



SUSTAINABILITY REPORT 2024

PERFORMANCE DATA SUPPLEMENT

MOVING FORWARD WITH YOU



MARCH 2025

THANK YOU
FROM TOMORROW



PERFORMANCE DATA

ABOUT THIS DOCUMENT

This Performance Data Supplement provides an overview of the sustainability indicators for CIMB Group Holdings Berhad for the year 2024. The report serves to provide supplementary data to the CIMB Group Sustainability Report 2024  and should be read in conjunction with CIMB's Integrated Annual Report 2024  for a comprehensive understanding of our performance.

DISCLAIMER

This Performance Data Supplement is based on current information, estimates and assumptions as at the time of publication. We do not undertake to update any content contained in this report or inform readers of any changes. Certain aspects of our sustainability performance may change based on evolving regulatory and internal frameworks. Readers are advised to exercise caution and conduct their own independent assessment when interpreting and analysing this report. This Performance Data Supplement is for informational purposes only and does not create any legal obligations. While we strive for accuracy and completeness, we do not guarantee the adequacy, accuracy, or completeness of the information provided.

Figures in the data tables may not add up precisely to the totals provided due to rounding.

FEEDBACK

We welcome all feedback, ideas and questions from all stakeholders.

Please contact:

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CUSTOMERS

NUMBER OF BRANCHES, SELF SERVICE TERMINALS, AND CUSTOMERS

Indicator	Unit	2021	2022	2023	2024
Total Retail Branches					
Malaysia ¹	#	230	217	217	217
Indonesia ²	#	324	312	309	303
Singapore ³	#	1	1	1	1
Thailand ⁴	#	54	53	54	51
Cambodia ⁵	#	14	14	14	14
Philippines	#	1	1	1	1
Vietnam	#	2	2	2	2
Total Self Service Terminals (SSTs)⁶					
Malaysia	#	3,107	2,934	2,936	2,828
Indonesia	#	4,481	4,383	3,893	3,265
Singapore	#	2	2	2	2
Thailand	#	0	0	0	0
Cambodia	#	60	63	56	53
Philippines	#	0	0	0	0
Vietnam	#	0	0	0	0
Total Consumer Banking Customers					
Malaysia	#, Million	8.1	8.3	8.0	8.0
Indonesia	#, Million	4.1	4.3	8.2	8.7
Singapore	#, Million	0.4	0.4	0.5	0.6
Thailand	#, Million	0.5	0.6	0.6	0.7
Cambodia	#, Million	0.04	0.04	0.04	0.04
Philippines	#, Million	N/A	N/A	7.4	8.7
Vietnam	#, Million	N/A	N/A	1.0	1.5
Total Active Clicks Users⁷					
Malaysia	#, Million	4.4	4.7	5.0	5.2
Indonesia	#, Million	1.0	1.3	1.3	1.5
Singapore	#, Million	0.2	0.2	0.3	0.4
Thailand	#, Million	0.1	0.2	0.2	0.2
Cambodia	#, Million	N/A	N/A	0.01	0.02
Philippines	#, Million	N/A	N/A	1.5	2.1
Vietnam	#, Million	N/A	N/A	0.03	0.02
Total Active Mobile App Users⁷					
Malaysia	#, Million	2.8	4.1	4.6	5.0
Indonesia	#, Million	0.9	1.1	1.3	1.4
Singapore	#, Million	0.1	0.2	0.3	0.4
Thailand	#, Million	0.1	0.2	0.2	0.3
Cambodia	#, Million	N/A	N/A	0.01	0.02
Philippines	#, Million	N/A	N/A	1.5	2.1
Vietnam	#, Million	N/A	N/A	0.03	0.02

N/A – Not Available

1. Malaysia branches excluding Bureau de Change, Trade Service Centres and Trade Desks.
2. Indonesia branches excluding Micro, cash counters and payment points, Payment and Cash Centres, Mobile Cash Vans, Trade Service Centres and Private Banking.
3. Singapore branches excluding Private Banking and Trade Service Centres.
4. Thailand branches excluding FX Booths, Private Banking and Trade Service Centres.
5. Cambodia branches excluding Trade Service Centres.
6. Self-Service Terminals include ATMs, Cash Deposit Machines and Cheque Deposit Terminals.
7. Figures reported represent the total number of active digital users, excluding CIMB BizChannel. Active users include users who have logged in at least once for the last three months as of 31st December 2024.

CUSTOMERS

CUSTOMER EXPERIENCE

Indicator	Unit	2021	2022	2023	2024
Net Promoter Score (NPS)¹	%	Within 54	Within 74	Within 69	Within 72
Customer Satisfaction²					
Malaysia	%	84	82	88	89
Indonesia	%	85	93	88	94
Singapore	%	87	88	86	N/A ³
Thailand	%	99	95	99	N/A ³

N/A – Not Available

- The NPS indicator is the ranking for General Retail Banking, calculated using a weighted average of NPS ranking across Malaysia, Indonesia, Singapore and Thailand, with reference based on CIMB's operating income and is adjusted according to regional priorities.
- Customer Satisfaction measures the percentage of customers who responded that they were "satisfied" or "extremely satisfied" with their overall experience with the bank in the General Retail Banking survey conducted across countries. In Malaysia, Singapore and Thailand, the answer is based on a 5-point scale (whereby customer Satisfaction is based on those who rated us 4 or 5), whereas in Indonesia, the answer is based on a 10-point scale (whereby customer satisfaction is based on those who rated us 8 to 10).
- A logic error in the survey link was identified after data collection, resulting in missing values.

GREEN, SOCIAL, SUSTAINABLE IMPACT PRODUCTS AND SERVICES (GSSIPS)

Indicator	Unit, Definitions ¹	2021	2022	2023	2024
Total	RM Million	26,540²	27,244	32,162	31,106
GSSIPS by Business Unit					
Consumer Banking	RM Million	8,907	10,762	10,691 ⁴	9,763
Commercial Banking	RM Million	2,176	3,916	7,159	7,697
Wholesale Banking	RM Million	15,457	12,566	14,313	13,646
GSSIPS by Country					
Malaysia	RM Million	19,498	19,781	22,388	18,060
Indonesia	RM Million	5,601	4,306	4,171	4,033
Singapore	RM Million	823	1,648	2,671	6,206
Thailand	RM Million	618	1,258	2,017	1,879
Cambodia	RM Million	0	6	34	73
Others ³	RM Million	0	245	881	854

- Our latest definitions follow the Sustainable Finance Classification Guiding Principles, refer to CIMB's Sustainable Finance Framework for details.
- Environmental-focused deposit accounts (MY) and Sustainability Waaf (ID) were included in 2021 but excluded from 2022 onwards.
- Others include our branches in Shanghai and Hong Kong.
- Figure for ESG Investment Products in 2023 has been restated following a classification review.


CUSTOMERS

GREEN, SOCIAL, SUSTAINABLE IMPACT PRODUCTS AND SERVICES (GSSIPS) (CONTINUED)

GSSIPS BY PRODUCT

Indicator	Unit, Definition ¹	2021	2022	2023	2024
Consumer Banking²					
Economic Inclusion					
Home Financing	RM Mil, Financing Committed	2,357	2,622	1,936	1,226
Vehicle Financing	RM Mil, Financing Committed	2,528	3,395	4,600	4,454
Personal Financing	RM Mil, Financing Committed	225	666	727	753
Unit Trust Financing	RM Mil, Financing Committed	2,534	2,852	1,457	1,014
Green Financing					
Solar Financing	RM Mil, Financing Committed	N/A	N/A	20	63
Green Home Financing	RM Mil, Financing Committed	252	351	1,043	912
Green Vehicle Financing	RM Mil, Financing Committed	48	232	504	636
ESG Investment Products ³	RM Mil, New Sales	297	644	403 ⁴	705
Commercial Banking					
Green, Social and Sustainable Financing	RM Mil, Financing Committed	122	253	1,005	1,605
Micro and Small Enterprise Financing (Economic Inclusion)	RM Mil, Financing Committed	2,054	3,663	6,154	5,827
Sustainability-linked Financing	RM Mil, Financing Committed	N/A	N/A	N/A	265
Wholesale Banking					
Green, Social and Sustainable Financing	RM Mil, Financing Committed	6,277	5,701	3,723	4,423
Sustainability-linked Financing	RM Mil, Financing Committed	367	1,596	3,938	4,201
Sustainability-linked Treasury Products	RM Mil, Notional Amount	N/A	664	1,334	2,064
Sustainable Bonds/Sukuk	RM Mil, Apportioned Issuance Amount	8,813	4,605	5,318	2,958

N/A – Not Available

- Our latest definitions follow the Sustainable Finance Classification Guiding Principles, refer to CIMB's Sustainable Finance Framework  for details.
- Financing committed generally refers to the financing amount accepted by clients and customers. For Consumer Banking (except Home Financing in Malaysia), this refers to the financing disbursed to customers.
- ESG Investment Products include sales for private banking and consumer banking clients.
- Figure for ESG Investment Products in 2023 has been restated following a classification review.

SUSTAINABILITY-THEMED DEPOSITS AND INVESTMENT ACCOUNTS¹

Indicator	Unit, Definitions and Notes	2021	2022	2023	2024
Consumer Banking					
Environmental-focused Deposits Account (Malaysia)	RM Mil, Total Portfolio Balances	1,830	2,020	2,474	2,839
Waqf Savings (Indonesia)	RM Mil, Total Portfolio Balances	43	20	61	18
Commercial Banking					
Sustainable Term Investment Account-i (Malaysia)	RM Mil, Placement Amount	N/A	523	309	399
Giro Kartini (Indonesia)	RM Mil, Total Portfolio Balances	N/A	N/A	26	141

N/A – Not Available

- These products are no longer counted towards the Group's RM100 billion Sustainable Finance target from 2022 onwards as per the Sustainable Finance Classification Guiding Principles.

CUSTOMERS

SUSTAINABLE FINANCING POLICY AND SUSTAINABILITY DUE DILIGENCE (SDD)

Indicator	Unit	2021	2022	2023	2024
Total					
Number of Basic SDD cases ¹	#	15,195	14,894	15,201	64,592 ³
Number of Enhanced SDD cases	#	417	444	623	754
<i>Recommended</i>	%	87.5	79.5	90.5	89.8
<i>Recommended with Action Plans</i>	%	12.0	20.0	9.2	9.9
<i>Not Recommended</i>	%	0.5	0.5	0.3	0.3
Clients ² with E&S action plans due	#	9	25	46	39
<i>Action plans completed^{2,4}</i>	%	88.9	84.0	84.2	90.6
Malaysia					
Number of Basic SDD cases ¹	#	9,621	9,773	9,883	58,688 ³
Number of Enhanced SDD cases	#	97	118	142	257
<i>Recommended</i>	%	82.5	66.1	79.6	82.9
<i>Recommended with Action Plans</i>	%	16.5	33.1	19.7	16.3
<i>Not Recommended</i>	%	1.0	0.8	0.7	0.8
Clients ² with E&S action plans due	#	9	18	39	25
<i>Action plans completed^{2,4}</i>	%	88.9	94.4	92.0	90.9
Indonesia					
Number of Basic SDD cases ¹	#	2,899	1,703	1,615	1,386
Number of Enhanced SDD cases	#	246	295	398	404
<i>Recommended</i>	%	87.4	83.4	95.5	94.6
<i>Recommended with Action Plans</i>	%	12.2	16.3	4.2	5.4
<i>Not Recommended</i>	%	0.4	0.3	0.3	0.0
Clients ² with E&S action plans due	#	0	2	25	11
<i>Action plans completed^{2,4}</i>	%	N/A	100.0	60.0	88.9
Singapore					
Number of Basic SDD cases ¹	#	2,169	2,904	3,173	4,020
Number of Enhanced SDD cases	#	6	4	18	17
<i>Recommended</i>	%	83.3	75.0	94.4	94.1
<i>Recommended with Action Plans</i>	%	16.7	25.0	5.6	5.9
<i>Not Recommended</i>	%	0.0	0.0	0.0	0.0
Clients ² with E&S action plans due	#	0	1	0	1
<i>Action plans completed^{2,4}</i>	%	N/A	100.0	N/A	N/A
Thailand					
Number of Basic SDD cases ¹	#	359	337	357	374
Number of Enhanced SDD cases	#	66	24	62	74
<i>Recommended</i>	%	95.5	95.8	82.3	86.5
<i>Recommended with Action Plans</i>	%	4.5	4.2	17.7	13.5
<i>Not Recommended</i>	%	0.0	0.0	0.0	0.0
Clients ² with E&S action plans due	#	0	4	5	2
<i>Action plans completed^{2,4}</i>	%	N/A	25.0	100.0	100.0
Cambodia					
Number of Basic SDD cases ¹	#	147	177	173	124
Number of Enhanced SDD cases	#	2	3	3	2
<i>Recommended</i>	%	100.0	100.0	100.0	100.0
<i>Recommended with Action Plans</i>	%	0.0	0.0	0.0	0.0
<i>Not Recommended</i>	%	0.0	0.0	0.0	0.0
Clients ² with E&S action plans due	#	0	0	0	0
<i>Action plans completed^{2,4}</i>	%	N/A	N/A	N/A	N/A

N/A – Not Available

- Number of Basic SDD is estimated based on the number of clients within scope of the Group Sustainable Financing Policy (GSFP). Figures for Indonesia only includes clients with outstanding loans, with reduced numbers in 2021 onwards due to a client database cleansing exercise in 2020-2021. Indonesia and Thailand client numbers exclude capital raising activities.
- Numbers are counted based on ESDD cases with action plans due in order to cover various due action plans under the same client. E.g., Case 1 (Client A) with an action plan due on reporting year and Case 2 (Client A) with an action plan due on reporting year will be counted as two cases.
- Figures include SME banking clients for Malaysia following a revision of the Group Sustainable Financing Policy (GSFP) which was rolled out in Malaysia in July 2024. This will be further rolled out to other countries in stages.
- Completed action plan percentages exclude action plans that were cancelled due to the maturity of their facilities, unsuccessful finalisation of transactions or termination of the client relationship for various reasons.

GOVERNANCE AND ETHICS

CIMB GROUP HOLDINGS BERHAD BOARD OF DIRECTORS

Indicator	Unit	2021	2022	2023	2024
Directors by Gender					
Male	#	7	7	6	7
Female	#	3	3	3	4
Male	%	70	70	67	64
Female	%	30	30	33	36
Directors by Age					
<30	#	0	0	0	0
30-50	#	2	1	1	2
>50	#	8	9	8	9
<30	%	0	0	0	0
30-50	%	20	10	11	18
>50	%	80	90	89	82

HUMAN RIGHTS

Indicator	Unit	2021	2022	2023	2024
Number of Substantiated Complaints ¹	#	0	0	0	1 ²

1. Substantiated complains refer to written statements by regulatory or similar official bodies addressed to the company that identifies violations of human rights, or a complaint lodged with the company that has been recognised as legitimate by the company.
2. The case involves an alleged human rights violation by our client. Due to ongoing legal proceedings, we have paused our investigations until the case is resolved and in line with our policies and procedures, have placed the client on our Sustainability Watchlist.

BRIBERY AND CORRUPTION

Indicator	Unit	2021	2022	2023	2024
Operations Assessed for Corruption-related Risk ¹	%	100	100	100	100
Confirmed Incidents of Corruption and Action Taken (Malaysia Only)	#	N/A	1	1	1 ²

N/A – Not Applicable

1. Operations are assessed based on divisions (eg. Group Consumer Banking, Group Wholesale Banking, Group Finance) across CIMB Group's operations in all countries.
2. The case involved breaches of CIMB's Anti-Bribery and Corruption Policy and Code of Ethics and Conduct, where employees were found to have accepted bribes from third parties. Following internal investigations, the employees involved were subsequently terminated in line with the Bank's zero-tolerance policy on bribery and corruption.

EMPLOYEES

NUMBER AND DISTRIBUTION OF EMPLOYEES

Indicator	Unit	2021	2022	2023	2024 ²
Total	FTEs	33,265	33,252	34,166	33,512
Employees by Country¹					
Malaysia	FTEs	16,056	16,180	16,489	15,855
Indonesia	FTEs	12,022	11,775	12,069	12,012
Singapore	FTEs	907	966	1,026	1,064
Thailand	FTEs	3,340	3,268	3,181	3,108
Cambodia	FTEs	449	461	481	496
Others	FTEs	491	602	920	977
Malaysia	% of FTEs	48.4	48.7	48.3	47.3
Indonesia	% of FTEs	36.1	35.4	35.3	35.8
Singapore	% of FTEs	2.7	2.9	3.0	3.2
Thailand	% of FTEs	10.0	9.8	9.3	9.3
Cambodia	% of FTEs	1.3	1.4	1.4	1.5
Others	% of FTEs	1.5	1.8	2.7	2.9
Employees by Job Category¹					
Non-Management	FTEs	5,495	4,929	4,715	4,358
Junior Management	FTEs	21,993	22,128	22,851	22,351
Middle Management	FTEs	4,267	4,648	4,980	5,154
Senior Management	FTEs	1,449	1,479	1,556	1,582
Key Management	FTEs	61	68	64	67
Non-Management	% of FTEs	16.5	14.9	13.7	13.0
Junior Management	% of FTEs	66.1	66.5	66.9	66.7
Middle Management	% of FTEs	12.8	14.0	14.6	15.4
Senior Management	% of FTEs	4.4	4.4	4.6	4.7
Key Management	% of FTEs	0.2	0.2	0.2	0.2
Employees by Gender¹					
Male	FTEs	14,392	14,350	14,704	14,480
Female	FTEs	18,873	18,902	19,462	19,032
Male	% of FTEs	43.3	43.2	43.0	43.2
Female	% of FTEs	56.7	56.8	57.0	56.8
Employees by Age¹					
<30	FTEs	6,774	6,360	6,091	5,043
30-50	FTEs	23,536	22,966	24,116	24,147
>50	FTEs	2,955	3,926	3,959	4,322
<30	% of FTEs	20.4	19.1	17.8	15.0
30-50	% of FTEs	70.7	69.1	70.6	72.1
>50	% of FTEs	8.9	11.8	11.6	12.9

1. The data covers CIMB branches, entities and subsidiaries that either contribute materially to CIMB or exhibit high to medium interdependency with CIMB, in accordance with the Group's Entity Governance Policy.

2. 2024 figures exclude employees whose costs are borne by a third party.

EMPLOYEES

NEW HIRES

Indicator	Unit	2021	2022	2023	2024
Total Hires	FTEs	3,329	5,383	5,581	4,129
	Hire rate (%)	9.9	16.3	16.6	12.3
Hires by Country¹					
Malaysia	FTEs	1,657	2,316	2,442	1,419
Indonesia	FTEs	976	1,930	2,059	1,902
Singapore	FTEs	163	259	197	169
Thailand	FTEs	218	488	443	308
Cambodia	FTEs	82	80	76	65
Others	FTEs	233	310	364	266
Malaysia	Hire rate (%)	4.9	7.0	7.3	4.2
Indonesia	Hire rate (%)	2.9	5.8	6.1	5.7
Singapore	Hire rate (%)	0.5	0.8	0.6	0.5
Thailand	Hire rate (%)	0.6	1.5	1.3	0.9
Cambodia	Hire rate (%)	0.2	0.2	0.2	0.2
Others	Hire rate (%)	0.7	0.9	1.1	0.8
Hires by Job Category¹					
Non-Management	FTEs	550	726	823	594
Junior Management	FTEs	2,254	3,903	4,077	3,000
Middle Management	FTEs	408	628	579	451
Senior Management	FTEs	114	122	100	81
Key Management	FTEs	3	4	2	3
Non-Management	Hire rate (%)	1.6	2.2	2.4	1.8
Junior Management	Hire rate (%)	6.7	11.8	12.1	8.9
Middle Management	Hire rate (%)	1.2	1.9	1.7	1.3
Senior Management	Hire rate (%)	0.3	0.4	0.3	0.2
Key Management	Hire rate (%)	0.0	0.0	0.0	0.0
Hires by Gender¹					
Male	FTEs	1,679	2,660	2,752	2,125
Female	FTEs	1,650	2,723	2,829	2,004
Male	Hire rate (%)	5.0	8.0	8.2	6.3
Female	Hire rate (%)	4.9	8.2	8.4	6.0
Hires by Age¹					
<30	FTEs	1,775	2,706	2,850	1,944
30-50	FTEs	1,514	2,615	2,664	2,127
>50	FTEs	40	62	67	58
<30	Hire rate (%)	5.3	8.2	8.5	5.8
30-50	Hire rate (%)	4.5	7.9	7.9	6.3
>50	Hire rate (%)	0.1	0.2	0.2	0.2
Internal Hires					
Open positions filled by internal candidates ²	Hire rate (%)	36	20	11	12

1. The hire rate is calculated using overall average employee's headcount.

2. Open positions filled by internal candidates are shown as a proportion of jobs posted internally and not total new hires. Data from 2022 to 2024 onwards includes Malaysia, Indonesia, Singapore, Thailand and Cambodia while data for 2021 only covers Malaysia. 2023 and 2024 data includes positions filled through Forward Your Career platform, while data from 2021 and 2022 includes internal transfers.

EMPLOYEES

NUMBER AND DISTRIBUTION OF TURNOVER¹

Indicator	Unit	2021	2022	2023	2024
Total turnover²	FTEs	4,824	5,397	4,660	4,352
	Turnover Rate (%)	14.3	16.3	13.8	13.0
Turnover by Country²					
Malaysia	FTEs	1,702	2,191	1,924	1,632
Indonesia	FTEs	1,857	2,176	1,760	1,946
Singapore	FTEs	430	203	146	132
Thailand	FTEs	631	562	535	380
Cambodia	FTEs	49	69	56	49
Others	FTEs	155	196	239	213
Malaysia	Turnover Rate (%)	5.0	6.6	5.7	4.9
Indonesia	Turnover Rate (%)	5.5	6.6	5.2	5.8
Singapore	Turnover Rate (%)	1.3	0.6	0.4	0.4
Thailand	Turnover Rate (%)	1.9	1.7	1.6	1.1
Cambodia	Turnover Rate (%)	0.1	0.2	0.2	0.1
Others	Turnover Rate (%)	0.5	0.6	0.7	0.6
Turnover by Job Category²					
Non-Management	FTEs	662	864	758	781
Junior Management	FTEs	3,329	3,734	3,192	2,902
Middle Management	FTEs	608	605	558	541
Senior Management	FTEs	217	189	144	122
Key Management	FTEs	8	5	8	6
Non-Management	Turnover Rate (%)	2.0	2.6	2.3	2.3
Junior Management	Turnover Rate (%)	9.9	11.3	9.5	8.7
Middle Management	Turnover Rate (%)	1.8	1.8	1.7	1.6
Senior Management	Turnover Rate (%)	0.6	0.6	0.4	0.4
Key Management	Turnover Rate (%)	0.0	0.0	0.0	0.0
Turnover by Gender²					
Male	FTEs	2,356	2,701	2,380	2,264
Female	FTEs	2,468	2,696	2,280	2,088
Male	Turnover Rate (%)	7.0	8.2	7.1	6.8
Female	Turnover Rate (%)	7.3	8.1	6.8	6.2
Turnover by Age²					
<30	FTEs	1,634	1,865	1,449	1,281
30-50	FTEs	2,747	3,115	2,723	2,602
>50	FTEs	443	417	488	469
<30	Turnover Rate (%)	4.8	5.6	4.3	3.8
30-50	Turnover Rate (%)	8.1	9.4	8.1	7.8
>50	Turnover Rate (%)	1.3	1.3	1.4	1.4
Voluntary Turnover	FTEs	3,820	4,456	3,681	3,126
	Turnover Rate (%)	11.3	13.5	10.9	9.3

1. Total employee turnover is a sum of voluntary (e.g., resignation) and involuntary (e.g., end of contract, dismissal, death, retirement) turnover, excluding transfers to other CIMB entities, which is outside of the scope of this table.
2. The turnover rate is calculated using overall average employee's headcount.
3. Figure from 2021 to 2023 has been restated to reflect an updated calculation method.

EMPLOYEES

DIVERSITY AND INCLUSION

EMPLOYEE DISTRIBUTION BY NATIONALITY

Indicator	Unit	2021	2022	2023	2024
Non-Management					
Malaysian	FTEs	2,127	2,021	1,967	1,932
Indonesian	FTEs	2,799	2,422	2,364	2,092
Singaporean	FTEs	4	4	4	4
Thai	FTEs	344	259	172	132
Cambodian	FTEs	106	82	56	48
Others	FTEs	115	141	152	150
Junior Management					
Malaysian	FTEs	11,042	11,091	11,433	10,721
Indonesian	FTEs	7,569	7,574	7,884	8,046
Singaporean	FTEs	392	412	428	436
Thai	FTEs	2,397	2,382	2,330	2,315
Cambodian	FTEs	289	317	350	360
Others	FTEs	304	352	426	473
Middle Management					
Malaysian	FTEs	2,028	2,247	2,451	2,540
Indonesian	FTEs	1,422	1,527	1,555	1,593
Singaporean	FTEs	198	217	235	266
Thai	FTEs	478	495	542	533
Cambodian	FTEs	43	49	61	72
Others	FTEs	98	113	136	150
Senior Management					
Malaysian	FTEs	948	934	974	999
Indonesian	FTEs	222	249	265	281
Singaporean	FTEs	96	105	121	113
Thai	FTEs	112	123	126	118
Cambodian	FTEs	10	11	12	12
Others	FTEs	61	57	58	59
Key Management					
Malaysian	FTEs	50	54	49	46
Indonesian	FTEs	6	10	10	14
Singaporean	FTEs	2	2	2	2
Thai	FTEs	0	0	0	0
Cambodian	FTEs	1	1	1	1
Others	FTEs	2	1	2	4

DIFFERENTLY-ABLED INDIVIDUALS

Indicator	Unit	2021	2022	2023	2024
Hired workforce	FTEs	13	13	14	14

EMPLOYEES

DIVERSITY AND INCLUSION (CONTINUED)

MANAGEMENT EMPLOYEES¹ IN REVENUE GENERATING FUNCTIONS

Indicator	Unit	2021	2022	2023	2024
Total	FTEs	1,702	1,674	1,731	1,695
Distribution by Country					
Malaysia	FTEs	605	571	567	544
Indonesia	FTEs	842	830	888	890
Singapore	FTEs	38	51	51	48
Thailand	FTEs	189	193	196	188
Cambodia	FTEs	28	29	29	25
Malaysia	%	35.5	34.1	32.8	32.1
Indonesia	%	49.5	49.6	51.3	52.5
Singapore	%	2.2	3.0	2.9	2.8
Thailand	%	11.1	11.5	11.3	11.1
Cambodia	%	1.6	1.7	1.7	1.5
Distribution by Gender					
Male	FTEs	906	906	929	897
Female	FTEs	796	768	802	798
Male	%	53.2	54.1	53.7	52.9
Female	%	46.8	45.9	46.3	47.1

1. Management employees refer to employees within junior to key management job categories with supervisory roles.

PERCENTAGE OF TEMPORARY STAFF¹

Indicator	Unit	2021	2022	2023	2024
Total	%	3.7	4.4	4.4	4.5
Malaysia	%	1.1	1.2	0.9	1.0
Indonesia	%	1.4	1.9	2.2	2.3
Singapore	%	0.1	0.1	0.2	0.2
Thailand	%	1.0	1.2	1.1	0.9
Cambodia	%	0.07	0.02	0.02	0.02
Others	%	0.00	0.04	0.03	0.04

1. Percentage is derived from the total number of temporary staff over total number of employees within the company. Temporary staff includes Contingent Worker, Interns, Protégés & Development Programmes.

EMPLOYEES

DIVERSITY AND INCLUSION (CONTINUED)

RATIO OF REMUNERATION BETWEEN MALE AND FEMALE¹

Indicator	Unit	2021	2022	2023	2024
Group					
Overall	Male : Female	N/A	1.00 : 1.01	1.00 : 1.01	1.00 : 1.01
Non-Management	Male : Female	N/A	1.00 : 1.01	1.00 : 1.00	1.00 : 1.01
Junior Management	Male : Female	N/A	1.00 : 1.05	1.00 : 1.05	1.00 : 1.05
Middle Management	Male : Female	N/A	1.00 : 0.98	1.00 : 0.98	1.00 : 0.97
Senior Management	Male : Female	N/A	1.00 : 0.98	1.00 : 0.97	1.00 : 0.96
Key Management	Male : Female	N/A	1.00 : 0.98	1.00 : 0.91	1.00 : 0.94
Malaysia²					
Overall	Male : Female	1.00 : 1.01	1.00 : 1.02	1.00 : 1.02	1.00 : 1.02
Non-Management	Male : Female	1.00 : 0.99	1.00 : 1.00	1.00 : 0.99	1.00 : 1.01
Junior Management	Male : Female	1.00 : 1.07	1.00 : 1.08	1.00 : 1.09	1.00 : 1.10
Middle Management	Male : Female	1.00 : 0.94	1.00 : 0.94	1.00 : 0.95	1.00 : 0.95
Senior Management	Male : Female	1.00 : 0.96	1.00 : 0.98	1.00 : 0.96	1.00 : 0.94
Key Management	Male : Female	1.00 : 1.00	1.00 : 0.96	1.00 : 0.88	1.00 : 0.93
Indonesia²					
Overall	Male : Female	N/A	1.00 : 1.00	1.00 : 0.99	1.00 : 0.98
Non-Management	Male : Female	N/A	1.00 : 1.08	1.00 : 1.05	1.00 : 1.07
Junior Management	Male : Female	N/A	1.00 : 1.00	1.00 : 1.01	1.00 : 1.00
Middle Management	Male : Female	N/A	1.00 : 1.00	1.00 : 1.00	1.00 : 1.00
Senior Management	Male : Female	N/A	1.00 : 1.03	1.00 : 0.98	1.00 : 0.96
Key Management	Male : Female	N/A	1.00 : 1.06	1.00 : 1.04	1.00 : 1.00
Singapore					
Overall	Male : Female	N/A	1.00 : 0.97	1.00 : 0.98	1.00 : 0.97
Non-Management	Male : Female	N/A	N/A	N/A	N/A
Junior Management	Male : Female	N/A	1.00 : 1.00	1.00 : 1.01	1.00 : 1.00
Middle Management	Male : Female	N/A	1.00 : 0.98	1.00 : 0.96	1.00 : 0.97
Senior Management	Male : Female	N/A	1.00 : 0.95	1.00 : 0.98	1.00 : 0.98
Key Management	Male : Female	N/A	N/A	N/A	N/A
Thailand					
Overall	Male : Female	N/A	1.00 : 1.01	1.00 : 1.01	1.00 : 1.00
Non-Management	Male : Female	N/A	1.00 : 1.00	1.00 : 1.02	1.00 : 1.04
Junior Management	Male : Female	N/A	1.00 : 1.01	1.00 : 0.99	1.00 : 0.99
Middle Management	Male : Female	N/A	1.00 : 1.04	1.00 : 1.05	1.00 : 1.02
Senior Management	Male : Female	N/A	1.00 : 0.96	1.00 : 0.99	1.00 : 1.00
Key Management	Male : Female	N/A	N/A	N/A	N/A
Cambodia					
Overall	Male : Female	N/A	N/A	1.00 : 0.98	1.00 : 0.98
Non-Management	Male : Female	N/A	N/A	1.00 : 1.13	1.00 : 1.13
Junior Management	Male : Female	N/A	N/A	1.00 : 0.98	1.00 : 0.98
Middle Management	Male : Female	N/A	N/A	1.00 : 0.94	1.00 : 0.94
Senior Management	Male : Female	N/A	N/A	1.00 : 1.03	1.00 : 1.03
Key Management	Male : Female	N/A	N/A	N/A	N/A

NA - Not available, including instances where there are no employees in this category, or only employees of one gender

1. Pay ratios are shown as men's base pay: women's pay, with men's pay indexed to 1 and weighted by the total salary of each job category across business units, business enablers and population size, except for Non-Management which is the simple average of women's pay in comparison to men's pay. The data excludes: (1) Country CEOs and GCEO in Key Management, (2) Expatriates and contract staff across all job category and (3) Employees who are the only staff in their respective sub job category.
2. Excludes iCIMB/Touch n Go entities (Malaysia) and subsidiaries of CIMB Niaga (Indonesia).

EMPLOYEES

LEARNING AND DEVELOPMENT

LEARNING INVESTMENT

Indicator	Unit	2021	2022	2023	2024
Total	RM Million	81.8	95.8	102.1	99.0
Malaysia	RM Million	36.2	45.6	40.8	34.3
Indonesia	RM Million	42.4	45.5	53.7	56.0
Singapore	RM Million	0.9	1.8	3.8	4.7
Thailand	RM Million	2.3	2.6	3.6	3.7
Cambodia	RM Million	0.1	0.2	0.2	0.3

TRAINING HOURS

Indicator	Unit	2021	2022	2023	2024
Total Training Hours					
Total	Hours in '000	2,413	2,650	2,959	2,587
Malaysia	Hours in '000	1,088	809	1,069	986
Indonesia	Hours in '000	1,094	1,644	1,653	1,386
Singapore	Hours in '000	40	42	53	56
Thailand	Hours in '000	175	138	166	148
Cambodia	Hours in '000	17	16	19	11
Training Hours per Employee, by Country					
Total	Hours	73	82	90	80
Malaysia	Hours	69	51	66	63
Indonesia	Hours	88	140	139	116
Singapore	Hours	39	45	53	53
Thailand	Hours	50	42	52	47
Cambodia	Hours	40	35	39	20
Training Hours per Employee by Job Category and Gender					
Total					
Male	Hours	72	83	89	83
Female	Hours	74	82	92	77
Non-Management					
Male	Hours	34	63	54	58
Female	Hours	45	70	54	41
Junior Management					
Male	Hours	85	96	105	96
Female	Hours	81	88	103	86
Middle Management					
Male	Hours	65	65	65	65
Female	Hours	71	67	72	68
Senior Management					
Male	Hours	67	54	68	61
Female	Hours	76	58	74	71
Key Management					
Male	Hours	87	59	82	69
Female	Hours	99	59	80	74

EMPLOYEES

LEARNING AND DEVELOPMENT (CONTINUED)

EMPLOYEES TRAINED ON SUSTAINABILITY (EXCLUDING E-LEARNING)

Indicator	Unit	2021	2022	2023	2024
Total	#	3,494	4,416	17,328	16,121
Malaysia	#	2,692	2,988	9,946	9,105
Indonesia	#	422	458	3,491	2,815
Singapore	#	210	450	668	733
Thailand	#	111	460	2,470	2,585
Cambodia	#	30	42	418	385
Others	#	29	18	335	498

PERCENTAGE OF EMPLOYEES TRAINED ON ANTI-BRIBERY AND CORRUPTION

Indicator	Unit	2021	2022	2023	2024
Non-Management					
Business Unit	%	98.4	98.9	97.5	99.0
Business Enabler	%	98.2	96.5	99.4	100.0
Junior Management					
Business Unit	%	99.2	99.2	97.9	98.5
Business Enabler	%	98.5	98.1	98.9	94.7
Middle Management					
Business Unit	%	98.9	99.4	98.1	98.0
Business Enabler	%	98.2	99.7	99.2	98.6
Senior Management					
Business Unit	%	99.2	98.0	99.0	98.4
Business Enabler	%	97.7	98.5	99.3	99.2
Key Management					
Business Unit	%	100.0	100.0	100.0	100.0
Business Enabler	%	100.0	100.0	100.0	100.0

EMPLOYEES

LEARNING AND DEVELOPMENT (CONTINUED)

PERCENTAGE OF EMPLOYEES COMPLETING COMPULSORY E-LEARNING MODULES¹

Course Title	Unit	Compliance Frequency	2021	2022	2023	2024
Anti-Money Laundering/ Counter Financing of Terrorism (AMLA/CFT)	%	Annual	93.3	98.2	99.8	96.6
Anti-Bribery and Corruption Awareness ²	%	Alternate Odd Years	98.9	99.0	99.8	97.6
Pakta Integritas, Kode Etik & Komitmen Antikorupsi (for ID only)	%	Annual	N/A	97.8	96.2	N/A ⁴
Anti Corruption (for TH only)	%	One-off	98.9	90.3	100.0	N/A ⁴
Scenario-Based Financial Services Act/ Islamic Financial Services Act (FSA/IFSA) (for MY only)	%	Half-yearly	97.8	98.6	99.7	87.8
Business Continuity Management (BCM)	%	Alternate Even Years	98.9	98.0	98.9	99.0
Introduction to Customer Experience (CX)	%	One-off	98.5	97.3	99.3	99.6
Introduction to Competition Act 2010 (for MY only)	%	Alternate Odd Years	99.0	98.4	99.7	99.2
Data Protection (for MY and SG only)	%	One-off	99.1	98.6	99.6	93.3
Digital & Data Compulsory Learning	%	One-off	98.7	95.6	99.6	N/A ⁵
Information Security Awareness	%	Annual	99.0	98.1	99.3	96.1
Shariah Governance Framework (for MY only)	%	One-off	99.6	98.9	99.9	N/A ³
Islamic Finance (for MY only) ³	%	One-off	N/A	N/A	N/A	92.4
Risk Appetite Principles (for MY and SG only)	%	One-off	99.7	98.9	99.9	99.8
Operational Risk Management	%	One-off	99.3	97.7	99.2	95.9

N/A – Not Available

1. Malaysia, Indonesia, Singapore and Thailand, unless otherwise stated.
2. Starting in 2024, the Anti-Bribery and Corruption Awareness E-Learning module includes Malaysia, Indonesia, Singapore, Thailand, and Cambodia while the figures from 2021 to 2023 reflect only Malaysia and Singapore.
3. The Shariah Governance Framework (Malaysia) module has been discontinued and replaced by the Islamic Finance (Malaysia) module, starting in 2024.
4. The module has been discontinued and is now merged with the Anti-Bribery and Corruption Awareness module, covering Malaysia, Indonesia, Singapore and Thailand from 2024 onwards.
5. The Digital & Data Compulsory Learning module has been discontinued starting 2024.

EMPLOYEES

HEALTH, SAFETY AND WELLBEING

OCCUPATIONAL SAFETY AND HEALTH

Indicator	Unit	2021	2022	2023	2024
Total Number of Accidents	#	0	1	2	5
Accident with fatality	#	0	0	0	0
Accident with lost work days	#	0	1	2	5
Accident without lost work days	#	0	0	0	0
Lost Time Injury Frequency Rate¹	#	0	0.16	0.25	1.03
Total work days lost	#	0	5	8	38.5
Fatality rate	#	0	0	0	0
Number of Safety and Health Training Sessions	#	3	19	44	59
Number of employees trained on safety and health	#	146	725	1,474	2,167

1. Lost Time Injury Frequency Rate covers Malaysia only.

ABSENTEEISM RATE¹

Indicator	Unit	2021	2022	2023	2024 ²
Total	%	0.97	1.30	1.08	1.34
Malaysia	%	1.63	2.08	1.74	2.29
Indonesia	%	0.16	0.21	0.19	0.19
Singapore	%	1.59	2.20	2.29	2.26
Thailand	%	0.70	1.22	0.79	0.81
Cambodia	%	0.67	1.40	0.33	0.52

1. The Group Absenteeism Rate is measured by tracking the proportion of workdays missed due to absences. The number of workdays is computed as the actual number of working days for the respective countries.

2. Data for year 2024 excludes Touch 'n Go as well as staff whose cost is borne by third party from Malaysia. Data for years 2023 and prior excludes Touch 'n Go.

WORK LIFE BENEFITS TAKE UP RATES

Initiatives	Unit	2021	2022	2023	2024
Staff Rejuvenation Programme	#	57	73	63	94
Medical Leave without Medical Certificate	#	8,297	7,263	14,395	8,478
Financial Assistance for Staff with Special Needs Children	#	120	136	27	151
Financial Support for Single Parents	#	13	13	2	2
Flex4All	#	1,295	1,101	335	315
Reduced Work Week	#	7	2	3	4
Flex4Sustainability	#	1	1	1	0
Extended Maternity Leave	#	24	19	69	81
Paternity Leave	#	296	333	550	518
Adoption Leave	#	0	3	3	5
Flex4Moms	#	1	3	2	0
Child Care Subsidy	#	1,149	1,185	1,036	903

SUPPLIERS

Indicator	Unit	2021	2022	2023	2024
Number of Suppliers, by Country					
Total	#	2,080	1,703	1,844	1,978
Malaysia ¹	#	783	610	607	705
Indonesia ²	#	454	568	660	516
Singapore ¹	#	322	197	193 ⁵	204
Thailand ³	#	470	253	320	403
Cambodia ⁴	#	51	75	111	150
Percentage of Local Suppliers					
Overall	%	88	87	88	85
Malaysia	%	89	89	86	85
Indonesia	%	92	94	94	92
Singapore	%	76	73	74 ⁵	69
Thailand	%	90	82	89	86
Cambodia	%	92	92	80	80
Percentage Spending on Local Suppliers⁶					
Overall	%	N/A	N/A	89	89
Malaysia	%	N/A	N/A	88	90
Indonesia	%	N/A	N/A	94	97
Singapore	%	N/A	N/A	88	69
Thailand	%	N/A	N/A	94	92
Cambodia	%	N/A	N/A	63	79

N/A – Not Available

1. The total number of suppliers in Malaysia and Singapore only includes actively engaged suppliers with Purchase Orders issued during the year.
2. The total number of suppliers in Indonesia for 2022 onwards includes all suppliers on our vendor master list file, while the number for 2021 only includes suppliers registered on our e-Procurement portal.
3. The total number of suppliers in Thailand includes all active suppliers on our e-Procurement Portal.
4. The total number of suppliers in Cambodia only includes all active suppliers in our vendor master list file.
5. Figure has been restated.
6. Figures in 2023 have been restated to reflect an updated calculation method.

COMMUNITY

CORPORATE RESPONSIBILITY IN COMMUNITIES

Indicator	Unit	2021	2022	2023	2024
Total¹	RM Million	28.8	34.5	32.9	28.3
Contribution by Country					
Malaysia ² (CIMB Foundation)	RM Million	14.0	18.8	15.2	18.1
Malaysia ² (Non-CIMB Foundation)	RM Million	11.9	10.8	12.6	4.3
Indonesia	RM Million	2.3	4.1	4.3	4.3
Singapore	RM Million	0.1	0.3	0.4	0.8
Thailand	RM Million	0.2	0.2	0.2	0.2
Cambodia	RM Million	0.2	0.2	0.2	0.4
Vietnam	RM Million	0.1	0.1	0.0	0.1
Contribution by Strategic Pillar					
Education	RM Million	17.2	19.0	17.4	13.8
Health and Community Wellbeing	RM Million	9.1	9.1	7.5	8.4
Economic Empowerment	RM Million	0.8	1.3	2.9	1.8
Climate and Environment	RM Million	1.7	5.0	5.1	4.3
Number of Beneficiaries					
Total	#	N/A	N/A	166,032	99,977
Malaysia	#	N/A	N/A	122,625	74,954
Indonesia	#	N/A	N/A	39,819	18,898
Singapore	#	N/A	N/A	N/A ³	N/A ³
Thailand	#	N/A	N/A	2,216	3,718
Cambodia	#	N/A	N/A	1,372	2,407
Social Impact via Financial Literacy Programmes					
Ayo Menabung dan Berbagi⁵					
Total Participants	#	1,765	6,374	4,737	5,319
Improvement in Financial Awareness	%	12	7	37	11
Tour De Bank⁵					
Total Participants	#	1,201	3,878	2,909	4,147
Improvement in Financial Awareness	%	10	16	28	18
Be\$MART⁶					
Total Participants	#	1,458	771	98	2,071
Improvement in Financial Awareness	%	133	177	N/A ⁷	N/A ⁷
Employee Volunteerism					
Total volunteer hours ⁴	Hours	67,278	139,629	203,245	216,447
Average volunteer hours per employee	Hours	2.0	4.2	5.9	6.4

N/A - Not Available

- Figures represent disbursements, and excludes operating costs.
- Contribution from Malaysia excludes Zakat contribution from CIMB Islamic.
- CIMB Singapore donates directly to social causes through Community Chest, which is the philanthropy and engagement arm of the National Council of Social Service. Community Chest then disbursed the donation to various Family Service Centres and Rainbow Centre. As the funds go towards supporting the programmes costs of these organisations, the exact number of individuals impacted is not tracked.
- Coverage expanded and now comprise Malaysia, Indonesia, Singapore, Thailand, Cambodia, Vietnam, London, Hong Kong and Shanghai for 2023 onwards.
- Programme available in Indonesia only.
- Programme available in Malaysia only.
- Improvement in Financial Literacy for Be\$MART programme is not tracked for 2023 and 2024.

ENVIRONMENT

ORGANISATIONAL BOUNDARY

Our methodology takes into account the following GHGs: carbon dioxide (CO₂), methane (CH₄), Nitrous Oxide (N₂O) and hydrofluorocarbons (HFCs). CH₄, N₂O, and HFCs were converted into CO₂ equivalents based on their global warming potential from the IPCC Fifth Assessment Report. CIMB Group's consolidation and reporting on GHG emissions is based on the 'control approach' i.e., we will account for 100% emissions only from our operations where we have direct operational control. We disclose Direct (Scope 1) GHG emissions and Indirect (Scope 2) GHG emissions for CIMB business operations in Malaysia, Indonesia, Singapore, Thailand and Cambodia. Other Indirect (Scope 3) GHG emissions are disclosed progressively, increasing from three to seven categories this year, which now includes Category 1, 5, 6, 7, 8, 9 and 13.

Note that, as part of our transition to comply with IFRS reporting requirements, we are now disclosing Scope 1 and 2 emissions for CIMB Group's subsidiary – Touch 'n Go (TNG) and TNG Digital (TNGD) for the first time separately in page 28 of the 2024 Sustainability Report. In 2024, emissions from these subsidiaries accounted for less than 0.6% of CIMB operational banking businesses' total emissions and are not included into CIMB's Total GHG Emissions below.

PROPERTIES WITHIN THE OPERATIONAL BOUNDARY FOR 2021 TO 2024^{1,2,3}

Country	2021	2022	2023	2024
Malaysia	Menara CIMB KL Sentral, Plaza Damansara (Menara Southern Bank), Akademi Nazir Razak, Menara UAB, Bangunan CIMB, Wisma CIMB, Plaza Pantai, Bangsar South	Menara CIMB KL Sentral, Plaza Damansara (Menara Southern Bank), Akademi Nazir Razak, Menara UAB, Bangunan CIMB (closed in September 2022), Wisma CIMB, CIMB Hub (starting July 2022), Plaza Pantai (closed in October 2022), Bangsar South (closed in October 2022)	Menara CIMB KL Sentral, Plaza Damansara (Menara Southern Bank), Akademi Nazir Razak, Menara UAB, Wisma CIMB, CIMB Hub	Menara CIMB KL Sentral, Plaza Damansara (Menara Southern Bank), Akademi Nazir Razak, Menara UAB, Wisma CIMB, CIMB Hub
	238 operating locations in Peninsular, Sabah, Sarawak and Labuan	225 operating locations in Peninsular, Sabah, Sarawak and Labuan	250 operating locations including HQ & HO in Peninsular, Sabah, Sarawak and Labuan	247 operating locations including HQ & HO in Peninsular, Sabah, Sarawak and Labuan
Indonesia	Graha CIMB Niaga, Puri Indah Financial Tower, Menara Sudirman, Synergy Building Alam Sutera (Alam Sutera Icon), Bintaro Griya Niaga 1, Bintaro Griya Niaga 2, Menara Sentraya, Berita Satu Plaza, Dynaplast Building	Graha CIMB Niaga, Puri Indah Financial Tower, Menara Sudirman, Synergy Building Alam Sutera (Alam Sutera Icon), Bintaro Griya Niaga 1, Bintaro Griya Niaga 2, Menara Sentraya, Berita Satu Plaza (sold in 2022), Dynaplast Building	Graha CIMB Niaga, Puri Indah Financial Tower, Menara Sudirman, Synergy Building Alam Sutera (Alam Sutera Icon), Bintaro - Griya Niaga 1, Bintaro - Griya Niaga 2, Menara Sentraya, Dynaplast Building	Graha CIMB Niaga, Puri Indah Financial Tower, Menara Sudirman, Synergy Building Alam Sutera (Alam Sutera Icon), Bintaro - Griya Niaga 1, Bintaro - Griya Niaga 2, Menara Sentraya, Dynaplast Building, Pondok Indah Icon
	412 operating locations in Indonesia (including mobile branches)	401 operating locations in Indonesia (including mobile branches)	412 operating locations in Indonesia (including 33 mobile branches) 8 KNFO (Kantor Fungsional Non Operasional)	407 operating locations in Indonesia (including 33 mobile branches) 8 KNFO (Kantor Fungsional Non Operasional)
Singapore	Singapore Land Tower, Park Hotel Orchard (closed in July 2021), Changi @ Plaza 8, 30 Raffles Place - CIMB Plaza (starting November 2021)	30 Raffles Place - CIMB Plaza, Changi @ Plaza 8	30 Raffles Place - CIMB Plaza, Changi @ Plaza 8	30 Raffles Place - CIMB Plaza, Changi @ Plaza 8
	2 operating locations	2 operating locations	2 operating locations	2 operating locations

ENVIRONMENT

PROPERTIES WITHIN THE OPERATIONAL BOUNDARY FOR 2021 TO 2024^{1,2,3} (CONTINUED)

Country	2021	2022	2023	2024
Thailand	CIMB Thai Langsuan Building, CIMB Thai DR-Site Suksawat, 5 & 6 Floor ThaiSri (Closed in June 2021), 26, 27, 33 & 34 Floor Phaya Thai, 7 Floor Century Plaza	CIMB Thai Langsuan Building, CIMB Thai DR-Site Suksawat, 26, 27, 33 & 34 Floor Phya Thai (Closed in 2023), 7 Floor Century Plaza	CIMB Thai Langsuan Building, CIMB Thai DR-Site Suksawat (Disaster Recovery Site)	CIMB Thai Langsuan Building, CIMB Thai DR-Site Suksawat (Disaster Recovery Site)
	54 operating locations	53 operating locations	54 operating locations ⁴	53 operating locations
Cambodia	Exchange Square, GT Tower, Norodom North	Exchange Square, GT Tower, Norodom North	Exchange Square, GT Tower, Sihanouk Boulevard, Olympic	Exchange Square, Monivong, Sihanouk Boulevard, Olympic
	14 operating locations	14 operating locations	14 operating locations	14 operating locations

1. The operating locations means locations where CIMB Malaysia, Indonesia, Singapore, Thailand and Cambodia has operational control. This includes Head offices, Headquarters, Branches, CIMB Bureau de Change, Rental Spaces, Auto Finance Centres, Service Kiosks and CIMB's placed ATMs.
2. Partial emissions from both closed and newly opened operating locations throughout the year are accounted for all stated years.
3. The above Malaysia boundary excludes Touch 'n Go Group which is tabled separately in page 28. Touch 'n Go Group is not covered under CIMB's operational control approach. The other countries also do not include any subsidiaries that is beyond CIMB's operational control.
4. Figure has been adjusted to cater for re-alignment of data disclosed by Thailand.

TOTAL OPERATIONAL GHG EMISSIONS

Indicator	Unit	2019 (Base Year)					Emissions Reduction (%) 2024 vs 2019	Absolute Emissions Target for 2024
		2021	2022	2023	2024	2024		
Total (Scope 1+2 Market-Based) GHG emissions	tCO ₂ e	104,254	92,209	88,974	77,082	67,232	35.5%	33%
Total (Scope 1+2 Market-Based +3) GHG emissions	tCO ₂ e	104,416	92,356	93,183	82,489	109,393	N/A	N/A
Direct GHG emissions (Scope 1) ¹	tCO ₂ e	4,719	4,907	2,638	3,077	4,327	8.3%	4,998
Indirect GHG emissions (Scope 2, Market-Based)	tCO ₂ e	99,536	87,301	86,336	74,005	62,904	36.8%	64,852
Indirect GHG emissions (Scope 2, Location-Based)	tCO ₂ e	99,536	87,301	86,336	84,813	85,578	14.0%	N/A
Other Indirect GHG emissions (Scope 3), Category 1, 5, 6, 7, 8, 9 & 13 excluding Category 15 ²	tCO ₂ e	161	147 ³	4,209 ³	5,407 ³	42,161	N/A	N/A

N/A – Not Applicable

1. The increase in refrigerant emissions compared to the previous year is due to the expanded scope of refrigerant monitoring, which now includes branch locations as well as operations in Indonesia, Singapore and Cambodia. In previous years, only Malaysia and Thailand HQs were included, as emissions from other locations were considered minimal. This change reflects our commitment to progressively enhancing data coverage for greater accuracy and completeness.
2. In 2019, 2020, and 2021, only Category 1 emissions were reported. The reporting scope was expanded in 2022–2023 to include Categories 1, 5, and 6, and further in 2024 to encompass Categories 1, 5, 6, 7, 8, 9, and 13. As Scope 3 categories have been progressively expanded, Scope 3 emissions and total Scope 1, 2, and 3 emissions are not directly comparable across years. For Category 15 emissions, please refer to the Financed Emissions Supplementary Report
3. The emissions have been adjusted to cater for re-alignment of data disclosed by Indonesia, Thailand and Cambodia.

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OPERATIONAL GHG EMISSIONS, CARBON CREDITS RETIRED, NET GHG EMISSIONS (SCOPE 1 & SCOPE 2 MARKET-BASED)

Indicator	Unit	2019 (Base Year)	2021	2022	2023	2024
Operational GHG Emissions (Scope 1 and 2 Market-Based)						
Total	tCO₂e	104,254.4	92,208.5	88,973.9	77,081.6	67,231.6
Malaysia	tCO ₂ e	56,970.4	46,495.9	46,325.1	42,033.3	36,016.7
Indonesia	tCO ₂ e	39,273.7	38,978.7	36,506.6	30,004.4	26,719.7
Singapore	tCO ₂ e	1,037.7	760.7	439.8	0.1	0.8
Thailand	tCO ₂ e	6,431.8	5,339.3	5,082.0	4,447.2	3,904.2
Cambodia	tCO ₂ e	540.8	633.9	620.4	596.7	590.2
Carbon Credits Retired						
Total	tCO₂e	0	0	0	1.0	122.0
Malaysia	tCO ₂ e	0	0	0	0	121.0
Indonesia	tCO ₂ e	0	0	0	0	0.0
Singapore	tCO ₂ e	0	0	0	1.0	1.0
Thailand	tCO ₂ e	0	0	0	0	0.0
Cambodia	tCO ₂ e	0	0	0	0	0.0
Net GHG Emissions¹						
Total	tCO₂e	104,254.4	92,208.5	88,973.9	77,080.6	67,109.6
Malaysia	tCO ₂ e	56,970.4	46,495.9	46,325.1	42,033.3	35,895.7
Indonesia	tCO ₂ e	39,273.7	38,978.7	36,506.6	30,004.4	26,719.7
Singapore	tCO ₂ e	1,037.7	760.7	439.8	-0.9	-0.2
Thailand	tCO ₂ e	6,431.8	5,339.3	5,082.0	4,447.2	3,904.2
Cambodia	tCO ₂ e	540.8	633.9	620.4	596.7	590.2

1. Total Net GHG Emissions is after deduction of carbon credits retired. Please refer to page 31 for full details of carbon credits retired.

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DIRECT GHG EMISSIONS (SCOPE 1)

Indicator	Unit	2019	2021	2022	2023	2024
		(Base Year)				
Total Scope 1 Direct Emissions						
Total	tCO₂e	4,718.6	4,907.2	2,637.7	3,076.8	4,327.2
Malaysia	tCO ₂ e	191.9	130.3	653.1	674.9	1,402.6
Indonesia	tCO ₂ e	3,445.1	4,198.4	1,437.8	1,781.0	2,207.8
Singapore	tCO ₂ e	21.1	0.3	0.3	0.1	0.8
Thailand	tCO ₂ e	941.9	492.0	436.1	503.6	581.1
Cambodia	tCO ₂ e	118.6	86.1	110.4	117.2	134.9
Genset Emissions						
Total	tCO₂e	373.9	88.8	252.6	258.2	294.6
Malaysia	tCO ₂ e	22.5	12.1	31.9	26.6	20.8
Indonesia	tCO ₂ e	334.6	67.1	211.0	217.4	263.8
Singapore	tCO ₂ e	0.3	0.3	0.3	0.1	0.8
Thailand	tCO ₂ e	5.3	8.0	6.2	11.5	6.4
Cambodia	tCO ₂ e	11.3	1.3	3.2	2.6	2.8
Transport Emissions						
Total	tCO₂e	4,330.6	4,700.5	1,768.0	2,103.3	2,133.7
Malaysia	tCO ₂ e	155.3	40.8	40.9	42.9	48.3
Indonesia	tCO ₂ e	3,110.6	4,131.4	1,226.8	1,563.6	1,603.8
Singapore	tCO ₂ e	20.8	0.0	0.0	0.0	0.0
Thailand	tCO ₂ e	936.6	443.6	393.1	382.2	369.7
Cambodia	tCO ₂ e	107.4	84.7	107.2	114.6	111.8
Refrigerant Emissions¹						
Total	tCO₂e	14.1	117.8	617.1	715.2	1,898.9
Malaysia	tCO ₂ e	14.1	77.4	580.3	605.4	1,333.5
Indonesia	tCO ₂ e	0.0	0.0	0.0	0.0	340.2
Singapore	tCO ₂ e	0.0	0.0	0.0	0.0	0.0
Thailand	tCO ₂ e	0.0	40.4	36.8	109.8	205.0
Cambodia	tCO ₂ e	0.0	0.0	0.0	0.0	20.2

¹ The increase in refrigerant emissions compared to the previous year is due to the expanded scope of refrigerant monitoring, which now includes branch locations as well as operations in Indonesia, Singapore and Cambodia. In previous years, only Malaysia and Thailand HQs were included, as emissions from other locations were considered minimal. This change reflects our commitment to progressively enhancing data coverage for greater accuracy and completeness.

Petrol and diesel

- Malaysia, Singapore, Thailand, and Cambodia: Default emission factors for Direct (Scope 1) GHG emissions from diesel and motor gasoline combustion are taken from IPCC Guidelines for National Greenhouse Gas Inventories (2006). Methane (CH₄) and nitrous oxide (N₂O) were converted into CO₂ equivalents based on global warming potential from the IPCC Fifth Assessment Report, while the default emission factors were based on IPCC Guidelines for National Greenhouse Gas Inventories (2006).
- Indonesia: Emission factor was adopted from Ministry of Environment and Forestry (2012). Methane (CH₄) and nitrous oxide (N₂O) were converted into CO₂ equivalents based on global warming potential from the IPCC Fifth Assessment Report, while the default emission factors were based on IPCC Guidelines for National Greenhouse Gas Inventories (2006).

Refrigerants

- Global Warming Potential by GHG Protocol based on IPCC Fifth Assessment Report and Guidelines.

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INDIRECT GHG EMISSIONS (SCOPE 2 LOCATION & MARKET-BASED)

Indicator	Unit	2019	2021	2022	2023	2024
		(Base Year)				
Total Scope 2 Market-Based Emissions						
Total	tCO₂e	99,536	87,301	86,336	74,005	62,904
Malaysia	tCO ₂ e	56,779	46,366	45,672	41,358	34,614
Indonesia	tCO ₂ e	35,829	34,780	35,069	28,223	24,512
Singapore	tCO ₂ e	1,017	760	440	0	0
Thailand	tCO ₂ e	5,490	4,847	4,646	3,944	3,323
Cambodia	tCO ₂ e	422	548	510	480	455
Total Scope 2 Location-Based Emissions						
Total	tCO₂e	99,536	87,301	86,336	84,813	85,578
Malaysia	tCO ₂ e	56,779	46,366	45,672	44,695	45,810
Indonesia	tCO ₂ e	35,829	34,780	35,069	34,707	34,329
Singapore	tCO ₂ e	1,017	760	440	487	510
Thailand	tCO ₂ e	5,490	4,847	4,646	4,444	4,473
Cambodia	tCO ₂ e	422	548	510	480	455

Sources of emission factors:

The emission factors are sourced from the respective national agency where available.

- Malaysia: Default emission factors for grid electricity were obtained from Suruhanjaya Tenaga, Grid Emission Factor (GEF) in Malaysia 2017-2022 (published 2024).
- Indonesia: Emission factors were obtained from the Ministry of Energy and Mineral Resources (2019) method.
- Singapore: Default emission factors were obtained from Singapore Energy Market Authority (published 2024).
- Thailand: Default emission factors were obtained from Thai Carbon Label.
- Cambodia: Default emission factors were obtained from the Institute for Global Environmental Strategies (iGES)- Grid Emission Factors in Cambodia (published 2016), applying 2010-2012 National Grid 50:50 Combined Margin Emission Factor.

TOTAL ENERGY CONSUMPTION¹

Indicator	Unit	2019	2021	2022	2023	2024
		(Base Year)				
Types of Energy						
Total	MWh	147,736	133,838	121,298	120,436	120,837
	GJ	531,851	481,817	436,672	433,570	435,012
Purchased Grid Electricity	MWh	129,484	115,330	113,433	97,164	80,756
	GJ	466,143	415,189	408,360	349,792	290,721
Purchased RECs	MWh	0	0	0	14,023	30,179
	GJ	0	0	0	50,484	108,645
Rooftop Solar Electricity	MWh	0	0	12	28	485
	GJ	0	0	45	101	1,746
Fuel Consumption-Genset ²	MWh	1,474	351	995	1,022	1,156
	GJ	5,306	1,263	3,583	3,680	4,162
Fuel Consumption-Transportation ^{2,3}	MWh	16,778	18,157	6,857	8,198	8,261
	GJ	60,402	65,364	24,684	29,514	29,739

1. The conversion factor of 1 MWh = 3.6 GJ is applied.

2. Petrol and diesel consumption: Gross calorific values for liquid fuels used in energy conversion are based on Carbon Trust 2023 (published in 2024). The energy conversion approach was applied consistently across all countries to ensure comparability of energy consumption data.

3. This accounts for diesel and petrol used by company-owned fleets.

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TOTAL ELECTRICITY CONSUMPTION

Indicator	Unit	2019	2021	2022	2023	2024
		(Base Year)				
Net Grid Electricity Consumption¹						
Total	MWh	129,484	115,330	113,433	97,164	80,756
Malaysia	MWh	74,599	63,013	62,153	56,275	45,393
Indonesia	MWh	40,315	39,332	39,604	31,751	27,529
Singapore	MWh	2,489	1,861	1,055	0	0
Thailand	MWh	10,982	9,697	9,294	7,889	6,647
Cambodia	MWh	1,100	1,427	1,328	1,249	1,186
RECs Purchased						
Total	MWh	0	0	0	14,023	30,179
Malaysia	MWh	0	0	0	4,402	15,357
Indonesia	MWh	0	0	0	7,453	11,284
Singapore	MWh	0	0	0	1,168	1,239
Thailand	MWh	0	0	0	1,000	2,300
Cambodia	MWh	0	0	0	0	0
Rooftop Solar						
Total	MWh	0	0	12	28	485
Malaysia	MWh	0	0	0	0	0
Indonesia	MWh	0	0	0	0	457
Singapore	MWh	0	0	0	0	0
Thailand	MWh	0	0	12	28	28
Cambodia	MWh	0	0	0	0	0

1. Net Grid Electricity Consumption is after deduction of RECs purchased. Please refer to page 29-31 for further details of the RECs purchased.

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SCOPE 3 CATEGORY 1 – PURCHASED GOODS AND SERVICES

WATER CONSUMPTION AND EMISSIONS FROM PURCHASED WATER

Indicator	2024	
	Water Consumption (million m ³)	Purchased Water Emissions (tCO ₂ e)
Total	0.495	76
Malaysia	0.285	44
Indonesia	0.125	19
Singapore	0.005	1
Thailand	0.073	11
Cambodia	0.006	1

Sources of emission factors:

- U.K., 2024 Government Conversion Factors for Company Reporting of Greenhouse Gas Emissions.

SCOPE 3 CATEGORY 5 – WASTE GENERATED IN OPERATIONS

EMISSIONS FROM WASTE GENERATED AND DISPOSED^{1,2,3}

Indicator	2024						
	GHG Emissions from Waste Disposed (tCO ₂ e)	Annual Generated Waste Intensity (kg/FTE)	Total Waste Generated (kg)	Landfilled (kg)	Incinerated (kg)	Recycled (kg)	Composted (kg)
Total	1,220	303	2,237,185	2,061,350	35,701	87,086	53,047
Malaysia	1,050	118	1,864,711	1,807,210	0	57,501	0
Indonesia ⁴	15	6	76,798	0	19,636	22,052	35,110
Singapore	7	21	22,557	0	16,065	6,492	0
Thailand	126	76	232,581	213,602	0	1,042	17,937
Cambodia	22	82	40,539	40,539	0	0	0

1. All recycled waste data are based on actual data provided by vendor.
2. The total general waste generated is estimated based on extrapolation of sampled data in Malaysia, Indonesia, Singapore, Thailand and Cambodia.
3. CIMB has increased sample size significantly this year in the above countries which improves accuracy of our waste emissions estimation.
4. Graha CIMB Niaga Head Office, Griya Niaga Bintaro Head Office and branches in Bintaro, Gajah Mada and Tebet have diverted all waste from landfills through CIMB Niaga's "Zero Waste to Landfill" initiative.

Source of emission factors:

- U.S. EPA, 2024 Emission Factors for Greenhouse Gas Inventories - Table 9 Scope 3 Category 5: Waste Generated in Operations and Category 12: End-of-Life Treatment of Sold Products

SCOPE 3 CATEGORY 6 – BUSINESS TRAVEL

EMISSIONS FROM BUSINESS TRAVEL^{1,2}

Indicator	2024	
	Distance Covered (km)	Emissions (tCO ₂ e)
Total	23,181,764	3,177
Malaysia	11,457,526	1,609
Indonesia	9,609,886	1,339
Singapore	1,542,513	169
Thailand	188,899	22
Cambodia	382,940	38

1. U.S. EPA, 2024 Emission Factors for Greenhouse Gas Inventories is referenced for travel activities without knowing the breakdown of vehicle and type of fuel.
2. U.K., 2024 Government Conversion Factors for Company Reporting of Greenhouse Gas Emissions is referenced for TukTuk LPG.

Source of emission factors:

- U.S. EPA, 2024 Emission Factors for Greenhouse Gas Inventories – Table 10 Scope 3 Category 6: Business Travel and Category 7: Employee Commuting.
- U.K., 2024 Government Conversion Factors for Company Reporting of Greenhouse Gas Emissions.
- Climaq.io, Emission Factor for Ferry.

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SCOPE 3 CATEGORY 7 – EMPLOYEE COMMUTING

EMISSIONS FROM EMPLOYEE COMMUTING^{1,2}

Indicator	2024	
	Distance Covered (km)	Emissions (tCO ₂ e)
Total	270,109,304	25,259
Malaysia	144,510,140	13,818
Indonesia	81,128,407	7,916
Singapore	8,109,382	324
Thailand	27,204,367	2,970
Cambodia	2,197,697	232

1. Survey was conducted to extrapolate employee commuting data within CIMB Group.

2. U.K. government emission factors are provided with breakdown by vehicle size and fuel type, hence it is referenced.

Source of emission factors:

- U.K., 2024 Government Conversion Factors for Company Reporting of Greenhouse Gas Emissions.

SCOPE 3 CATEGORY 8 – UPSTREAM LEASED ASSETS

EMISSIONS FROM LEASED PREMISES^{1,2}

Indicator	2024	
	Net Grid Electricity Consumption (MWh)	Emissions (tCO ₂ e)
Total	835	681
Malaysia	88	68
Indonesia	746	612
Singapore	N/A	N/A
Thailand	N/A	N/A
Cambodia	N/A	N/A

N/A – Not Applicable

1. Emissions from leased premises arise from electricity consumption in locations where utility costs are included in rental payments. This applies only to premises in Malaysia and Indonesia and is not accounted for under Scope 2 emissions.

2. Electricity consumption emissions are estimated using proxies based on operations in comparable locations, calculated on a per-unit area basis.

SCOPE 3 CATEGORY 9 – DOWNSTREAM TRANSPORTATION AND DISTRIBUTION

EMISSIONS FROM SHIPMENTS^{1,2}

Indicator	2024				
	WtW without use of SAF (tCO ₂ e)	Emissions Intensity (kg CO ₂ e/TKM)	Emissions Intensity (kg CO ₂ e/shipment)	Emissions Intensity (kg CO ₂ e/Kilo)	WtW including use of SAF (tCO ₂ e)
Total	63.435	0.751	2.186	3.129	55.455
Malaysia	63.435	0.751	2.186	3.129	55.455

1. This method is based on Well-to-Wheel (WtW) data received from our selected logistics partner.

2. SAF stands for Sustainable Aviation Fuel based on DHL Go Green Plus subscription.

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SCOPE 3 CATEGORY 13 – DOWNSTREAM LEASED ASSETS

EMISSIONS FROM OFF-PREMISE SELF-SERVICE TERMINALS (SSTs)^{1,2,3}

Indicator	2024	
	Number of Machines	Emissions (tCO ₂ e)
Total	3,882	11,693
Malaysia	1,343	5,984
Indonesia	2,494	5,664
Singapore	N/A	N/A
Thailand	N/A	N/A
Cambodia	45	45

N/A – Not Applicable

1. Self-Service Terminals (SSTs) above are located outside of branch and was not accounted for under Scope 2.

2. All SSTs are owned by CIMB, with none under a rental scheme.

3. Thailand does not own any SSTs and Singapore's SSTs are located within branch, hence accounted for under Scope 2.

EXPANDING OUR EMISSION REPORTING

As part of our transition to comply with IFRS S2, we are disclosing Scope 1 and 2 emissions for CIMB Group's wholly owned subsidiary – Touch 'n Go (TNG) and its partially owned subsidiary, TNG Digital (TNGD), for the first time. In 2024, emissions from these subsidiaries accounted for less than 0.6% of CIMB operational GHG emissions. We have disclosed TNG's emissions separately for continued comparability of CIMB Group's own numbers. As such, we have separately disclosed CIMB's overall Scope 1 and 2 emissions, including TNG Group below.

TOUCH 'N GO GROUP EMISSIONS

Indicator	Unit	2024		
		Touch 'n Go	TNG Digital	TNG Group Total Emissions
Total (Scope 1+2 Market-Based) GHG emissions	tCO₂e	152	227	379
Scope 1: Direct emissions (fuel combustion, refrigerants)	tCO ₂ e	19	0	19
Scope 2 Location-based: Indirect emissions (purchased electricity)	tCO ₂ e	133	227	360
Scope 2 Market-based: Indirect emissions (purchased electricity)	tCO ₂ e	133	227	360

OVERALL CIMB GROUP EMISSIONS INCLUDING TOUCH 'N GO GROUP

Indicator	Unit	2024		
		Scope 1	Scope 2 (Market-Based)	Total Scope 1 and Scope 2 (Market-Based)
CIMB Group Total Net Emissions¹	tCO₂e	4,224.13	63,139.55	67,363.67
Net Total Emissions of Consolidated Accounting Group ²	tCO ₂ e	4,224.13	63,037.61	67,261.73
Other Investees ³	tCO ₂ e	0	101.94	101.94

1. This includes Touch 'n Go Group (i.e. Touch 'n Go and TNG Digital), based on equity share method. Net emissions are inclusive of carbon credits retired during the year.

2. This comprises CIMB Group and all emissions of fully owned Touch 'n Go.

3. Other investees currently consists of only TNG Digital, where we account for 45% of emissions, based on our equity share.

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RENEWABLE ENERGY CERTIFICATES REDEEMED

Registry	CIMB Operation Geography	Type	MWh Represented	Country of Origin	Energy Source	Technology	Carbon (CO ₂ /MWh)	From Certificate ID	To Certificate ID	Period of Production/ Vintage
The International Renewable Energy Certificates (I-REC)	Peninsular Malaysia	Unbundled REC	148	Malaysia	Biogas: Gas from organic waste digestion	Internal combustion engine: Non CHP	Neutral	0000-0221-2332-0071.000000	0000-0221-2332-0218.999999	2024-07-01 – 2024-10-31
			118	Malaysia	Biogas: Gas from organic waste digestion	Internal combustion engine: Non CHP	Neutral	0000-0221-2331-9953.000000	0000-0221-2332-0070.999999	2024-07-01 – 2024-10-31
			139	Malaysia	Biogas: Gas from organic waste digestion	Internal combustion engine: Non CHP	Neutral	0000-0221-2331-9814.000000	0000-0221-2331-9952.999999	2024-07-01 – 2024-10-31
			118	Malaysia	Biogas: Gas from organic waste digestion	Internal combustion engine: Non CHP	Neutral	0000-0221-2331-9696.000000	0000-0221-2331-9813.999999	2024-07-01 – 2024-10-31
			58	Malaysia	Biogas: Gas from organic waste digestion	Internal combustion engine: Non CHP	Neutral	0000-0221-2331-9634.000000	0000-0221-2331-9691.999999	2024-07-01 – 2024-10-31
			226	Malaysia	Biogas: Gas from organic waste digestion	Internal combustion engine: Non CHP	Neutral	0000-0221-2331-9408.000000	0000-0221-2331-9633.999999	2024-07-01 – 2024-10-31
			4	Malaysia	Biogas: Gas from organic waste digestion	Internal combustion engine: Non CHP	Neutral	0000-0221-2331-9692.000000	0000-0221-2331-9695.999999	2024-07-01 – 2024-10-31
		Bundled REC – Green Electricity Tariff (GET)	1,560	Malaysia	Solar	PV Ground mounted	0	0000-0221-6996-3129.437000	0000-0221-6996-4381.693999	2024-06-01 – 2024-06-30
								0000-0221-6997-4387.000000	0000-0221-6997-4694.742999	2024-05-01 – 2024-05-31
		Bundled REC – Green Electricity Tariff (GET)	1,200	Malaysia	Solar	PV Ground mounted	0	0000-0221-5469-8088.982000	0000-0221-5469-9288.981999	2024-09-01 – 2024-09-30
		Unbundled REC	5,700	Malaysia	Biogas: Gas from organic waste digestion	Internal combustion engine: Non CHP	Neutral	0000-0221-2332-0219.000000	0000-0221-2332-0743.999999	2024-07-01 – 2024-10-31
								0000-0221-2332-0745.000000	0000-0221-2332-5108.999999	2024-01-01 – 2024-06-30
								0000-0221-6511-7426.000000	0000-0221-6511-8568.474399	2024-10-01 – 2024-12-31
								0000-0221-6496-9926.000000	0000-0221-6497-0407.828399	2024-10-01 – 2024-12-31
								0000-0221-6496-7658.000000	0000-0221-6496-8821.919399	2024-10-01 – 2024-12-31
								0000-0221-6511-3762.000000	0000-0221-6511-5217.888899	2024-10-01 – 2024-12-31
		Neutral	0000-0221-6826-8937.000000	0000-0221-6827-0392.888899	2024-10-01 – 2024-12-31					

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RENEWABLE ENERGY CERTIFICATES REDEEMED (CONTINUED)

Registry	CIMB Operation Geography	Type	MWh Represented	Country of Origin	Energy Source	Technology	Carbon (CO ₂ /MWh)	From Certificate ID	To Certificate ID	Period of Production/ Vintage
The International Renewable Energy Certificates (I-REC)	Sarawak	Unbundled REC	7	Malaysia	Hydro-electric	Dam	0	0000-0220-4553-8462.000000	0000-0220-4553-8468.999999	2024-01-14 – 2024-01-21
			9	Malaysia	Hydro-electric	Dam	0	0000-0220-4562-8317.000000	0000-0220-4562-8325.999999	2024-01-14 – 2024-01-21
			23	Malaysia	Hydro-electric	Dam	0	0000-0220-4562-8294.000000	0000-0220-4562-8316.999999	2024-01-14 – 2024-01-21
			143	Malaysia	Hydro-electric	Dam	0	0000-0220-4553-8319.000000	0000-0220-4553-8461.999999	2024-01-14 – 2024-01-21
			60	Malaysia	Hydro-electric	Dam	0	0000-0220-4553-8921.000000	0000-0220-4553-8980.999999	2024-01-14 – 2024-01-21
			65	Malaysia	Hydro-electric	Dam	0	0000-0220-4562-8767.000000	0000-0220-4562-8831.999999	2024-01-14 – 2024-01-21
			28	Malaysia	Hydro-electric	Dam	0	0000-0220-4562-8661.000000	0000-0220-4562-8688.999999	2024-01-14 – 2024-01-21
			65	Malaysia	Hydro-electric	Dam	0	0000-0220-4553-8696.000000	0000-0220-4553-876	2024-01-14 – 2024-01-21
			76	Malaysia	Hydro-electric	Dam	0	0000-0220-4553-8845.000000	0000-0220-4553-8920.999999	2024-01-14 – 2024-01-21
			78	Malaysia	Hydro-electric	Dam	0	0000-0220-4562-8689.000000	0000-0220-4562-8766.999999	2024-01-14 – 2024-01-21
			84	Malaysia	Hydro-electric	Dam	0	0000-0220-4553-8761.000000	0000-0220-4553-8844.999999	2024-01-14 – 2024-01-21
			106	Malaysia	Hydro-electric	Dam	0	0000-0220-4562-8555.000000	0000-0220-4562-8660.999999	2024-01-14 – 2024-01-21
			110	Malaysia	Hydro-electric	Dam	0	0000-0220-4553-8586.000000	0000-0220-4553-8695.999999	2024-01-14 – 2024-01-21
			117	Malaysia	Hydro-electric	Dam	0	0000-0220-4553-8469.000000	0000-0220-4553-8585.999999	2024-01-14 – 2024-01-21
			117	Malaysia	Hydro-electric	Dam	0	0000-0220-4562-8326.000000	0000-0220-4562-8442.999999	2024-01-14 – 2024-01-21
112	Malaysia	Hydro-electric	Dam	0	0000-0220-4562-8443.000000	0000-0220-4562-8554.999999	2024-01-14 – 2024-01-21			

ENVIRONMENT

RENEWABLE ENERGY CERTIFICATES REDEEMED (CONTINUED)

Registry	CIMB Operation Geography	Type	MWh Represented	Country of Origin	Energy Source	Technology	Carbon (CO ₂ /MWh)	From Certificate ID	To Certificate ID	Period of Production/ Vintage
The International Renewable Energy Certificates (I-REC)	Thailand	Unbundled REC	2,300	Thailand	Solar	PV Ground mounted	0	0000-0221-3192-8133.000000,	0000-0221-3192-8705.159999,	2024-01-01 – 2024-01-31
								0000-0221-3192-8706.000000,	0000-0221-3192-9291.079999,	2024-02-01 – 2024-02-29
								0000-0221-3192-9292.000000,	0000-0221-3192-9860.799999,	2024-03-01 – 2024-03-31
								0000-0221-3192-9861.000000	0000-0221-3193-0434.959999	2024-04-01 – 2024-04-30
	Singapore	Unbundled REC	836	Vietnam	Solar	PV Ground mounted	0	0000-0221-1366-6231.000000	0000-0221-1366-7066.999999	2024-07-01 – 2024-09-30
								0000-0221-1366-7067.000000	0000-0221-1366-7470.999999	2024-07-01 – 2024-09-30
Tradable Instruments for Global Renewables (TIGRs)	Indonesia	Unbundled REC	2,921	Indonesia	Hydroelectric Water	Run of River	0	TIGR-1287-ID-SN-09-2024-48707-21112	TIGR-1287-ID-SN-09-2024-48707-24032	2024-09
			8,363	Indonesia	Hydroelectric Water	Run of River	0	TIGR-1287-ID-SN-07-2024-40840-74966	TIGR-1287-ID-SN-07-2024-40840-83328	2024-07
Total MWh			30,184							

VERIFIED CARBON CREDITS RETIRED

Registry	CIMB Operation Geography	Type	Verified Carbon Unit	Project Name	Project ID	Country/ Area	Project Type	Methodology	Vintage Year	VCU Serial Number
VERRA	Malaysia	Carbon Credit	121	Linshu Biogas Recovery and Power Generation Project	2402	China	Energy industries (renewable/non-renewable sources); Waste handling and disposal	ACM0014	2019	12734-431792173-431792293-VCS-VCU-997-VER-CN-13-2402-20092019-31122019-1
	Singapore	Carbon Credit	1	Rimba Raya Biodiversity Reserve Project	674	Indonesia	Agriculture Forestry and Other Land Use	VM0004	2014	9380-92413914-92413914-VCS-VCU-263-VER-ID-14-674-01072014-31122014-1