041 | 5.664 | 0 |

Comparison of GHG Emissions with Previous Year (RpBt 1.170,000, 2024-1, 2024-2, 2024-3, 2024-4, 2024-9)

| No | Comparison | 2025 vs 2024 | 2024 vs 2023 | 2023 vs 2022 |
|--|--|--------------|--------------|--------------|
| 1. Business as usual (BAU) scenario | | | | |
| 11. | The amount of GHG emissions (Scope 1 and 2) is expressed in | | | |
| | a. tons of CO ₂ equivalent | (2.503) | 48 | (19) |
| | b. % | (6.87) | 0.13 | (0.05) |
| 12. | GHG Emission Intensity is expressed in | | | |
| | a. tons of CO ₂ equivalent/Rp billion | (0.38) | (0.01) | 0.01 |
| | b. % | (9.35) | (0.57) | 0.38 |
| 2. Scenarios with climate change mitigation efforts | | | | |
| 21. | 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) | (10.55) | (17.81) |
| 22. | 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) | (17.45) |

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

(Rp.千亿) (Rp. 2024: Rp. 2023: Rp. 2022)

| No | Description | Unit | 2025 | 2024 | 2023 |
|---|------------------------|---------------|----------|---------|---------|
| 1. Banking Support Activities | | | | | |
| 11 | PLN electricity | | 129,758 | 139,728 | 141,136 |
| 12 | Solar Panels | | 2,355 | 1,647 | - |
| 13 | Diesel Generator | GJ | 1,377 | 1,473 | 1,443 |
| 14 | Gasoline Generator | | 2,018 | 2,107 | 1,808 |
| 2. Transportation Support Activities | | | | | |
| 21 | Solar | | 1,611 | 1,689 | 1,480 |
| 22 | Gas | GJ | 19,419 | 19,940 | 19,513 |
| 3. Total Energy Usage | | | | | |
| 31 | Energy Usage | GJ | 156,451* | 166,483 | 165,080 |
| 4. Operating Income | | | | | |
| 41 | Operating Income | Rp billion | 19,436 | 18,918 | 18,785 |
| 5. Energy Usage Intensity | | | | | |
| 51 | Energy Usage Intensity | GJ/Rp billion | 8.05 | 8.80 | 8.79 |

Notes:

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

Energy Comparison with Previous Year (Rp. 千亿) (Rp. 2024: Rp. 2023: Rp. 2022)

| No | Comparison | 2025 vs 2024 | 2024 vs 2023 | 2023 vs 2022 |
|----|---|--------------|--------------|--------------|
| 11 | The amount of energy used is expressed in | | | |
| a | GJ | (9.9%) | 1.40% | 3.17% |
| b | % | (5.97) | 0.85 | 1.96 |
| 12 | The intensity of the amount of energy use is expressed in | | | |
| a | GJ/Rp billion | (0.75) | 0.01 | (0.2) |
| b | % | (8.48) | 0.15 | 2.40 |

Waste Management (PROKES/PROSEDUR/PIK/PIE) (ISRU, SOP/PI, SOP/PI, SOP/PI) (P&A) (P&A) (P&A)

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 OMB 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 CO₂ 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 CO₂ 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 (POKESHEET)

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 CO₂ 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 | ream | 7,117 | 12,320 | 14,160 |
| | kg | 19,293 | 30,800 | 35,400 |
| Paper procurement cost | Rp. million | 276.20 | 487.87 | 488.85 |
| Operating Income | Rp. billion | 19,435.69 | 18,917.54 | 18,785.52 |
| Paper Use Intensity | kg/Rp billion | 0.99 | 1.63 | 1.89 |

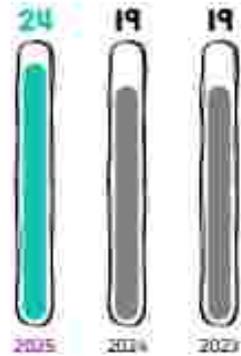
Note: Paper Use calculations cover head office activities. The conversion from reams to kilograms is 1 ream = 25 kg.

Water Management and Use (P01K2H2324) 308 (1,303-5)

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 (tCO₂e)



Water Use

| Description | Unit | 2025 | 2024 | 2023 |
|---------------------|----------------------------|---------|---------|---------|
| Water Purchase | m ³ | 127,797 | 125,274 | 122,622 |
| Operating Income | Rp billion | 19,436 | 18,919 | 18,785 |
| Water Use Intensity | m ³ /Rp billion | 6.58 | 6.62 | 6.53 |

We Together with Business Partners (301) 2-6: 308 (1,306-2, 416-3, 414-2) (1,408) 8-13, 8-4-5)

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

(GRI 411-1, 411-2, 411-3, 411-4, 411-5, 411-6, 411-7, 411-8, 411-9, 411-10, 411-11, 411-12, 411-13, 411-14, 411-15, 411-16, 411-17, 411-18, 411-19, 411-20, 411-21, 411-22, 411-23, 411-24, 411-25, 411-26, 411-27, 411-28, 411-29, 411-30, 411-31, 411-32, 411-33, 411-34, 411-35, 411-36, 411-37, 411-38, 411-39, 411-40, 411-41, 411-42, 411-43, 411-44, 411-45, 411-46, 411-47, 411-48, 411-49, 411-50, 411-51, 411-52, 411-53, 411-54, 411-55, 411-56, 411-57, 411-58, 411-59, 411-60, 411-61, 411-62, 411-63, 411-64, 411-65, 411-66, 411-67, 411-68, 411-69, 411-70, 411-71, 411-72, 411-73, 411-74, 411-75, 411-76, 411-77, 411-78, 411-79, 411-80, 411-81, 411-82, 411-83, 411-84, 411-85, 411-86, 411-87, 411-88, 411-89, 411-90, 411-91, 411-92, 411-93, 411-94, 411-95, 411-96, 411-97, 411-98, 411-99, 411-100)

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 413-1, 413-2, 413-3, 413-4, 413-5, 413-6, 413-7, 413-8, 413-9, 413-10, 413-11, 413-12, 413-13, 413-14, 413-15, 413-16, 413-17, 413-18, 413-19, 413-20, 413-21, 413-22, 413-23, 413-24, 413-25, 413-26, 413-27, 413-28, 413-29, 413-30, 413-31, 413-32, 413-33, 413-34, 413-35, 413-36, 413-37, 413-38, 413-39, 413-40, 413-41, 413-42, 413-43, 413-44, 413-45, 413-46, 413-47, 413-48, 413-49, 413-50, 413-51, 413-52, 413-53, 413-54, 413-55, 413-56, 413-57, 413-58, 413-59, 413-60, 413-61, 413-62, 413-63, 413-64, 413-65, 413-66, 413-67, 413-68, 413-69, 413-70, 413-71, 413-72, 413-73, 413-74, 413-75, 413-76, 413-77, 413-78, 413-79, 413-80, 413-81, 413-82, 413-83, 413-84, 413-85, 413-86, 413-87, 413-88, 413-89, 413-90, 413-91, 413-92, 413-93, 413-94, 413-95, 413-96, 413-97, 413-98, 413-99, 413-100)

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 ensure 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 #KonsumenCerdasPeKaBeltransaksi 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

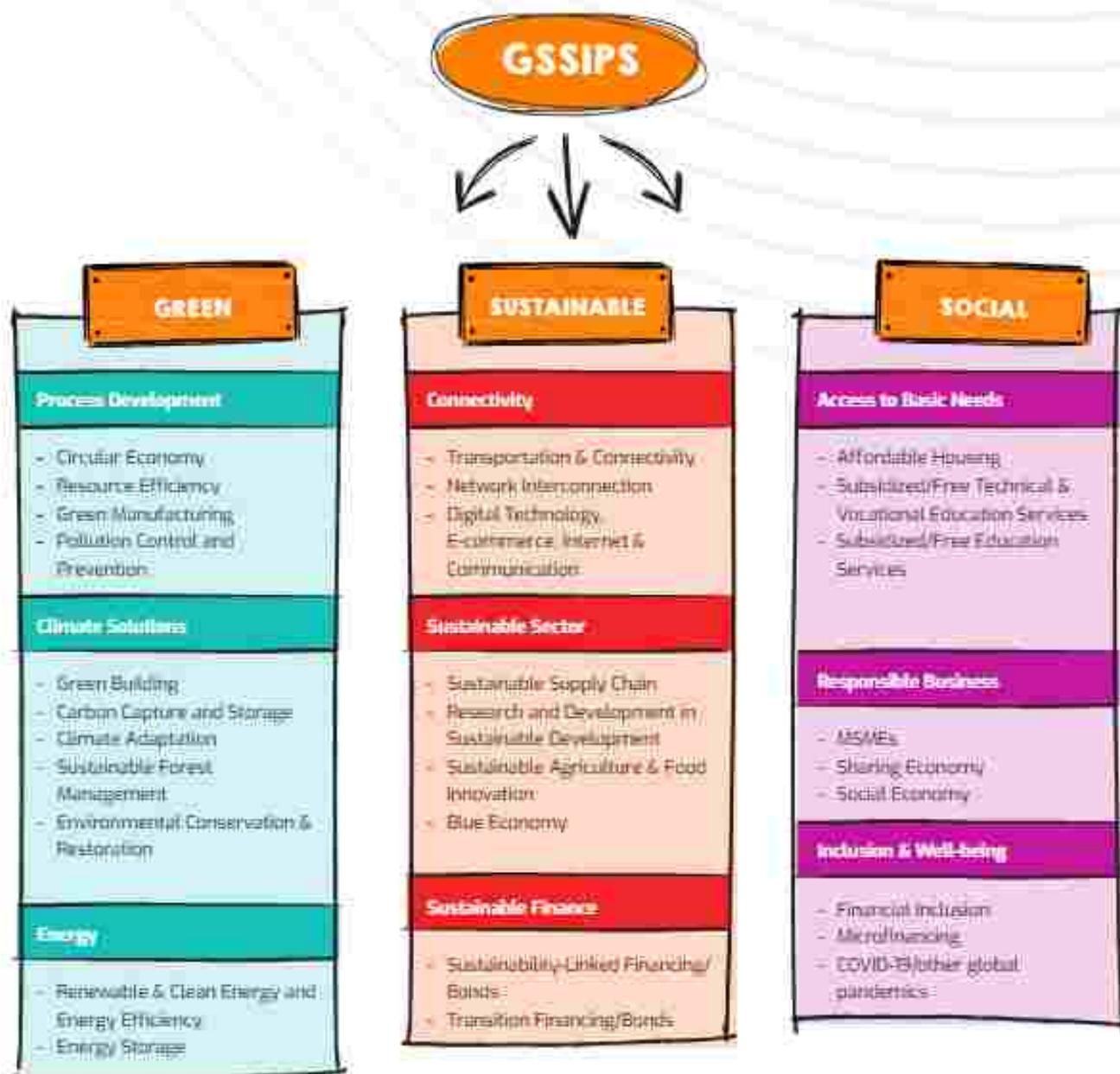
(POLK31-F3R2-0F57-RE44) (PS5PK-235X) 219(4) (NO-22004) (NCEJ) (AC08) (R5E1) ()



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 | 7,156.64 | 9,348.80 |

Innovation and Development of Sustainable Finance Products/Services/ Programmes in 2025 (Page 122/123-124/125)

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 Listed)

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 CO₂ 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 | 5.15 | 236.89 | 51.26 | 66.64 |
| 340.02 | 8.70 | 112.15 | 112.34 | 80.88 |
| 217.00 | 51.05 | 62.21 | 90.97 | 94.03 |

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 Dompot 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 Tabungah 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 (KURUS&K)

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

(P01/REF/0-232/000-202-03/0504/1.00642)

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 (IFIM).

Sustainable Finance (GRI 250) (SASB 1440) (GRI 250) (SASB 1440)

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) (SASB 1440) (GRI 250)

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 Rp3.79 trillion based on outstanding balances.



KKUB or Environmental and Social-Themed Financing

(Rp. Bil. Rp. Tril.) (Rp. Bil. Tril.)

| Description | Unit | 2025 | 2024 | 2023 |
|--|------------|-----------|-----------|-----------|
| Products that Meet KKUB Criteria | | | | |
| a. Sustainability-Linked Loan/Financing (SL/LF) Program | | 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** | | 1,486.35 | 814.51 | 359.57 |
| d. Green Mortgage Financing | Rp billion | 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. Kertan 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 | 34.191 | 527.76 | 548.01 |
| Percentage of KKUB Financing to Total Credit | % | 25 | 26 | 26 |

*Financing provided by subsidiary, PT CMB Niaga Auto Finance (DAAF).

**The Government of Indonesia issues Green Sukuk and/or Green Bond globally, which are used to support projects targeting climate change mitigation and adaptation.

KKUB Financing Composition and Quality (Rp. Bil. Tril.) (Rp. Bil. Tril.)

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 | | | | MSMEs | | Amount (Rp trillion) | WPL (%) |
|-----|---|---------------|---------------|---------------|---------------|-------|--------|----------------------|---------|
| | | (Rp trillion) | (Rp trillion) | (Rp trillion) | (Rp trillion) | | | | |
| 1. |  Renewable Energy | 0.01 | - | 0.01 | 0.00 | 0.01 | 39.57% | | |
| 2. |  Energy Efficiency | 0.85 | - | 0.85 | 0.00 | 0.85 | 0.00% | | |
| 3. |  Pollution Prevention and Control | 0.05 | - | 0.05 | 0.00 | 0.05 | 0.00% | | |
| 4. |  Sustainable Management of Biological Natural Resources and Land Use | 10.10 | 0.42 | 10.52 | 0.00 | 10.52 | 0.00% | | |

| | | Sustainable Business Activity Category (KUB) | Non-MSMEs (Rp trillion) | MSMEs (Rp trillion) | Amount (Rp trillion) | WPL (%) |
|-------|--|--|----------------------------|------------------------|-------------------------|---------|
| 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 | 1.00% |
| 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 WPL percentage is calculated based on the total portfolio of each KUB category.

Sustainable Finance Products/Programmes (Rp412.10.22)

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 KUB, 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

CMB 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 CMB Niaga credit cards and CMB Niaga EDC at registered green merchants. By the end of 2025, e-bike financing disbursements totalled Rp2.01 billion.

Inspired by CMB 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

Rp billion

Credit card financing through Green Merchants

382.51

Rp billion

Giro Kartini

8,577

Account

One House One Tree

59,181

Card

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 Japkin through the CarbonIQ platform, Masdar Mitra Solar Radiance (MMSR), PLN IonGreen, Forte 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 17 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 (POLKIF-001)

Several challenges in implementing sustainable finance include customers' limited understanding of the Paris Agreement, the Sustainable Development Goals and the Indonesian Sustainable Finance Taxonomy (TKDF), 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 (POLKIF-002) (S01-030) (PI-05-400.2) (PI-05-500.2)

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 (AFOUOLUC), 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 AFDLULUC 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 | <ul style="list-style-type: none"> Best Aquaculture Practice Aquaculture Stewardship Council Good Hatchery Practice Good Aquaculture Practice | 3 | 146.73 |
| | Timber Legality Verification System (SVLK) | 7 | 3135.62 |
| | FSC COC & SVLK | 8 | 675.04 |
| | FSC COC | 1 | 34.18 |
|  Forestry | | | |

Sustainability Commitments for Palm Oil Customers (Perpres 127/2016, RSPM 12/2016, RSPM 20/2016)

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 (NOPE) 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) |
|----------------|-------------------|--------------------------------|
| NOPE | 39 | 9.88 |
| FPIC | 48 | 1118 |
| HCV and/or HCS | 10 | 717 |

NOPE : 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 ¹⁾ dan ISPO ²⁾ | 8 | 6.60 |
| RSPO ¹⁾ | 2 | 0.77 |
| ISPO ²⁾ | 39 | 4.01 |
| ISCC ³⁾ | 6 | 3.65 |

RSPO = Roundtable on Sustainable Palm Oil; ISPO = Indonesia Sustainable Palm Oil; ISCC = International Sustainability and Carbon Certification. ¹⁾Based on the national interpretation of the RSPO Principles and Criteria (2018), all palm plantations that have obtained RSPO certification are considered to meet the No Pnat principle within NDPS. ²⁾ISPO is the sustainability standard for oil palm plantations applicable in Indonesia in accordance with applicable laws and regulations. ³⁾ISCC is one of the leading certification systems for sustainability and greenhouse gas emissions. In July 2021, 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 (SPK 2020)(D)

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 (SPK 2020)(D)

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.

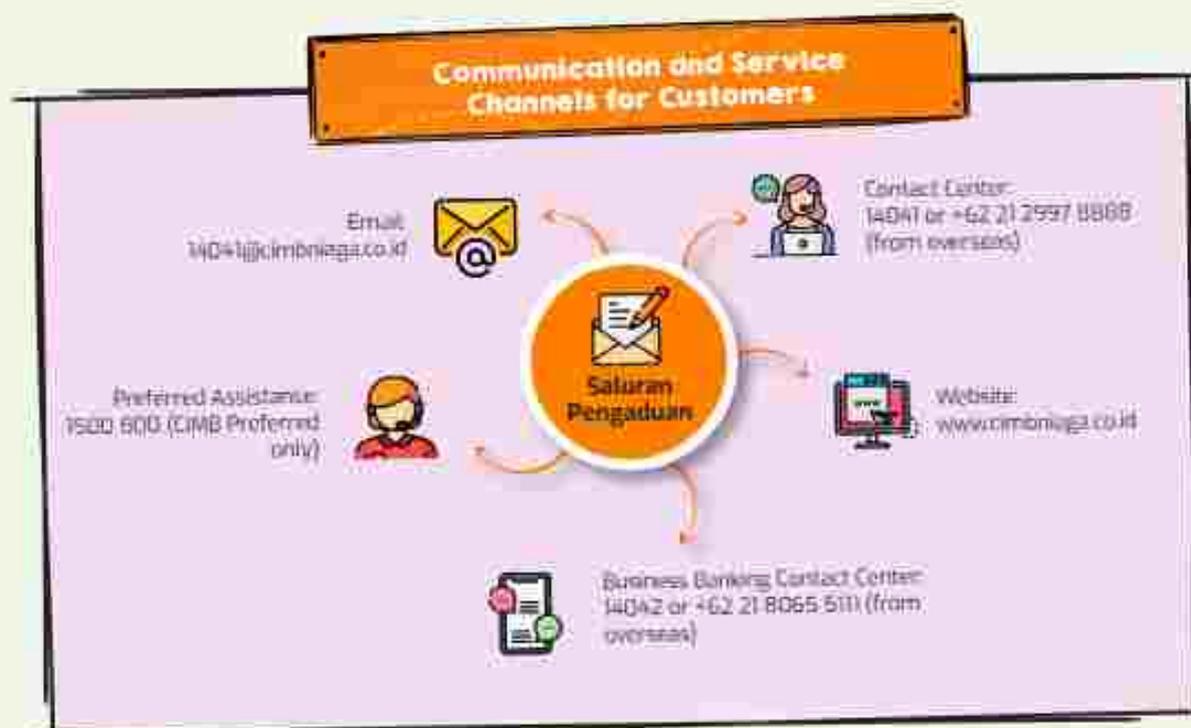


Customer Satisfaction Levels and Complaint Resolution

(P.002-718 / 732) (SR / 2-2024) (6.8.1)

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 67%. 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



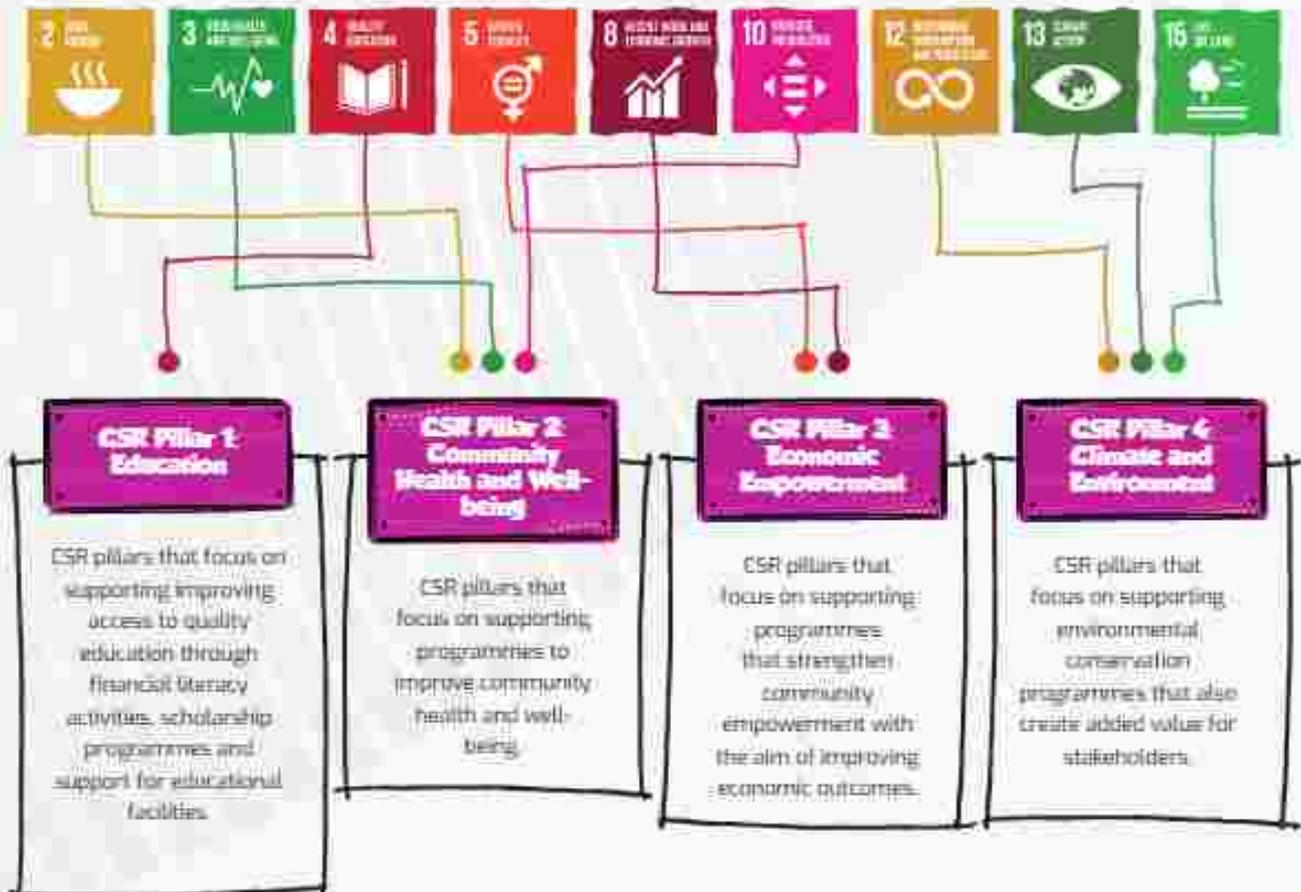
Pillar 03



Corporate Social Responsibility (CSR) Pillar

[POLK21-F4] [F02] [200] [4317] [A025] [B43] [B44] [B47]

CIMB Niaga implements corporate social responsibility (CSR) programmes as Bank's commitment to supporting the Sustainable Development Goals (SDGs) through four core CSR pillars. [POLK21-F25] [A025] [B43]



Realization of CSR Funds (Rp million) (PAGE 44)



Employee Volunteer Program (PAGE 44)

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 organized volunteer activities as part of the Regional Directors Sharing Session (RISS), 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 CMB 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 Rp125 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 CMB 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 CMB 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.



Savings and Investment Programme

(2021-2025) (PPI-08-2404.3)

(2024.4)

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 (SNFI) as set out in Presidential Regulation No. 114 of

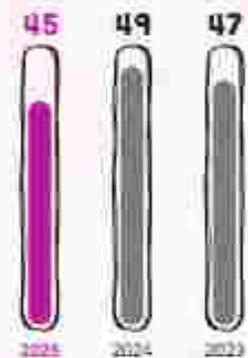
2020, which targets increasing the national financial inclusion rate to 90%. In addition, the programmes support Financial Services Authority Regulation (POJK) No. 3 of 2023 on Enhancing Financial Literacy and Inclusion in the Financial Services Sector and contribute to the Financial Services Authority's (FJK) agenda through the Financial Inclusion Month (BIM) Programme and the One Account One Student (KEJAR) Programme.



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.

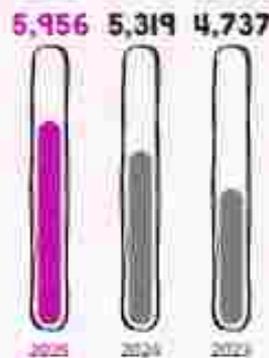
Number of Schools



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 Naga Svariah Medan - Ring Road Branch.



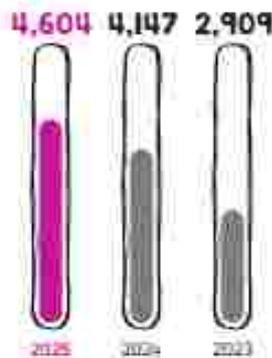
Number of Schools



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, 4,725 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

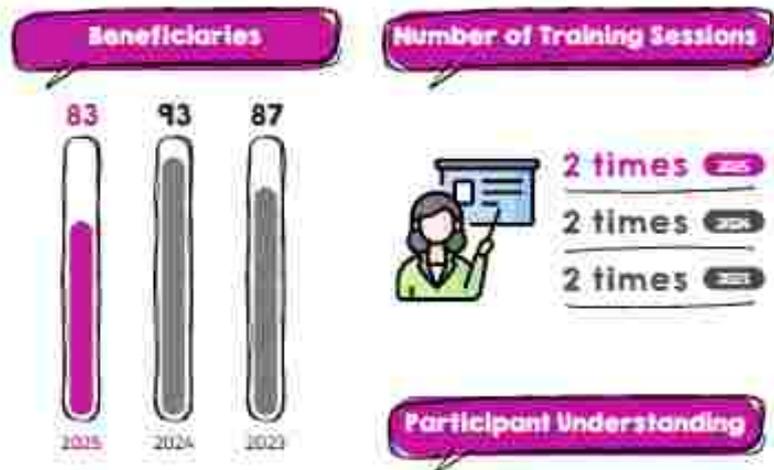
Furthermore, the Bank not only focuses on delivering financial literacy programmes to students, but also extends the benefits to educators. A total of 56 teachers from 18 schools participating in the AMDB and TDB Programmes attended online financial literacy sessions conducted across two training sessions. 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 (ENAF).
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).



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 CPTA.

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



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 **1319** 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 Kampung 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 DCTO 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.

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 CMB Niaga branches in Malang, Jakarta, and Bandung. In addition, Bank provided Christmas Donation to foundations in Bekasi, Medan and Kolbaria, 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 (ESG 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) - Ponorogo**

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.

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.



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



**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.

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.

Outstanding in Circular Economic



**Riska Fadilla Sari
(Seed Paper Indonesia) - Jakarta**

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

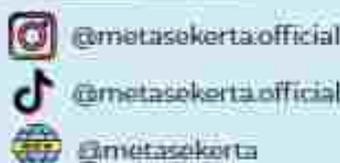


belllivinglab.com

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.



Siti Nurul Adhimiyyati (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.



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 Jemil Ngadiono, Founder of 1000 Guru, and Dina Delyana, 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 Kejari 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 I 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. 18 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 Alunjika 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 REHATI, 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



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 (KHSTK) 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 CO₂ equivalent, with cumulative sequestration since 2019 reaching more than 15,000 tonnes of CO₂ 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 | 16.33 | | |
| | | CIMB ASEAN Scholarship | 7.21 | | |
| Public Health and Welfare | #CegahStunting Programme | | 5.84 | 5.84 | |
| Economic Empowerment | Community Link | #JadNyata | 11.3 | 6.39 | |
| | | #JudlPeduli | 5.26 | | |
| | | #JadBerkelanjutan | 3.22 | | |
| | Disability Programme | Kemitraan Senyua | 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 programmatic 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.



Sri Nurul Adhimiyyati – Decoco Luminer
Winner of Community Link #JadidNyata Programme of 2025



The mentoring provided through the 2025 Community Link #JadidNyata 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 #JadidNyata 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 Penepek, 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 Penepek Village, which has raised awareness and enabled the community to care for the environment and utilize forest products responsibly.

Together with the Mitra Tari group, we have been able to plant bamboo along riverbanks and critical lands within RHDTK Ranang. 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



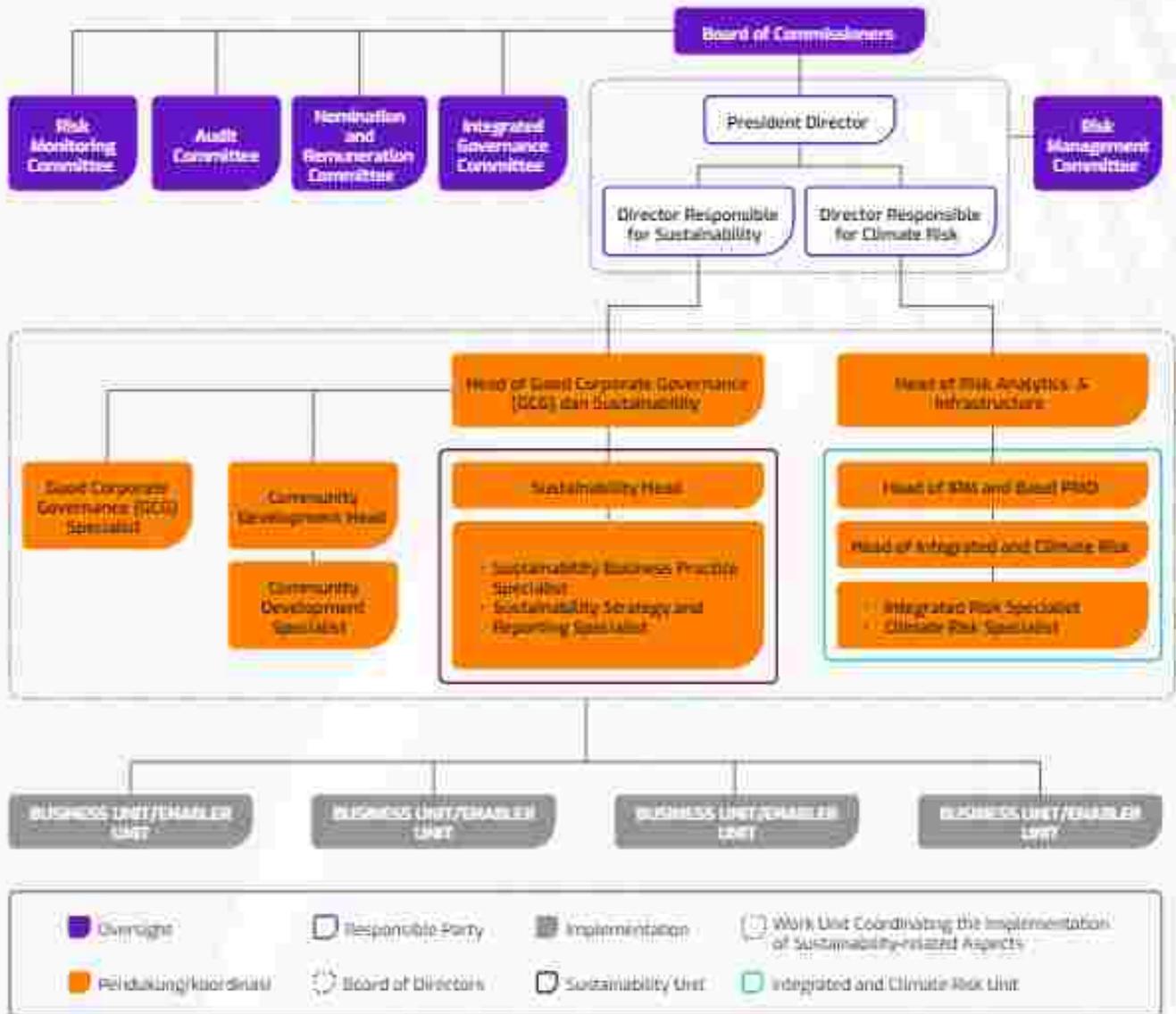
Sustainability Governance (P01) (KPEB) (SR 2-4) (A004 (E) B143 (PSPK) 27(x)(1)) (PSPK 2.0E)(x)(1))

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 (PENGARIF) (PDR 2024) (KADIBANUBAN) (PDR 13/2024) (PDR 10/2024)



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 1.07) (KORUM 1.2) (MNO-01) (PSPK 1.06) (KORUM 1.05) (MNO-01)

| Category | Committee | Frequency per Year* | Main Discussion Topics |
|----------------------------|--|---------------------|--|
| Climate Change | Forum: Board of Commissioners Level | | |
| | Risk Monitoring Committee | 5 | <p>Progress reports on initiatives and projects related to climate change risks:</p> <ul style="list-style-type: none"> a. Reporting on the results and methodology of the climate scenario analysis submitted to DJK under DJK 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 | <ul style="list-style-type: none"> 1. Progress reports on initiatives and projects related to climate change risks: <ul style="list-style-type: none"> 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 DJK under DJK Climate Risk Management and Scenario Analysis (CRMS) 2025. |
| Sustainability | Forum: Board of Commissioners Level | | |
| | Audit Committee | 4 | <p>Submission of the Sustainable Finance Action Plan (RAKE) and updates on performance, opportunities, and risks related to sustainability and climate change, including but not limited to:</p> <ul style="list-style-type: none"> 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 (KRUE), Indonesian Sustainable Finance Taxonomy (TKB) 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

(SPPK 1.01) (SPPK 2.01) (SPPK 2.02) (SPPK 2.03) (SPPK 2.04) (SPPK 2.05) (SPPK 2.06) (SPPK 2.07) (SPPK 2.08) (SPPK 2.09) (SPPK 2.10) (SPPK 2.11) (SPPK 2.12) (SPPK 2.13) (SPPK 2.14) (SPPK 2.15) (SPPK 2.16) (SPPK 2.17) (SPPK 2.18) (SPPK 2.19) (SPPK 2.20) (SPPK 2.21) (SPPK 2.22) (SPPK 2.23) (SPPK 2.24) (SPPK 2.25) (SPPK 2.26) (SPPK 2.27) (SPPK 2.28) (SPPK 2.29) (SPPK 2.30) (SPPK 2.31) (SPPK 2.32) (SPPK 2.33) (SPPK 2.34) (SPPK 2.35) (SPPK 2.36) (SPPK 2.37) (SPPK 2.38) (SPPK 2.39) (SPPK 2.40) (SPPK 2.41) (SPPK 2.42) (SPPK 2.43) (SPPK 2.44) (SPPK 2.45) (SPPK 2.46) (SPPK 2.47) (SPPK 2.48) (SPPK 2.49) (SPPK 2.50) (SPPK 2.51) (SPPK 2.52) (SPPK 2.53) (SPPK 2.54) (SPPK 2.55) (SPPK 2.56) (SPPK 2.57) (SPPK 2.58) (SPPK 2.59) (SPPK 2.60) (SPPK 2.61) (SPPK 2.62) (SPPK 2.63) (SPPK 2.64) (SPPK 2.65) (SPPK 2.66) (SPPK 2.67) (SPPK 2.68) (SPPK 2.69) (SPPK 2.70) (SPPK 2.71) (SPPK 2.72) (SPPK 2.73) (SPPK 2.74) (SPPK 2.75) (SPPK 2.76) (SPPK 2.77) (SPPK 2.78) (SPPK 2.79) (SPPK 2.80) (SPPK 2.81) (SPPK 2.82) (SPPK 2.83) (SPPK 2.84) (SPPK 2.85) (SPPK 2.86) (SPPK 2.87) (SPPK 2.88) (SPPK 2.89) (SPPK 2.90) (SPPK 2.91) (SPPK 2.92) (SPPK 2.93) (SPPK 2.94) (SPPK 2.95) (SPPK 2.96) (SPPK 2.97) (SPPK 2.98) (SPPK 2.99) (SPPK 3.00)

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

Board of Commissioners

1. Ensuring the alignment of environmental (including climate change), economic, social and governance (ESG) 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 monitor its 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 (RPER) 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 level 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 (SPK 2-OL 2-ES 100-24)

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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.



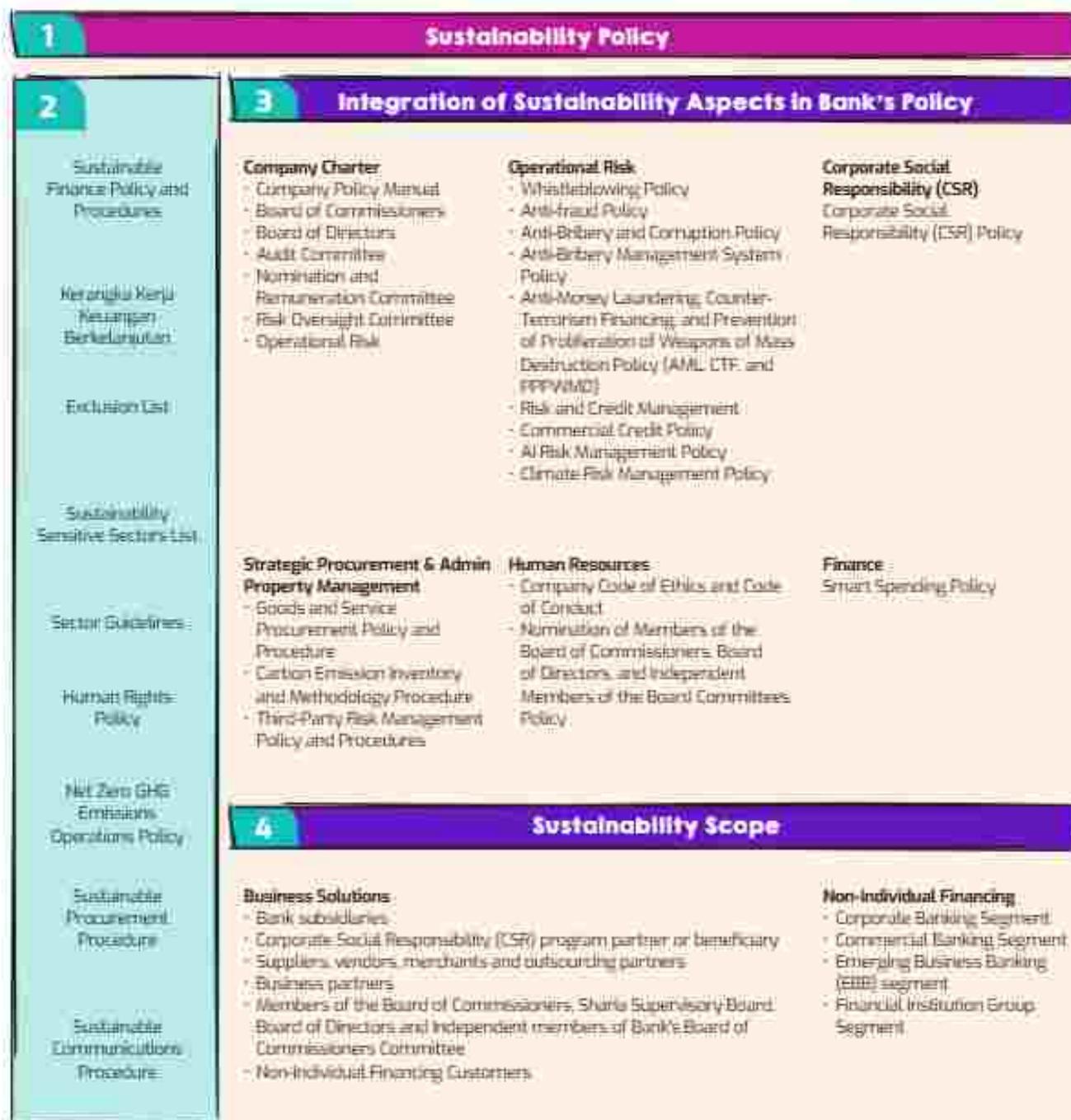
Furthermore, the Director in Charge of Climate Risk, held by the Director of Risk Management through the Integrated and Climate Risk Unit, also reports on the implementation of the climate-related risk framework, including CSA results showing the impacts of transition and physical risks from climate 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 (DJKS-EE)



Environmental and Social Risk Approach (Pillar 4, 4.1)

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 (Pillar 4, 4.2)

237 (26) 204-2/204-4/204-2/204-43 (A039 (8) 811)



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 platforms 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 NGE 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 (PSFK) 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 (AFOLU/LUC). 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 AFOLU/LUC 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.
9. 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 25 Scope 3 GHG emissions sources and has measured 9 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 (SDO).
2. Bank has adopted best sustainability practices from the NDPE commitment, particularly the No Exploitation element, and this has become part of SDO 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:

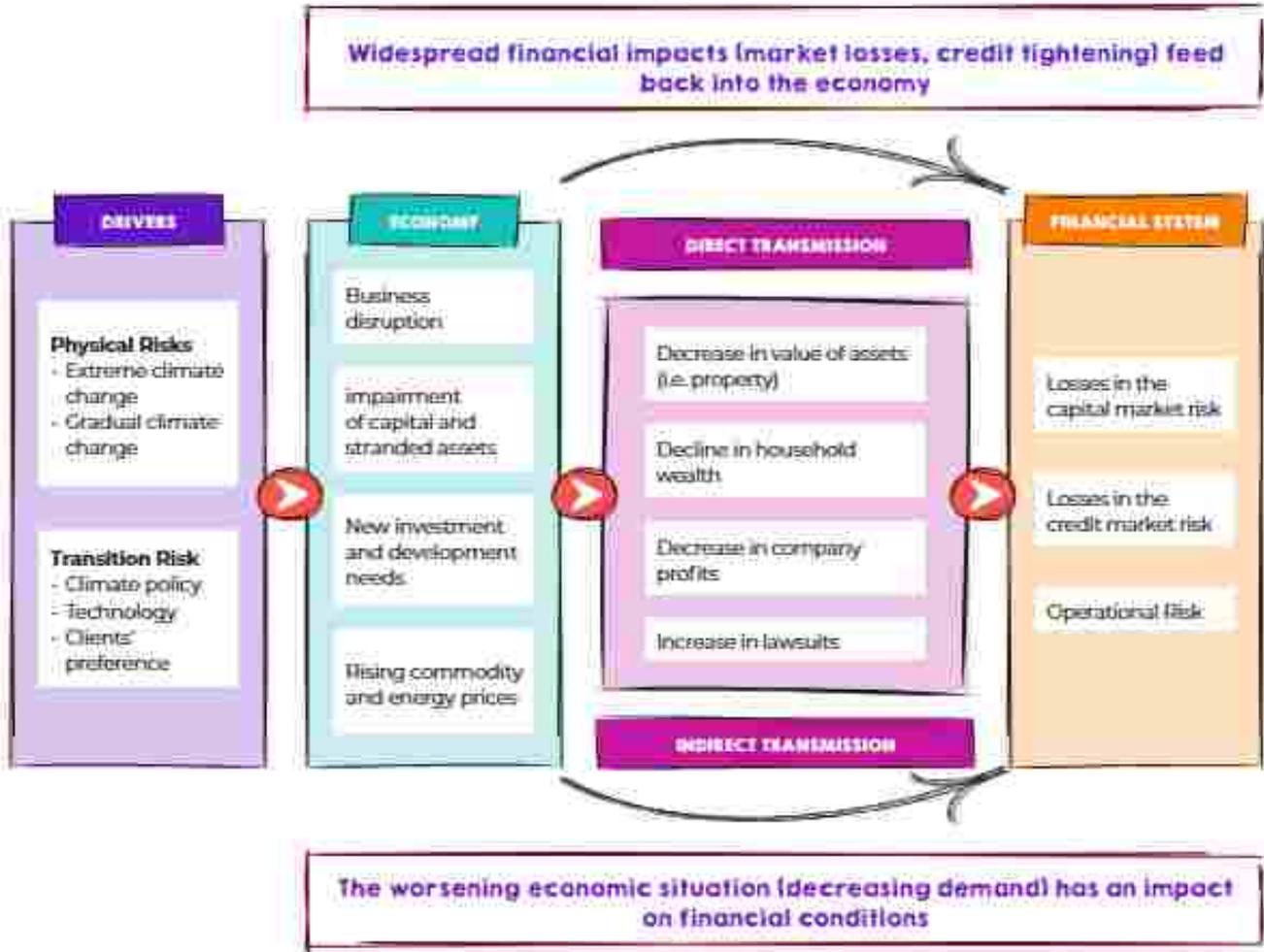


Environmental and social risks faced by customers and their activities may arise from, among others, the nature of the activities, geographical location, supply chain and raw material production impacts. The main aspects considered include physical and transition risks related to climate.

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

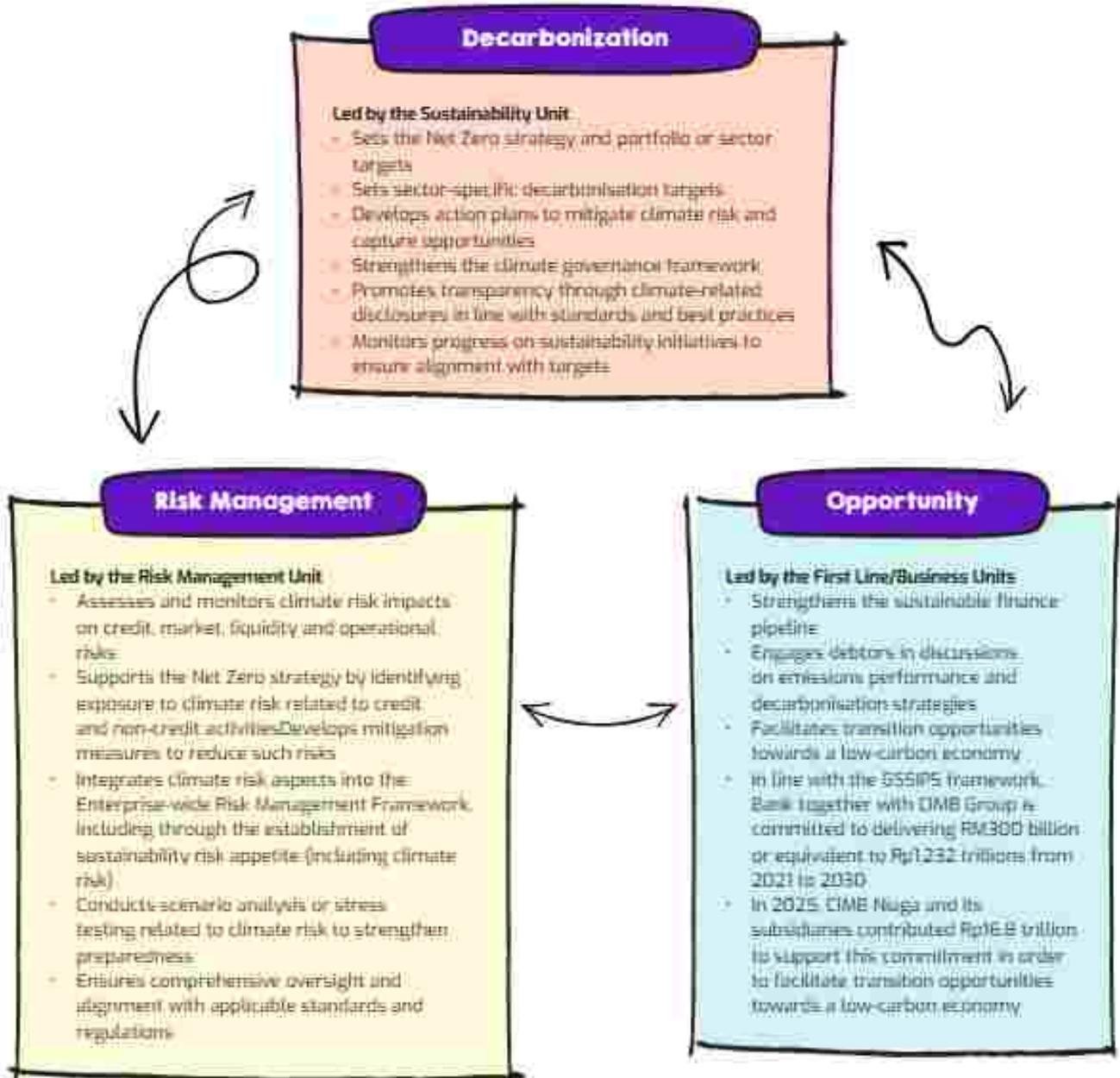
CSRD 2.063(3)(1), 2.063(3), 2.06.214(x)(2.25)(x)(2)



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 (Page 200 from 229)

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

ISBN 978-623-0-24738-9 PDF

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, TKB 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 (UNGPs) 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.

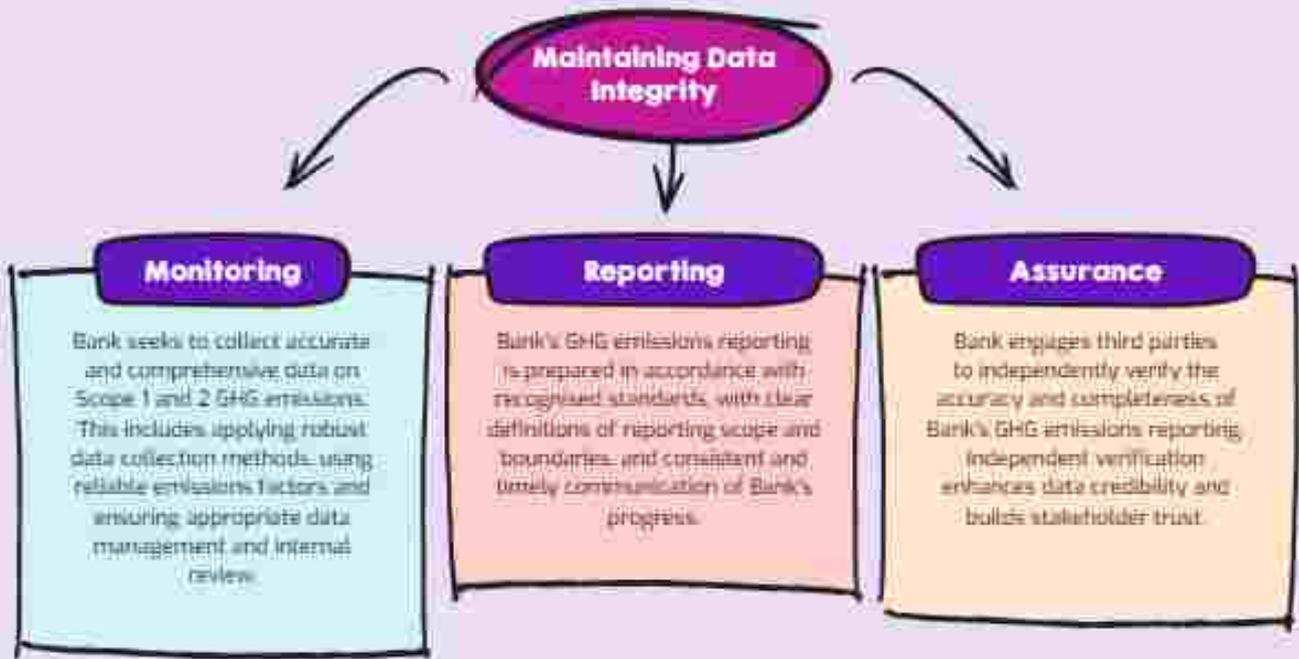
Bank encourages customers to strengthen sustainability practices across environmental, social and governance aspects. From an environmental perspective, customers are encouraged to monitor and manage GHG emissions, including indirect Scope 3 emissions from end-user product use, develop credible transition 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.

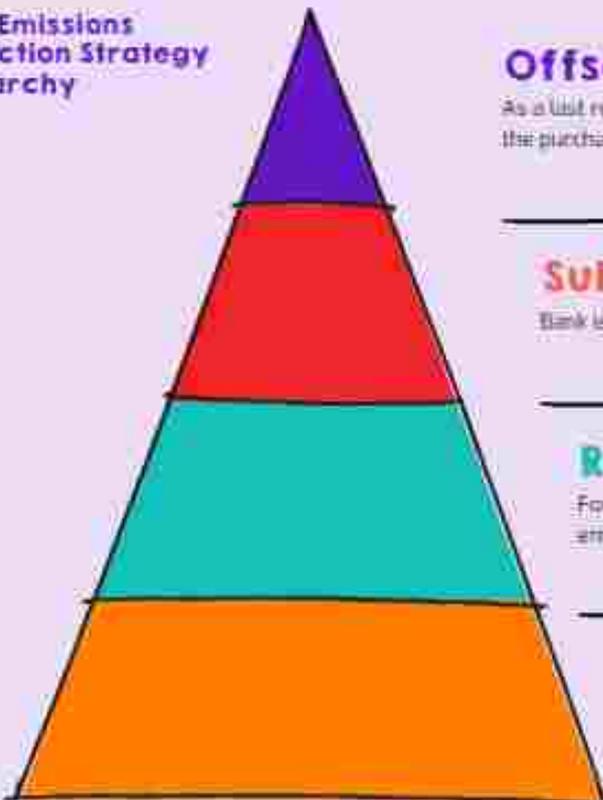
Further information regarding the Sector Guidance and Exclusion List can be accessed through Bank's website.

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.



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

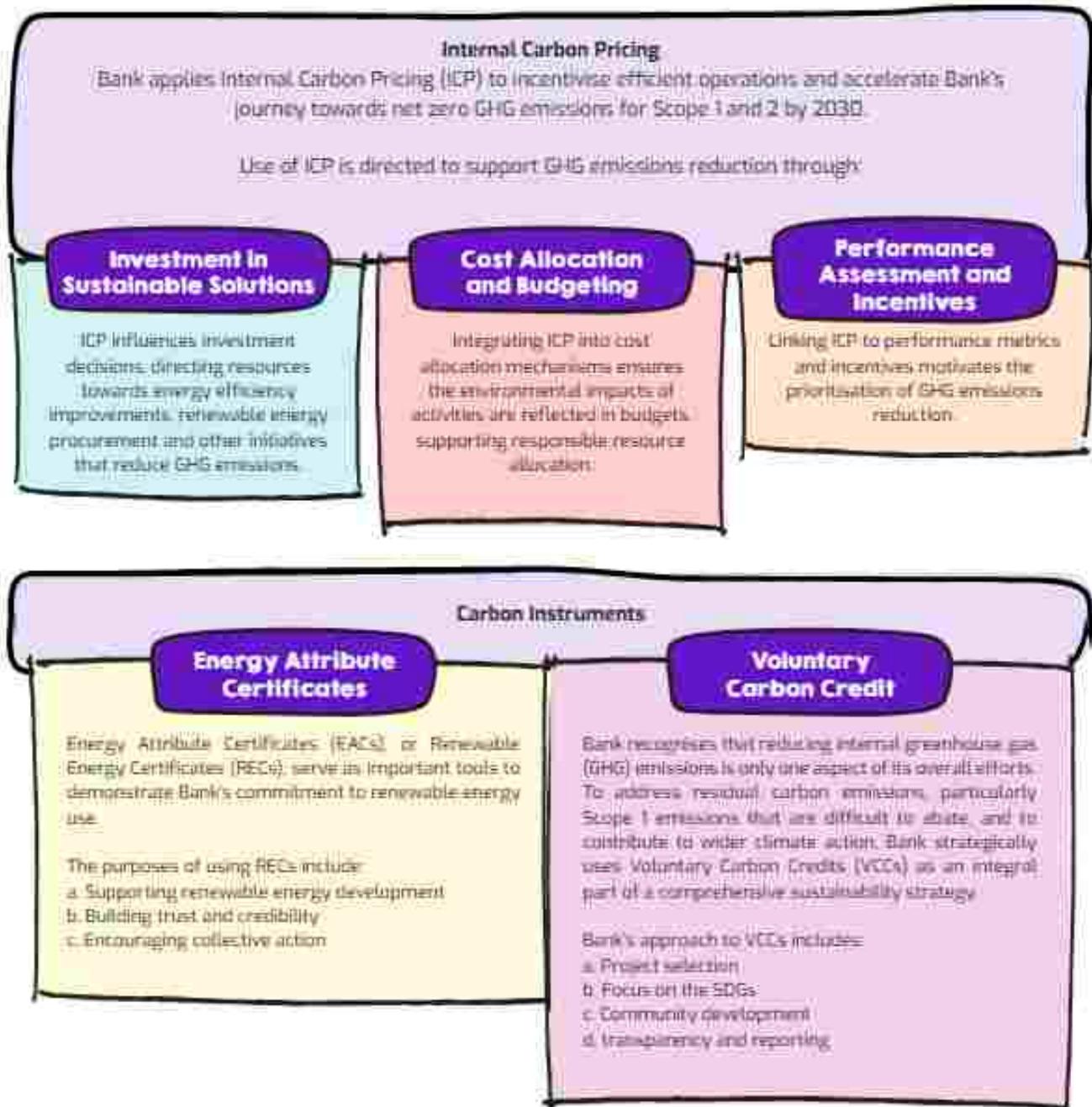
Bank is committed to switching to cleaner energy alternatives.

Reduce

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

Avoid

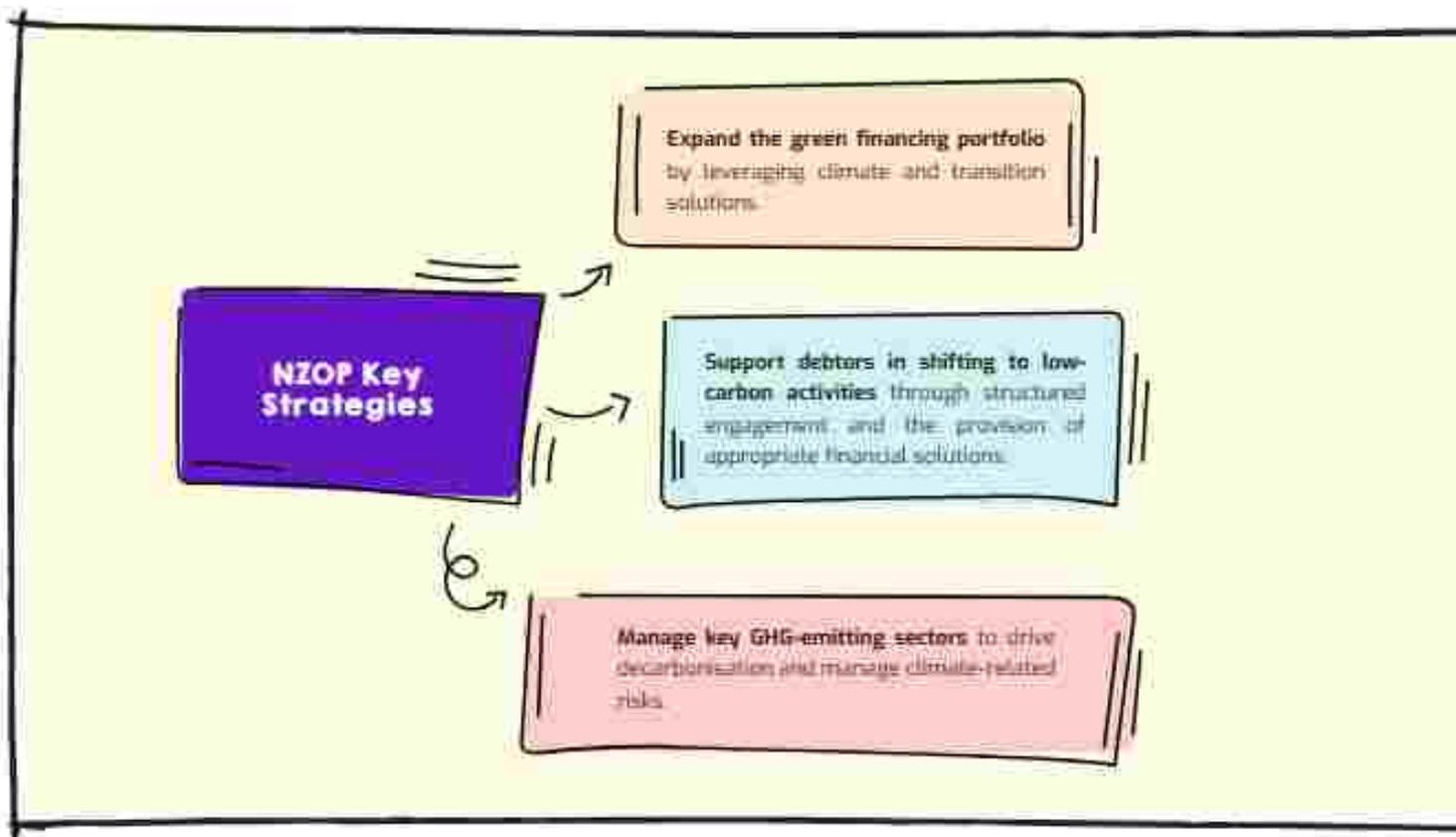
Bank prioritises activities and practices that minimise or eliminate GHG emissions.



Net Zero Operationalisation Programme to Deliver Climate Action Ambitions (PSP/0216/2022)

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:

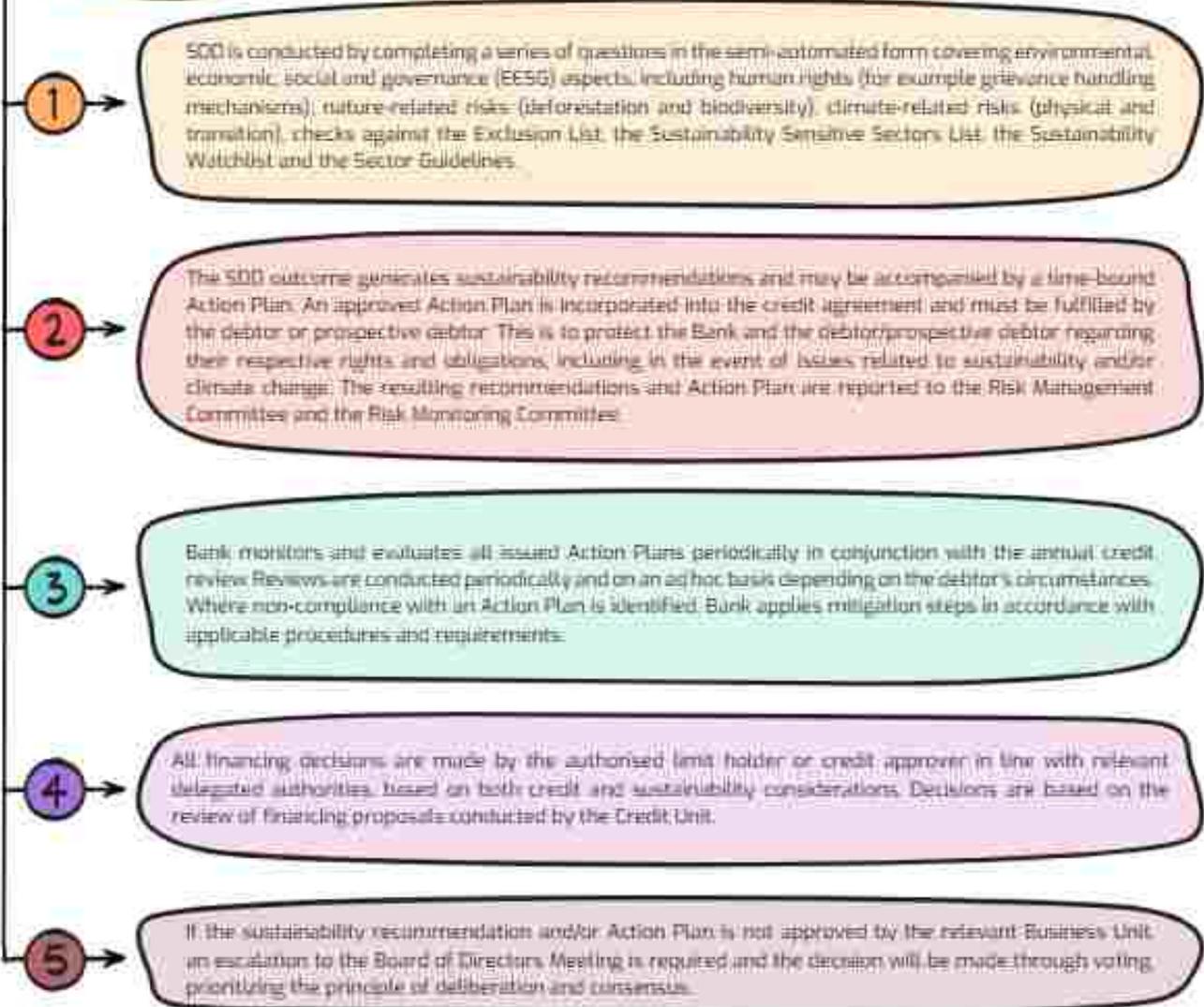
| Main Workstreams | Objective |
|------------------------------|---|
| Portfolio Guidelines | Establish clear rules and limits at the portfolio level to enable effective monitoring |
| Commercialization | Strengthen decision-making capabilities at the transactional level while prioritising commercial 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 (SD 2-4, 12-13) (FS 2.1, 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
(ADBB B.4.92)



| 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 PROVIDING A SAFE AND SOUND

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 | <ul style="list-style-type: none"> 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 GSSIF 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 | <ul style="list-style-type: none"> 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. | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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. | <ul style="list-style-type: none"> 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. | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Bank applies criteria to identify climate-supporting assets for periodic reporting. The criteria follow the Sustainable Business Activity Categories (KBUB) and the Indonesian Sustainable Finance Taxonomy (TKB). 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. | <ul style="list-style-type: none"> Bank reports the results of portfolio identification based on KBUB, TH and TKB periodically to the Financial Services Authority (OJK). Bank also identifies financing aligned with the GSSIPS framework on an annual basis. |

Climate Risk Management (ESK 1/0/03)

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 (ESK 1/0/03) (ESK 1/0/03) (ESK 1/0/03) (ESK 1/0/03) (ESK 1/0/03)

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
- SEJK No. 14/SEJK.03/2025 on Implementation of Governance for Commercial Banks
- SEJK No. 34/SEJK.03/2016 on Implementation of Risk Management for Commercial Banks
- OJK Climate Risk Management & Scenario Analysis (CRMS 2024) Guidebooks 1-5
- 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, TDR, RAHE, 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.

Time Horizons



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 (PAPRIKES, SUBKOHONKES)

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 | <ul style="list-style-type: none"> • Reduced customers' ability to repay, potentially resulting in default. • Overlying 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 | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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 modeling, 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 (Rp20K-230K) - (Rp 120-600K)

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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Lower demand for high-emission activities Reputational sensitivity and margin pressure | Medium- & Long-Term | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Loss of competitiveness if unable to support customers' technology transition Legacy technologies becoming obsolete or stranded | Long-term | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 (PSK 2.2a)(c)(1)

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 2025 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 Appetite and Limits

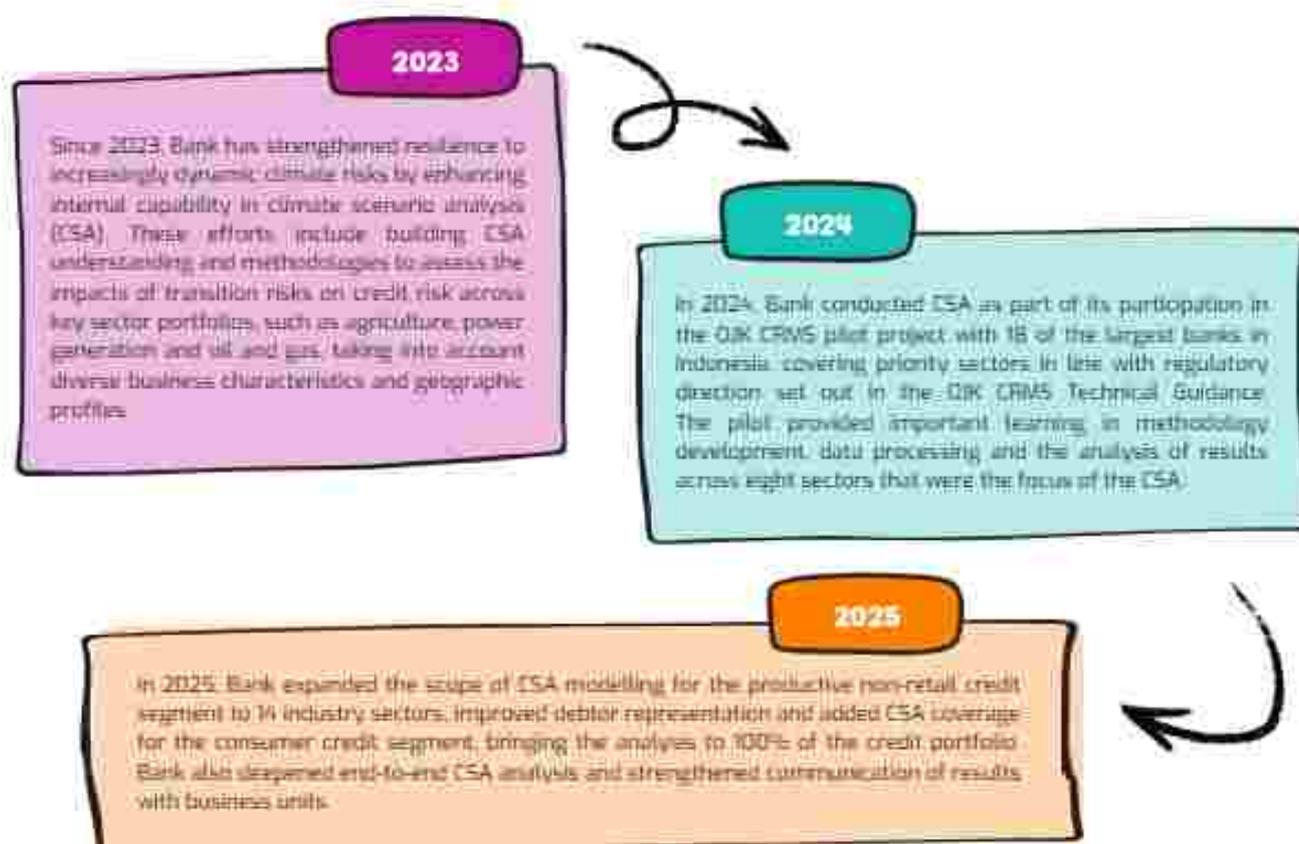
As part of integrating climate risk into other risk areas and managing climate risk exposure, Bank applies a Sustainability Overlay covering sectors vulnerable to climate transition risk, referring to the United Nations Environment Programme Finance Initiative (UNEP FI) Transition Risk Heatmap in the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



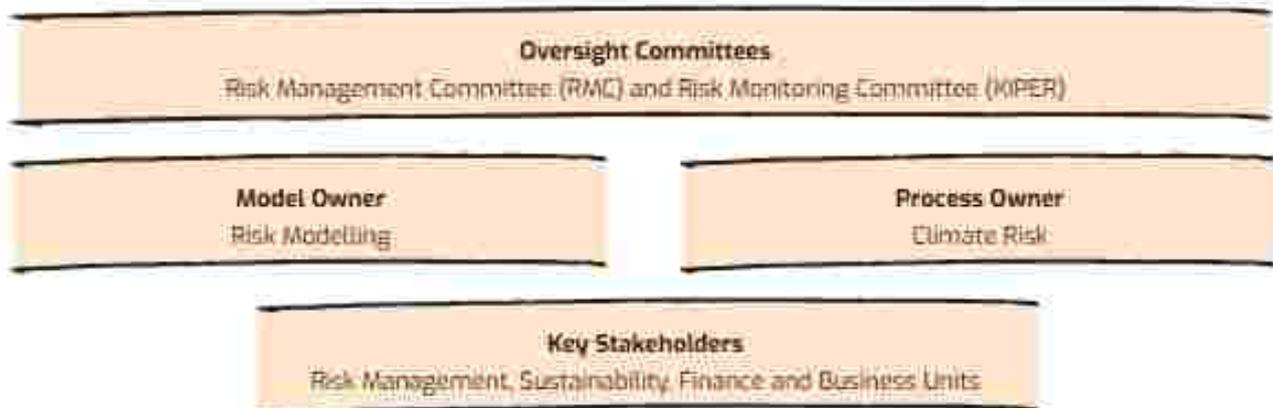
Enhanced Climate Scenario Analysis Capabilities (SPPW 0282640102)

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 (PSN 22/2020)

(W/ED/06/2024/004/2284/003)

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 (PSN 22/2020-00, 22/2020)



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 2023 financial statements position.

** Share of credit exposure for climate risk-vulnerable sectors is based on the 2023 financial statements position relative to Bank's total loans.

OJK CRMS 2025 Climate Scenario Analysis Results (RISK 2.2024) (RISK 2.2024) (RISK 2.2024) (RISK 2.2024)

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 2.220000/001)

In line with the OJK CRMS-2025 technical guidance, the transition risk scope for KBM 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 2.100000/001, 2.200000/001)

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 2.100000/001, 2.200000/001)

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 IFRD 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 2.28/2023)

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 (2024-2025, 2024-2025) (771-0281047)

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 APQLO (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 CMB 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, DCTD 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 (WES), 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 (SRI 2-27, SOE 2, 209-3)

| 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 | 1,577 | 1,871 |

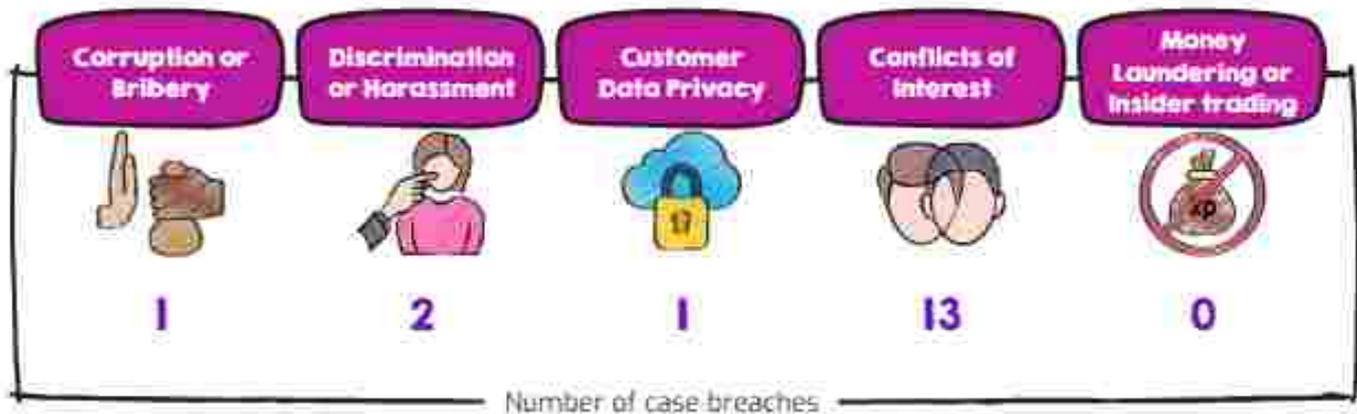
Anti-Bribery and Corruption Policy (SRI 208-1, 216-22, ACS 3.4.4)

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 (DCRO). 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 (SPAM) Sub-Directorate since 2023.

Grievance Mechanism (POJK No. 12/2024) (POJK No. 12/2024) (POJK No. 12/2024)

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/ayolaporCIMBNAGA/>
 E-mail: ayolaporCIMBNAGA@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 CMB 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 (2024-2025)

CMB 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 (SDG 200-2)

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 (SDG 201-3)

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 (SDG 202-4)

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 (Positive #1) (GRI 102)

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 (Positive #1) (GRI 102)

(GRI 102) (GRI 102)



Customers

| Topic | Engagement Method and/or Channel | Approach Frequency | Bank Follow-up |
|---|---|------------------------------|--|
| 1. Security of banking financial transactions | 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. Socialisation and information on products and services | | | 2. Receive customer complaints and grievances |
| 3. Banking facilities and ease of access | Customer satisfaction surveys and internal surveys | Once a year by Bank | 3. Identify customer satisfaction and areas for improvement |
| 4. Resolution of customer complaints in accordance with the service level agreement (SLA) | External assessment of customer satisfaction | Once a year by each surveyor | 4. Provide banking financial education related to banking products |
| | 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 | <ul style="list-style-type: none"> Performance reporting Analyst meetings | Quarterly | <ol style="list-style-type: none"> 1. Communicate Bank performance 2. Report year-end performance 3. Implement GMS resolutions |
| 2. Significant company activities and events, for example CSR activities | Public expense | At least once a year | |
| 3. Use of Bank profits | Reporting to the Indonesia Stock Exchange (IDX) | In accordance with IDX regulations | |
| 4. Determination of salaries or honoraria, bonuses and other benefits for the Board of Commissioners, Board of Directors and Sharia Supervisory Board | General Meeting of Shareholders (GMS) | At least once a year | |
| 5. Appointment of a Public Accounting Firm | | | |



Regulators

| Topic | Engagement Method and/or Channel | Approach Frequency | Bank Follow-up |
|---|--|------------------------------------|--|
| 1. Compliance with laws and regulations | Submission of Bank Business Plan (RBB) and its realisation to the Financial Services Authority (OJK) | Twice a year | <ol style="list-style-type: none"> 1. Inform plans and achievements in accordance with laws and regulations 2. Inform the level of compliance with Sharia principles |
| 2. Prudential principles in banking operations and services (conventional and Sharia) | Submission of Sustainable Finance Action Plan (RAH) to OJK | Once a year | |
| 3. Sustainable finance | 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) | External media (WhatsApp Blast OCTO Buddy, Media Sosial) | <ol style="list-style-type: none"> 1. Whenever there is information to be communicated to employees 2. Whenever there are policy changes | <ol style="list-style-type: none"> 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 |
| 2. Employee rights | Internal media (Galeri News, HR Info, e-Mutual, Digital Portrait Magazine, LOG, HR Chat-Bot, Podcast, Arjuna application) | | |
| 3. Equality, diversity and career development opportunities | Town Hall | | |
| 4. Recruitment process | Internal Customer Satisfaction Survey (ICSS) | Annually | |
| 5. Bank performance updates | Employee Sentiment Survey (formerly known as the Organisation Health Index or OHI) | | |
| 6. A valuable and enjoyable working experience | | | |
| 7. Bank values and culture | | | |



Local Communities

| Topic | Engagement Method and/or Channel | Approach Frequency | Bank Follow-up |
|--|---|---|---|
| <ol style="list-style-type: none"> 1. Community empowerment activities 2. Programme impact for beneficiaries 3. Community including local communities, local residents, local communities, indigenous peoples and vulnerable groups | <p>Discussion with beneficiaries</p> <p>Meetings and discussions with Government, foundations, or consultants as community development partners</p> <p>Providing feedback on Bank's published sustainability report</p> | <ol style="list-style-type: none"> 1. Conducted during programme initiation, implementation and monitoring 2. Ad hoc if there is an urgent need that needs to be communicated <p>Annually</p> | <ol style="list-style-type: none"> 1. Provide solutions to issues that arise 2. Conduct field visits to beneficiary communities <p>Improve the sustainability report in line with feedback received</p> |



Suppliers

| Topic | Engagement Method and/or Channel | Approach Frequency | Bank Follow-up |
|---|---|-----------------------------|--|
| <ol style="list-style-type: none"> 1. Mutually beneficial relationships with suppliers 2. Fair and transparent procurement of goods and services 3. Sustainable supply chain practices | <p>Socialisation of policies and sustainability-related capacity building</p> | <p>At least once a year</p> | <p>Develop cooperation with partners in the provision of goods and services for Bank</p> |



Labour Union

| Topic | Engagement Method and/or Channel | Approach Frequency | Bank Follow-up |
|--|----------------------------------|---|--|
| <ol style="list-style-type: none"> 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 | <p>Meetings and discussions</p> | <ol style="list-style-type: none"> 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 2025 period | <ol style="list-style-type: none"> 1. harmonises 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

(Page 147-150)

Developing Professional Employees

(Page 151-152) (Page 154-155)

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 prioritizes 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



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

(PSK/KEPE-2) (PSPK 1.070(01)) (PSPK 2.060(01))

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 (SD-404-T)

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.

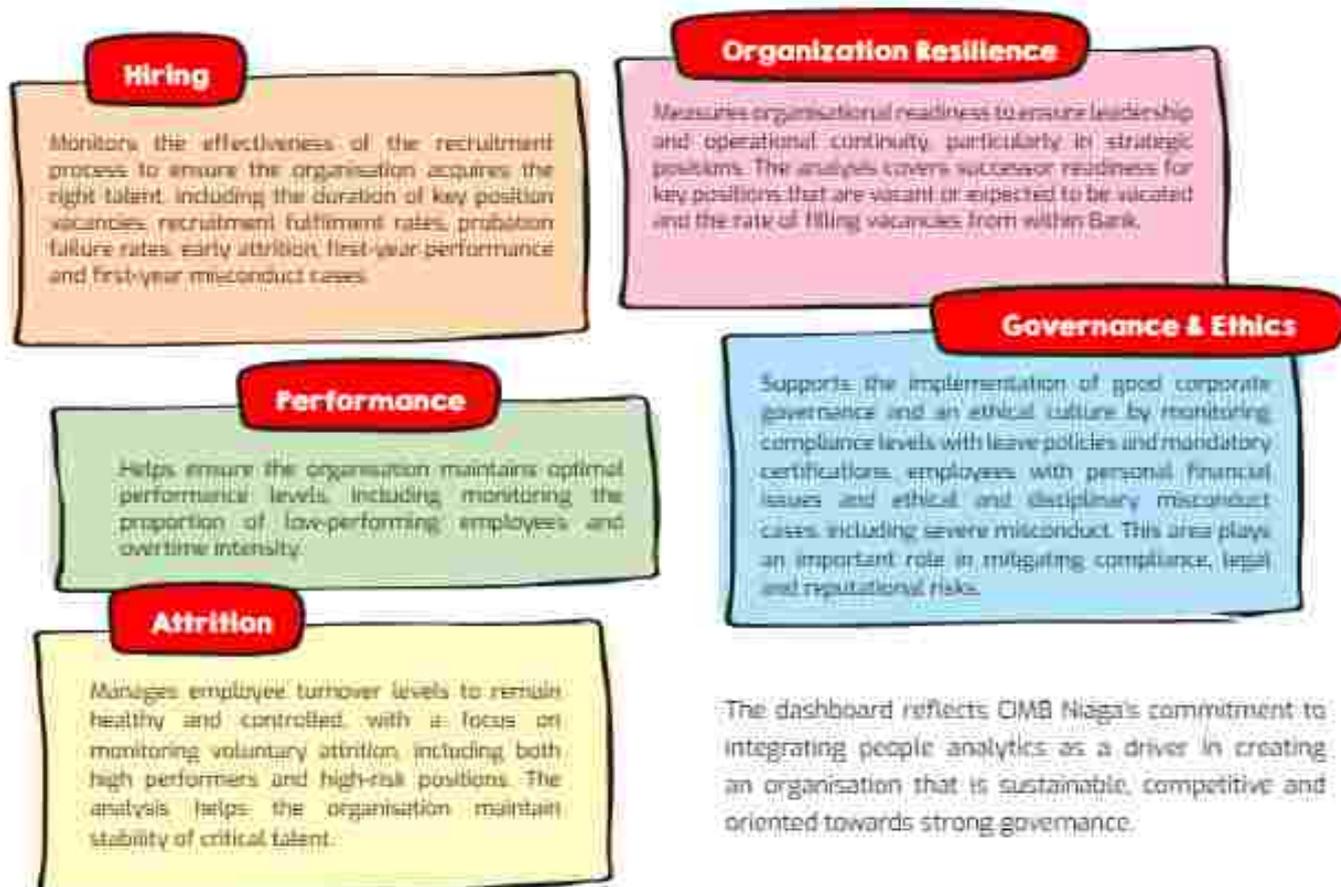
2. The ability for supervisors to conduct quick checks to obtain feedback on team members' performance and behaviour from relevant stakeholders throughout the year.
3. The ability for HR and line managers to monitor progress in implementing performance reviews through a comprehensive dashboard, including 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, CMB 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

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

CIMB Niaga's Contributions as an Organizer or Speaker at Sustainable Finance Events

| Event Name | Organizer |
|---|--|
| Benchmarking: Net Zero Roadmap & Waste Management | A national Sharia bank |
| Blinded Finance | Indonesian Finance Committee |
| ESG Webinar Series | Alumni Association of the Faculty of Law, University of Indonesia (ALUM FHKUI) |
| EY Indonesia Climate Change & Sustainability Services (CC&SS) 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 | EcoBiz Student Association (ESA) Master and Doctoral Program Faculty of Economics and Business from Indonesia International Islamic University (IUI) |
| Sustainability Auditors Transformation Venture (ATV) | Faculty of Economics and Business (FEB), University of Indonesia |
| The Cooler Earth Sustainability Series 2025 | CIMB Niaga |
| ESG 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

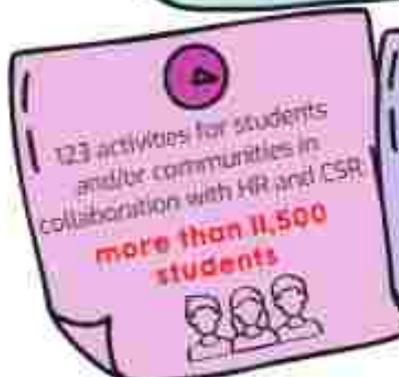
Sustainability Series



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 Bisnis (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:



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 Bisnis (NGOBIZ)

CIMB Niaga supports Small and Medium Enterprise (SME) entrepreneurs in Indonesia through the "Ngobrolin Bisnis" (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 2025. 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 Reveille (DRE), 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, Memperkuat 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 QPeRA 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 QPeRA 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 (PENGUJIAN)

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 submitted through:

Sustainability Unit

E-mail: sustainability@cimbniaga.co.id

Feedback Sheet:

https://investor.cimbniaga.co.id/sr_feedback_form.html

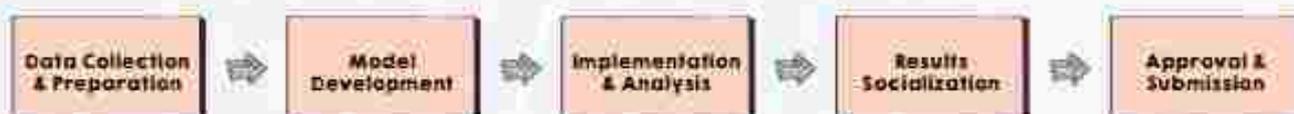
Appendices, References & Index



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

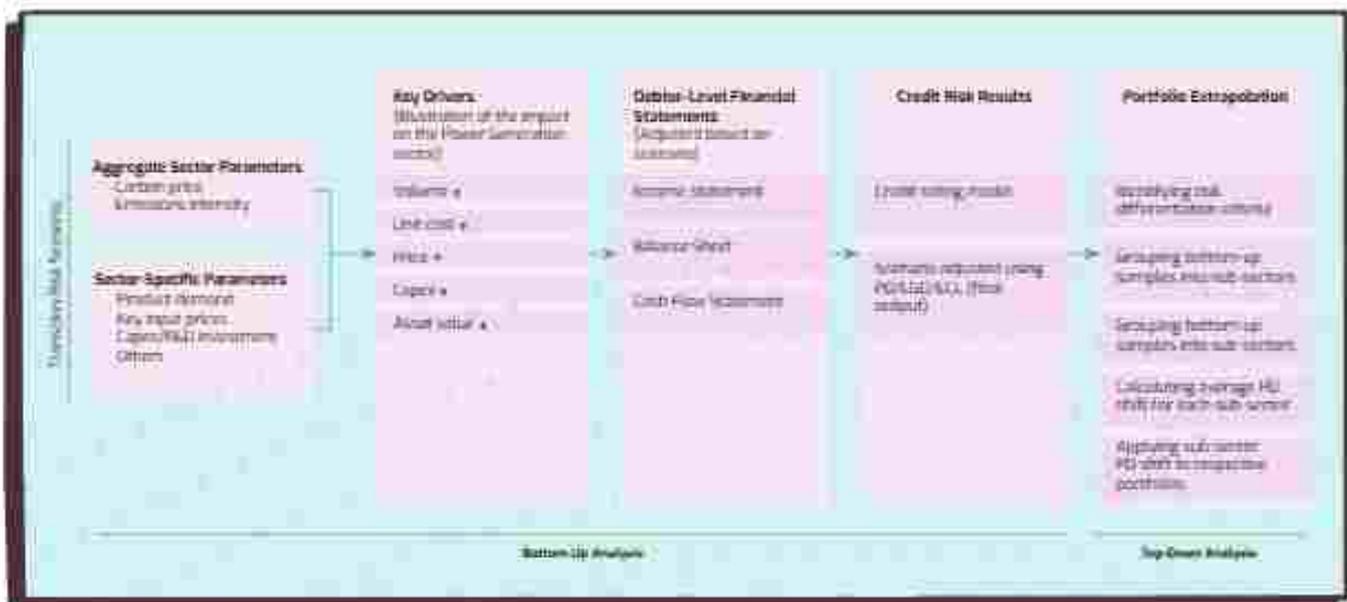
The manifestation of transition risk impacts on real economy sectors varies in severity and form. Accordingly, Bank developed a series of sector-specific models and emissions-based models for eleven industry sectors. These models are used to understand sector sensitivity to transition risk impacts.

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 DJK 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 DJK 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

- CESA 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 (NZZ050) | Disorderly Divergent Net Zero (DNZ) | Hot House World Nationally Determined Contributions (NDCs) |
|---------------------------|---|---|---|
| Scenario Narrative | <ul style="list-style-type: none"> 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). | <ul style="list-style-type: none"> 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. | <ul style="list-style-type: none"> 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 DJK 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 (PDR 2.22/2023)

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 | <p>CSA is driven by external datasets and specific modelling frameworks that have several limitations:</p> <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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 modeling limitations in CSA. |

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.

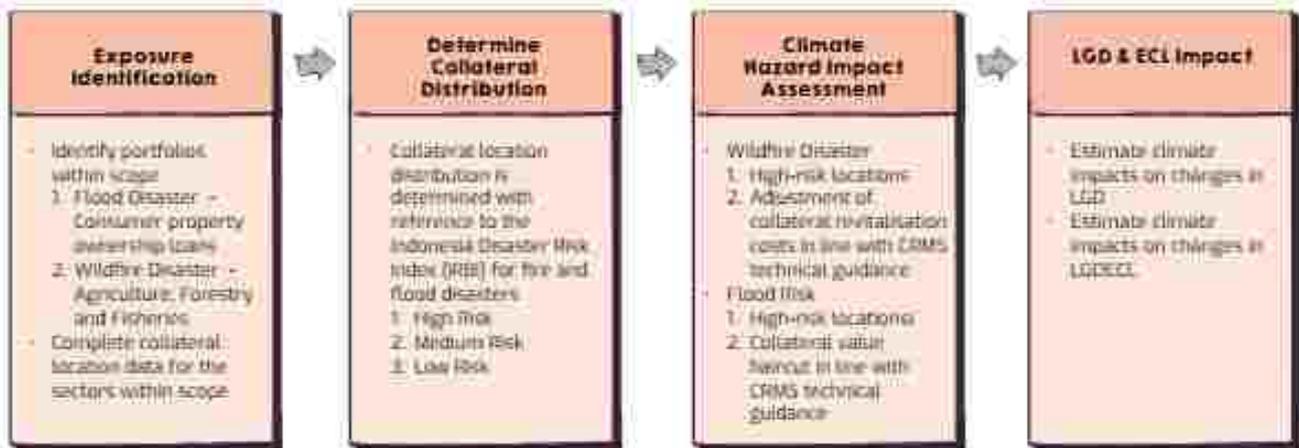
In 2025, Bank expanded the scenario analysis modelling scope to cover 100% of the portfolio, including retail and non-retail. A summary of OJK CRMS 2024 and 2025 implementation is as follows:

| | 2025 | 2024 |
|---------------|--|---|
| Reporting | CRMS 2025 | Pilot CRMS 2024 |
| Scope: | <p>Non-retail All OJK Economic 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) 7. Productive sectors other than Sectors 1-6</p> <p>Business Segments Corporate Banking Commercial Banking Enterprise Business Banking securities</p> <p>Retail 1. Consumer loans secured by property 2. Consumer sectors other than property-secured</p> | <p>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)</p> <p>Business Segments Corporate Banking Commercial Banking Enterprise Business Banking Securities</p> <p>Retail Consumer loans secured by property</p> |
| Time Horizon: | <ul style="list-style-type: none"> Short-Term (2025, 2026, 2027) Long-Term (2030, 2040, 2050) | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <p><u>Quantitative Assessment</u></p> <p>Credit Risk Market Risk</p> <p><u>Qualitative Assessment</u></p> <p>Operational Risk Liquidity Risk</p> | <p><u>Quantitative Assessment</u></p> <p>Credit Risk Market Risk</p> <p><u>Qualitative Assessment</u></p> <p>Operational Risk Liquidity Risk</p> |

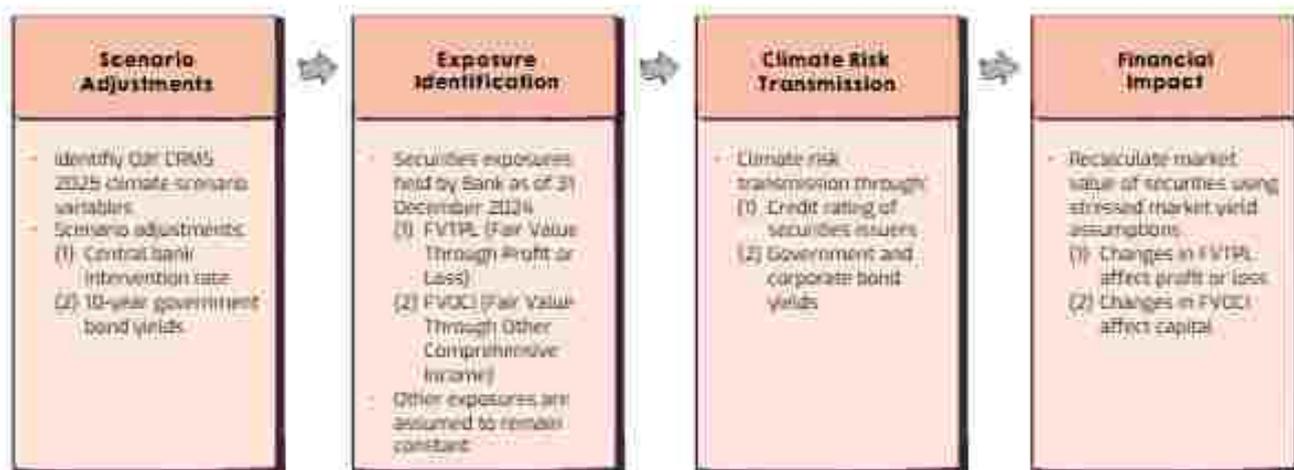
Physical Risk

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 (PSPN 214/0000)

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 <ul style="list-style-type: none"> Simulated through the income statement via: <ol style="list-style-type: none"> Changes in provisions Interest income Deterioration in asset quality impacts interest income (not significant) | Market Risk Impact <ul style="list-style-type: none"> Assessed through mark-to-market (MTM) movements |
| Risk-Weighted Assets (RWA) | |
| Using the Standardized Approach for Commercial Banks | |
| Credit RWA <ul style="list-style-type: none"> Affected by deterioration in asset quality and credit growth | Market RWA <ul style="list-style-type: none"> 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 (SP59K 2.14 2020)

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 | <p>Risks:</p> <ul style="list-style-type: none"> - 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 <p>Identification:</p> <ul style="list-style-type: none"> - 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 <p>Mitigation:</p> <ul style="list-style-type: none"> - 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 | <p>Risk:</p> <ul style="list-style-type: none"> - Bank may not achieve decarbonisation targets if operations are not adjusted to support the transition infrastructure, products and services required <p>Identification:</p> <ul style="list-style-type: none"> - Importance of adjusting Bank's operations to support the transition towards a low-carbon economy <p>Mitigation:</p> <ul style="list-style-type: none"> - 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 (AFOLU/LUC) - Environmental and Social Risk Analysis - Inclusivity, diversity and human rights - Carbon trading - Biodiversity risk analysis - Risk management in climate scenario analysis |
| Physical Risk | <p>Risk:</p> <ul style="list-style-type: none"> - 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 <p>Mitigation:</p> <ul style="list-style-type: none"> - 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 | <p>Risk:</p> <ul style="list-style-type: none"> - Climate disasters may disrupt Bank's infrastructure facilities, particularly communications and the use of physical assets at branch offices <p>Identification:</p> <ul style="list-style-type: none"> - Value of fixed assets in high-risk areas (IFBI) - Historical disaster records, including Loss Event Data (LED) <p>Mitigation:</p> <ul style="list-style-type: none"> - 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 term > 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 <p>Adaptation:</p> <ul style="list-style-type: none"> - 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 (DRP) 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 (PDLKHS-02)

| 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 | 228,002,999 | 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 | 188 | 175 |

PILLAR 1: SUSTAINABLE ACTION

Employees Based on Employment Status (PDLKHS-03) (SR 2-5, 2-6)

| 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 (SR 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 | 958 | 470 | 575 | 473 | 563 |
| West Java Region | 393 | 604 | 371 | 628 | 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 | 269 | 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 Position Level (2024: 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 (94/2-7)

| Age | 2025 | | | | | | | | | |
|-------|-------------------|--------|-------------------|--------|-------------------|--------|----------------|--------|-------|--------|
| | 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 | 535 | 107 | 64 | 427 | 289 | 4,109 | 3,971 |
| >50 | 175 | 252 | 133 | 103 | 63 | 38 | 17 | 11 | 388 | 404 |

| Age | 2024 | | | | | | | | | |
|-------|-------------------|--------|-------------------|--------|-------------------|--------|----------------|--------|-------|--------|
| | 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 | 201 | 254 | 130 | 99 | 60 | 36 | 19 | 15 | 413 | 404 |

| Age | 2023 | | | | | | | | | |
|-------|-------------------|--------|-------------------|--------|-------------------|--------|----------------|--------|-------|--------|
| | 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 (94/2-7)

| 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 | 694 | 512 | 689 |
| Diploma 4 | 2 | 1 | 16 | 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 (Unit: 201, 4001)

| 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 | 7,679 | 0 | 7,679 |
| 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 | 2,590 | 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 |

| Nationality | 2024 | | | | | | | | | |
|---|-------------------|--------|-------------------|--------|-------------------|--------|----------------|--------|-------|--------|
| | 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 |

| Nationality | 2023 | | | | | | | | | |
|---|-------------------|--------|-------------------|--------|-------------------|--------|----------------|--------|-------|--------|
| | 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 (S&P 401)

| 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 | 69 | 70 | 76 |
| East Indonesia Region | 118 | 43 | 39 | 40 | 61 | 51 |
| Total | 881 | 565 | 910 | 687 | 931 | 763 |
| | 1,446 | | 1,597 | | 1,694 | |

New Employees by Age Group (Data 4Q-21)

| Age | 2025 | | 2024 | | 2023 | |
|-------|-------|--------|-------|--------|-------|--------|
| | Male | Female | Male | Female | Male | Female |
| <30 | 346 | 237 | 411 | 367 | 435 | 456 |
| 30-50 | 534 | 325 | 499 | 319 | 494 | 308 |
| >50 | 1 | 3 | 0 | 1 | 2 | 1 |
| Total | 1,446 | | 1,597 | | 1,694 | |

Employee Turnover by Region (Data 4Q-21)

| 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 | 66 | 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 | 518 | 466 | 451 | 456 | 422 |
| Non-Management | 336 | 205 | 336 | 218 | 274 | 191 |
| Total | 940 | 789 | 918 | 728 | 829 | 681 |
| | 1,729 | | 1,644 | | 1,510 | |

Employee Turnover by Age Group (SD: 40-5)

| 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 |
| Total | 1,729 | | 1,644 | | 1,510 | |

Number and Reason for Employees Leaving (SD: 40-1)

| Reasons | 2025 | | 2024 | | 2023 | |
|------------------------------------|-------|--------|-------|--------|-------|--------|
| | Male | Female | Male | Female | Male | Female |
| Normal Retirement | 102 | 115 | 97 | 89 | 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 (SD: 40-1)

| Entry Path | 2025 | | 2024 | | 2023 | | Jumlah | | |
|--|------|--------|-------|--------|------|--------|--------|-----|-------|
| | Male | Female | Male | Female | Male | Female | | | |
| 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 | 1,466 | 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 404-2)

| 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 (GRI 403-2)

| 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 | 359 |
| 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 | Financing in scope (Rp billion) | 2024 | | | | | |
|--|---------------------------------|--|--|-----------------------------|--|--|-----------------------------|
| | | Scope 1 & 2 | | | Scope 3 | | |
| | | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tons of CO ₂ /Rp billion) | Weighted Data Quality Score | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tons of CO ₂ /Rp billion) | Weighted Data Quality Score |
| Manufacturing | 20,383.1 | 1,220.8 | 59.9 | 37 | 1,932.5 | 94.8 | 3.8 |
| Trading, restaurants, hotels, and administration | 18,456.1 | 154.4 | 8.9 | 4.6 | 601.5 | 32.6 | 4.6 |
| Agriculture | 13,413.2 | 1,010.6 | 75.3 | 37 | 846.4 | 63.1 | 4.1 |
| Business Services | 11,619.9 | 108.2 | 9.3 | 37 | 167.3 | 14.4 | 3.8 |
| Construction | 7,188.9 | 7.3 | 1.0 | 4.4 | 130.4 | 18.1 | 4.4 |

| 2024 | | | | | | | |
|--|---------------------------------|--|--|-----------------------------|--|--|-----------------------------|
| Sector | Financing in scope (Rp billion) | Scope 1 & 2 | | | Scope 3 | | |
| | | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tons of CO ₂ /Rp billion) | Weighted Data Quality Score | Emissions (thousand tonnes of CO ₂ e) | 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 | 723.6 | 119.0 | 1.1 | 423.1 | 69.6 | 1.1 |
| Housing | 39,980.6 | 124.9 | 3.1 | 4.0 | 27 | 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

| 2024 | | | | | | | |
|---------------------|---------------------------------|--|--|-----------------------------|--|--|-----------------------------|
| Asset Class | Financing in scope (Rp billion) | Scope 1 & 2 | | | Scope 3 | | |
| | | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tonnes of CO ₂ /Rp billion) | Weighted Data Quality Score | Emissions (thousand tonnes of CO ₂ e) | 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 | 6.0 |
| 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

| Sector | 2023 | | | | | | |
|--|---------------------------------|--|--|-----------------------------|--|--|-----------------------------|
| | Financing in scope (Rp billion) | Scope 1 & 2 | | | Scope 3 | | |
| | | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tonnes of CO ₂ /Rp billion) | Weighted Data Quality Score | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tonnes of CO ₂ /Rp billion) | Weighted Data Quality Score |
| Manufacturing | 18,341 | 1,045.3 | 57.7 | 3.8 | 76 | 38.9 | 4.7 |
| Trading, restaurants, hotels, and administration | 14,709.3 | 144.9 | 9.9 | 4.3 | 87 | 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 | 11 | 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 | 6.0 |
| Social services | 77 | 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 | 6.0 |
| 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

| Asset Class | 2023 | | | | | | |
|---------------------|---------------------------------|--|--|-----------------------------|--|--|-----------------------------|
| | Financing in scope (Rp billion) | Scope 1 & 2 | | | Scope 3 | | |
| | | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tonnes of CO ₂ /Rp billion) | Weighted Data Quality Score | Emissions (thousand tonnes of CO ₂ e) | 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 | 2022 | | | | | | |
|--|---------------------------------|--|--|-----------------------------|--|--|-----------------------------|
| | Financing in scope (Rp billion) | Scope 1 & 2 | | | Scope 3 | | |
| | | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tonnes of CO ₂ /Rp billion) | Weighted Data Quality Score | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tonnes of CO ₂ /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 | 109,2 | 47,2 | 3,5 | 193,3 | 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 | 39,7 | 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 | 2022 | | | | | | |
|---------------------|---------------------------------|--|--|-----------------------------|--|--|-----------------------------|
| | Financing in scope (Rp billion) | Scope 1 & 2 | | | Scope 3 | | |
| | | Emissions (thousand tonnes of CO ₂ e) | Emission Intensity (tonnes of CO ₂ /Rp billion) | Weighted Data Quality Score | Emissions (thousand tonnes of CO ₂ e) | 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) (Rp1,000,000=Rp1B)

| 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 | 34,581,047 | 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) (Rp1,000,000=Rp1B)

| Region | 2025 | % | 2024 | % | 2023 | % |
|----------------|--------------------|------------|--------------------|------------|--------------------|------------|
| Jakarta | 171,536,792 | 72 | 162,630,411 | 71 | 159,322,585 | 73 |
| Sumatera | 16,761,292 | 7 | 15,971,139 | 7 | 14,588,662 | 7 |
| East Java | 13,809,361 | 6 | 13,668,706 | 6 | 13,956,931 | 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 | 10,052,059 | 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 (Rp million)

| Description | 2025 Target | 2025 Realisation |
|--|---------------|------------------|
| Operational and Financial Projections : | | |
| Net Interest Margin (NIM) | 4.0%-4.4% | 4.0% |
| Cost to Income Ratio (CIR) | 44.0% - 47.0% | 45.9% |
| RCA | 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 (Rp million)

| Description | 2025 | | 2024 | | 2023 | |
|-----------------|------------|-------|------------|-------|------------|-------|
| | Individual | MSME | Individual | MSME | Individual | MSME |
| Current Account | 23,931 | 7,455 | 29,350 | 7,386 | 28,412 | 6,437 |
| Savings | 4,289,309 | 3,674 | 4,106,778 | 3,427 | 3,667,644 | 3,011 |
| Deposit | 71,621 | 525 | 73,331 | 520 | 77,751 | 394 |

Total Value of Current Accounts, Savings and Deposit Accounts (Individuals and MSMEs) 2022-2024 (Rp millions) (Rp million)

| Description | 2025 | | 2024 | | 2023 | |
|-----------------|------------|-----------|------------|-----------|------------|-----------|
| | Individual | MSME | Individual | MSME | Individual | MSME |
| Current Account | 2,292,727 | 1,820,846 | 1,709,725 | 1,917,437 | 1,679,613 | 1,572,208 |
| Savings | 80,473,250 | 612,535 | 76,069,043 | 850,652 | 73,359,072 | 779,661 |
| 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 | | 372,698,893 | 360,220,510 | 334,369,233 |
| Earning Assets - Net | | 436,838,008 | 432,548,988 | 396,220,269 |
| Bank Financing | | 238,308,825 | 228,002,995 | 213,369,870 |
| Third-party Funds | Rp millions | 270,522,780 | 260,639,027 | 235,861,670 |
| Operating Income | | 19,435,688 | 18,917,536 | 18,785,520 |
| Other Operating Expenses | | 8,968,346 | 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 | 14.54 | 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) | | 203.80 | 225.53 | 249.58 |
| a. Consolidated LCR | | | | |

Note: Explanations of economic performance achievements related to sustainable finance implementation are discussed in this report under 'Financing' in the Sustainable Business Activity Category (SBAU).

Economic Value Distributed to Stakeholders (Rp millions)

| Description | 2025 | 2024 | 2023 |
|----------------------------------|------------|------------|------------|
| Economic value generated | | | |
| Interest and sharia income | 24,671,960 | 24,227,316 | 22,906,000 |
| 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 | 9,003,361 |
| 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 Complaints |
|------------------------------------|-----------|--------|-------------|---|------------------|
| | 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 | 16 | 100 | - | 0 | 16 |
| 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 CMB Niaga's compliance with applicable laws and regulations and the implementation of sustainability principles at CMB Niaga. |
| 2. | Nomination and Remuneration Committee | <p>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 DPK 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 (SDI) for the candidates, where applicable.</p> <p>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.</p> |

Number of Anti-Fraud Training Participants by Bank Operational Region (SG 205-2)

| Region | 2025 | | | 2024 | | | 2023 | | |
|-----------------------------|------------|---------------|-------------------|------------|--------------|-------------------|------------|--------------|-------------------|
| | Management | Employees | Business Partners | Management | Employees | Business Partners | Management | Employees | Business Partners |
| Jakarta Region | 15 | 10,110 | 55 | 0 | 3,062 | 0 | 0 | 1,455 | 11 |
| Sumatra Region | 0 | 52 | 0 | 0 | 12 | 0 | 0 | 664 | 0 |
| West Java Region | 0 | 104 | 0 | 0 | 16 | 0 | 0 | 365 | 0 |
| Central Java and DIY Region | 0 | 112 | 0 | 0 | 49 | 0 | 0 | 635 | 0 |
| East Java Region | 0 | 127 | 0 | 0 | 21 | 0 | 0 | 943 | 11 |
| East Indonesia Region | 0 | 12 | 0 | 0 | 11 | 0 | 0 | 361 | 0 |
| Training Modules by HR | 0 | 1,051 | 0 | 0 | 2,291 | 0 | 0 | 2,611 | 11 |
| Total | | 11,568 | | | 5,002 | | | 6,042 | |

Note: Management includes the Board of Commissioners and the Board of Directors.

Fraud Case Resolutions (GRI 205-4, 205-5) (P14-05190-4)

| 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)(D403-1.6.3)

| 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 | 70,223 | 98,829 | 117,736 | 111,490 | 135,989 |
| Non-Management | 20,599 | 10,323 | 25,325 | 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)(D403-1.6.3)

| 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 & Reskilling) | 89,253 | 55,517 | 53,691 |
| Sales | 72,532 | 40,243 | 84,551 |
| 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 | 1,994 | 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* [53-404-11ACB5.0.02]

| 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 | 261,570 | 312,758 | 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 | 83.679 | 5.570 | 75.451 |
| Total | 101.967 | 85.270 | 88.105 |

External Initiatives and Association Memberships (SDG 3-10, ESG)

| 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 (AKK) | National | Member |
| 15 | Indonesian Banking Human Capital Forum (FHCP) | National | Member |
| 16 | Indonesian Chief Information Officer Association (CIO) | 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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| | |
|------------------|--|
| 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. |
| GRI 1 used | GRI 1: Foundation 2021 |

| GRI Standard | Indicator | Page Number | Location | | | No. GRI Sector Standard |
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| | 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 | |
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| | 304-2 | Significant impacts of activities, products and services on biodiversity | | | |
| | 304-4 | IUCN Red List species and national conservation list species with affected by operations | | | |
| GRI 305: Emissions 2016 | 305-1 | Direct (Scope 1) GHG emissions | | | |
| | 305-2 | Energy indirect (Scope 2) GHG emissions | | | |
| | 305-3 | Other indirect (Scope 3) GHG emissions | | | |
| | 305-4 | GHG emissions intensity | | | |
| | 305-5 | Reduction of GHG emissions | | | |
| | 305-7 | Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions | | | |
| GRI 306: Waste 2020 | 306-1 | Waste generation and significant waste-related impacts | | | |
| | 306-3 | Waste generated | | | |
| | 306-4 | Waste diverted from disposal | | | |
| GRI 308: Supplier Environmental Assessment 2016 | 308-1 | New suppliers using environmental criteria | | | |
| | 308-2 | Negative environmental impacts in the supply chain and actions taken | | | |
| GRI 401: Employment 2016 | 401-1 | New employee hires and employee turnover | | | |
| | 401-2 | Benefits provided to full-time employees that are not provided to temporary or part time employees | | | |
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| GRI 403: Occupational Health and Safety 2018 | 403-1 | Occupational health and safety management system | | | |
| | 403-2 | Hazard identification, risk assessment, and incident investigation | | | |
| | 403-3 | Occupational health services | | | |

| GRI Standard | Disclosure | Page Number | Definition | | |
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| | 405-2 | Ratio of basic salary and remuneration of women to men | | 63 | |
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Panduan Pengungkapan Standar Keberlanjutan I

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| (c) Effects of sustainability risks and opportunities on strategy and decision-making. | | | 47, 91-93, 100, 149-157 |
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| | | (a) Entity's current and planned response for sustainability-related risks and opportunities in its strategy and decision-making. | 47, 91-93, 149-157 |
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| | | (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: <ul style="list-style-type: none"> (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. | |
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| | (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. | |
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Panduan Pengungkapan Standar Keberlanjutan 2

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| | | (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 | 84, 82 |
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| | | (iii) Entity's capacity to adapt its strategy and business model to climate change across time horizon, including: | |
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| | | (i) Information about the inputs the entity used, including: | |
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| | | (5) Rationale for its chosen climate-related scenarios are relevant to assessing its resilience to climate-related changes, developments, or uncertainties | 161, 192 |
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| (2) Rationale for measurement approach, inputs, and assumptions used to measure its greenhouse gas emissions | | | 75, 77 |
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| (1) The consolidated accounting group | | | |
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| | | (e) Capital deployment—the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities | N/A |
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| | | (i) Application of carbon price in decision-making and its approach | 73 |
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| | | (g) Remuneration—the entity shall disclose: | |
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| | | (a) 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 | |
| | | (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 | 77 |
| | | (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 | | | |
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| | (iv) | Factors affecting the credibility and integrity of the planned use of carbon credits | 74 |
| | PSPK 2-862 | 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: | |
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| (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. | 78-81, 205-206 | |
| (b) | Its gross exposure to each industry by asset class, expressed in the presentation currency of the entity's financial statements. For: | | |
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| (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. | | |
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| 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)

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| 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 |
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| B.1.5 | Does the company disclose sustainability-related performance progress in relation to its previously set targets? | 75-82 |
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| 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 |
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| 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 |
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| B.4.6 | How are creditors' rights protected? | 148 |
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| 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 | 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 |



Laporan/Report No. N20260317001/DC2/PA/2026

Laporan asurans independen dengan keyakinan terbatas atas informasi keberlanjutan yang diidentifikasi dalam laporan keberlanjutan PT Bank CIMB Niaga Tbk dan entitas anak

Independent practitioner's limited assurance report on the identified sustainability information in PT Bank CIMB Niaga Tbk and its subsidiaries' sustainability report

Kepada Direksi
PT Bank CIMB Niaga Tbk

*To the Board of Directors of
PT Bank CIMB Niaga Tbk*

Kesimpulan keyakinan terbatas

Limited assurance conclusion

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.

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.

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.

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

Identified Sustainability Information

Informasi Keberlanjutan yang Diidentifikasi tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut dirangkum sebagai berikut:

The Identified Sustainability Information as at 31 December 2025 and for the year then ended is summarized below:

| Informasi Keberlanjutan yang Diidentifikasi | Satuan |
|---|----------------------------|
| Emission Gas Rumah Kaca ("GRK") - Cakupan 1 | ton setara CO ₂ |
| Emission GRK - Cakupan 2 - Location Based | ton setara CO ₂ |

| Identified Sustainability Information | Units |
|--|--------------------|
| Greenhouse Gas ("GHG") Emissions - Scope 1 | TCO ₂ e |
| GHG Emissions Scope 2 - Location based | TCO ₂ e |

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Number of Pages: 100 (21,500 x 1/224)

| 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 didasikan | ton |
| Kesenjangan rata-rata upah gender | rasio |
| Tingkat ketidakhadiran | % |

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 penkatan 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.

| Identified Sustainability Information | Units |
|---------------------------------------|---------------------|
| GHG Emissions Scope 2 – Market based | tCO ₂ e |
| 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(t) |
| Gender pay ratio | ratio |
| Absenteeism rate | % |

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*, berdasarkan prinsip dasar yaitu integritas, objektivitas, kompetensi dan kehati-hatian profesional, kerahasiaan, serta pertaku 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 profesional 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 atau 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

Ketidapaan 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 praktis

Tanggung jawab kami adalah untuk merencanakan dan melaksanakan perikatan asuransi untuk memperoleh keyakinan terbatas tentang apakah Informasi Keberlanjutan yang Diidentifikasi bebas dari salah satu material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menandatangani 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 judgment 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 satu 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 Informasi Keberlanjutan yang Diidentifikasi 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

Restriction on distribution and use of our report

Laporan kami ditujukan semata-mata kepada Direksi untuk membantu Direksi dalam menjalankan tanggung jawab tata kelola dengan memperoleh laporan asuransi independen terkait Informasi Keberlanjutan yang Diidentifikasi.

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.

Kami tidak menerima kewajiban, tanggung jawab, atau tuntutan kepada pihak selain Grup sehubungan dengan laporan ini, maupun kepada Grup atas konsekuensi dari penggunaan atau pengandapan 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 mengandapan laporan ini, maka hal tersebut sepenuhnya menjadi risiko pihak tersebut.

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
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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 ₂ e |
| GHG Scope 2 - Location based | 31,916 tCO ₂ e |
| GHG Scope 2 - Market based | 19,046 tCO ₂ e |
| 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 stationary 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 Bintara 1 and 2 Head Office, Tibet 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 employees, 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. 24/16/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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2025 SUSTAINABILITY REPORT

PT Bank CIMB Niaga Tbk

KEJAR MIMPI,
TURNING INSPIRATION
INTO ACHIEVEMENT



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